

POST-PRELIMINARY FACT SHEET

New Flood Maps to Be Issued

New flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), will be issued and become effective on November 20, 2013 for Leon County (Unincorporated Areas). The maps were developed by the Federal Emergency Management Agency (FEMA) based on the latest digital mapping technology using the best information available.

This is the final step in a multi-year effort to update the existing flood maps which were based on data that no longer represented Leon County (Unincorporated Areas) current flood risk. All appeals and comments were addressed and incorporated where they provided better information than what was shown on the preliminary flood map and Flood Insurance Study (FIS).

The new maps show – on a property by property basis – the extent to which areas of the county are currently at risk for flooding. When the maps become effective, residents and business owners in many parts of the Leon County (Unincorporated Areas) may find their flood risk is higher, or lower, than before.

To better communicate the mapping changes, FEMA created an interactive website allowing property owners to review the mapping changes prior to effective issuance. Visit www.RiskMAP6.com and click on the appropriate county to review areas of change comparing the current effective maps to the preliminary maps issued on February 28, 2012.

Changes in Insurance Requirements

As the flood hazards change on the flood map, so will requirements for flood insurance and construction. Some property owners with mortgages will find that their flood risk is higher than they thought and are now in a high-risk area. As a result, their lenders will require them to purchase flood insurance once the maps become effective.

Property owners needing to purchase flood insurance may be able to save money through cost-saving options through the National Flood Insurance Program (NFIP). Buildings newly mapped into a high-risk area may be eligible for the low-cost Preferred Risk Policy (PRP) for the first two years after the flood maps become effective. Additional savings may then be realized by locking in the previous map's lower risk zone for rating of subsequent policy renewals—a process called "grandfathering." Grandfathering can also be an insurance rating option for areas where the Base Flood Elevation (BFE)¹ increased.

Buildings constructed after [date community joined NFIP] that have not been substantially improved or damaged, may also be grandfathered in the previous map's flood zone or BFE at any time. However, structures built before that date (known as pre-FIRM) *have only one chance to lock in the current BFE*



for future rating; property owners **must** buy a flood insurance policy *before* the new flood map's effective date. To lock in the previous flood zone for pre-FIRM buildings, the policy must be purchased before the two-year PRP extension period ends. Contact your insurance agent for the best option for you.

Property owners mapped out of a high-risk flood area to a lower risk area are no longer federally required to carry flood insurance. However, flood insurance is recommended, because the risk of flooding has only been **reduced, not removed**. More than 20 percent of all flood claims occur in areas of moderate- to low-flood risk. Most policyholders can have their existing flood insurance policy converted to a lower-cost Preferred Risk Policy, with premiums starting at \$129 per year. Note that mortgage lenders may still require flood insurance.

Changes in Building Requirements

For those mapped out of a high-risk area and into a moderate- or low-risk area, building requirements will also change. Once the new flood maps are adopted, all buildings will have to be constructed in accordance with the new flood zones and new base flood elevations shown on the flood map.

If a property owner still feels that their home or business should not be located in a high-risk area, they can submit a Letter of Map Change (LOMC) to FEMA. More information can be found at www.fema.gov/plan/prevent/fhm/fmc_loma.shtm.

¹ The Base Flood Elevation (BFE) is the level, in feet above sea level, that flood waters have a 1-percent-annual chance of reaching or exceeding in any given year.

New Maps Mean a More Resilient [Community/County/PARISH]

By showing the extent to which areas of Leon County (Unincorporated Areas) and individual properties are at risk for flooding, the new maps will help guide financial decisions, planning, investment, building, development and renovation decisions.

Residents and business owners will understand their *current* flood risk and be able to make better decisions about insuring their property against floods.

Builders and developers can use the updated map data to determine where and how to build structures more safely and how high to build to reduce the risk of flood damage.

Real estate agents and lenders will be better able to inform clients of the risk factors that may affect the property they are buying or selling, as well as any flood insurance requirements.

Insurance agents will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

If Maps Show...	These Requirements, Options And Savings Apply
<p>Change from moderate or low flood risk to high risk (flood Zone B, C, or X to Zone A, AE, AH, AO, V or VE)</p>	<p>Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk.</p> <p>Rating Options can offer savings. The National Flood Insurance Program has PRP Extension and "grandfathering" rating options to offer savings and recognize policyholders who built in compliance with the flood map in effect at the time of construction or who maintain continuous coverage. Sometimes, though, using the new flood maps can actually result in a lower premium, especially if the home is high enough above the BFE.</p>
<p>[Change from high-risk Zone A or AE to higher-risk Zone V or VE]</p>	<p>An increase in risk can result in higher premiums; however, "grandfathering" can offer savings. The National Flood Insurance Program grandfathering rules allow policyholders who have built in compliance with the flood map in effect at the time of construction to keep their previous Zone A or AE to calculate their insurance rate. This could result in significant savings.]</p>
<p>Change from high flood risk to moderate or low risk (e.g., flood Zone A, AE, AH, AO, to Zone X or shaded X)</p>	<p>Flood insurance is optional but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, and at lower rates. More than 20 percent of all flood insurance claims and one-third of flood disaster claims come from moderate-to-low-risk areas.</p> <p>Conversion offers savings. An existing policy can be easily converted to a lower-cost Preferred Risk Policy, if the building qualifies. Note that lenders always have the option to require flood insurance in these areas.</p>
<p>Increase in the Base Flood Elevation (BFE)</p>	<p>An increase in BFE can result in higher premiums; however, "grandfathering" can offer savings. The National Flood Insurance Program grandfathering rules allow policyholders who built in compliance with the flood map in effect at the time of construction to keep the earlier base flood elevation to calculate their insurance rate. This could result in significant savings.</p>
<p>No change in risk level</p>	<p>No change in insurance rates. However, this is a good time to review your coverage and ensure that your building and contents are adequately insured.</p>

Stay Informed

Leon County is expected to pass an ordinance to adopt the new maps before the map's effective date of November 20, 2013. Property owners can learn more about the mapping project, view the new digital flood maps at www.co.leon.tx.us or www.riskamap6.com. Individuals with general questions about the new maps can also call Leon County Emergency Management at 903-536-3158.

For information about flood insurance, contact your local insurance agent or visit www.FloodSmart.gov.