



# **NEW FLOOD MAPS**

**Information: and Common Questions**

# FLOOD MAPS

- Holden Beach and Brunswick County have received their new Preliminary Flood Insurance Rate Maps. (FIRM)
- There will be a 90 day viewing period for the maps.
- The review period date for Brunswick County hasn't been set.
- The public will be notified via the communities and by publication when the 90 day viewing period will begin.



# COMMON QUESTIONS CONCERNING NEW PRELIMINARY FLOOD RATE MAPS

- What are my options if I'm in disagreement with the map?
- Where can I view the changes to the existing map?
- Who do I contact if there are changes to my property?
- What is the appeals process?
- Can I use the current maps for construction?



# WHERE TO VIEW THE MAPS AND CHANGES

- <http://fris.nc.gov/fris/Index.aspx?FIPS=019&ST=NC&user=General%20Public>
- <http://www.ncfloodmaps.com/>



# WHAT ARE THE OPTIONS FOR APPEALING MAP DATA

- Determine if the change is detrimental or has any real impact to the property.
- Secure the map and panel number from your floodplain manager.
- Notify the local staff for verification of property change.
- Check with your insurance company to verify the effects of the change.



## IF YOU NEED TO APPEAL

- There is a 90 days appeal window during the preliminary viewing window.

There are two ways you can object to information shown on the Preliminary FIRM maps.



# APPEALS OPTIONS

## ○ Comments

This is an objection to a non technical portion of the map, or non appealable change.

*These generally involve mislabeled maps, incorrect boundary lines, road names ect.*

## ○ Appeals

Everything that is in the comments, but including technical aspects of the Firm maps.

**Example:** *Your property's BFE designation changes which created a change in the elevation.*



# WHAT INFORMATION IS REQUIRED TO SUPPORT A COMMENT

- 1. Requires a copy of the correct, boundary line road, corporate limits, or ETJ .
- 2. A document lamenting the changes that refer to where the changes are and the correction needed.
- *Previous map or documented proof that no action was taken to create the difference outside of human error.*





# WHAT INFORMATION IS NEEDED TO SUPPORT AN APPEAL

- FEMA Documents: has a section for Appeals and Comments to National Flood Insurance Program Maps that provides detailed guidance on technical data for supporting appeals.
- [http://www.fema.gov/media-library-data/5270aa93d5b892c8420248bc8f40a1ee/FIRM+Appeals+\(EAP\)+Criteria.pdf](http://www.fema.gov/media-library-data/5270aa93d5b892c8420248bc8f40a1ee/FIRM+Appeals+(EAP)+Criteria.pdf)



# WHAT IS THE ROLL OF THE COMMUNITY IN THE APPEALS PROCESS

- All appeals must be given to the Designated Community Official.
- The DCO reviews all formal objections received regarding preliminary maps.
- Then the DCO will forward the appeals or objections along with statements as to whether the community *Does or Does Not Support* the formal objection.
- The DCO may also submit a formal objection on behalf of the community.



## HOW ARE APPEALS RESOLVED

- A letter will be sent to the DCO of the impacted community acknowledging receipt of the objection.
- Supporting DATA will be reviewed for compliance to constitute a valid appeal/and or comment and whether they support a revision to the Preliminary FIRM.
- A letter will be sent to the community DCO explaining the resolution to the map.
- *Further information can be obtained at -1-877-FEMA MAP*



# CAN I USE THE CURRENT MAPS FOR CONSTRUCTION

- ❖ The National Flood Insurance Program (NFIP) regulations, 44 Code of federal regulations, Sub paragraph 60.3(B)(4), require communities to obtain, review and reasonably utilize any base flood elevation and floodway data available from a Federal, State, or other source...
- ❖ The Preliminary maps are based off of current data and are not considered to be scientifically incorrect until challenged.
- ❖ Any **Increase** in the BFE will definitely be used for development, and any decrease is advised not to be used.
- ❖ ***However unless the property owner or the community intends to challenge the FIRM map data, its not disallowed.***



# HOW RECENT LEGISLATION AFFECTS FLOOD INSURANCE.

- First we had the Biggert Waters Act Of 2012



# THEN WE HAD THE FLOOD INSURANCE REFORM ACT OF 2014

- The following information will attempt to explain *PRE-FIRM* residence policies in High Risk Areas
  - ✓ Most *Pre-Firm* high risk residential policies subsidized rates remain in effect.
  - ✓ With minimum increases and an 18 percent cap on individual policies. Until policies reach their full risk rate.



# PRE- FIRM RESIDENCE POLICIES IN HIGH RISK AREAS

## Policy Type

- **Existing Policies**
- **Newly Written Policies**
- **Polices on Newly Purchased Buildings**
- **Policies Re-issued After Lapse**

## Impact on Rates

- Policies can be renewed at subsidized rates.
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- Pre-Firm building in high risk areas that lapse due to a late payment, received after the 30 day grace period and less than 90 days after lapse can be re-issued at the subsidized rates.



# ALL OTHER POLICIES

- Policies for newer buildings high risk area.,(HRA)
- Policies in moderate to low risk areas-
- Policies that are grandfathered, new maps show higher risk areas.
- Properties covered by preferred risk policies.
- Not affected, already paying full risk rates.
- Policies do not pay subsidized rates. B,C, or X zones.
- Stay in original rate class even when properties are sold
- After first year, rates will not increase by more than 18 percent.





# REFUNDS /RATE CHANGES

- Properties that were increased due to the Biggert Waters Act, /the new law allows for a return to subsidized rates, FEMA is working with insurance companies to start the refund process.
- New rates and grandfathered rates can be transferred at time of sale. (*This part of the new law protects policy holders from unanticipated increases in flood insurance cost.*)
- New law raises the maximum deductible from 5,000 to 10,000, to help manage premium cost.
- Policy holders should contact their insurance agent with questions about their flood insurance

