

FEMA – Federal Emergency Management Agency

Frequently Asked Questions: General Information

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

Buildings in special flood hazard areas (SFHAs) shown on Flood Insurance Rate Maps (FIRMs) may be damaged when flooding occurs. If your home is in the 1% annual chance floodplain, it has a 26% chance of getting flooded over a 30-year period.

You should know that you can get flood insurance, if available, by contacting your regular homeowners insurance agent. FEMA and Wake County recommend that everyone in SFHAs 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 Wake County may require permits for remodeling, improving, expanding, or rebuilding your building. In order to reduce long-term flood damage, the National Flood Insurance Program 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 it 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 \$20,000 more to help pay for the cost of this work.

What flood prone areas are regulated in Wake County?

Special Flood Hazard Areas identified on Flood Insurance Rate Maps (*FIRM's*) provided by the National Flood Insurance Program arm of the Federal Emergency Management Agency (*FEMA*), as well as **Flood Hazard Soils Areas** identified in "The Soil Survey, Wake County, North Carolina", are regulated.

What is the National Flood Insurance Program (NFIP)?

The National Flood Insurance Program (NFIP) is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. This program is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

Wake County is a participant in the NFIP and has agreed to adopt and enforce a floodplain management ordinance at or above the minimum regulatory standards of Section 60.3 of the NFIP regulations. This will reduce future flood risks to new construction in Special Flood Hazard Areas, and in return, the Federal Government will

make flood insurance available within the community as a financial protection against flood losses.

What is a Flood Insurance Rate Map (FIRM)?

A Flood Insurance Rate Map (FIRM) is an insurance and floodplain management map issued by FEMA that identifies areas of 1-percent annual chance flood hazard in Wake County. In different areas of Wake County, the map also shows Base Flood Elevations, 0.2-percent annual chance floodplain boundaries, 1-percent built out future conditions, and regulatory floodway boundaries.

What is a Base Flood Elevation (BFE)?

A Base Flood Elevation (BFE) is the height of the base flood, usually in feet, in relation to the National Geodetic Vertical Datum of 1929, the North American Vertical Datum of 1988, or other datum referenced in the Flood Insurance Study report, or average depth of the base flood, usually in feet, above the ground surface.

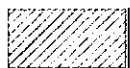
What is the FEMA floodway?

It is the channel of a river or other watercourse and the additional land area beyond the channel which must be reserved from development or filling in order to pass the 100 year flood with no more than a one (1) foot rise in the 100 year flood elevation. (In general, this will be the inner one third of the total 100 year floodplain at a minimum).

What is the difference between the FEMA zones on iMaps?

Legend

Special Flood Hazard Areas



Floodway - No encroachment



1% annual chance of flood



0.2% chance OR 1% (future conditions)

Zone A

Zone A is the flood insurance rate zone that corresponds to the 1-percent annual chance floodplains that are determined in the Flood Insurance Study by approximate methods of analysis. Detailed hydraulic analyses are not performed for such areas, however, Base Flood Elevations are shown within this zone for Wake County. Mandatory flood insurance purchase requirements apply.

Zone AE

Corresponds to the areas of 1-percent annual chance floodplains that are determined in the Flood Insurance Study by detailed methods of analysis. In most instances, Base Flood Elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone. Mandatory flood insurance purchase requirements apply.

Zone X

Corresponds to the flood zones that are outside the 1-percent annual chance floodplain or in the built-out future conditions. The built-out future conditions are usually associated with non-detailed Zone A zones. Currently, as of May 2, 2006, Wake County does not regulate built-out future conditions in Zone X.

Where can I go to find out if my house is in the floodplain?

The general public can access nxfloodmaps.com and search by address to determine if they are in or near any FEMA Special Flood Hazard Areas.

Where can I view the flood map for my property?

Wake County floodplain management has the appropriate FIRM and maintains a copy in our office. You can also access the online FEMA Flood Map Store, <http://msc.fema.gov/>, or you can order a paper map by calling FEMA's Map Service Center at 1-800-358-9616.

Where can I find out more about purchasing flood insurance?

A policy may be purchased from any licensed property insurance agent or broker who is in good standing in the State in which the agent is licensed or through any agent representing a Write Your Own (WYO) company.

How are rates determined for a flood insurance policy?

A number of factors are considered in determining the premium for flood insurance coverage. They include the amount of coverage purchased; location; age of the building; building occupancy; design of the building; and, for buildings in Special Flood Hazard Areas (SFHAs), elevation of the building in relation to the Base Flood Elevation.

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-percent annual chance flood elevation is used to determine the insurance rating.

When is mandatory flood insurance required?

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 mandate the purchase of flood insurance as a condition of Federal or federally regulated financing for acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs) of any participating community. The purchase of flood insurance on a voluntary basis is wise, even outside of SFHAs.

These Acts prohibit Federal agency lenders, such as the Small Business Administration (SBA) and United States Department of Agriculture's (USDA) Rural Housing Service, and Government-Sponsored Enterprises for Housing (such as Freddie Mac and Fannie Mae) from making, guaranteeing, or purchasing a loan secured by real estate or mobile home(s) in a SFHA, unless flood insurance has been purchased and is maintained during the term of the loan.

My house is not in a floodplain according to the current map, but the new map will show it as being in a floodplain. Will I have to purchase flood insurance when the new map officially takes effect?

If you have Federal or federally related financing for the property in question and you do not already have flood insurance, your lender may contact you once the new map takes effect and require that you purchase flood insurance. If you do not purchase the insurance within 45 days after being informed that flood insurance is required, the lender can force place the insurance and charge you the cost of it. If you dispute the lender's determination that your property is located in a floodplain, you and your lender can jointly request a Letter of Determination Review from the Federal Emergency Management Agency (FEMA) within 45 days of being informed by your lender that your property is located in a floodplain. If you have insurance before the new maps take effect, the basis for rating that policy remains unchanged (i.e., you can use the rate that was charged to you when your property was located outside the floodplain).

I have flood insurance, and my house is in a floodplain according to the current map. The new map, however, will show my house as being outside the floodplain. Will I have to continue carrying flood insurance when the new map officially takes effect?

If you have Federal or federally related financing for the property in question, you will no longer have a Federal requirement to purchase flood insurance when the new maps take effect; however, lenders retain the prerogative to require flood insurance, even for property that is not in a floodplain. If you wish to continue coverage once the new maps take effect, you may be eligible for preferred risk rates based on your property being outside the floodplain. You should have your policy re-rated using the new maps, which should lower your premium. Even if you are not required to purchase flood insurance, we encourage homeowners to continue coverage at the preferred risk rates, because you may be flooded by an event greater than the 1% annual chance event.

My house was built to the flood elevation shown on the current map (or a previous map). On the new map, my house will remain in the floodplain, but the flood elevation will increase. What will happen to my insurance premium when the new map officially takes effect?

If you can show that your house was built in compliance with local floodplain management regulations and the flood map in effect at the time of construction, the basis for rating your policy does not change and your premium will be the same. If you cannot show that your house was built in compliance at the time of construction, your policy will be re-rated using the new flood map, which may raise your premium. However, if you can show that your home has been continuously insured since before the map change, your premium will not be affected. If you do not have Federal or federally related financing, you are not required by Federal regulations to have flood insurance, although it is available to you.

My house was built to the flood elevation shown on the current map (or a previous map). On the new map, my house will remain in the floodplain, but the elevation will decrease. What will happen to my insurance premium when the new map officially takes effect?

You should contact your insurance agent to ensure that the policy is re-rated when the new map officially takes effect. The lower flood elevation may result in a lower premium.

What is the future flood hazard area and do the mandatory purchase requirements apply?

The future flood hazard area shows the locations that would be inundated by the one-percent-annual-chance floodplain based upon future hydrology conditions. This determination is based on a community's plan for development and projected growth; the future flood hazard area reflects the changes that will occur to the flood hazard area based upon that plan. When shown, it appears as a lightly shaded area on the flood map (similar to the shaded X zone) and is labeled as "X (FUTURE)." The mandatory purchase of flood insurance requirement does not apply to properties located within the future flood hazard area.

How can I have a FEMA flood map amended to have my property removed if it is not in a floodway or floodplain?

The property owner must apply to FEMA for a Letter of Map Amendment (LOMA) or a Letter of Map Revision (LOMR) depending on the reason for the removal. If the property was placed within a floodway or floodplain due to limitations of mapping scales, the property owner can apply to FEMA for a LOMA. If the property is no longer in the floodplain due to fill or other changes in the floodplain, the property owner can apply to FEMA for a LOMR. A survey is required to accompany the application.