



## **FLOODPLAIN FAQ's**

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### **What does FEMA stand for?**

Federal Emergency Management Agency - the operation of FEMA is to lead America to prepare for, prevent, respond to, and recover from disasters.

### **What is a flood?**

A flood is a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from overflow of inland or tidal waters, from unusual and rapid accumulation or runoff of surface waters from any source, or from mudflow.

### **What is a Floodplain?**

FEMA defines a floodplain as a land area that is susceptible to being inundated by water from any source.

### **What is the National Flood Insurance Program (NFIP)?**

The NFIP is a Federal program enabling property owners in participating communities to purchase insurance protection against losses from flooding. This insurance 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. Participation in the NFIP is based on an agreement between local communities and the Federal Government that states if a community will adopt and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas, the Federal Government will make flood insurance available within the community as a financial protection against flood losses.

**How does the National Flood Insurance Program benefit the community?** Through the NFIP, property owners in the City of Fredericksburg are able to insure against flood losses. Careful management of development in the floodplains results in construction practices that can reduce public and private flood losses. A major purpose of the program is to alert property owners to the danger of flooding and to assist them in reducing potential property losses.

### **What is a 100-Year Flood Zone or Special Flood Hazard Area (SFHA)?**

The land area covered by the floodwaters of the base flood (a flood having a 1-percent chance of occurring in any given year) is the Special Flood Hazard Area on National Flood Insurance Program (NFIP) maps. A high-risk flood zone is called a Special Flood Hazard Area (SFHA). It's also known as the one percent-annual-chance floodplain, commonly referred to as the "100-year floodplain." The 100-year flood is a standard used by the NFIP for floodplain management and to determine the need for flood insurance. Development may only take place within the SFHA, provided that development complies with local floodplain management ordinances, which must meet the minimum Federal requirements. Flood insurance is required for insurable structures within high-risk areas to protect Federal financial investments and assistance used for acquisition and/or construction purposes within communities participating in the NFIP.

### **What is a Flood Insurance Rate Map (FIRM)?**

A FIRM is a map on which FEMA has delineated both the areas of special flood hazards and the risk premium zones applicable within the Community.

### **What is a BFE?**

The computed elevation to which floodwater is expected to rise during the base flood. BFE's are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles. The BFE is the regulatory requirement for the elevation or flood proofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium.

### **What Are My Odds of Flooding Within a 100-Year Floodplain?**

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% chance of being equaled or exceeded each year. Thus, the 100-year flood could occur more than once in a relatively short period of time. People outside of the 100-year floodplain are free of regulatory requirements, but not of risk. Federally-backed flood insurance is available to people outside of the 100-year flood zone as well.

### **How do I know if I am in a flood zone?**

Printing out a FIRMette (Flood Insurance Rate Map) from FEMA's Map Service Center (<http://msc.fema.gov/portal>) is the most up-to-date information provided on the maps that will not only allow you to view your property, but will also allow you to print out a copy so that you may present to your lender or insurance agent if you are ever asked. Most agents or lending facilities want to see an actual FIRMette map printed directly from FEMA's website for their records. You may also submit a request to the City of Fredericksburg's Engineering Dept. by calling 830-997-7521 or emailing the City's Floodplain Administrator Garret Bonn at [gbonn@fbgtx.org](mailto:gbonn@fbgtx.org). Please include addressing information with your request.

### **My House is in a Floodplain - What Do I Need to Know?**

*Insurance:* You should seriously consider purchasing flood insurance. Your homeowner's or renter's insurance policy does not cover flooding. To purchase flood insurance, contact your regular homeowners' insurance agent.

*Preparation:* Your family is at risk for flooding, which can happen quickly and without warning. Prepare a family disaster plan in advance for your best protection. The American Red Cross has excellent publications in English and Spanish to help you with this process. Your planning should include: designating meeting places, learning the warning signals, educating your children, assembling an emergency food, water, and supply kit, learning how to turn off utilities, arranging animal care, and planning how to help family members and neighbors with special needs.

*Restrictions:* In some floodplain areas, development permits may be denied. Please refer to the City of Fredericksburg's Code of Ordinances for more information on development restrictions.

### **Who has to buy Flood Insurance?**

- If you **do not** have a mortgage and **do not** live in the flood plain, you are not affected by NFIP requirements and will not be required to buy flood insurance.
- If you **do** have a mortgage but **do not** live in the flood plain, you are not required to purchase flood insurance, unless required by your mortgage lender.
- If you **do not** have a mortgage but **do** live in the flood plain, you are not directly affected. However, you may want to consider buying flood insurance, but you are not required to. If you provide FEMA and/or your mortgage lender an Elevation Certificate (additional info below) and the technical data that can prove that the water will never reach your structure, you may be able to have your insurable structure in a flood plain.
- If you **do** have a mortgage (or line of credit based on the home) and **do** live in the flood plain, you are affected and will no doubt be required to buy flood insurance. If flood waters encroach onto your property, the whole property is typically declared to be in the flood plain. If you provide FEMA and/or your mortgage letter an Elevation Certificate and the technical data that can prove that the water will never reach your structure, you may possibly get re-rated a lower flood insurance quote.

### **What is an Elevation Certificate?**

The Flood Elevation Certificate is an important tool of the National Flood Insurance Program (NFIP). It is used to certify building elevations if the building is located in a Special Flood Hazard Area in order to determine the proper flood insurance premium rate for the building.

### **Who can prepare an Elevation Certificate?**

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information. Elevations must be certified by a licensed engineer or surveyor and approved by the City of Fredericksburg Floodplain Administrator if the elevation certificate is intended to support an application for a Letter of Map Amendment or a Letter of Map Revision based on Fill. The current Elevation Certificate may be downloaded at the following web address: <https://www.fema.gov/media-library/assets/documents/160>

### **Why should I have an Elevation Certificate for my property?**

The Elevation Certificate is to be used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a LOMA or LOMR-F.

### **What is a Letter of Map Change (LOMC)?**

LOMC's are a letter from FEMA which reflects an official revision to an effective NFIP map. LOMCs are issued in place of the physical revision and republication of the effective map.

### **What are the different types of LOMC?**

- A Conditional Letter of Map Revision (CLOMR) is FEMA's comment on a proposed project that would affect the hydrologic and/or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway or effective Base Flood Elevations. There is no appeal period. The letter becomes effective on the date sent. This letter does not revise an effective National Flood Insurance Program map, it indicates whether the project, if built as proposed, would or would not be removed from the Special Flood Hazard Area by FEMA if later submitted as a request for a Letter of Map Revision.
- A Conditional Letter of Map Revision based on Fill (CLOMR-F) is FEMA's comment on whether a proposed project involving the placement of fill would exclude an area from the Special Flood Hazard Area (SFHA) shown on the National Flood Insurance Program (NFIP) map. There is no appeal period. The letter becomes effective on the date sent. This letter does not revise an effective NFIP map, it indicates whether the project, if built as proposed, would or would not be removed from the SFHA by FEMA if later submitted as a request for a Letter of Map Revision based on Fill.
- A Letter of Map Amendment (LOMA) is an official amendment, by letter, to an effective National Flood Insurance Program map. A LOMA establishes a property's location in relation to the Special Flood Hazard Area. There is no appeal period. The letter becomes effective on the date sent.
- A Letter of Map Revision (LOMR) is an official revision, by letter, to an effective National Flood Insurance Program map. A LOMR may change flood insurance risk zones, floodplain and/or floodway boundary delineations, planimetric features, and/or Base Flood Elevations.
- A Letter of Map Revision Based on Fill (LOMR-F) is an official revision, by letter, to an effective National Flood Insurance Program map. A LOMR-F provides FEMA's determination concerning whether a structure or parcel has been elevated on fill above the Base Flood Elevation and excluded from the Special Flood Hazard Area. The letter becomes effective on the date sent.

*Note: Completing an Elevation Certificate and submitting any type of LOMC does not guarantee full removal from a SFHA. Before beginning the LOMC process, double check with your financial lender or insurance agent to insure that all steps will be taken to get the lowest possible rate.*

### **How long does it take to obtain a LOMA, LOMR, or physical map revision?**

For single building or single lot determinations that do not involve changes to BFEs or floodways, a LOMA or LOMR can usually be issued by FEMA within four weeks. LOMAs and LOMRs involving multiple lots or multiple buildings usually require about eight weeks for FEMA to process. LOMRs involving decreases in BFEs or floodways take approximately twelve weeks for FEMA processing. If changes in flooding conditions are extensive or if BFEs increase, a physical map revision will be required, which may take 12 months or longer.

### **My mortgage company has informed me that my house is in a Floodplain and that I will be required to purchase flood insurance - What Do I Need to Know?**

National Flood Insurance Program (NFIP) regulations require flood insurance for insurable structures located in SFHA's that carry a mortgage loan backed by a federally regulated lender or servicer. The SFHAs are the areas subject to inundation by the 1-percent-annual-chance flood, which is also referred to as the base, or 100-year, flood. If your mortgage company determines that they will require flood insurance as part of your policy, it is recommended that the following steps be taken:

- Request a copy of the mortgage company's findings related to the floodplain on your property.
- Download a current copy of the FEMA map for your property or make a request to the City of Fredericksburg's floodplain administrator.

If you believe your property is not located in the designated 100-year floodplain [also known as a 1-percent-annual-chance floodplain, or Special Flood Hazard Area (SFHA)], as shown on the effective Flood Insurance Rate Map or Digital Flood Insurance Rate Map for your community and you would like the Federal Emergency Management Agency (FEMA) to make an official determination regarding the location of your property relative to the SFHA, you may request a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F).

For a LOMA to be issued to remove a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the Base Flood Elevation (BFE). To remove an entire lot from the SFHA, NFIP regulations require that the lowest point on the lot be at or above the BFE.

A LOMR-F is submitted for properties on which fill has been placed to raise a structure or lot to or above the BFE. NFIP regulations require that the lowest adjacent grade of the structure be at or above the BFE for a LOMR-F to be issued to remove the structure from the SFHA. The participating community must also determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding." To remove an entire lot and structure, both the lowest point on the lot and the lowest adjacent grade of the structure must be at or above the BFE.

The issuance of a LOMA or LOMR-F by FEMA eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing. However, lenders retain the prerogative to require flood insurance as a condition of any loan as part of their standard business practices, regardless of the location of the structure.

Certain sections of the LOMA and LOMR-F application forms must be certified by a Registered Professional Engineer or Licensed Land Surveyor. Therefore, requesters may incur certain fees associated with obtaining data and hiring a Registered Professional Engineer or Licensed Land Surveyor to provide and certify certain information that must be submitted with LOMA and LOMR-F requests.

If your house was built on natural ground and its lowest adjacent grade is at or above the BFE, you will need to request a LOMA.

If your house was built on fill (or has been elevated by the placement of earthen fill), you will need to request a LOMR-F. Fill is defined as material from any source placed to raise the ground to or above the BFE. The common construction practice of removing unsuitable existing material (topsoil) and backfilling with select structural material is not considered the placement of fill if the practice does not alter the existing (natural grade or ground) elevation, which is at or above the BFE. Fill that is placed before the date of the first NFIP map showing the area in an SFHA is considered natural grade.

### **What is Floodplain Management?**

Floodplain management is the operation of a community program of corrective and preventative measures for reducing flood damage. These measures take a variety of forms and generally include requirements for zoning, subdivision or building, and special-purpose floodplain ordinances. A community's agreement to adopt and enforce floodplain management ordinances, particularly with respect to new construction is an important element in making flood insurance available to home and businesses owners. Links to the City of Fredericksburg's Floodplain Ordinance and Floodplain Development Permit may be found under the Engineering Department's webpage.

### **Where can I find more information about FEMA and the NFIP?**

For more information on FEMA, the NFIP and to acquire the various forms (LOMA, CLOMR, LOMR, Elevation Certificate, etc.) log onto <https://www.fema.gov/national-flood-insurance-program> or contact the City of Fredericksburg's Engineering Dept.