

# **TOWNHALL MEETING AGENDA**

Monday, December 12, 2022 – 9:30 A.M.

City Hall Auditorium & Virtually via Zoom Conferencing

<https://us02web.zoom.us/j/82631973958?pwd=ZFRjTXgybmNBZk5xVkdIbXdocjEzdz09>

Meeting ID: 826 3197 3958 - Passcode: 581744

1. *Welcome & Introduction*  
(City Administrator Dave Turner & Building Official Lenny Leggett)
2. *Map Changes & Flood Insurance – Dave Turner – Pgs. 1-4*
3. *The Benefits of Flood Insurance – Lenny Leggett – Pgs. 5-8*
4. *Community Rating System (CRS): A Locals Official Guide – Lenny Leggett – Pgs. 9-17*  
(This program provides communities with discounts to flood insurance rates)
5. *Flood Insurance Requirements for Recipients of Federal Disaster Assistance - Lenny Leggett – Pgs. 18-19*
6. *Residential Condominium Buildings: Summary of Coverage – Pgs. 20-23*
7. *Repetitive Loss NFIP – Frequently Asked Questions – Pgs. 24-28*
8. *Substantial Damage Determination (50% Rule) – Lenny Leggett – Pgs. 29-34*
9. *Future Flood Zone Designations for R2B Zone (Clara, Coral, Sadowski, 7<sup>th</sup> Street) & Basic Intro to understanding Flood Zones and Building Heights – Dave Turner – Pgs. 35-43*
10. *Residents Questions & Comments*

Join Zoom Meeting

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Passcode: 581744

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[The Zoom meeting capacity: 300 attendees](#)

NATIONAL FLOOD INSURANCE PROGRAM

# MAP CHANGES AND FLOOD INSURANCE:

What property owners **need to know**



FEMA





## WHAT IS A FLOOD MAP?

The Federal Emergency Management Agency (FEMA) works with communities across the country to identify flood hazards and promote ways to reduce the impact of those risks and other hazards. Flood maps generally show a community's flood zones (both high-risk and moderate flood risk), regulatory requirements for the elevation or flood-proofing of structures, and floodplain boundaries.

They're used for floodplain management, by lenders to determine the level of risk a property may face, and, to some degree, for flood insurance requirements. They can be useful in getting an idea about a building's flood risk, as well. High-risk flood zones, known as Special Flood Hazard Areas or SFHAs, show where floodwaters have a high chance of happening in any given year. For properties outside SFHAs, flooding is still a very real risk to the building. No matter where you live or work, some risk of flooding exists.

## HOW ARE FLOOD MAPS USED?

**Community officials** use flood maps to understand and communicate the local flood risk, manage their floodplains, and establish safety requirements for new or substantially-improved buildings. Flood maps also aid in loss mitigation from future floods – community officials use them to plan more safely for the future.

**Mortgage lenders** use flood maps to help determine a property's flood risk and decide whether to mandate flood insurance as a requirement for a loan.

**Insurance professionals** use flood maps to help them understand and communicate with their clients about a property's flood risk and insurance cost.

**Developers and builders** use flood maps as part of their location-setting and construction decisions.

**Residents and business owners** use flood maps to learn about flood risk as they purchase property and investigate how best, financially and physically, to protect their property from flooding.

## WHY DO FLOOD MAPS CHANGE?

Flood hazards change over time. New land use, community development, or natural forces (changing weather, terrain changes, wildfires) all affect how water flows and drains. The science of mapping flood risk has changed over time, too. FEMA works with local communities and uses the latest technology to update and issue flood maps nationwide. Today's flood maps are clearer in the risks they show. This aids communities, property owners, and other stakeholders in taking steps to address flood risks.

## HOW TO READ A FLOOD MAP

Flood maps show the different flood zones. There can be several different risk areas shown on one flood map, and there can be several high-risk flood areas near an address. Low- to moderate-risk areas are labeled Zone X (or Zones B and C on older maps). High-risk areas are labeled Zone AE or VE. Areas where the risk is not known are labeled Zone D.

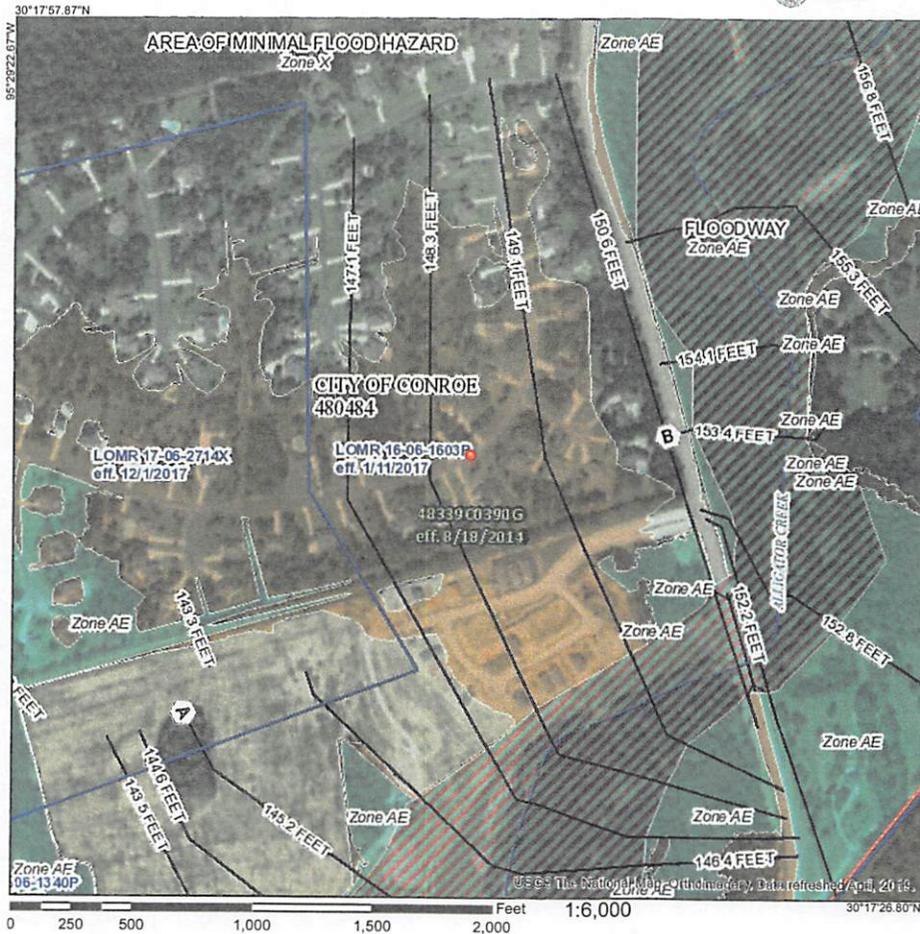
Base Flood Elevations (BFEs) displayed on many flood maps show the lowest height that floodwaters might reach during a major flood. They're part of the community building code that participating National Flood Insurance Program (NFIP) communities must consider when making floodplain management decisions.

## HOW DO FLOOD MAP CHANGES AFFECT MY FLOOD INSURANCE?

The development of flood maps are necessary and essential to determine if there is a mandatory flood insurance purchase requirement for your property. A zone or BFE change to a flood map will not immediately change an insurance rate, as these are no longer directly used as rating variables.

Rating factors include many more flood risk variables than zones and BFEs, such as flood frequency, flood types, distance to a water source, elevation, and the cost to rebuild. This results in a more equitable distribution of premiums across all policyholders based on home value and a property's unique flood risk.

# NATIONAL FLOOD HAZARD LAYER FIRMETTE



## Legend

- SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT
- SPECIAL FLOOD HAZARD AREAS**
- Without Base Flood Elevation (BFE) Zone A, X, A99
  - With BFE or Depth Zone AE, AO, AH, VE, AN
  - Regulatory Floodway
- OTHER AREAS OF FLOOD HAZARD**
- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile Zone X
  - Future Conditions 1% Annual Chance Flood Hazard Zone X
  - Area with Reduced Flood Risk due to Levee. See Notes, Zone X
  - Area with Flood Risk due to Levee Zone D
- OTHER AREAS**
- NO SCREEN Area of Minimal Flood Hazard Zone X
  - Effective LOMRs
  - Area of Undetermined Flood Hazard Zone D
- GENERAL STRUCTURES**
- Channel, Culvert, or Storm Sewer
  - Levee, Dike, or Floodwall
- OTHER FEATURES**
- 20.2 Cross Sections with 1% Annual Chance Water Surface Elevation
  - 17.8 Coastal Transect
  - Base Flood Elevation Line (BFE)
  - Limit of Study
  - Jurisdiction Boundary
  - Coastal Transect Baseline
  - Profile Baseline
  - Hydrographic Feature
- MAP PANELS**
- Digital Data Available
  - No Digital Data Available
  - Unmapped
- The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards.

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 2/19/2020 at 9:02:25 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

## WHAT IF I AM NEWLY MAPPED INTO A DIFFERENT FLOOD RISK ZONE?

A different flood zone may no longer have a significant impact on your premium.

**If your mortgaged property is newly mapped into an SFHA**, your lender will notify you if you are still required to purchase flood insurance. However, you may be eligible for a Newly Mapped discount if you purchase flood insurance within the first 12 months after the map change. Premiums will then go up no more than 18% each year until you reach your full-risk rate.

**For buildings newly mapped out of an SFHA**, the zone change may not affect your full-risk premium as all rates are determined based on your property's unique flood risk, regardless of zone. Keep in mind, about 40% of NFIP flood insurance claims come from outside the high-risk flood areas.

## HOW CAN I REDUCE MY RATES?

You can often save money by updating your policy. If you find you will have to pay a higher premium for flood insurance, work with your agent (and possibly with the community since they administer their building codes) to see if you can utilize the following options to help reduce the cost.

- **Mitigate.** Lowering your property's exposure to flooding may make you eligible for lower premium rates. For example, you can install proper flood vents in your building's enclosure or crawlspace. When remodeling or rebuilding, consider elevating your entire structure. Also, raising heating and cooling systems, water heaters, the electrical panel, and other mechanical items to a certain level may offer some premium savings—check with your agent for specific requirements. Talk to your local floodplain administrator or review FEMA's Homeowner's Guide to Retrofitting at [Agents.FloodSmart.gov/resources/homeowners-guide-retrofitting](https://agents.floodsmart.gov/resources/homeowners-guide-retrofitting).
- **Encourage community action.** You can encourage your community to participate in the Community Rating System (CRS), if it doesn't already. CRS is a voluntary incentive program that recognizes communities for implementing floodplain management practices that exceed the NFIP minimum requirements. In exchange for a community's proactive efforts to reduce flood risk, policyholders can receive reduced flood insurance premiums. For more information, visit [FEMA.gov/floodplain-management/community-rating-system](https://fema.gov/floodplain-management/community-rating-system).
- **Apply for a Letter of Map Change (LOMC).** Flood maps are developed at a mapping scale useful for community officials, lenders, and insurance professionals, but not every rise in terrain can be depicted at this scale. If you think your building is incorrectly designated as being in a high-risk area, FEMA has a process that allows property owners to request an official flood zone determination, and/or appeal the high-risk zone designation of their property. This process includes the Letter of Map Amendment (LOMA) which can be requested if a property is depicted as being in a high-risk flood zone but is actually on naturally high ground. This process may possibly remove your property from a high-risk zone area by an amendment to the map. For more information, visit [FEMA.gov/letter-map-changes](https://fema.gov/letter-map-changes).



## WHERE CAN I LEARN MORE?

If a flood mapping project is occurring in your community, stay in contact with your local floodplain administrator to learn when and where changes are occurring. When a preliminary flood map is released, that map and the current flood map will be available online at [msc.FEMA.gov/portal](https://msc.fema.gov/portal).

## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://floodsmart.gov/flood-insurance/providers)!

Visit our Flood Insurance Advocate page at [FEMA.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.FEMA.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling (877) 336-2627.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy. For more information about NFIP flood insurance, contact your insurer or agent, or call (800) 621-3362. If you are deaf, hard of hearing, or have a speech disability and use relay services, call 711 from your TTY.

NATIONAL FLOOD INSURANCE PROGRAM

# WHY DO I NEED FLOOD INSURANCE?



FEMA



## WHAT YOU NEED TO KNOW ABOUT

# FLOOD INSURANCE

### **MOST PROPERTIES ARE VULNERABLE TO FLOODING**

Flooding can happen just about anywhere it rains or snows. On average, 40% of the National Flood Insurance Program (NFIP) flood insurance claims occur outside the high-risk flood areas. That's why it's important to protect the life you've built with flood insurance, even if you live in an area with low-to-moderate flooding risk.

The official definition used by the NFIP 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 (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow\*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

*\*Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

### **MOST HOMEOWNERS INSURANCE DOES NOT COVER FLOOD DAMAGE**

Unfortunately, many property owners do not find out until it's too late that their homeowners insurance policies do not cover flooding. The NFIP offers a separate policy that protects your single most important financial asset—your home or business.

### **THE NFIP OFFERS BUILDING COVERAGE**

The following items are a sample of those covered under building coverage:

- The building and its foundation
- Carpet permanently installed over unfinished flooring
- Central air-conditioners
- Electrical systems
- Furnaces and radiators
- Ranges, cooking stoves, and ovens
- Refrigerators
- Window blinds

*For a complete list, see your policy or contact your insurance agent.*

### **THE NFIP OFFERS COVERAGE FOR YOUR CONTENTS**

Whether you rent or own, make sure to ask your flood insurance agent about coverage to protect your personal property. It can be purchased separately, whether in addition to building coverage or by itself.

Contents coverage usually covers items like:

- Personal belongings such as clothing, furniture, and electronic equipment
- Carpets
- Washers and dryers
- Food freezers and the food in them
- Portable microwave ovens and dishwashers

If you are a tenant and made improvements at your own expense, they are covered up to 10% of the limit of liability.

*For a full list of coverages, see your policy or contact your insurance agent.*

**You can purchase flood insurance up to the maximum amount of insurance available for the following property types:**

Property Type	Building Coverage	Contents Coverage
Single-Family Home	\$250,000	\$100,000
Residential Mobile/ Manufactured Home	\$250,000	\$100,000
Residential Condominium Unit in a Residential Building	\$250,000	\$100,000
Rented Residence (e.g. apartment unit, rented single-family, etc.)	N/A	\$100,000
Non-Residential Building (e.g. office, retail space, hotel, condominium, etc.)	\$500,000	\$500,000
Other Non-Residential Building (e.g. office, house of worship, garage, school, clubhouse)	\$500,000	\$500,000

### DID YOU KNOW?

The government requires that homes in high-risk flood areas designated on flood maps by the letters AE or VE be protected by flood insurance if they are security for loans backed by a federally regulated lender. Lenders must notify borrowers of this requirement, prior to closing, if their property is in one of these areas. Visit the Map Service Center at [msc.fema.gov](https://msc.fema.gov) to learn more about your flood zone.

In the event of a flood, disaster assistance may be limited or unavailable. Federal disaster assistance is available only if the president declares a disaster. Your home is covered by flood insurance even if a disaster is not declared.

Federal disaster assistance comes in two forms: a U.S. Small Business Administration loan, which must be paid back with interest, or a FEMA disaster grant, which is about \$5,000 on average per household.

Both programs have strict eligibility requirements based on individual need and many disaster survivors may not qualify. By comparison, flood insurance claims have averaged \$27,000 since 2010 and do not have to be repaid.

### YOU CAN BUY FLOOD INSURANCE AT ANY TIME

There is usually a 30-day waiting period before the policy goes into effect, with some exceptions:

If you initially purchased flood insurance while securing, adjusting, or renewing a loan for your property, there is no waiting period. Coverage goes into effect when the loan is closed.

If you live in an area newly affected by a flood map change, review your options with your insurance agent.

Additionally, the 30-day waiting period may not apply if your property experiences flood damage caused by wildfire in your community. For more information on the Post-Wildfire Exception, please visit [fema.gov/wildfires-you-need-flood-insurance](https://fema.gov/wildfires-you-need-flood-insurance).

Keeping these exceptions in mind, plan ahead so you are not caught without insurance. The policy does not cover losses caused by a flood that occurred prior to the policy becoming effective. In addition, you cannot increase your insurance coverage once a flood has begun.



## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

The NFIP has valuable resources that can help you understand flood insurance coverage and get you connected to the information you need.

To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://FloodSmart.gov/flood-insurance/providers).

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling **(877) 336-2627**.



**FEMA**



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For more information about NFIP flood insurance, contact your insurer or agent, or call **(800) 621-3362**.

If you are deaf, hard of hearing, or have a speech disability and use relay services, call **711** from your TTY.



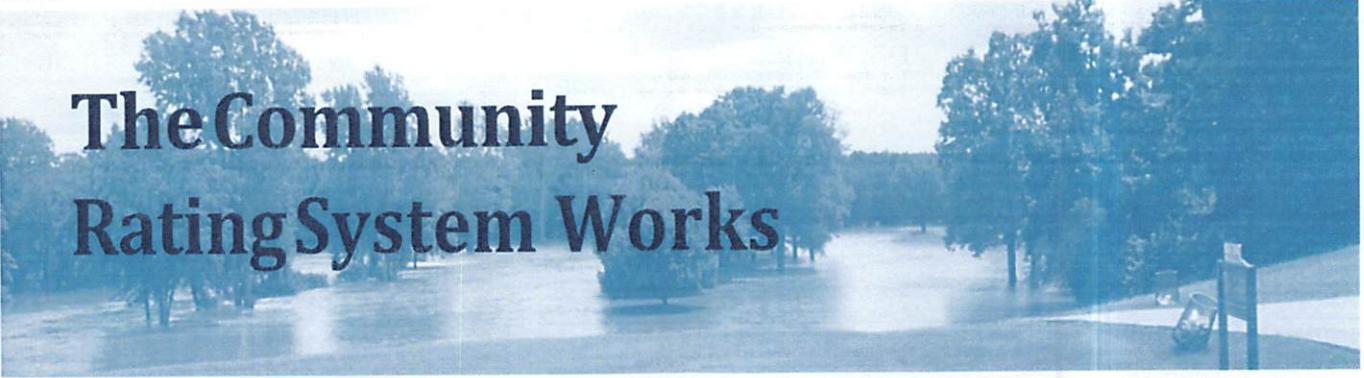
*National Flood Insurance Program*  
**Community Rating System**

A Local Official's Guide to  
Saving Lives, Preventing Property Damage, and  
Reducing the Cost of Flood Insurance

*FEMA B 573 / 2018*



**FEMA**



# The Community Rating System Works

Every year, flooding causes hundreds of millions of dollars' worth of damage to homes and businesses around the country. Standard homeowners and commercial property insurance policies do not cover flood losses. To meet the need for this vital coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP).

The NFIP offers reasonably priced flood insurance to all properties in communities that comply with minimum standards for floodplain management.

The NFIP's Community Rating System (CRS) credits community efforts beyond those minimum standards by reducing flood insurance premiums for the community's property owners. The CRS is similar to—but separate from—the private insurance industry's programs that grade communities on the effectiveness of their fire suppression and building code enforcement efforts.

CRS discounts on flood insurance premiums range from 5% up to 45% (see Table 1), based on CRS credit points that are awarded to

communities. The discounts provide an incentive for communities to implement new flood protection activities that can help save lives and property when a flood occurs.

The CRS provides credit under 19 public information and floodplain management activities described in the *CRS Coordinator's Manual*.

You're probably already doing many of these activities. To get credit, community officials will need to prepare documentation that verifies these efforts.

The CRS assigns credit points for each activity. Table 2 lists the activities and the possible number of credit points for each one. The table also shows the average number of credit points communities earn for each activity. These averages may give you a better indication than the maximums of what your community can expect.

To be eligible for a CRS discount, your community must do Activity 310, Elevation Certificates. If you're a designated repetitive loss community, you must also do Activity 510, Floodplain Management Planning. All other activities are optional.



Based on the total number of points your community earns, the CRS assigns you to one of ten classes. Your discount on flood insurance premiums is based on your class.

For example, if your community earns 4,500 points or more, it qualifies for Class 1, and property owners in the in the Special Flood Hazard Area (SFHA) get a 45% discount on their insurance

premiums. If your community earns as little as 500 points, it's in Class 9, and property owners in the SFHA get a 5% discount. If a community does not apply or fails to receive at least 500 points, it's in Class 10, and property owners get no discount.

Table 1, below, shows the number of points required for each class and the corresponding discount.

**Table 1.**  
**How much discount property owners in your community can get**

Rate Class	Discount for SFHA*	Discount for Non-SFHA**	Credit Points Required
1	45%	10%	4,500 +
2	40%	10%	4,000–4,499
3	35%	10%	3,500–3,999
4	30%	10%	3,500–3,499
5	25%	10%	3,000–2,999
6	20%	10%	2,500–2,499
7	15%	5%	1,500–1,999
8	10%	5%	1,000–1,499
9	5%	5%	500–999
10	0	0	0–499

\* Special Flood Hazard Area

\*\* Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage. The Preferred Risk Policy does not receive premium rate credits under the CRS because it already has a lower premium than other policies. Although they are in SFHAs, Zones AR and A99 are limited to a 5% discount. Premium reductions are subject to change.

Table 2.

**What You Can Do to Get Credit**

The CRS grants credit for 19 different activities that fall into four series:

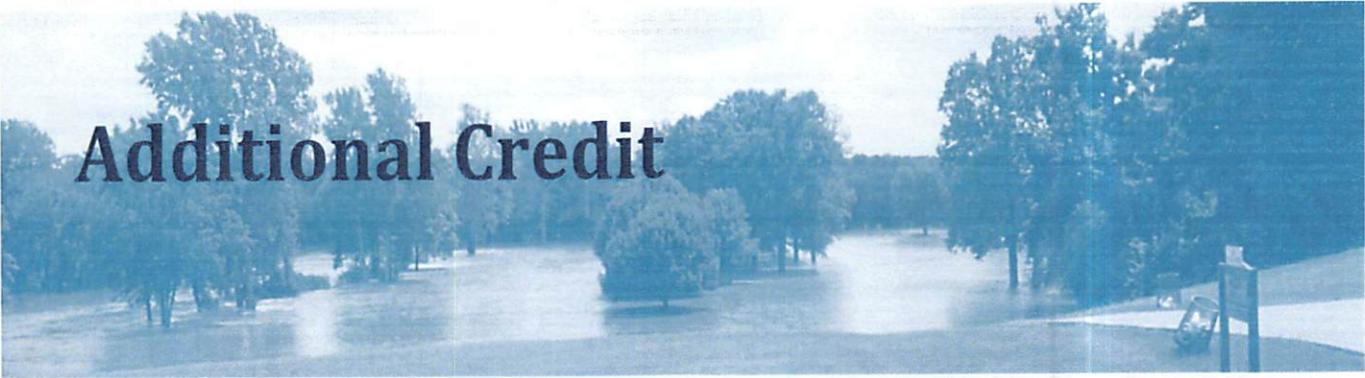
Series 300	Public Information	Maximum Points*	Average Points *
	This series credits programs that advise people about the flood hazard, flood insurance, and ways to reduce flood damage. The activities also provide data insurance agents need for accurate flood insurance rating.		
310	<b>Elevation Certificates</b> <ul style="list-style-type: none"> <li>Maintain FEMA elevation certificates for new construction in the floodplain. (At a minimum, a community must maintain certificates for buildings built after the date of its CRS application.)</li> </ul>	116	38
320	<b>Map Information Service</b> <ul style="list-style-type: none"> <li>Provide Flood Insurance Rate Map information to those who inquire, and publicize this service.</li> </ul>	90	73
330	<b>Outreach Projects</b> <ul style="list-style-type: none"> <li>Distribute outreach projects with messages about flood hazards, flood insurance, flood protection measures, and/or the natural and beneficial functions of floodplains.</li> </ul>	350	87
340	<b>Hazard Disclosure</b> <ul style="list-style-type: none"> <li>Real estate agents advise potential purchasers of flood-prone property about the flood hazard.</li> <li>Regulations require notice of the hazard.</li> </ul>	80	14
350	<b>Flood Protection Information</b> <ul style="list-style-type: none"> <li>The public library and/or community's website maintains references on flood insurance and flood protection.</li> </ul>	125	38
360	<b>Flood Protection Assistance</b> <ul style="list-style-type: none"> <li>Give inquiring property owners technical advice on how to protect their buildings from flooding, and publicize this service.</li> </ul>	110	55
370	<b>Flood Insurance Promotion</b> <ul style="list-style-type: none"> <li>Assess flood insurance coverage within the community and implement a plan to promote flood insurance.</li> </ul>	110	39
	<b>Series 300 Total</b>	<b>981</b>	<b>3448</b>

\*Maximum and average points are subject to change. See the current *CRS Coordinator's Manual* for the latest information.

Series 400	Mapping & Regulations	Maximum Points*	Average Points *
	<p>This series credits programs that limit floodplain development or provide increased protection to new and existing development.</p>		
410	<p><b>Floodplain Mapping</b></p> <ul style="list-style-type: none"> <li>• Develop new flood elevations, floodway delineations, wave heights, or other regulatory flood hazard data for an area not mapped in detail by the flood insurance study.</li> <li>• Have a more restrictive mapping standard.</li> </ul>	802	60
420	<p><b>Open Space Preservation</b></p> <ul style="list-style-type: none"> <li>• Guarantee that currently open public or private floodplain parcels will be kept free from development.</li> <li>• Zone the floodplain for minimum lot sizes of 5 acres or larger.</li> </ul>	2,020	509
430	<p><b>Higher Regulatory Standards</b></p> <ul style="list-style-type: none"> <li>• Limit new buildings and/or fill in the floodplain.</li> <li>• Require freeboard.</li> <li>• Require soil tests or engineered foundations.</li> <li>• Require compensatory storage.</li> <li>• Require coastal construction standards in AE Zones.</li> <li>• Have regulations tailored to protect critical facilities or areas subject to special flood hazards (for example, alluvial fans, ice jams, subsidence, or coastal erosion).</li> </ul>	2,042	270
440	<p><b>Flood Data Maintenance</b></p> <ul style="list-style-type: none"> <li>• Keep flood and property data on computer records.</li> <li>• Use better base maps.</li> <li>• Maintain elevation reference marks.</li> </ul>	222	115
450	<p><b>Stormwater Management</b></p> <ul style="list-style-type: none"> <li>• Regulate new development throughout the watershed to ensure that post-development runoff is no greater than pre-development runoff.</li> <li>• Regulate new construction to minimize soil erosion and protect or improve water quality.</li> </ul>	755	132
<b>Series 400</b>	<b>Total</b>	<b>5,841</b>	<b>1,086</b>

Series 500	Flood Damage Reduction	Maximum Points*	Average Points *	
<p>This series credits programs that reduce the flood risk to existing development.</p>				
510	<b>Floodplain Management Planning</b> <ul style="list-style-type: none"> <li>• Prepare, adopt, implement, and update a comprehensive flood hazard mitigation plan using a standard planning process.</li> <li>• Prepare an analysis of the repetitive flood loss areas within the community.</li> </ul> <p><i>Note: category C repetitive loss communities must receive credit for either the floodplain management plan or the repetitive loss area analysis, above.</i></p> <ul style="list-style-type: none"> <li>• Prepare, adopt, implement, and update a plan to protect natural functions within the community's floodplain.</li> </ul>	622	175	
520	<b>Acquisition and Relocation</b> <ul style="list-style-type: none"> <li>• Acquire and/or relocate floodprone buildings so that they are out of the floodplain.</li> </ul>	2,250	195	
530	<b>Flood Protection</b> <ul style="list-style-type: none"> <li>• Protect existing floodplain development by floodproofing, elevation, or minor flood control projects.</li> </ul>	1,600	73	
540	<b>Drainage System Maintenance</b> <ul style="list-style-type: none"> <li>• Have a program for and conduct annual inspections of all channels and detention basins; remove debris as needed.</li> </ul>	570	218	
<b>Series 500</b>		<b>Total</b>	5,042	661

Series 600	Flood Preparedness	Maximum Points*	Average Points *
	<p>This series credits flood warning, levee safety, and dam safety projects.</p>		
610	<p><b>Flood Warning and Response</b></p> <ul style="list-style-type: none"> <li>• Provide early flood warnings to the public, and have a detailed flood response plan keyed to flood crest predictions.</li> </ul>	395	254
620	<p><b>Levees</b></p> <ul style="list-style-type: none"> <li>• Annually inspect and maintain existing levees; have a system for recognizing the threat of levee failure and/or overtopping, disseminating warnings, and providing emergency response; and coordinate with operators of critical facilities.</li> </ul>	235	157
630	<p><b>Dams</b></p> <ul style="list-style-type: none"> <li>• Have a high-hazard-potential dam that could affect the community; have a system for recognizing the threat of dam failure, disseminating warnings, planning and practicing emergency responses; and coordinating with operators of critical facilities.</li> </ul>	160	35
<b>Series 600</b>	<b>Total</b>	790	446
<b>All Series</b>	<b>Total</b>	12,654	2,537

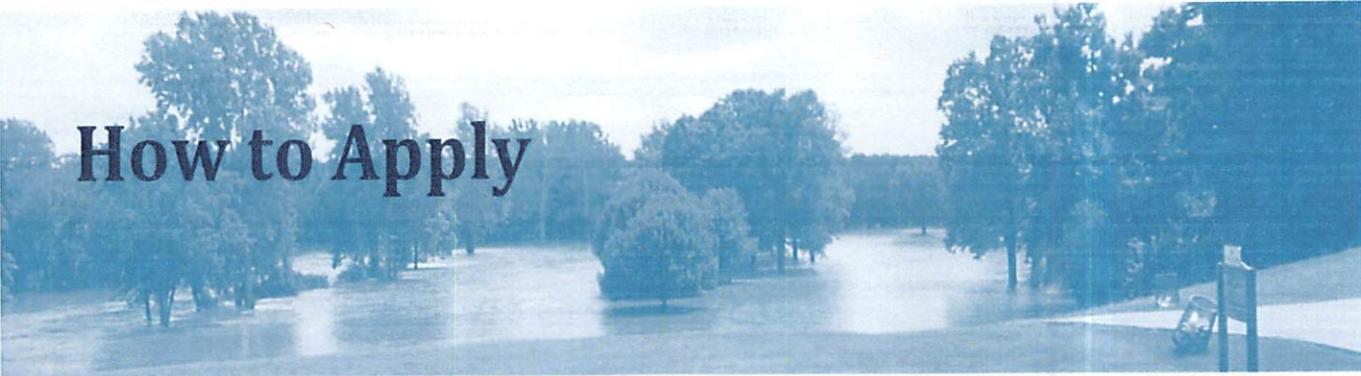


# Additional Credit

Your community can get additional credit for regulating development outside the SFHA to the same standards as development inside the SFHA. There is also credit for assessing future flood conditions, including the impacts of future development, urbanization, and changing weather patterns. See the *CRS Coordinator's Manual* for full details.

Many communities can qualify for what the CRS calls “state-based credit,” based on the activities or regulations a state or regional agency implements within communities. For example, some states have disclosure laws eligible for credit under Activity 340 (Hazard Disclosure). Any community in those states can receive the state-based credit.

Your community may want to consider floodplain management activities not listed in the *CRS Coordinator's Manual*. You should evaluate these activities for their ability to increase public safety, reduce property damage, avoid economic disruption and loss, and protect the environment. In addition, you can request a review of these activities to determine whether they could be eligible for CRS credit. FEMA welcomes innovative ways to prevent or reduce flood damage.



# How to Apply

Participation in the CRS is voluntary. If your community is in full compliance with the rules and regulations of the NFIP, you may apply. There's no application fee, and all CRS publications are free.

Your community's chief executive officer (your mayor, city manager, or other top official) must appoint a CRS coordinator to serve as the liaison between the community and FEMA. The coordinator should know the operations of all departments that deal with floodplain management and public information. And the coordinator should be able to speak for the community's chief executive officer.

To begin the application process, your community submits a letter of interest to your FEMA Regional Office and documents that you are implementing floodplain management activities that warrant at least 500 CRS credit points. On the [CRS Resources website](http://www.CRSresources.org) ([www.CRSresources.org](http://www.CRSresources.org)) you can find a sample letter; the CRS Quick Check, a tool that helps you assess your community's possible credit points; and further instructions.

You may also want to download from that website a copy of the *CRS Coordinator's Manual*, which describes the program in full and provides specific information, including eligible activities, required documentation, and resources for assistance.

Help is also available through the contact information below.

CRS-related materials and many more resources are available at the [CRS Resources website](http://www.fema.gov/national-flood-insurance-program-community-rating-system) and on [FEMA's website](http://www.fema.gov/national-flood-insurance-program-community-rating-system) (<https://www.fema.gov/national-flood-insurance-program-community-rating-system>).

After your community applies for a CRS classification, the CRS will verify the information and arrange for flood insurance premium discounts.

For more info, write, phone, or fax:

## **NFIP/CRS**

P.O. Box 501016

Indianapolis, IN 46250-1016

(317) 848-2898

Fax: (201) 748-1936

e-mail: [nfipcrs@iso.com](mailto:nfipcrs@iso.com)

## REMEMBER

**FAILURE TO COMPLY**  
with the mandatory flood insurance purchase and retention requirement can make you ineligible for future Federal disaster assistance.

**FLOODING HAPPENS EVERYWHERE.** It is a smart decision to maintain flood insurance because homeowners and renters insurance does not cover your flood losses.

**PROTECT YOURSELF AND YOUR FAMILY**  
from future financial loss by purchasing and maintaining flood insurance coverage.



FEMA



For more information about the National Flood Insurance Program and flood insurance, you can:

Call the National Flood Insurance General Call Center at

**1-800-427-4661**

If you have questions about your Group Flood Insurance Policy, call the National Flood Insurance Direct Call Center at

**1-800-638-6620**

Visit

**[fema.gov/business/nfip](https://www.fema.gov/business/nfip)**

Contact your insurance company or agent

Watch a video overview of the National Flood Insurance Program at  
**[fema.gov/media-library/assets/videos/131056](https://www.fema.gov/media-library/assets/videos/131056)**

## NATIONAL FLOOD INSURANCE PROGRAM

# FLOOD INSURANCE REQUIREMENTS FOR RECIPIENTS OF FEDERAL DISASTER ASSISTANCE



FEMA



## Federal law requires applicants who receive federal disaster assistance for their flood-damaged home or personal property to purchase flood insurance coverage.

The Federal Government may provide disaster assistance in the form of grants or loans. The requirement to purchase flood insurance applies to flood-insurable buildings and personal property damaged by a flood disaster event and located in areas at high risk of flooding called Special Flood Hazard Areas (SFHA).

- **If you are a homeowner** and receive Federal disaster assistance for your flood-damaged home or personal property, you must purchase and maintain flood insurance coverage on the flood-damaged property for as long as the flood-damaged building exists. If you sell your home after receiving Federal disaster assistance, you must inform the new owner of the requirement to maintain flood insurance coverage. In most cases, an existing flood insurance policy transfers to a new owner with no lapse in coverage.
- **If you are a renter** and receive Federal disaster assistance for flood-damaged personal property, you must maintain flood insurance coverage for as long as you live at the flood-damaged rental property. The flood insurance requirement ends if you move from that property and the policy does not transfer to a new renter of that property.
- **If you receive Federal disaster assistance** through FEMA's Individuals and Households Program (IHP), you may qualify to receive a Group Flood Insurance Policy (GFIP) from FEMA.

### TO BE CONSIDERED FOR A GFIP CERTIFICATE, YOU MUST MEET THE FOLLOWING CONDITIONS:

- FEMA verifies that flooding caused the damage to your property and the damaged items are insurable under the National Flood Insurance Program (NFIP).
- You did not have flood insurance coverage at the time of the disaster.

- Your damaged residence is located in a SFHA.
- Your damaged residence is not located in a sanctioned community, Coastal Barrier Resources System area, or otherwise protected areas.
- You do not have a previous requirement to maintain flood insurance as a condition of receiving Federal disaster assistance for flood-damaged property.
- You are eligible for home repair, replacement, or personal property assistance, which triggers the requirement to maintain flood insurance on the damaged residence.
- If you applied for a U.S. Small Business Administration (SBA) disaster loan and did not qualify for one, FEMA may consider you for a FEMA-purchased GFIP certificate.

If you meet these requirements, you will receive a Certificate of Insurance showing you have flood insurance through a GFIP. The GFIP premium counts toward your maximum amount of assistance available under IHP.

- **Before the GFIP expires**, you must purchase a flood insurance policy on your own to maintain coverage. If you do not maintain coverage you will not be eligible for any future disaster assistance.
- **A GFIP certificate** covers both building and contents or just contents if the individual is a renter. There is a separate deductible of \$200 for the building and \$200 for the contents.



The master GFIP policy term is for 36 months and begins 60 days after the date of the Presidential disaster declaration. However, individual coverage becomes effective 30 days following NFIP's receipt of your name and premium payment from either the state, local, territorial, or tribal government or FEMA. GFIP policyholder may choose to upgrade coverage (up to \$250,000) by switching to an individual flood insurance policy at any point during the term. At least 30 days before the GFIP expires, you must apply for and maintain a Standard Flood Insurance Policy (SFIP) through the NFIP to avoid a lapse in coverage. You must maintain your SFIP until you no longer own or rent the property at that location.

NATIONAL FLOOD INSURANCE PROGRAM

# SUMMARY OF COVERAGE

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# RESIDENTIAL CONDOMINIUM BUILDINGS



FEMA





This document is designed to help a condominium association understand its Residential Condominium Building Association Policy (RCBAP). It provides general information about deductibles, what is covered or excluded by the National Flood Insurance Program (NFIP), and how items are valued at the time of loss.

The specifics described below all pertain to a residential condominium building in a NFIP community. This policy type may only be purchased by a condominium owners' association and is used to insure condominiums where 75% or more of the building's floor area is for residential use. As the Association, you should review the policy with your appointed insurance agent or company representative. For information about your specific limits of coverage and deductibles, please refer to the Declarations Page of your policy.

**Individual unit owners may want to purchase their own contents policies to protect personal property in their unit. It can flood anywhere. As the Association, you are encouraged to share this information with your residents should they need to purchase a separate policy for residential units.**

## WHAT IS A FLOOD?

Flood insurance covers direct physical loss caused by flood. In simple terms, a flood is an excess of water on land that normally is dry. The official definition used by the NFIP 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 (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow\*; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

*\*Mudflow is defined as "A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows."*

## ABOUT YOUR FLOOD POLICY

There are three important facts you should know about your coverage.

1. It is a single-peril policy. It only pays for direct physical loss by or from flood damage as defined by the policy.
2. Subject to the coverage exclusions and policy limitations, the RCBAP covers direct physical damage to the insured structure based on Replacement Cost Value (see How Flood Damage Is Paid, page 4). **Note:** The deductible is always taken from the loss and not from the limit of liability.
3. Personal Property coverage, also known as contents coverage, is not included with residential condominium building property coverage. If there are shared contents such as in a lobby or in other condo buildings, the Association needs to discuss obtaining contents coverage with the insurance agent.

Complete terms can be found in the Standard Flood Insurance Policy (SFIP) form, available at [FloodSmart.gov/SFIP](http://FloodSmart.gov/SFIP).

*Please note that your policy only covers one building or structure. To obtain coverage for multiple structures, you may need to purchase separate policies.*

## CHOOSING DEDUCTIBLES

Choosing the amount of your deductible is an important decision. As with car or homeowners insurance, choosing a higher deductible will lower the premium you pay, but it also will reduce your claim payment. Talk with your insurance agent, company representative, or lender about increasing or reducing deductibles.

## WHAT IS COVERED BY FLOOD INSURANCE – AND WHAT IS NOT

Direct physical damage to your building, by or from a flood, is covered by your flood insurance policy. For example, damages caused by a sewer backup are covered only if the backup is a direct result of flooding. If the backup is not a direct result of flooding, the damages are not covered by your flood policy.

The following provides general guidance on items covered and not covered by flood insurance. Refer to your policy for the complete list.

### ***What IS Insured under Building Property coverage:***

Some of what IS insured under a Residential Condominium Building Association Policy (RCBAP) Building Property coverage (see the policy or ask your insurance agent for the complete list):

- The insured building and its foundation
- The electrical systems
- Central air-conditioning equipment, furnaces, and water heaters
- Permanently installed carpeting over an unfinished floor
- Permanently installed paneling, wallboard, bookcases, and cabinets
- Foundation walls, anchorage systems, and staircases attached to the building
- Fuel tanks and the fuel in them, solar energy equipment, and well water tanks and pumps
- Furnaces, water heaters, heat pumps, and sump pumps

### ***Excluded losses, or what IS NOT covered:***

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner (the Association)
- Additional living expenses such as temporary housing
- Most self-propelled vehicles such as cars, including their parts
- Property and belongings outside of a building such as trees, plants, shrubs, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
- Financial losses caused by business interruption or loss of use of insured property
- Any damage caused by water flow beneath the earth's surface (review the exclusions section in your flood insurance policy for specific information on damage caused by seepage or drain or sewer backup)
- The cost of complying with any ordinance of law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris

## REMINDER: KEEP YOUR RECEIPTS

In case of a future loss, it is strongly suggested that you safely store all financial records related to your building and/or business. Should you have a loss, these documents should be made available for the adjuster's review. Keeping receipts will be vital to you in support of any losses you might incur and wish to claim under your policy.

## AFTER A FLOOD

After a devastating flood, flood insurance can help you recover quickly. If you experience a flood while covered by a Residential Condominium Building Association Policy (RCBAP), here are important things to know:

### Start a Claim

Report your loss immediately to your insurance agent or insurance company and ask them about an advance payment. Then, prepare for your flood adjuster's visit.

1. Provide receipts to verify that repairs were made following the prior flood loss.
2. Separate damaged and undamaged property.
3. Take pictures of damaged property before disposing.

### How Flood Damage Is Paid

The flood damage in the RCBAP Property Form is paid based on Replacement Cost Value (RCV) for losses to the insured building with a co-insurance penalty if not insured to within 80% of building's replacement cost. Claims for personal property (contents coverage) are always paid based on ACV. ACV is the cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

## WHAT IS INCREASED COST OF COMPLIANCE COVERAGE?

Most NFIP policies include Increased Cost of Compliance (ICC) coverage, which may apply to insured buildings when

flood damages are substantial. You must have building coverage to qualify for ICC coverage.

ICC coverage provides up to \$30,000 of the cost to elevate, demolish, or relocate the insured building or to floodproof structures with qualified basements. If your community declares your building "substantially damaged" or a "repetitive loss structure" by a flood(s), it will require you to bring your building up to current community floodplain management building standards. You may use ICC coverage to help cover those costs.

Payment of an ICC claim is in addition to the amount of your building claim. However, the total amount of your building claim and ICC claim cannot exceed the maximum limit available for Building Property coverage (\$250,000 x the number of units). Having an ICC claim does not affect a personal property claim (up to \$250,000), which is paid separately.

Details about eligibility are in Part III, Section D of your policy.

## A FINAL NOTE

This document provides general information about flood insurance coverage. However, please be aware that your policy, application, and any endorsements, including the Declarations Page, make up your official contract of insurance. Any differences between this information and your policy will be resolved in favor of your policy.

If you have questions, call your Association's insurance agent or company representative.



## ADDITIONAL GUIDANCE AND CONTACT INFORMATION

To find a flood insurance provider, use our online tool at [FloodSmart.gov/flood-insurance/providers](https://www.floodsmart.gov/flood-insurance/providers)!

Visit our Flood Insurance Advocate page at [fema.gov/flood-insurance/advocate](https://www.fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

At [floodmaps.fema.gov/fhm/fmx\\_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html), we have Customer Care Center specialists to help you with questions about flood mapping and insurance. You can contact FEMA Mapping and Insurance eXchange (FMIX) directly at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling (877) 336-2627.



FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. As required by Congress, this document was prepared by the NFIP to help flood insurance policyholders understand their policy. For more information about NFIP flood insurance, contact your insurer or agent, or call (800) 621-3362. If you are deaf, hard of hearing, or have a speech disability and use relay services, call 711 from your TTY.



## ***National Flood Insurance Program: Frequently Asked Questions***

### **Repetitive Loss**

**Q: What is a repetitive loss property?**

**A:** A Repetitive Loss (RL) property is any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period, since 1978. A RL property may or may not be currently insured by the NFIP. Currently there are over 122,000 RL properties nationwide.

**Q: Why is the NFIP concerned with RL structures?**

**A:** Structures that flood frequently strain the National Flood Insurance Fund. In fact, the RL properties are the biggest draw on the Fund. FEMA has paid almost \$3.5 billion dollars in claims for RL properties. RL properties not only increase the NFIP's annual losses and the need for borrowing; but they drain funds needed to prepare for catastrophic events. Community leaders and residents are also concerned with the RL problem because residents' lives are disrupted and may be threatened by the continual flooding.

**Q: What is FEMA's Repetitive Loss (RL) properties strategy?**

**A:** The primary objective of the RL properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding of the same properties.

**Q: What has been done to help the RL problem?**

**A:** Over the years, there have been a number of efforts aimed at addressing repetitive losses. Federal, State and local flood control and storm-water management projects have been aimed at reducing the risks. The FEMA post-disaster Hazard Mitigation Grant Program (HMGP) projects have mitigated nearly 3,000 RL properties. In 1994, the National Flood Insurance Reform Act authorized the Flood Mitigation Assistance (FMA) Program and a new insurance coverage called Increased Cost of Compliance, or "ICC." This coverage has been added to policies purchased or renewed since June 1, 1997.

The National Flood Insurance Reform Act of 2004 also recognized repetitive loss as a significant problem and defined severe repetitive loss as: "a single family property (consisting of 1 to 4 residences) that is covered under flood insurance by the NFIP and has incurred flood-related damage for which 4 or more separate claims payments have been paid under flood insurance coverage, with the amount of each claim payment exceeding \$5,000 and with cumulative amount of such claims payments exceeding \$20,000; or for which at least 2 separate claims payments have been made with the cumulative amount of such claims exceeding the reported value of the property. There are currently approximately 6,000 properties nationwide meeting the definition. In addition, the 2004 Act authorized a pilot program to mitigate severe repetitive loss properties. The administration of the pilot program is in the final planning stages. In the past five years, almost 28,000 properties nationwide have been bought out or elevated, several thousand of which were repetitive loss properties.



**Q: What is the target group of repetitive loss properties?**

**A:** The target group is a subset of approximately 11,000 RL properties. A Target Group Repetitive Loss (TGRL) property is a building currently insured under the NFIP that has met at least one of the following criteria since 1978, regardless of ownership:

- Four or more paid losses of more than \$1,000, provided the building meets the underlying RL property definition;
- Two or more NFIP claim payments that, in the aggregate, equal or exceed the current reported value of the insured property, provided the building meets the underlying RL property definition.

For the building to be officially defined as a TGRL property, the NFIP policy covering the building must be in force at the Special Direct Facility (SDF).

TGRL policies are afforded coverage, whether new or renewal, only through the NFIP SDF, a branch of the NFIP Servicing Agent. Write Your Own (WYO) companies began transferring renewals for identified properties in this group to the SDF on August 1, 2000.

**Q: What is the Special Direct Facility (SDF)?**

**A:** The SDF was established in August of 2000 in an effort to closely supervise the issuance of policies and the claims process for NFIP policies in force on TGRL properties. The facility is serviced by the NFIP direct servicing agent. The close supervision of these Target Group policies and claims contributes to attaining the primary objectives of the RL strategy.

**Q: What happens to a property in the Target Group?**

**A:** NFIP policies on Target Group properties are rated and adjusted in the same manner as non-Target Group policies but monitored at the SDF. The appropriate FEMA Regional Office can provide information about the property to State and local floodplain management officials. States or communities may sponsor projects to mitigate flood losses to these properties or may be able to provide technical assistance on mitigation options.

**Q: How can a property be on the RL list when the property is not in a flood zone?**

**A:** Historically, approximately 25 percent of claims paid under the NFIP are paid to properties insured outside of the Special Flood Hazard Area (SFHA). Since 1978 the NFIP has paid over \$2.8 billion in claims outside of the SFHA. This is due to a variety of reasons. Usually the area in question was not studied at the time the Flood Insurance Rate Map (FIRM) was prepared because the watershed is small or that flooding in the area is caused by storm water. Major new floodplain mapping projects are either underway or new projects expected to start each year of the flood map modernization initiative. We use many factors to establish flood study priorities. Repetitive loss experience is one such factor, especially where claims have been paid outside of the mapped regulatory floodplain (B, C, and X Zone properties).

Another issue is localized flooding due primarily to no or insufficient local drainage systems. Most of the time these areas are outside of the community's regulatory floodplain and thus are not subject to the zoning regulations and building standards that are in place in higher-risk areas.



If a property was in a SFHA and now is outside of the mapped floodplain, it's possible it has been mitigated from repetitive flooding and the record should be updated to reflect this mitigation. See the "Who is the point of contact to send information to get the RL list updated and what is the process?" question.

**Q: Will the flood insurance premiums increase because a property is on the RL list?**

**A:** Flood insurance premiums will not increase merely because a property is on the RL list. However, under the severe repetitive loss pilot program authorized by Flood Insurance Reform Act of 2004, if an offer to mitigate is made and the owner refuses the offer, the premium will increase in the manner authorized in the Act. The Act stipulates a consequence to owners who refuse an offer of mitigation on a severe repetitive loss property. If an offer is refused, each holder of a recorded interest on the property will be notified of such refusal and thereafter the chargeable flood insurance premium rate with respect to the property shall be the amount equal to 150 percent of the chargeable rate for the property at the time that the offer was made, as adjusted by any other premium adjustments otherwise applicable to the property. Increases may continue with each claim but will not exceed the actuarial rate for the property. The property owner will have a right to appeal and if successful in the appeal will not be subject to increased premiums. The appeal process and grounds for appeal will be explained to the property owner at the time the offer to mitigate is made. This stipulation of the Act will be enforced when the severe repetitive loss properties pilot program is initiated.

**Q: Why is the RL list sometimes not current?**

**A:** The repetitive loss list is a database and keeping it current while maintaining a high degree of accuracy is a task that is ongoing. Changes to the database are reported to the Bureau and Statistical Agent (BSA) for FEMA from a variety of sources, including insurance companies as they write policies and adjust claims; CRS communities as they review their annual RL list; and Federal, State, and private sector employees under contract to FEMA as they conduct field reconnaissance of RL structures. The data received must be reviewed, evaluated, and sometimes followed up on before updates are entered into the database. At any given time the data available on the BSA system is 30 to 90 days out of date because of the processes used to report, verify and update the data.

**Q: How is a property removed from the Repetitive Loss or Repetitive Loss Target Group list?**

**A:** When documentation is received that verifies acceptable mitigation of an RL structure the record for the structure contained in the national database is annotated to reflect the nature of the mitigation and the funding sources for the mitigation. The record is not "removed" from the list. The record becomes a mitigated RL property and, although it remains as part of the historical record, it is no longer considered a repetitive loss property. If the record were previously part of the target group list it will no longer be required to be insured at the SDF.

Any additional claims filed on the structure will cause the mitigation switch to be turned off and the property will revert to RL status and subject to further review pertaining to the cause of the most recently filed claim.



**Q: What happens if a property owner agrees to undertake appropriate mitigation measures?**

**A:** When the mitigation measures have been implemented, the property will be removed from the target group at the next renewal, and the policy then will be transferred from the SDF to the WYO Company that previously serviced the policy.

**Q: What kinds of mitigation measures are appropriate for RL or RLTG structures?**

**A:** Depending on individual circumstances, appropriate mitigation measures commonly include: elevating buildings above the level of the base flood, demolishing buildings, and removing buildings from the Special Flood Hazard Area (SFHA) as part of a flood control project. Sometimes, mitigation takes the form of a local drainage-improvement project that meets NFIP standards and removes a property or properties from RL or RLTG status.

**Q: What are the common sources of funds used to mitigate RL structures?**

**A:** Mitigation is the cornerstone of emergency management. It is the ongoing effort to lessen the impact disasters have on people and property. FEMA currently has three mitigation grant programs: the Hazards Mitigation Grant Program (HGMP), the Pre-Disaster Mitigation program (PDM), and the Flood Mitigation Assistance (FMA) program. Detailed information on these three programs and other related programs is available on the internet at <http://www.fema.gov/fima/mitgrant.shtm>.

Increased Cost of Compliance (ICC) funds for substantially damaged structures covered by flood insurance can also be used to mitigate RL structures. More information on ICC is available at <http://www.fema.gov/nfip/icc.shtm>.

**Q: What is Increased Cost of Compliance (ICC) coverage?**

**A:** Policyholders whose home or business is damaged by a flood may be required to meet certain building requirements set by the community to reduce future flood damage before repairing or rebuilding. ICC provides for the payment of claims up to \$30,000 toward the costs to comply with State or community floodplain management laws or ordinances after a flood event in which the structure has been declared substantially damaged in accordance with the locally enforceable regulation.

ICC can complement other resources by providing a portion of the non-Federal cost share for mitigation grants. Policyholders are allowed to assign the ICC claims payment over to the community so that ICC claims can be efficiently combined with mitigation grant funds for acquisition, relocation, or similar beneficial projects.

This coverage is aimed at substantial damage and improving enforcement of the substantial damage requirement. It underscores the regulatory requirement that substantially damaged properties be eliminated or modified to reduce their risk.

ICC claims are adjusted separately from flood damage claims. Policyholders can only file an ICC claim if their community determines that their home or business has been substantially damaged by a flood. This determination is made when they apply for a building permit to begin repairing their home or business.



If the community does determine that the home or business is substantially damaged, a local official will explain the floodplain management ordinance provisions that will have to be met. The NFIP also encourages policyholders to consult with the local official before making the final decision about which of the options to pursue.

Once the community has made this determination, policyholders must contact the insurance company or agent who wrote their flood policy to file an ICC claim. The insurer will assign a claims representative who will help process the ICC claim. The NFIP recommends getting estimates from contractors to take the necessary steps to elevate, relocate, floodproof, or demolish.

**Q: What documentation does FEMA require concerning the Substantial Damage determination before paying the claim?**

**A:** The NFIP does require documentation prior to paying a substantial damage claim under the ICC coverage of the Standard Flood Insurance Policy. Initially the claims adjuster completes a Preliminary Damage Assessment (PDA), and submits it to the NFIP. In turn it is sent to the FEMA Regional office. The Regional office forwards it to the involved community. At the same time that the adjuster is submitting the PDA, the community can make its own determination of substantial damage. It is the community's determination that makes an insured eligible for ICC coverage.

 An official website of the United States government  
[Here's how you know](#)



FEMA

About

# You Got a Substantial Damage Determination Letter, Now What?



English Español Français Kreyòl 한국어 Português, Brasil Tiếng Việt 简体中文

Release Date: January 26, 2021

If you received a letter from your local community notifying you that your home or business is substantially damaged, you probably have a lot of questions and may not be sure what to do next.

## What does the letter mean?

- A notice that your home or business is substantially damaged means your structure was determined by the community to have a heavy amount of damage. This damage could be from any source (wind, water, fire, debris impact and more) and the structure is below the anticipated flood height plus any added level of protection required by your community.
- The letter will outline the actions you must take to meet local regulations — which may require elevating, demolishing, or locating your home outside the high-risk flood area.

## Is substantial damage a FEMA rule?

Substantial damage is in the agreement with FEMA your community adopted through ordinance or order. Jurisdictions that participate in the National Flood Insurance Program (NFIP) must have an ordinance that specifies which structures need to be repaired or rebuilt to be able to withstand future floods.

## **Does FEMA make the substantial damage determinations?**

Only the local community official can make substantial-damage determinations.

## **Can I appeal the substantial damage determination?**

- If you disagree with the substantial damage determination, your community has an appeals process. You may be able to provide more detailed repair-cost estimates made by a contractor and a market value via a property appraisal.
- Your floodplain manager, building code enforcer or other official responsible for the determinations and appeals will review only information that is more detailed than that used to come to the determination.

## **Can I stay in my home and make some repairs until the time I can take the outlined compliance actions?**

When a community allows temporary occupancy, the permit application should document the purpose and need for temporary occupancy of the damaged structure. Communities may permit the minimum repairs necessary to make the home safe and sanitary. Conditions of the permit should stipulate the types of repairs that can be made and must include a statement that no additional repairs or improvements are authorized until a detailed assessment is completed. This varies by community, and some do not allow it, so speak to your local officials.

## **Is there financial assistance to help take the actions required to get my structure back into compliance?**

There may be. Your local community may have outlined some of these funding opportunities in your substantial-damage determination letter. Options may include benefits, grants and loans.

- FEMA NFIP Increased Cost of Compliance may be available to NFIP standard flood insurance policyholders after flood-specific damage when your local community determines your structure is substantially or repetitively damaged. This benefit can provide up to \$30,000 to help bring your structure into compliance. You will need to provide the substantial-damage determination letter from your local community to your insurance adjuster. For more information, visit <https://www.fema.gov/floodplain-management/financial-help/increased-cost-compliance> or call the NFIP at (877) 336-2627.
- The Governor's Office of Homeland Security and Emergency Preparedness (GOHSEP) administers FEMA's grant programs in Louisiana.
  - FEMA's Hazard Mitigation Grant Program provides funding to state, local, tribal and territorial governments after a presidentially declared disaster that could be used to

mitigate your structure. The substantial-damage letter from your local community will help with the benefit cost analysis needed for an elevation, acquisition or reconstruction project. For more information, contact your local community or Parish Office of Homeland Security and Emergency Preparedness. View parish contacts at <http://gohsep.la.gov/ABOUT/PARISHPA>.

- FEMA non-disaster grants: The Flood Mitigation Assistance (FMA) and Building Resilient Infrastructure and Communities (BRIC) grant programs are annual, non-disaster grants that state, local, tribal and territorial governments can apply for on behalf of homeowners. If your community missed the 2020 application deadline or your home was not selected as a project, talk to your local community or parish officials about the possibility of being included in 2021. For more information on these grants, visit <https://www.fema.gov/grants/mitigation>.
- U.S. Department of Agriculture Rural Development Single Family Housing Repair Grant (504 Grant) may be available for applicants over 62 years of age and of very-low income who are homeowners and occupy the owned house. The lifetime grant can be up to \$7,500 for repairs. Generally, rural areas with a population less than 35,000 are eligible. For more information and a list of contacts, visit <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/la> or call (866) 481-9571.
- Loans:
  - If approved for a Small Business Administration (SBA) disaster loan, you may be eligible for additional funds to cover the cost of mitigation, including elevation. Mitigation funding is limited to 20% of the total amount of physical damage to real and personal property as verified by the SBA to a maximum loan amount of \$200,000. Mitigation activity does not have to be included in the original loan application. For more information, visit <https://disasterloan.sba.gov/ela> or call (800) 659-2955.
  - US Department of Agriculture (USDA) Rural Development Single Family Housing Repair Loans may be used to repair and improve homes. Maximum loan is \$20,000, with a 1% fixed interest rate for very low income households. Generally, rural areas with a population less than 35,000 are eligible. For more information and a list of contacts, visit <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/la> or call (866) 481-9571.

For more information about substantial damage, view Answers to Questions About Substantially Improved/Substantially Damaged Buildings at [www.fema.gov/media-library/assets/documents/169099](http://www.fema.gov/media-library/assets/documents/169099). To view a webinar recording of mitigation funding options for substantially or repetitively damaged properties, visit: <https://fema.connectsolutions.com/p61ulejt0g8w/>.

Sec. 6-26. - Amendments to the Florida Building Code, Existing Building.

Modify Sec. 202 as follows:

**SUBSTANTIAL DAMAGE.** Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. The term also includes flood-related damage sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

**SUBSTANTIAL IMPROVEMENT.** Any combination of repair, reconstruction, rehabilitation, alteration, addition or other improvement of a building or structure taking place during a 3-year period, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure before the improvement or repair is started. The period of accumulation begins when the first improvement or repair of each building or structure is permitted subsequent to November 22, 2011. If the structure has sustained substantial damage, any repairs are considered substantial improvement regardless of the actual repair work performed. The term does not, however, include either:

3. Any project for improvement of a building required to correct existing health, sanitary or safety code violations identified by the building official and that is the minimum necessary to assure safe living conditions.
4. Any alteration of a historic structure provided that the alteration will not preclude the structure's continued designation as a historic structure.

(Ord. No. 2018-456A, § 5, 1-10-19)

Sec. 6-27. - Amendments to the Florida Building Code, Residential.

Modify Sec. R322 as follows:

**R322.2.2 Enclosed area below design flood elevation.** Enclosed areas, including crawl spaces, that are below the design flood elevation shall:

1. Be used solely for parking of vehicles, building access or storage. The interior portion of such enclosed areas shall not be partitioned or finished into separate rooms except for stairwells, ramps, and elevators, unless a partition is required by the fire code. The limitation on partitions does not apply to load bearing walls interior to perimeter wall (crawl space) foundations. Access to enclosed areas shall be the minimum necessary to allow for the

parking of vehicles (garage door) or limited storage of maintenance equipment used in connection with the premises (standard exterior door) or entry to the building (stairway or elevator).

*Remainder unchanged*

**R322.3.4 Walls below design flood elevation.** Walls are permitted below the elevated floor, provided that such walls are not part of the structural support of the building or structure and:

1. Electrical, mechanical and plumbing system components are not to be mounted on or penetrate through walls that are designed to break away under flood loads; and
2. Are constructed with insect screening or open lattice; or
3. Are designed to break away or collapse without causing collapse, displacement or other structural damage to the elevated portion of the building or supporting foundation system. Such walls, framing and connections shall have a resistance of not less than 10 (479 Pa) and not more than 20 pounds per square foot (958 Pa) as determined using allowable stress design; or
4. Where wind loading values of this code exceed 20 pounds per square foot (958 Pa), as determined using allowable stress design, the construction documents shall include documentation prepared and sealed by a registered design professional that:
  - 4.1. The walls below the design flood elevation have been designed to collapse from a water load less than that which would occur during the base flood.
  - 4.2. The elevated portion of the building and supporting foundation system have been designed to withstand the effects of wind and flood loads acting simultaneously on structural and nonstructural building components. Water-loading values used shall be those associated with the design flood. Wind-loading values shall be those required by this code.
5. Walls intended to break away under flood loads as specified in Items 3 or 4 have flood openings that meet the criteria in Section R322.2.2, Item 2.

**R322.3.5 Enclosed areas below the design flood elevation.** Enclosed areas below the design flood elevation shall be used solely for parking of vehicles, building access or storage. The interior portion of such enclosed area shall not be temperature-controlled or partitioned or finished into separate rooms except for stairwells, ramps, and elevators, unless a partition is required by the fire code. Access to enclosed areas shall be the minimum necessary to allow for the parking of vehicles (garage door) or limited storage of maintenance equipment used in connection with the premises (standard exterior door) or entry to the building (stairway or elevator).

**R322.3.6 Construction documents.** The construction documents shall include the City of Key Colony Beach V-Zone Certification form that is prepared and sealed by a registered design professional that the design and methods of construction to be used meet the applicable criteria of this section.

(Ord. No. 2018-456A, § 5, 1-10-19)



# FLOOD ZONE BASICS

BASIC INTRO TO UNDERSTANDING FLOOD ZONES, BUILDING HEIGHTS, AND RELATED TOPICS

# DEFINITIONS

- ▶ BFE is known as Base Flood Elevation
- ▶ DFE is known as Design Flood Elevation (which usually includes mandated freeboard)
- ▶ FREEBOARD is a factor of safety usually expressed in feet above a flood level for building purposes. FBC17' Flood Resistant Construction requires a minimum of 1'
- ▶ SFHA is known as Special Flood Hazard Area (which is all of our AE zones through out the City of Key Colony Beach.)
- ▶ CHHA is known as Coastal High Hazard Area (which is all of our Coastal A zones and all of our VE zones through out the City of Key Colony Beach.)

## DEFINITIONS continued

- ▶ NAVD88 = North American Vertical Datum of 1988. It is based on thousands of elevation corrections based on satellite imagery.
- ▶ NGVD29 = National Geodetic Vertical Datum of 1929. Based on 21 U.S. and Canada tidal gauges and stations.
- ▶ LiMWA = Limit of Moderate Wave Action Zone. This is the area located between VE Zones and Coastal A Zones on Flood maps. It represents continued wave action inland based on waves up to 3.5'.
- ▶ FEMA/NFIP = Federal Emergency Management Administration/National Flood Insurance Program (this is where all the new proposed flood maps are coming from to reduce risk of flooding damage)

## WHAT IS CHANGING WITH NFIP/MAPS

- ▶ The new proposed NFIP flood maps are based on NAVD88 information. The old NFIP flood maps were based on NGVD29. With this change the City datum point has changed. The building department uses the center of the streets as our rough datum point with an average height being approximately 5' above BFE. With the new NAVD88 Datum point the center of the streets is now approximately 3.5' above BFE.
- ▶ Flood Zones have also changed through out the City. Under the previous NGVD29 NFIP flood maps Key Colony Beach had a total of 7 different flood zones ranging from AE-6' Center of the island to VE-13' zone which is some of the city's ocean front properties.

## WHAT IS CHANGING WITH NFIP/MAPS

- ▶ Under the new proposed NFIP flood maps the City of Key Colony Beach will now have a total of 4 flood zones ranging from an AE-8' located over a large portion of the island to a VE-10' zone along the edge of all Ocean front property. Included in these zones is the change to a Coastal A zone which includes the new LiMWA zone. The importance of the LiMWA zone is that any new construction located inside this area now has to be built to VE zone standards. Basically all VE and Coastal A zones are built to higher standards. You now measure the DFE to the lowest structural part of the new building.

## MOST AFFECTED BY NEW MAPS

- ▶ When you look at the new proposed NFIP flood maps the major changes are mostly on the Causeway, Coral, Clara, 7<sup>th</sup>, and 8<sup>th</sup> Street. The majority of 7<sup>th</sup> and 8<sup>th</sup> street used to be located in an AE-6'/7' area which is now proposed to be an AE-9' with the LiMWA designation. The Causeway area from the northern most part to the marina area has changed from AE-7'/8' to a VE-10' zone.

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## BUILDING HEIGHTS FOR NFIP maps

- ▶ With the changes in flood zones in the city the Building Department is now looking at building height changes in the LDR's.
- ▶ Looking at each zoning district and recommending the best change for all zones.
- ▶ Trying to achieve uniformity across the city.
- ▶ Trying to achieve redevelopment capabilities for R-2B district.

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## BUILDING HEIGHT DETERMINATION

- ▶ A building height is determined by taking the overall finished height of the building based on NAVD88 determination and subtracting the starting point from NAVD88 determination.
- ▶ With the increase in flood elevations per new NFIP flood maps we feel we need to increase the overall building heights in the city to accommodate any New Construction or repurposing of existing properties in the future.

## Example of Building Height for 7<sup>th</sup> St.

- ▶ 7<sup>th</sup> Street is proposed to be Coastal AE-9' with an additional 1' (Current FBC 17) freeboard plus 2' of additional freeboard required in Key Colony Beach for a total of 3' and LiMWA line on proposed NFIP flood maps. The lowest part of the habitable structure on a new building has to be at a minimum of 10' above base flood elevation according to NFIP flood maps. This means that the lowest part of the 1<sup>st</sup> floor living structure will be approximately 8' to 9' above the crown of the road.