

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

FREQUENTLY ASKED QUESTIONS

WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

The National Flood Insurance Program (NFIP) is managed by FEMA and contains three components: flood insurance, floodplain management and flood hazard mapping. Participation in the NFIP is determined by whether the community adopts and enforces floodplain management ordinances in exchange for the protection of federal flood insurance availability to its citizens.

WHAT HAPPENS IF A COMMUNITY DOES NOT PARTICIPATE IN THE NATIONAL FLOOD INSURANCE PROGRAM?

Although participation in the NFIP is voluntary, properties located in non-participating communities are not eligible for flood insurance through the NFIP and federal disaster assistance is limited.

In the event of a flood disaster, federal disaster assistance is not available for repair or reconstruction of buildings located in the Special Flood Hazard Area (SFHA). Federally backed loans, such as those made through the Federal Housing Administration, the Department of Veteran's Affairs, or the Small Business Administration, cannot be made for acquisition or construction of improved real estate located in the SFHA. However, conventional loans can be made, even on properties in the SFHA.

Even though flood insurance is not available, lending institutions are still required to determine if the improved real estate is within the SFHA. Lending institutions must consider the risks of making loans on these properties given that flood protection is limited. Flood insurance might be available through private insurance companies outside of the NFIP, but at a much higher premium.

AM I REQUIRED BY THE GOVERNMENT TO PURCHASE FLOOD INSURANCE?

No. The City, by participating in the National Flood Insurance Program, provides you as the property owner the opportunity to participate in the federally insured flood insurance program. However, your lender may insist that you maintain flood insurance during the term of your mortgage. Beyond that, it's up to you as an individual property owner to assess the risk of flooding and purchase insurance as you deem prudent.

WHY DID FEMA UPDATE THE FLOOD INSURANCE RATE MAPS (FIRMS)?

Digital aerial photography and improved technology has now improved the accuracy of FEMA's predicted flood hazard areas. FEMA is providing West Des Moines with the best available information regarding potential flooding hazards.

WHAT IS THE DIFFERENCE BETWEEN 'EFFECTIVE' AND 'PROPOSED'?

The current FIRMs were adopted on February 16, 2006, and are considered 'Effective.' The draft FIRMs currently being reviewed are considered 'Proposed' and are tentatively scheduled to become effective sometime in 2016.

IF MY PROPERTY IS SHOWN (OR NOT SHOWN) WITHIN A FLOOD HAZARD AREA, WILL MY PROPERTY FLOOD?

Not necessarily. FEMA's flood modeling is based on aerial photography and not field surveys. Aerial topography has some built in error tolerances. A field survey would need to be performed by a land surveyor so an engineer could determine the actual flooding potential. FEMA's data is the best available information short of performing field verification.

MY PROPERTY IS SIGNIFICANTLY HIGHER THAN THE SURROUNDING AREA THAT FLOODS. CAN THE FLOOD HAZARD CLASSIFICATION BE CHANGED?

Yes. A Letter of Map Amendment (LOMA) would need to be prepared by an Engineer/Surveyor on behalf of the property owner documenting that the property is not subject to flooding. This letter would then need to be submitted to FEMA for approval. Once approved, FEMA will modify the hazard classification for your structure or property.

IF MY PROPERTY ISN'T IN A DESIGNATED FLOOD HAZARD AREA, IS MY PROPERTY SAFE FROM FLOODING?

Not necessarily. FEMA's projections do not cover every possible flooding hazard. If a culvert becomes blocked, water ponds against a building foundation or any other scenarios exist, localized flooding can occur on almost any parcel which may cause property damage.

WHAT IF A PORTION OF THE LAND IS IN THE SPECIAL FLOOD HAZARD AREA BUT THE BUILDING ITSELF IS NOT, WILL FLOOD INSURANCE BE REQUIRED?

The mandatory purchase of flood insurance requirement is tied to the location of the improvements (building/mobile home) on the property and not the land itself. If no portion of the

building itself (including decks and screened porches) is located within the Special Flood Hazard Area on the flood map, then the federal flood insurance requirement does not apply.

CAN I BUILD ANYTHING IN THE DESIGNATED FLOOD HAZARD AREA?

It depends. No obstructions are allowed to be constructed in the floodway that would obstruct the flow of water and/or raise the elevation of the water profile during a flooding event. If you are in the floodway fringe area, after receiving approval by the City, you may be able to construct a structure as long as it is raised one foot above the level of the 1% probability (100 year frequency) flood elevation.

WHAT IS A LETTER OF MAP AMENDMENT (LOMA)?

A LOMA is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map. A LOMA establishes a property's location in relation to the Special Flood Hazard Area (SFHA). LOMAs are usually issued because a property has been inadvertently mapped as being in the floodplain when it is actually on natural high ground above the base flood elevation.

WHAT IS A LETTER OF MAP REVISION (LOMR)?

A LOMR is FEMA's modification to an effective Flood Insurance Rate Map (FIRM). LOMRs are generally based on the implementation of physical measures that affect the hydrologic or hydraulic characteristics of a flooding source and thus result in the modification of the existing regulatory floodway, the effective Base Flood Elevations (BFEs), or the Special Flood Hazard Area (SFHA).

I HAVE ALREADY FILED A LETTER OF MAP CHANGE (LOMC). DO I HAVE TO DO IT AGAIN?

It depends. Reference the preliminary Summary of Map Actions (SOMA). If the LOMA or LOMR is listed as 'Not Incorporated,' it has not been included in the mapping revisions but will be revalidated free-of-charge one day after the revised FIRMs become effective. Other LOMAs or LOMRs listed as 'Superseded' will no longer be in effect when the revised FIRMs become effective.

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Additional FAQs may be found on FEMA's website at:
<http://www.fema.gov/homeowners-frequently-asked-questions>