

OPEN HOUSE FREQUENTLY ASKED QUESTIONS

How are the new Flood Insurance Rate Maps (FIRMs) different from the old maps?

The new Flood Insurance Rate Maps (FIRMs) are in a digital format. “Digital” refers to new and improved methods of storing and transferring flood hazard information and mapping with Geographic Information Systems (GIS). Digital Flood Insurance Rate Maps (DFIRMs) are easier to update, distribute, and incorporate into local GIS applications.

Most of the effective FIRMs use a street network base map. Aerial photographs are used as the base maps on the new DFIRMs. Using a photo background on the new maps makes it easier to see how a flood zone relates to specific structure and project sites.

The DFIRMs are created using a common (or standard) vertical datum—the North American Vertical Datum of 1988. Old flood maps for two adjacent communities may use more than one datum, making it difficult to link base flood elevations between the two. Using a common datum helps to eliminate this confusion.

The new DFIRMs are in a countywide format, which minimizes mismatched flood hazard areas across community boundaries and presents the flood risk across the county in a broader sense.

The new flood maps show the most recent flood studies and flood data available for your community. This does not mean that every river, stream, and creek has been restudied. It does mean, however, that all new data meeting FEMA standards are depicted on these maps.

Why are the flood maps being updated?

Flood maps are essential tools for managing flood hazard areas throughout the state. Floodplains are dynamic systems, and many maps do not reflect new development and/or natural changes in the environment. Since local planning decisions are based on data shown on the flood maps, it is imperative that actual flood risk is accurately and precisely shown. Also, updated maps will help community officials be better prepared for flood-related disasters. This will, in turn, improve citizens’ awareness of their flood risk.

What do the different flood zone designations mean on the new flood maps?

The following table provides a brief description of some of the flood zones commonly encountered on the new flood maps.

<i>Flood Zone</i>	<i>Description</i>
A	A Zones are areas determined by approximate engineering methods, and correspond to the 1%-annual-chance floodplains. Detailed hydraulic analyses are not conducted for these zones, and no base flood elevations are shown. Flood insurance is normally required in these zones for structures carrying federally-backed loans.
AE	AE Zones are areas determined by detailed engineering methods, and correspond to the 1%-annual-chance floodplains. Detailed hydraulic analyses are performed in AE Zones, and base flood elevations are shown on the maps in these areas. Flood insurance is normally required in these zones for structures carrying federally-backed loans.



<i>Flood Zone</i>	<i>Description</i>
Shaded X	Shaded X Zones generally correspond to the 0.2% annual chance floodplains. They may also indicate areas of 1% annual chance flooding with average depths less than one-foot or areas where the contributing drainage area is less than one square mile. Base flood elevations are not shown in these areas of low to moderate risk. Flood insurance is not required in shaded X Zones under the NFIP.
Unshaded X	Unshaded X Zones correspond to areas outside of the 0.2% annual chance floodplains. Base flood elevations are not shown in these areas of lower risk, and flood insurance is not required under the NFIP.

My house is located in an A zone (or AE zone) on the current maps, but the new maps show my house in an X zone. Will I have to continue carrying flood insurance when the new maps are effective?

The federal government will no longer require your lender to enforce the mandatory purchase requirement for flood insurance on your house. However, your lender may still require flood insurance since they have an interest in protecting their investment. Even though you may not be required by law to carry flood insurance, you should consider having your policy re-rated for a possible Preferred Risk Policy as this could reduce your flood insurance premiums. Furthermore, this would still give you the financial protection in case of a flood disaster greater than the 1%-annual-chance flood. On average, more than 25 percent of all flood insurance claims come from areas shown to be outside of the 1%-annual-chance floodplain on the Flood Insurance Rate Maps.

My house is located in an X zone (or B or C) on the current maps, but the new maps show my house in an A zone (or AE zone). Will I have to purchase a flood insurance policy for my house when the new maps are effective?

If you have a federally-backed loan for your house and you do not currently carry flood insurance, you will be contacted by your lender after the new maps become effective regarding this requirement. You will have 45 days to purchase flood insurance on your house after you are notified. Once this time period has ended, if you have not obtained a policy, the lender can force place the flood insurance and charge you for the cost. Force placed flood insurance is substantially higher in cost than a flood insurance policy you purchase on your own. You can, however, do yourself a favor and purchase a flood insurance policy PRIOR to the new maps becoming effective. You would be rated for the lower flood risk zone (from the previous maps), and this rate would be “grandfathered” as long as your policy remains continuous.

The first floor of my house was built to the base flood elevation on the current FIRM, but the new map shows a lower base flood elevation. Will this affect my flood insurance premium when the new maps are effective?

You should contact your insurance agent after the new maps become effective so that your flood insurance policy can be re-rated based on the new data. A lower base flood elevation may result in a lower insurance premium for your house.



The first floor of my house was built to the base flood elevation on the current FIRM, but the new map shows a higher base flood elevation. Will this affect my flood insurance premium when the new maps are effective?

This depends. If you can show that your house was built in compliance with the local flood damage reduction regulations and the effective flood map at the time of its construction, it will remain compliant. Therefore, you should be able to keep the rates that you currently have (based on the lower base flood elevation). However, if you cannot show such compliance, your house may be rated based on the new maps (a higher base flood elevation), and this will increase your flood insurance premium.

Can I appeal information presented on these new flood maps?

You can formally appeal or protest information that is presented on the new maps. An appeal may be filed if there is an objection to the new or revised base flood elevation(s) on the preliminary DFIRMs. Justification for appeals may include incorrect methodologies, poor data quality, measurement errors, or physical changes to the floodplain since the new study. Appeals must include technical data that show why the maps are incorrect, and how they should be changed. Simply stating that “the flood elevations are incorrect” is not sufficient.

If you notice other errors on the map that are not related to the flood elevations, you may file a formal protest. A protest is generally filed to correct erroneous map features such as floodplain boundaries, road names, or stream names. All appeals and protests you wish to file should be submitted to your community CEO (i.e. mayor or commissioner) or floodplain administrator. If you do not get the opportunity to view the new maps at the Open House, your local floodplain administrator should have a copy. Also, you may view them at the ODNR Floodplain Management Program’s office located at 2045 Morse Road, Building B-2, Columbus, Ohio 43229. Please call the Floodplain Management Program at (614) 265-6750 if you have any questions.

The flood maps have changed and show my house outside of the flood hazard area. Do I have to continue carrying flood insurance on my house, and if not, how can I cancel my flood insurance policy?

If the updated maps show your house outside of the flood hazard area, you would not be required to carry flood insurance under federal law. However, it is always the prerogative of your lender to require you to carry such insurance because it is their loan at risk. Please remember that nearly one-third of all flood insurance claims are in areas outside of the mapped flood hazard areas, and homeowners insurance does not cover flood damage. You should note that if your home is no longer located in a flood hazard area, you can qualify for reduced flood insurance rates. Please contact your insurance agent for details.

In order for you to cancel your flood insurance policy, you need to contact your lender for a floodplain redetermination for your home. If the redetermination results in your home being located outside of the flood hazard area, you need to have your lender provide you with written verification stating that flood insurance WAS required as part of your mortgage, but due to the map revision, is no longer required. You need to take this verification to your insurance agent and request they complete FEMA form 81-17, *Flood Insurance Cancellation/Nullification Request Form*. You should have them submit that



form on your behalf. You may be entitled to a full or pro-rated refund of up to one year's premium depending on whether you have ever filed a flood insurance claim.

What happens after this Flood Risk Information Open House?

After the Open House has concluded, the FEMA mapping contractor will publish two notices in your local paper about your new flood maps. When the second notice is published, your community will begin its 90-day appeals or 30-day comment period. A 90-day appeals period will only take place if new base flood elevation data is provided on the new maps. However, if new BFEs are not mapped, the community will have a 30-day comment period. During either period, anyone may submit appeals and/or protests.

Once the appeals period or comment period has ended, the contractor will address all appeals and protests. When this is complete, a Letter of Final Determination will be issued to your community, stating that the maps and flood elevations are final and will be effective in six months. During this six-month period, your community will be required to update their flood damage reduction regulations in order to use the new flood maps and flood study. Your community should have new, effective flood maps approximately one year following the Open House.

Where can you get more information about the National Flood Insurance Program?

There are many places to get more information about the NFIP. Here are a few:

Federal Emergency Management Agency – www.fema.gov and www.floodsmart.gov

Ohio Department of Natural Resources –

<http://www.ohiodnr.com/water/floodpln/default/tabid/3511/Default.aspx>

Association of State Floodplain Managers – www.floods.org

