



NATIONAL  
FLOOD  
INSURANCE  
PROGRAM

## FLOOD AWARENESS WEEK

The term "100-year flood" is often incorrectly used and can be misleading. It does not mean that only one flood of that size will occur every 100 years. The term is a statement of probability that scientists and engineers use to describe how one flood compares to others that are likely to occur. Today, we use the phrase "1% annual chance flood." What it means is that there is a 1% chance of a flood of that size happening in any year. Over a 100-year period, it has a 63.5% chance of occurring. Even more surprising is that over a 30-year period (typical mortgage period) the 1% annual chance flood has a 26% chance of occurring. This means a home in the mapped flood hazard area is five times more likely to be damaged by flood than to have a major fire!

To answer your question about why you need flood insurance, you would need to look very carefully at what caused the flood and how high the water near your home rose. Because rainfall amounts are different when a storm moves across an area, a "100-year flood" may occur in some places but not others. There are many factors that can add to flooding, including debris in the waterway, small road culverts and bridges, frozen or saturated ground, and others.

If your area had a major storm and your home was not flooded, you may want to check with your community's engineering or planning office. If other areas didn't flood, it may mean that the FIRMs should be revised. You may also want to check to see if your home is eligible for a Letter of Map Amendment (LOMA) which FEMA uses when homeowners submit Elevation Certificates showing that their homes are out of the mapped floodplain. With a LOMA, your lender may choose to not require flood insurance.

To be removed from the floodplain shown on the Flood Insurance Rate Map, a structure must be on land that is not subject to flooding by the 1% annual chance flood. Remember, more severe floods can and do happen, so even if your home is found to be on high ground, it may still be damaged by an extreme flood event.

If your lot or building site is on natural ground that is higher than the Base Flood Elevation shown on the FIRM, then you may request a Letter of Map Amendment (LOMA). To support your request, you will have to get a surveyor to determine the elevation of the ground next to your building and complete an Elevation Certificate. If the ground is higher than the Base Flood Elevation, then FEMA will issue a LOMA. With a LOMA, your lender may choose to not require flood insurance.

If your home was built on fill that was placed after the FIRM was prepared, you may request a Letter of Map Revision Based on Fill (LOMR-F). As with a LOMA, you will need to get an Elevation Certificate completed by a land surveyor. If the filled ground is higher than the Base Flood Elevation, and if you do not have a basement, then FEMA may issue a LOMR-F, and your lender may choose to not require flood insurance.



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### I have homeowner's insurance, why do I need flood insurance?

Homeowner's insurance does not cover damage due to flooding events. The City of Jacksonville has been a member of the NFIP since 1978 and insurance is available to all residents regardless of flood status of the property. The chart below shows several types of coverage and maximum coverage amounts.

	Emergency Program	Regular Program
<b>Building Coverage</b>		
Single-family dwelling*	\$ 35,000*	\$250,000
Other residential*	\$35,000*	\$250,000
Other residential	\$100,000*	\$250,000
Non-residential	\$100,000*	\$500,000
<b>Contents Coverage</b>		
Residential	\$ 10,000	\$100,000
Non-residential including Small Business	\$100,000	\$500,000

### Everyone lives in a flood zone.

- You don't need to live near water to be flooded.
- Floods are caused by storms and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.

### You can buy flood insurance no matter what your flood risk is.

- It doesn't matter whether your flood risk is high, medium, or low, you can buy flood insurance as long as your community participates in the National Flood Insurance Program.
- And, it's a good idea to buy even in low or moderate risk areas: almost 25 percent of all flood insurance claims come from low- to moderate-risk areas.
- The Preferred Risk Policy is available for just over \$100 a year.
- There is usually a 30-day waiting period before the coverage goes into effect.

**Flood insurance is affordable.** Check with any local insurance provider for rates for your property. If you have any questions as to whether your property is in the floodplain call the City Engineer's office at 982-6071 or send a written request for a determination to P.O. Box 126 Jacksonville, AR 72078. Please provide the lot and block number as well as the address of the property.