

FLOOD INSURANCE

In 1968, Congress established the National Flood Insurance Program (NFIP) in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. Federal Emergency Management Agency (FEMA) maps flood hazard areas, including the Special Flood Hazard Area (SFHA). The SFHA has at least a 1% chance of flooding in any given year, and a 26% chance of flooding over the life of a typical 30-year mortgage. The Flood Disaster Protection Act of 1973 mandates that flood insurance must be purchased for structures located within the SFHA as a condition of receipt of Federal or federally backed financing. Development may take place within the SFHA provided that it complies with local floodplain management ordinances that meet the minimum Federal criteria.

Who Should Purchase Flood Insurance?

There is no Federal requirement to purchase flood insurance for structures located in the SFHA unless they are financed by a federally backed loan. However, FEMA recommends that property owners in at-risk areas carry flood insurance voluntarily. The National Flood Insurance Reform Act of 1994 requires individuals in Special Flood Hazard Areas (SFHA) who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods can occur in these areas as well; in fact, nearly 25% of all National Flood Insurance Program (NFIP) claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage. Standard homeowners' insurance policies do not provide coverage against flood losses.

Who May Purchase A Flood Insurance Policy?

Insurance through the NFIP is available to all owners and renters (including condominium associations and condominium owners) of insurable property in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors determine Federal flood insurance premiums, including the amount of coverage purchased, the deductible, and location, age, occupancy, and type of building.

For newer buildings in floodplains, the elevation of the lowest adjacent grade (the lowest ground touching the structure) and the lowest floor relative to the Base Flood Elevation (BFE) are also used to rate the policy. A FEMA Elevation Certificate, filled out by a licensed surveyor, is required to rate a newer structure, or an older structure with a new owner or new policy.

How Is Flood Insurance Purchased?

A policy may be purchased from many licensed insurance agents or brokers.

The steps to purchase flood insurance are:

1) A property owner or renter perceives a risk of flooding and elects to purchase flood insurance; or, a lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required.

2) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA, for any new policy, or new property owner, a certified elevation certificate must be obtained. A Flood Insurance Rate Map (FIRM) illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the Flood Insurance Study (FIS) report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or base flood depths associated with the risk zones, floodways, and common physical features such as roads, bridges, dams and other landmarks. Floodways are areas adjacent to streams and rivers that must be kept clear of new development in order to pass flood flows without increasing flood elevations.

3) The insurance agent submits the application and premium.

PROPERTY SPECIFIC REVIEWS

How Do I Find Out If My Structure Or Property Is Located In The Floodplain?

You can find out if your property is in the SFHA by contacting the designated Floodplain Administrator for your community. The Administrator is **typically** the Zoning Enforcement Officer (ZEO) of the municipality, but not always. To determine who the ZEO of your municipality is, check out our Local Contacts for Land Use and Development Projects page, found here:

<http://www.co.jefferson.ny.us/index.aspx?page=717>, or call your municipal clerk's office.

For additional assistance, you can contact the FEMA Map Information Exchange (FMIX) toll-free at 1-877-FEMA MAP or visit the website at http://www.floodmaps.fema.gov/fhm/fmx_main.html. To view flood maps online, visit www.msc.fema.gov.

Is There Any Recourse If I Do Not Agree With a Map?

Although FEMA uses the most accurate flood hazard information available, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Jefferson County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA.

For additional information on flood map disputes, call the FEMA Map Service Center toll free at 1-800-358-9616.

How Can I Request A LOMA?

To obtain a LOMA the requester must complete a LOMA application form. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (LAG) be at

or above the BFE. To remove an entire property, the lowest lot elevation (lowest point on the property) must be at or above the BFE. Please note, when applying for a LOMA or LOMR-F, the requester must provide all of the information required for FEMA's review of the request, including (if needed), elevation information certified by a licensed land surveyor or professional engineer. The issuance of a LOMA or a LOMR-F, which determines that the LAG of structure is at or above the BFE, may result in the lender's removing the requirement to carry flood insurance. However, it is the lender's right to require the purchase of flood insurance to protect their investment regardless of whether the structure has been officially removed from the SFHA by a LOMA or LOMR-F.

LETTER OF MAP CHANGE (LOMC) REVALIDATION

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate.

WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Jefferson County, New York, flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange toll-free by phone at (877) FEMA MAP (877-336-2627) or by email at FEMAMapSpecialist@riskmapcdfs.com.

Visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm for more information about LOMAs and LOMR-Fs.

For any questions concerning flood insurance, please contact the National Flood Insurance Program at (800) 638-6620.

Note: Jefferson County Planning Department has paper copies of flood maps available for review in their office on the 3rd floor of the Jefferson County Office Building at 175 Arsenal Street. However, Jefferson County makes no determinations of flood zone boundaries, nor are the maps available for distribution. Jefferson County Planning Department cannot guarantee that these paper maps are current, and should only be used as a starting point in examining an area. To see the most current information for a given address, please go to the FEMA Map Service Center: <https://msc.fema.gov/>

For any additional information regarding this information, please contact the Jefferson County Planning Department at (315) 785-3144.