COMMON FLOOD QUESTIONS

What does it mean if my community does not participate in the National Flood Insurance Program (NFIP)?

Communities that agree to manage flood hazard areas by adopting minimum standards can participate in the NFIP. The standards are contained in Section 60.3 of the NFIP regulations. Communities that do not participate are subject to the sanctions outlined in Section 202(a) of the Flood Disaster Protection Act of 1973. Section 202(a) makes flood insurance, Federal grants and loans, Federal disaster assistance, and Federal mortgage insurance unavailable for the acquisition or construction of structures located in the floodplain shown on the NFIP maps.

The map shows that my lot is in the mapped floodplain, but the ground my house is on is higher. I believe I shouldn't be shown in the floodplain. What are FEMA's requirements to remove land or a building from the 1% annual chance flood hazard area?

To be removed the floodplain shown on the Flood Insurance Rate Map, a structure must be on land that is not subject to flooding by the 1% annual chance flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event.

If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the Base Flood Elevation, then FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance.

If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the Base Flood Elevation, and if you do not have a basement, then FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance.

What is the "100-year flood"?

The term "100-year flood" is misleading. It is not the flood that will occur once every 100 years. Rather, it is the flood elevation that has a 1- percent chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. The 100-year flood, which is the standard used by most Federal and state agencies, is used by the NFIP as the standard for floodplain management and to determine the need for flood insurance. A structure located within a special flood hazard area shown on an NFIP map has a 26 percent chance of suffering flood damage during the term of a 30 year mortgage.

I have lived here forever and have never been flooded. Why do I need flood insurance?

The flood hazards shown on NFIP maps are based on the best information available at the time the maps were prepared. In many areas, hydraulic and hydrologic studies were conducted to reflect the long-term projection of flood risk. Because of the infrequent occurrence of flood events and the relatively short history of the NFIP, Special Flood Hazard Areas (SFHAs) are not based only on the past flooding occurrences. The fact that a flood hasn't occurred within memory doesn't mean one won't happen soon.

The 100-year flood is a relatively rare event (1-percent chance in any given year), but structures located in the floodpain have a significant chance (26%) of suffering flood damage during the term of a 30-year mortgage. For these reasons, flood insurance is required as a condition of receiving Federal or federally-backed financial assistance.

What elevation is used when rating a structure for a flood insurance policy?

The difference between the lowest floor elevation (including basement) of your structure and the 1% annual chance flood elevation is used to determine the insurance rating. Note: Only buildings are insurable, other structures are not.

My bank said I'm in the floodplain and have to buy insurance. I don't believe it. What can I do?

If a lending institution is federally regulated or making federally-backed loans, it must review the NFIP maps to determine if the building is located in a Special Flood Hazard Area. The SFHA is the area that is expected to be inundated by a 1% annual chance flood. If the bank makes such a determination, it must require the borrower to purchase flood insurance. Please note, these determinations are purely in/out and do not involve the vertical elevation of the structure.

If you disagree with the lending institution's determination, you may request that FEMA review the lender's determination. FEMA will then review the information that the lending institution used, and issue a letter that states whether we agree with the determination. Your request must be postmarked no later than 45 days after the lending institution notifies you of the flood insurance requirement and the submittal must be complete. The request must include all of the information and fees listed in the Letter of Determination Review (LODR) information sheet. If your request is postmarked after the 45-day limit has expired, or if we do not receive all of the information within the 45-day limit, we will not be able to review the determination and the flood insurance requirement stands.

FEMA's responses to these requests are called LODRs, and offer two basic dispositions: (1) the lender's determination stands or (2)it is overturned. FEMA's determination is based on the technical data submitted. If the lender's evidence is inconclusive or the request is incomplete FEMA can disagree with the lender's determination. FEMA's response does not amend or revise the NFIP map for your community. It only states that FEMA agrees or disagrees with your lender's determination.

Occasionally a lending institution may require insurance if it determines that a part of your lot is in the SFHA. The NFIP does not insure land. However, even if you submit evidence that your building is out of the floodplain, the bank may still decide to require insurance on your building.

Who can prepare an Elevation Certificate?

Elevation Certificates must be prepared and certified by either a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Community officials who are authorized by local law or ordinance to provide floodplain management information may also sign the certificate.

What do I need to know if my building is in the floodplain?

Buildings in special flood hazard areas shown on FIRMs may be damaged when flooding occurs. Some buildings flood frequently, while others get damaged by only the more severe events.

If your home is in the 1% annual chance floodplain it has a 26% chance of getting flooded over a 30-year period. This means it is about five times more likely to get damaged by flood than by a severe fire!

You should know that usually you can get flood insurance, if available, by contacting your regular homeowners insurance agent. FEMA and others recommend that everyone in special flood hazard areas buy flood insurance. If you buy a home or refinance your home your mortgage lender or banker may require flood insurance. But, even if not required, it is a good investment especially in areas that flood frequently or where flood forces are likely to cause major damage.

Another thing you should know is that your community may require permits for remodeling, improving, expanding, or rebuilding your building. In order to reduce long-term flood damage, the NFIP requires that buildings that are substantially improved or substantially damaged become compliant. This means if the cost of the improvements or repairs is more than 50% of the market value of the building, you will have to make it compliant with the rules for floodplain construction. Usually this means lifting if off the foundation and elevating it above the predicted flood level. If you carry a flood insurance policy and have major flood damage, you may be eligible for up to $15,000 more to help pay for the cost of this work.