

# FLOOD INSURANCE RATE MAPS AND HOW THE CHANGES WILL AFFECT YOU

## **Flood Insurance Rate Maps**

The Federal Emergency Management Agency (FEMA) is tasked to maintain Flood Insurance Rate Maps (FIRMs) throughout the country. These Flood Insurance Rate Maps delineate areas most likely to flood based on computer models of major storm events that have a 1% (100-year-flood) and 0.2% (500-year-flood) of occurring in any given year. FEMA has recently implemented a nationwide Map Modernization program to update Flood Insurance Rate Maps, replacing existing maps that are up to 11 years old. As a result of FEMA's update to the Flood Insurance Rate Maps, some areas in the City of Vacaville that are currently designated as outside a 100-year-flood zone will be re-designated as within a 100-year-flood zone. Such re-designations have become increasingly common following levee-related disasters such as Hurricane Katrina. These revisions will become effective on May 4, 2009 when FEMA will adopt an ordinance approving the new flood maps.

## **How will these changes affect you?**

The parcel(s) shown at the top of this letter is in the higher risk zone, known as a Special Flood Hazard Area (SFHA), meaning, according to FEMA's Flood Insurance Rate Maps, your property is within the 100-year flood delineation and has at least a 1% chance of flooding in any given year. If you have a mortgage from a federally-regulated lender and the building(s) on this parcel is within the SFHA, then by federal law, your lender must require you to carry flood insurance when these flood maps become effective. Flood insurance is available through the National Flood Insurance Program (NFIP), a federally sponsored program provided by nearly 100 insurance companies and written through licensed insurance agents. Some properties that are placed in higher-risk zone areas for the first time may be eligible for lower-cost "grandfathered" insurance rates. For instance, if your property was not in the Special Flood Hazard Area before the Flood Insurance Rate Maps were updated and you purchase flood insurance before the map revisions become effective (May 4, 2009), you may "lock in" your flood insurance rate at a classification outside the Special Flood Hazard Area. Contact your insurance agent for more information or attend one of the public meetings described below where a FEMA Flood Insurance representative will be present.

If you do not have a mortgage, FEMA still recommends that you purchase flood insurance. Homes within a SFHA are still more likely to flood than homes outside the SFHA. Additionally, in many instances, if you purchase insurance prior to May 4, 2009, subsequent owners of your home will be eligible to purchase insurance at the lower "grandfathered rate." For more information on flood insurance, visit the National Flood Insurance Program's website at [www.floodsmart.gov](http://www.floodsmart.gov).

## **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 based on FEMA's computer models. 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 National Flood Insurance Program (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.

## **Where to go for more information.**

FEMA has a wealth of information on their website at [www.fema.gov](http://www.fema.gov). To access Frequently Asked Questions regarding the Map Modernization program to update Flood Insurance Rate Maps, go to [www.fema.gov/plan/prevent/fhm/fq\\_genhm.shtm](http://www.fema.gov/plan/prevent/fhm/fq_genhm.shtm).

You can also access the Flood Insurance Rate Maps for Solano County online at <http://www.map9-m.com/projects/Solano> to determine where your property is located in relation to the new floodplain. For easier reference, the associated panel numbers for the various areas noted below:

Aegean Way area near Ulatis Creek – Panels 06095C0276E and 06095C0277E  
Tulare Drive/Peabody Road near Alamo Creek – Panels 06095C0278E and 06095C0279E  
Vanden Road area near Alamo Creek – Panel 06095C0279E  
Orange Drive area near Horse Creek – Panel 06095C0164E and 06095C0168E

## FREQUENTLY ASKED QUESTIONS

### 1. How do I obtain or review the flood map for my area, and how do I read it?

The most widely distributed [National Flood Insurance Program](#) (NFIP) flood map product is the Flood Insurance Rate Map (FIRM). A FIRM offers much useful information and represents the official depiction of flood hazards for a community.

At the online FEMA [Flood Map Store](#) you may research, view (free), and purchase the available inventory of effective NFIP products, including the FIRM, the Flood Insurance Study (FIS) report that accompanies the FIRM, and other mapping products. The "effective date" is the date on which the NFIP map for a community becomes effective and all sanctions of the NFIP apply. Therefore, an "effective FIRM" is the NFIP map issued by FEMA that is in effect as of the date shown in the title block of the map as "Effective Date," "Revised," or "Map Revised."

You can also create a customized FIRMette—a paper copy of a user-defined portion of an effective FIRM, produced and saved on your computer. The FIRMette is true to scale and includes title block, scale, and north arrow. It can be used to help determine the location of a property or structure relative to the Special Flood Hazard Area.

You may also order copies of the effective FIRM, FIS report, and other NFIP products by calling the FEMA [Map Assistance Center](#) toll-free at 1-800-358-9616. When ordering, you will need the six-digit community identification number (CID) for the community in which you are interested. The CID appears in the title block of each map panel or may be found in FEMA's online [Community Status Book](#).

You may also view copies of the effective FIRM and FIS report by visiting the Community Map Repository for your community, which is usually maintained by the community floodplain administrator or officials at the planning and zoning office.

Using the [How to Read a FIRM Tutorial](#) along with the FIRM for your property can assist you in determining the potential flood risk for your property and whether you should insure your home from flood loss. The [How to Read a FIS Tutorial](#) will assist you in understanding the information presented in the FIS report.

### 2. If I disagree with my lender's determination that I am in a Special Flood Hazard Area (SFHA), what can I do?

In some cases, a lender determines that a property is in a SFHA shown on a Flood Insurance Rate Map (FIRM) but the property owner disagrees with that determination. The SFHA is also known as the 100-year floodplain. It is more precisely defined as the floodplain associated with a flood that has a 1-percent annual chance of being equaled or exceeded in any given year. Therefore the SFHA is not a flood event that happens once in a hundred years, rather a flood event that has a one percent chance of occurring every year. Property owners in this situation have a couple of options. Depending on the specific

circumstances, you may apply for a Letter of Determination Review (LODR), a Letter of Map Amendment (LOMA), or a Letter of Map Revision Based on Fill (LOMR-F).

The application forms for LOMAs and LOMR-Fs can be found on the FEMA [Forms](#) Webpage and provide comprehensive, step-by-step instructions for requesters to follow ensuring that your submittal is complete and logically structured. Use of these forms allows FEMA to complete its review quicker and at lower cost to the [National Flood Insurance Program](#). While completing the forms may seem burdensome, the advantages to you outweigh any inconvenience. To receive more information on the LOMA or LOMR-F process, visit the FEMA website.

### **3. New maps (preliminary or effective) show my home now to be located in a Special Flood Hazard Area (SFHA); how does this affect my property and me?**

If a new FIRM becomes effective for your community and your structure is now in an SFHA, and you have federally related financing for your property and have not already purchased a flood insurance policy, your lender is required by law to document the flood zone determination and require that you purchase flood insurance. A 30-day waiting period follows the purchase of a flood insurance policy before it goes into effect. There are exceptions to the 30-day waiting period for policies purchased in connection with the making, increasing, extending, or renewing a loan, or certain map changes. If you do not purchase the insurance within 45 days after being informed that flood insurance is required, the lender is required to force-place the insurance and charge you for the cost. To dispute the lender's determination that your property is located in a flood zone, you and your lender can jointly request a Letter of Determination Review (LODR) from FEMA. This request must be submitted within 45 days of the date your lender informs you that your property is in a SFHA, the area subject to inundation by the base (1-percent-annual-chance) flood.

If your structure was built before the effective date of your community's first FIRM (pre-FIRM), your structure's flood insurance policy will be rated using "subsidized" rates that are, for the most part, significantly less than actuarial rates that fully reflect their risk of flooding. If your structure was instead built after the first FIRM (post-FIRM), the policy will be rated based on a building's risk of flooding, or are considered actuarial. In those zones where Base Flood Elevations (BFEs) have been established, Post-FIRM Rates are determined based on the elevation of the lowest floor (including basement) of the building in relation to the BFE. In zones where BFEs have not been established, i.e., referred to as A zones or approximate zones, the rates may be based on an accepted locally determined BFE and can be comparable to zones with BFEs, or may be determined by the height of the building above its highest adjacent grade. Contact your local insurance agent for more information.

[Elevation Certificates](#) are required to rate most post-FIRM buildings. If an Elevation Certificate is prepared for your structure, you may want to consider, as an alternative to the LODR, submitting the Elevation Certificate, and all other required data, in support of an application for a [Letter of Map Amendment](#) (LOMA) or [Letter of Map Revision Based on Fill](#) (LOMR-F). LOMAs and LOMR-Fs are official determinations from FEMA of a structure's relationship to the SFHA.

If you do not have federally related financing, you are not required by Federal regulations to have flood insurance, although it is available to you if your community participates in the [National Flood Insurance Program](#). You should contact your insurance agent for more information because the purchase of flood insurance is a prudent means of protecting your financial interests.

#### **4. Where can I learn more about purchasing flood insurance?**

Many flood insurance related questions may be answered by visiting [FloodSmart.gov](https://www.floodsmart.gov). You may use the tools under the Insurance Center to determine policy coverage, estimate rates, and find an agent in your area.

#### **5. I have looked at the Flood Insurance Rate Map (FIRM) for the area of my property and think the map is wrong. How can the map be changed?**

Homeowners, community officials, and others who have adequate scientific and/or technical data may submit those data (including the required [MT-2](#) application forms) to FEMA at any time to support a request for a Letter of Map Revision (LOMR) to revise the flood hazard information shown on the effective FIRM. Individuals who would like changes to non-technical information such as road names, road configurations, and corporate limits, should submit the required information to support a map change request to FEMA. If warranted by the technical or non-technical data or information submitted, FEMA will issue a LOMR to the Chief Executive Officer (CEO) of the community and send a copy to the floodplain administrator of the community. The LOMR has the effect of revising the FIRM without physically revising and reprinting the affected FIRM panel(s). LOMRs are generally issued within 90 days of the date all required data, forms, and processing fees are received. If the submitted data and information do not warrant a revision to the effective FIRM, FEMA will send a letter to the CEO of the community explaining why the effective FIRM could not be revised and, if appropriate, what action may be taken in the future. All requests for map revisions, including LOMRs must be submitted through the CEO of the community, because it is the community that must adopt any changes to the FIRM.

If you would like FEMA to make an official determination regarding the location of your property relative to the Special Flood Hazard Area, you can submit certain property and elevation information (include the required [MT-EZ](#) or [MT-1](#) forms) and request that FEMA issue a [Letter of Map Amendment](#) (LOMA), if your property is located on natural ground, or a [Letter of Map Revision Based on Fill](#) (LOMR-F), if your property has been elevated by the placement of earthen fill.

#### **6. My lender says I need to buy flood insurance. However, I looked on the Floodsmart.gov site, and it says I am at low risk. Which one is FEMA's official answer as to which flood zone my house is located?**

The result you see after using the risk tool on [FloodSmart.gov](https://www.floodsmart.gov) is not an official FEMA determination. That determination is based on the structure's physical address and may not reflect how your property is shown on the effective Flood Insurance Rate Map (FIRM) for your community. For virtually every mortgage transaction involving a structure in the United States, a lender reviews the currently effective FIRM for the community in which the property is located to determine its location relative to the Special Flood Hazard Area (SFHA), the area subject to inundation by the base (1-percent-annual-chance) flood.

FEMA's official determination regarding whether a structure is in the SFHA is based on the receipt of certain property and elevation information in accordance with [National Flood Insurance Program](#) regulations. If you would like FEMA to make an official determination regarding the location of your property relative to the SFHA, you can submit certain property and elevation information and request that FEMA issue a [Letter of Map Amendment](#) (LOMA), if your property is located on natural ground, or a [Letter of Map Revision Based on Fill](#) (LOMR-F), if your property has been elevated above the base flood by the placement of earthen fill.

#### **7. What is a Flood Insurance Study (FIS) report and where can I obtain one for my community?**

A FIS report is a narrative description of the community's flood hazards that contains prior flooding information, flooding sources, and graphic descriptions of the flooding sources. An FIS report consists of text, graphics (including Flood Profiles), and tabular data (including Floodway Data Tables). The results of the engineering study that is summarized in the FIS report are used in compiling each community's Flood Insurance Rate Map (FRIM).

The FEMA [Map Service Center](#) (MSC) also offers the FIRM and FIS report images on CD-ROM or for immediate download. All National Flood Insurance Program maps, including FIRMs, are viewable online at the MSC at no cost. Users may also create a free "FIRMette" which is a user-defined portion of the map at 100-percent scale that can be printed in standard paper sizes.

An image viewer, called Flood Map Image Tool (F-MIT) Basic version 1.0, is also packaged with the scanned maps on CD-ROM. It allows users to view, zoom in, and pan the image. In addition, F-MIT enables customers to create a "FIRMette." The F-MIT Basic image viewer can be downloaded directly from the MSC website at no cost.

Alternatively, you may use the MSC site to place an online order for paper copies of the maps or texts. You may also call the MSC, toll free, at 1-800-358-9616 to place a telephone order.

If you would like to examine the FIS report or FIRM and speak with someone knowledgeable about your local circumstances, you may also contact your local map repository, an office that keeps the FEMA maps for public reference and use. This office is usually in your local planning, engineering, or public works department.

### **8. Does my community participate in the National Flood Insurance Program (NFIP)? If it does, how does that affect me?**

To determine the participation status of a particular community, you can check with the floodplain administrator in that community or you can look up the community in the [Community Status Book](#) (CSB). The CSB is a report that lists all communities participating in the [NFIP](#). The CSB includes status of communities, nonparticipating communities with maps, effective dates of the current map index, and Community Identification Numbers.

Community participation in the NFIP is voluntary. Communities that join the NFIP agree to manage flood hazard areas by adopting the minimum regulatory standards of the NFIP. These standards are listed in Section 60.3 of the NFIP regulations, which may be accessed through the [Guidance Documents and Other Published Resources](#) page on the FEMA Website.

If a community chooses not to participate in the NFIP, property owners in that jurisdiction are unable to purchase Federal flood insurance. In addition, Federal grants, loans, disaster assistance, and Federal mortgage insurance are unavailable for the acquisition or construction of structures located in the floodplain as shown on the NFIP maps.

Similarly, if a community chooses not to participate in the NFIP, property owners are not subject to the Federal flood insurance purchase requirements. However, a lender is still required to inspect any flood maps to determine flood hazard risk and provide notice of such risk. A lender may require a borrower to obtain flood insurance even in the absence of a Federal purchase requirement.