

Answers to Questions

For Property Owners
Remapped Into
Higher-Risk
Flood Areas



FEMA

You have just been informed that the structure on your property may have been mapped into a higher risk flood zone, known as a Special Flood Hazard Area, and shown as zones “A,” “AE,” “V” or “VE,” on the Federal Emergency Management Agency’s Digital Flood Insurance Rate Maps known as DFIRMs.

The first and most important thing you should do is review the maps at your local town or city hall to see which zone your property is shown in.

If it turns out that you are newly mapped into a floodplain, then by federal law, your mortgage lender must require you to carry flood insurance.

The new maps are still in a preliminary phase and are not yet effective, which means that you can still take advantage of cost-saving options that allow you to “grandfather” in at your current, lower risk zone and pay a much lower rate for flood insurance.

How much will it cost? How can I save money?

The average cost of a flood insurance policy in New England is \$1045 per year. If you are being mapped into a higher-risk area for the first time, there are “grandfathering” options offered by the National Flood Insurance Program (NFIP) for these properties. These grandfathering options allow you to save significant money by locking in your current flood zone. In order to lock in the zone and the lower rate, payment for the policy must be presented before the effective date of the new map.

How can I get flood insurance?

Flood insurance is available through your local insurance agent. Contact your insurance agent or visit www.floodsmart.gov to find one.

Note: Private lines of flood insurance are generally unavailable and usually more expensive.

Why Me? Why Now?

A multi-year project to re-examine your community’s flood zones and develop digital flood hazard maps has recently been completed. As a result, you and other property owners throughout the community will have up-to-date, reliable, Internet-accessible information about your flood risk. Like all maps, the Flood Insurance Rate Maps are a snapshot in time. The risk for flooding changes over time due to many factors, including, but not limited to, erosion, development and weather events. The updated maps are a more accurate depiction of current flood risks in your area, replacing maps that are up to 30 years old.

How are these maps beneficial to me?

These flood hazard maps identify the risk of flooding that may damage your home or business. Having flood insurance guarantees the financial assistance that you’ll need to get “back on your feet” after a flood much more quickly than if you did not have flood insurance. Most other forms of federal disaster assistance require a presidential declaration, which is not a guarantee. With flood insurance, YOU are in control.

These maps also allow community planners, local officials, engineers, builders, and others to make determinations about where and how new structures and developments should be built.

So what is this going to cost me?

If your building was built before any Flood Insurance Rate Maps were in place in your community (referred to as a “Pre-FIRM” structure), then you may be eligible for lower flood insurance premiums. But you must take action before the maps are final.

Here are some sample National Flood Insurance Program (NFIP) rates as of October, 2009, based on the maximum amount of coverage available for residences and businesses. The maximum amount of coverage available is:

\$250,000 building/\$100,000 contents - for residential structures

\$500,000 building/\$500,000 contents - for commercial structures

Home/Residential

**Business/
Commercial**

If your structure is in a Non-Special Flood Hazard Area (Zone B, C, or X) on the current maps, you are eligible for Non-Special Flood Hazard Area rates for the first year of coverage. Purchasing such a policy will lock in the grandfathered zone...

**1st Year -
grandfathered
rates**

\$388
Non-Special Flood
Hazard Area rate
(Preferred Risk Policy)

\$2,530
Non-Special Flood
Hazard Area rate
(Preferred Risk Policy)

Upon renewal of your policy after the first year, your flood insurance rate will be based on the new maps, which may have included you in the higher risk zone. But rates will still be much lower than if you wait...

**2nd Year -
grandfathered
rates**

\$1,808
Standard Non-Special
Flood Hazard Area
rate (Standard B,C, or
X Zone Rate)

\$4,977
Standard Non-Special
Flood Hazard Area
rate (Standard B,C, or
X Zone Rate)

If you do not purchase a flood insurance policy before the new maps go into effect, you can expect to pay much higher rates that are solely based on the new maps and new flood zone designation...

**If you wait -
rates without
grandfathering**

\$3,062
Non-Coastal
(A or AE Zone)
\$6,843
Coastal High-Hazard
(V or VE Zone)

\$11,176
Non-Coastal
(A or AE Zone)
\$30,280
Coastal High-Hazard
(V or VE Zone)

Note: Residential example is for a single-family home with basement. Higher deductible rates are available on policies not rated as preferred risk. Business/Commercial example is for a Pre-FIRM building with one floor and no basement or enclosure, using the standard deductible.

What if my building was constructed after the effective date of the community's initial Flood Insurance Rate Map (known as a Post-FIRM structure)?

You have two opportunities to apply the grandfathering rules:

- Purchase a policy before the Digital Flood Insurance Rate Maps become effective and lock in the zone or BFE (as described above for pre-FIRM structures); or
- Provide evidence that the building was originally built in compliance

To do so, the building cannot have been altered in a way that resulted in a floor being lower than the Base Flood Elevation (BFE) on that FIRM (e.g., enclosing the area below an elevated building) and the building cannot have been substantially improved or damaged. The property owner must also provide proper documentation to the insurance company or agent that shows:

- The date of the FIRM that was in effect at the time of construction
- The flood zone on that FIRM in which the property is located
- The BFE, if any, for that zone
- A copy of the map panel showing the location of the building
- The rating element that is to be grandfathered

A letter from a community official verifying this information, or an Elevation Certificate, is also acceptable.

If I feel there has been an error, can I file an appeal?

The maps that were just released are known as “preliminary.” There is always an appeals period, so contact your local floodplain administrator for details. Submitting an appeal requires data proving that proposed Base Flood Elevations are scientifically or technically incorrect. An objection to information other than a Base Flood Elevation, such as floodplain boundaries or street names, is considered a “protest.” Any appeals or protests should be submitted in coordination with local officials.

What if I don't have a mortgage?

If you do not have a mortgage, it is still recommended that you purchase flood insurance. If you grandfather your flood zone and policy, the policy *and the savings* can be transferred to future owners if you ever decide to sell. For prospective buyers, this could be the difference that makes or breaks the sale.

My house or business is currently in an “A” or “AE” zone but is shown as being in a “V” or “VE” zone, or, Coastal High Hazard Area, on the new preliminary maps. What does this mean for my flood insurance rates?

As long as continuous flood insurance coverage is maintained, you will be able to lock in your current zone and maintain “A” zone insurance rates. This is particularly important if you ever plan on selling the home/business, because the grandfathered zone can be transferred to the prospective buyer.

I have been removed from the high-risk zone (Special Flood Hazard Area) on the new preliminary maps. What does this mean for my insurance rates?

If you currently have a mortgage when the new maps become effective, your lender will no longer be *required by law* to ensure that you have a flood insurance policy. However, your lender always maintains the right to make conservative flood-zone determinations and can still require that you carry flood insurance, regardless of what flood zone you are in. If you are in a lower-risk area, you may be able to purchase a Preferred Risk Policy for as little as \$119 a year once the maps become effective.

Can I avoid the flood insurance requirement once the maps are effective?

FEMA’s official determination regarding the actual flood zone of a structure is based on the receipt of certain property and elevation information. A homeowner may be eligible to have the Federal flood insurance purchase requirement eliminated through the Letter of Map Amendment (LOMA) process if the structure meets certain requirements. For more information on LOMAs, call FEMA’s Map Service Center at 1-877-336-2627 or visit www.msc.fema.gov.

Where can I go for more information?

The most important first step you can take is to call or visit your local floodplain manager to view the preliminary maps and see which flood zone your property may be located in. Once you are aware of the new or updated flood zone, you should contact your insurance company or agent to learn more about flood insurance and current rates.

For More Information

To view the new flood maps and ask questions about how the new flood maps might affect your property, start by contacting your local officials.



For answers to most flood hazard mapping questions, contact... FEMA Map Assistance Center

Before calling FEMA Map Assistance Center, please review the website which may contain the answer you are looking for:

http://www.fema.gov/plan/prevent/fhm/fmc_main.shtm#RegionalInfo

For answers to most flood hazard mapping questions, you may call a Federal Emergency Management Agency (FEMA) Map Specialist, toll free, at:

1-877-FEMA MAP (1-877-336-2627)

You may e-mail a Map Specialist at:

FEMAMapSpecialist@riskmapcds.com

For general information about the National Flood Insurance Program, contact...

National Flood Insurance Program Call Center

Toll free at 1-800-435-6637 or visit www.floodsmart.gov.

For a flood insurance agent referral...

Call toll-free 1-888-435-6637 • TDD 1-800-427 4661
or visit www.floodsmart.gov.



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