

NATIONAL FLOOD INSURANCE OVERVIEW, REGION VI FEMA

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The Requirements and Implications
of the National Flood Insurance
Program

CONTACT INFORMATION

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FLOOD INSURANCE MAPS

FEMA is currently updating and modernizing the nation's flood maps. The new maps will reflect recent changes to floodplains and flood risks

WHEN IS FLOOD INSURANCE REQUIRED

Lenders/Banks will require Flood insurance if your building is in Special Flood Hazard Area know as a Flood Zone A, AE or V/VE

And the loan is federally back

INSURANCE / FLOOD INSURANCE RATE MAPS

Flood Insurance Rate maps are used by Insurance Agents to rate flood policies

Flood Zones A, AE,B,C, X and V, VE

The Flood Zone determines the insurance rate based on your risk

FLOOD MAP CHANGES

Flood insurance rates are based on current effective Flood Insurance Rate Map (FIRM)

Flood Insurance rates will not change until the map changes

We encourage citizens to purchase flood insurance early to reduce cost

FLOOD INSURANCE RATE MAPS (FIRM)

Flood maps show the high-risk areas where there is at least a one-percent-annual-chance of flooding.

The maps also show the low- or moderate-risk areas where flood insurance is optional but recommended. In these areas, also known as Special Flood Hazard Areas,

NEW MAP CHANGES

When flood zones change, flood insurance rates will change as well. However, property owners may be able to take advantage of certain cost saving options available through the National Flood Insurance Program (NFIP).

BENEFITS OF FLOOD INSURANCE

Purchasing insurance before the maps become final for properties when moving from low-moderate risk zones to high risk zones.

Including those NFIP policyholders who have **Built in compliance with the FIRM benefit**

TYPES OF INSURANCE RATES

Pre-FIRM – Construction before August 5, 1986 which is the effective date of the initial FIRM for M.U.D. 81 Fort Bend county

Preferred Risk Eligibility: the building must be in a B, C, or X Zone on the effective date of the policy.

Post –FIRM – Construction After August 5, 1986

Standard X – If the maps change from X to A Zone

PURCHASING INSURANCE BEFORE THE MAPS ARE EFFECTIVE

Purchases a policy before the map changes; e.g.
Preferred Risk Policy* (in low or moderate flood
zone B,C,X;

Having a policy locks in the flood zone and base
flood elevation as long as continuous coverage
is maintained; or

*Note: At the first renewal, the PRP must be re-
written with standard low/moderate flood zone
rates; the ZONE is grandfathered.

WAYS TO SAVE

There are also ways for owners of some structures moving into high-risk zones to save. Existing policyholders may be able to use the rate charged for the lower-risk zone through a process known as grandfathering

HOW GRANDFATHERING WORKS

If a policy is obtained before a new map becomes effective, policyholders can retain the rate associated with the previous map's flood zone and BFE, as long as continuous coverage has been maintained.

GRANDFATHERING INSURANCE REQUIREMENTS

PRE- FIRM anything constructed before Aug. 5, 1986
– You must purchase before the map becomes effective in order to Grandfather

Post –FIRM after August 5, 1986 you have to options you may purchase insurance before or after the maps become effective. However if you wait you will need to provide proof that construction occurred after August 5, 1986 to Grandfather

PREFERRED RISK POLICY (PRP)

Preferred Risk Policy (PRP)

Eligibility-low/moderate flood zone (B,C,X) and minimal loss history of no more than one claim equal to \$1,000 *

Premium packages (\$119-\$348)

However If FIRM is revised

property is no longer in low or moderate flood zone (B,C,X)

PRP policy is not eligible

However the Policy is rated using standard low to moderate flood zone rate

*Note: At the first renewal, the PRP must be re-written with standard low/moderate flood zone rates; the ZONE is grandfathered.

PREFERRED INSURANCE RATE

Owners of properties that move from a high-risk zone to a low- or moderate-risk zone may be eligible for reduced insurance rates by converting to a Preferred Risk Policy (PRP). A PRP covers both a structure and its contents, and offers substantial savings. A PRP can be obtained for as little as \$112 a year.

APPLIES TO PRE-FIRM AND POST-FIRM STRUCTURES

A policyholder who purchases flood insurance prior to the effective date of a revised FIRM

Must maintain continuous coverage to lock your flood zone

Insurance can be purchased up to the day before the effective date

Should you sell your home the policy can be assigned to a new owner, providing it is transferred with no lapse of coverage

SUMMARY

Effective FIRM's are used by agents when determining flood insurance rates

Grandfathering locks in zone, not rate

Early purchase can keep premiums at lower costs

QUESTIONS

Thank you

Fema.gov

<http://www.floodsmart.gov/floodsmart/>

<http://www.fema.gov/business/nfip/crs.shtm>

THE PROTEST AND APPEAL PROCESS

If you do not agree with the map data or placement of your property in the Flood Plain by virtue of an established Base Flood Elevation what can you do?

There is an Appeal and Protest Process

An Appeal: Any owner or lessee of real property within a community where a proposed Base Flood Elevation is established or revised can file an appeal. The appellant must file a written appeal with FEMA within 90 days of the second local newspaper publication.

A Protest is: An objection to any information, other than Base Flood Elevations, shown on a National Flood Insurance Program (NFIP) map that is submitted by community officials or interested citizens through the community officials during the 90 day appeal period.

INFORMATION REQUIRED FOR AN APPEAL

- The sole basis for an appeal must be the possession of knowledge or information indicating the elevations proposed by FEMA are scientifically or technically incorrect
- To obtain scientific or technical information to appeal the individual may have to engage a professional engineer to establish the elevation of the property, the elevation of the individual home and structure foundation and those elevations would have to be above the established Base Flood Elevations
- The burden of proof is on the land owner or lessee

APPEAL/PROTEST TIME LINE

- October 2009 Preliminary Maps Published
- January 2010 Public Meetings Held
- January 26, 2010 Public Officials briefed by FEMA on the Appeal/Protest process
- January 27 Notice sent to the Federal Registry for publication (60-90 Days) (March-April 27th)
- Upon publication of the notice in Federal Registry two Local public notices in designated newspapers will be published 10 days apart. (Early May)
- At that point the 90 day protest/appeal process begins (May to August)

APPEAL/PROTEST TIME LINE (CONT)

- Individuals may protest and or appeal directly to FEMA; however, FEMA desires that your protest be provided to the Local municipality for consolidation and forwarding to them
- Protests and Appeals are acknowledged by FEMA and the FEMA review process begins (Could take as much as 6 months)(March 2011)
- Resolution of Protests and Appeals (Time to be Determined)
- Preparation of the Final Maps
- Publication of the Final Maps (September 2011+ ?)

COMMUNITY QUESTIONS

Panel

Jeff Janecek, Fort Bend County

Linda Delamare, FEMA Region VI

Charles Kalkomey, City of
Simonton/Weston Lakes

Debbie Cahoon, Texas Water
Development Board