

# Properties Impacted by Preliminary Flood Hazard Area Changes

For Flood Information and Rates:

visit

<http://www.floodsmart.gov/>

or call

**1 (888) 379-9531**

According to the above website, a flood insurance policy for a \$125,000 home may realize a policy premium increase from \$277 to \$1,400 per year depending on the determination of the special hazard area. Residents who were not previously within a special hazard area may be eligible to begin coverage at the reduced rate if a policy is opened prior to the map change.

## Legend

- Proposed New
- Proposed Removed
- Existing - No Change
- Parcels
- Township Highlight
- Major Watercourses

This map does not depict the actual flood hazard area. If the parcel has been indicated as "No Change" or "Proposed New" then additional research should be conducted to determine if your home is within the hazard area. Please keep in mind: FEMA cautions that "Everyone lives in a flood zone" AND if your home is in a high-risk flood area and you have obtained a mortgage through a federally regulated or insured lender, you are required to purchase a flood insurance policy.

If the actual flood determination indicates you are in a high-risk area when the ground a home is built on is very high, then:

There is a mechanism for resolving such a situation. A property owner can submit property and elevation materials in support of a request for a Letter of Map Amendment (LOMA) to remove the property. This process involves the property owner and Federal Emergency Management Agency (FEMA).

Flood Insurance Rate Maps (FIRMs) cannot reflect every variation in the physical geography of an area. Therefore, a FIRM occasionally will show a property as being in a Special Flood Hazard Area (SFHA), even though the building may be above the Base Flood Elevation (BFE).

For detailed information regarding the LOMA process, call toll free at 1.877.336.2627

