

# National Flood Insurance Program (NFIP) for Real Estate Professionals



# Joshua Oyer, CFM

Outreach Specialist

NFIP State Coordinator's Office  
at the  
Texas Water Development Board

# Outline

- Introduction to the National Flood Insurance Program (NFIP)
- FEMA Floodplain Maps
- Floodplain Management
- Flood Insurance
- Legal Considerations

# Texas Flood Facts

As a real estate professional, why should you care about flood risk?

- Over \$6.7 billion in paid flood insurance claims since 1978 (second in the nation).
- Leads the nation in flood deaths every year.
- In the last 10 years, Texas has had 9 flood-related presidentially declared disasters.



*Guadalupe River flood waters, April 15, 2016. Courtesy of the Seguin Gazette.*

# Areas of Texas Flooding



Arid regions with poor drainage



# Areas of Texas Flooding



Coastal Areas

# Areas of Texas Flooding



Image courtesy of FEMA

Hill Country (a.k.a. Flash Flood Alley)



A

gg





# What is the National Flood Insurance Program?



## National Flood Insurance Program (1968)

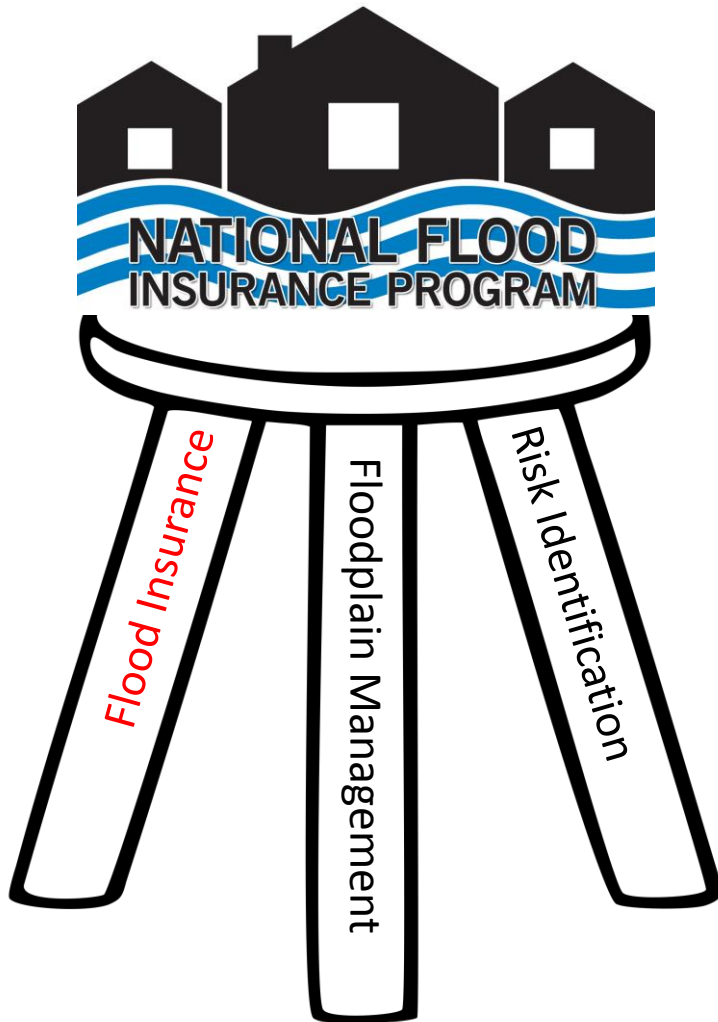
*Intent: to reduce future flood damage through community floodplain management regulations and provide affordable insurance to property owners.*

Provides insurance to property owners in participating communities.

Three main components:

- Insurance
- Floodplain management
- Risk identification

# What is the National Flood Insurance Program?

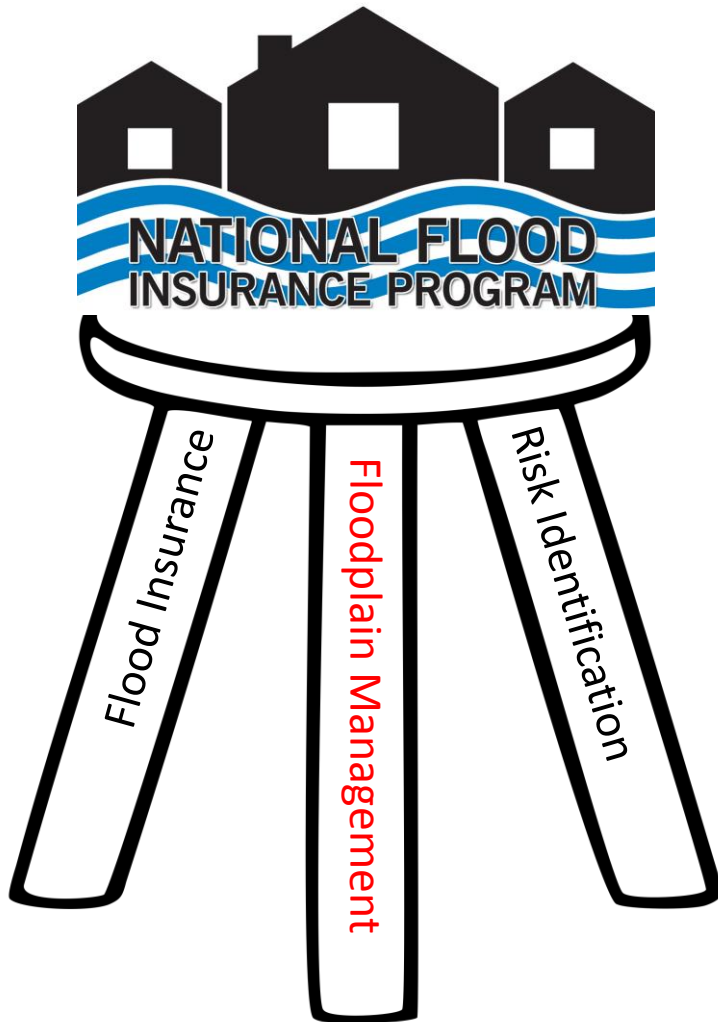


## Flood Insurance:

The National Flood Insurance Program provides federally-backed flood insurance to property owners.

- To get NFIP flood insurance you must live in a community that participates in the program.
- You do NOT have to be in a FEMA designated floodplain.
- Insurance rates are based on the level of risk to the structure.

# What is the National Flood Insurance Program?



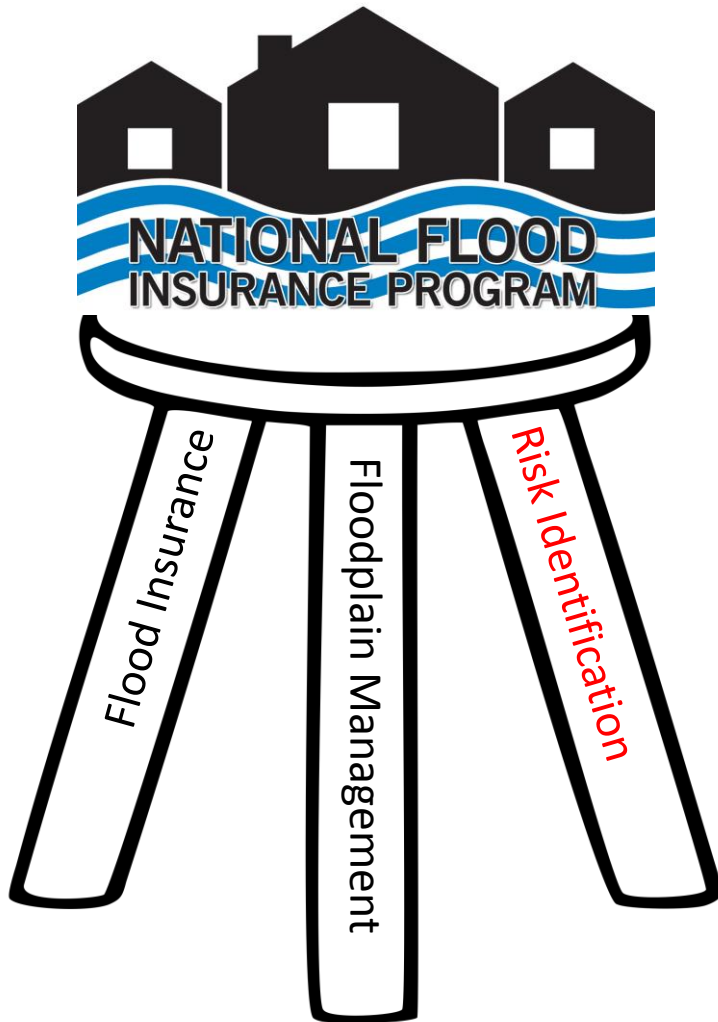
## Floodplain Management (Communities):

To be eligible to participate in the NFIP a community must adopt, at a minimum, the federal minimum standards for development in the floodplain.

Some of the requirements include:

- Floodplain development permits
- New construction must be elevated to at or above the Base Flood Elevation (BFE)
- No-rise studies in floodway

# What is the National Flood Insurance Program?



## Risk Identification:

FEMA produces maps to identify areas of flood risk called Flood Insurance Rate Maps, or FIRMs. They also produce Flood Insurance Studies (FIS).

- The FIRM shows you the areas that are subject to your local flood damage prevention ordinance.
- The level of detail on your FIRM determines the requirements of your regulations.
- Your FIS is used for BFE determinations.



# FEMA Floodplain Maps

- FEMA Map Service Center
  - Flood Insurance Rate Map (FIRM)
  - FIRMette
- [www.RiskMAP6.com](http://www.RiskMAP6.com)
- Letter of Map Change
  - Letter of Map Amendment (LOMA)
  - Letter of Map Revision (LOMR)
  - Letter of Map Revision based on fill (LOMR-F)

# 100 Year (1% chance) Flood



## The BASE FLOOD!



A **one-hundred-year flood** is a flood event that has a 1% probability of being equaled or exceeded in any given year.

# Common Terminology

- **Special Flood Hazard Area (SFHA) – “The Floodplain”:**  
Area inundated in the base flood, as estimated by FEMA.
- **Base Flood Elevation (BFE):**  
Estimated level floodwater is anticipated to rise to during a base flood.
- **Flood Insurance Rate Map (FIRM):**  
Maps produced by FEMA to identify areas of flood risk.
- **Floodway:**  
Area where floodwaters move faster and with greater velocity. Special regulations apply.

# Defining Flood Risk Zones

- *Zone A*
- *Zone AE*
- *Zone AH*
- *Zone AO*
- *Zone V*
- *Zone VE*
- *Floodways*
- *Zone X*





# FEMA Map Service Center: [www.msc.fema.gov](http://www.msc.fema.gov)



Navigation

Search

Languages

MSC Home

MSC Search by Address

MSC Search All Products

▼ MSC Products and Tools

Hazus

LOMC Batch Files

Product Availability

MSC Frequently Asked Questions (FAQs)

MSC Email Subscriptions

Contact MSC Help

## FEMA Flood Map Service Center : Welcome!

Looking for a Flood Map?

Enter an address, a place, or longitude/latitude coordinates:

Search

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



## About Flood Map Service Center


The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

## Announcements

Risk MAP Customer and Data Services (CDS) released a Service Pack for the [FEMA Flood Map Service Center](#) (MSC) on January 30th to improve file download capabilities. With this release, only HTTP download capabilities were deployed, so users will only be able to complete direct downloads of [Hazus state datasets](#) and [Letter of Map Change \(LOMC\) Batch Files](#). For more information about direct vs. managed download capabilities, read through slides 7-8 of the [Hazus Online Download Tutorial](#).

**Browser Configuration** — To access all functionality of the MSC, Internet Explorer users should confirm [Compatibility View](#) is not enabled. In addition, users of Internet Explorer 9 and 10 should first take the following steps before using the MSC:




1. Open Internet Options under the Tools Menu
2. Click the Advanced tab
3. Scroll down to Security and confirm the following items are checked: "Use TLS 1.1" and "Use TLS 1.2"





The buttons below let you view and print the selected flood map, download the flood map image, open an interactive flood map (if available), or expand the search to all products to view effective, preliminary, pending, or historic maps, and risk products for the community. The locator map shows flood map boundaries in your area of interest. You can choose a new flood map by clicking elsewhere on the locator map or entering a new location in the search box.

Search Results—Products for HOUSTON, CITY OF

The flood map for the selected area is number **48201C0885M**, effective on **01/06/2017** ?

    
VIEW MAP    SAVE MAP    INTERACTIVE MAP

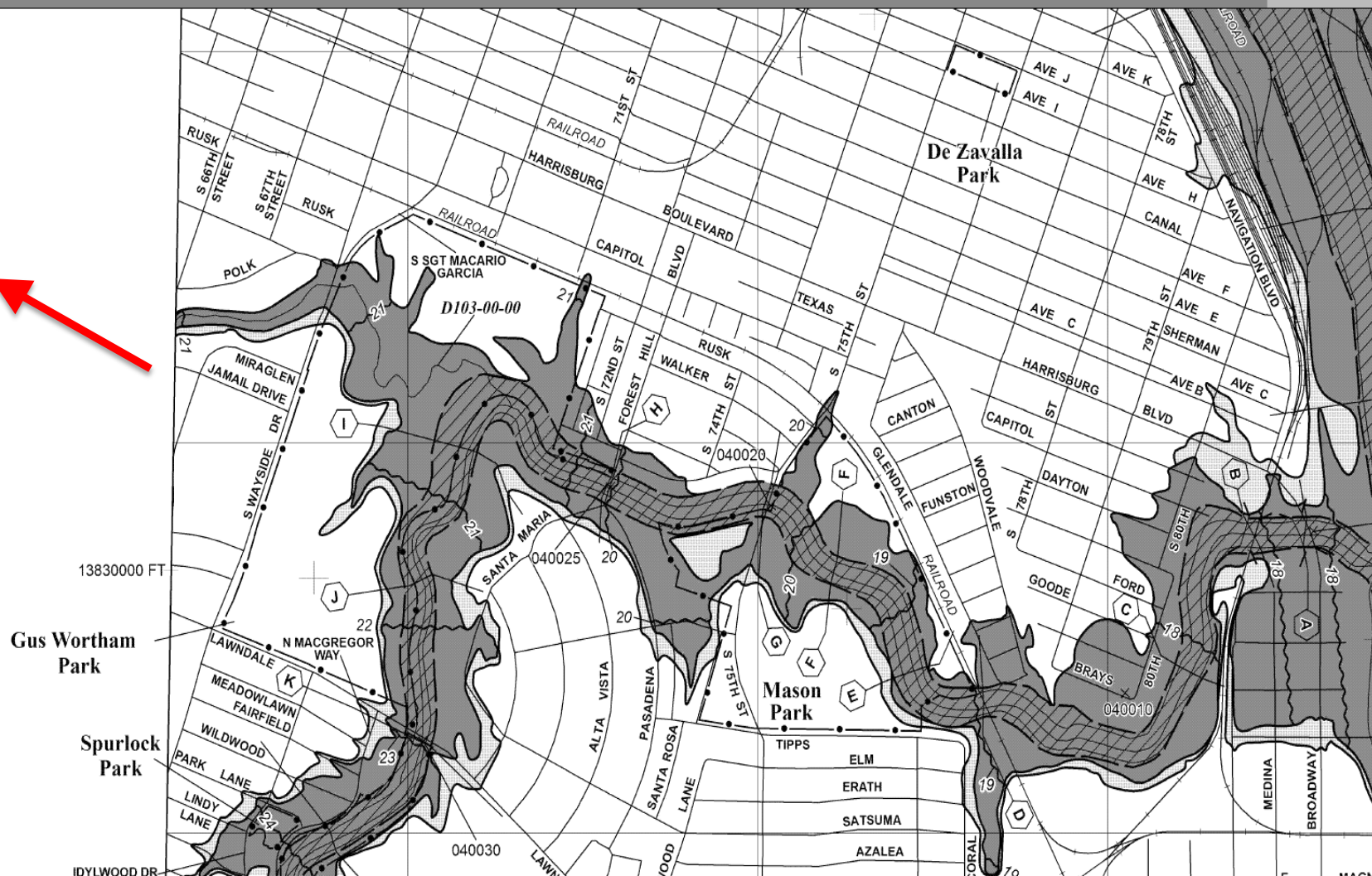
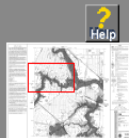
Show **all products** for this area 

- Letters of Map Change ?
-  Revisions (0)
  -  Amendments (1)
  -  Revalidations (1)

Locator Map



 Share This Page.

















The buttons below let you view and print the selected flood map, download the flood map image, open an interactive flood map (if available), or expand the search to all products to view effective, preliminary, pending, or historic maps, and risk products for the community. The locator map shows flood map boundaries in your area of interest. You can choose a new flood map by clicking elsewhere on the locator map or entering a new location in the search box.


Search Results—Products for **HOUSTON, CITY OF**

The flood map for the selected area is number **48201C0885M**, effective on **01/06/2017** ?




 VIEW MAP

 SAVE MAP

 INTERACTIVE MAP

Show **all products** for this area 

Letters of Map Change ?

-  Revisions (0)
-  Amendments (1)
-  Revalidations (1)

Locator Map



 Share This Page.



Details Basemap

About Content Legend

Legend

NFHL (click to expand)

LOMRs

☒ Effective

LOMAs

FIRM Panels

Cross-Sections

Flood Hazard Boundaries

Limit Lines

SFHA / Flood Zone Boundary

Other Boundaries

Flood Hazard Zones

1% Annual Chance Flood Hazard

Regulatory Floodway

Special Floodway

Area of Undetermined Flood Hazard

0.2% Annual Chance Flood Hazard

Future Conditions 1% Annual Chance Flood Hazard

Area with Reduced Risk Due to Levee

USGS Imagery Basemap (Large-scale)

USGSImageOnlyLarge

HI\_Mask

Hawaii

Image

Red: Red

Green: Green

Blue: Blue

Share Print Measure Find address or place

You are now leaving an official website of the Federal Emergency Management Agency. Links to non-FEMA sites are provided for the visitor's convenience and do not represent an endorsement by FEMA of any commercial or private issues, products or services. Note that the privacy policy of the linked site may differ from that of FEMA.

USGS The National Map: Orthoimagery

POWERED BY esri

Eri.com Help Terms of Use Privacy Contact Esri Contact Us Report Abuse



## Legend

### NFHL (click to expand)

LOMRs

☐ Effective

LOMAs

FIRM Panels

☐

Cross-Sections

Flood Hazard Boundaries

☐ Limit Lines

☐ SFHA / Flood Zone Boundary

☐ Other Boundaries

Flood Hazard Zones

☐ 1% Annual Chance Flood Hazard

☐ Regulatory Floodway

☐ Special Floodway

☐ Area of Undetermined Flood Hazard

☐ 0.2% Annual Chance Flood Hazard

☐ Future Conditions 1% Annual Chance Flood Hazard

☐ Area with Reduced Risk Due to Levee

USGS Imagery Basemap (Large-scale)

USGSImageOnlyLarge

HI\_Mask

☐

Hawaii

Image

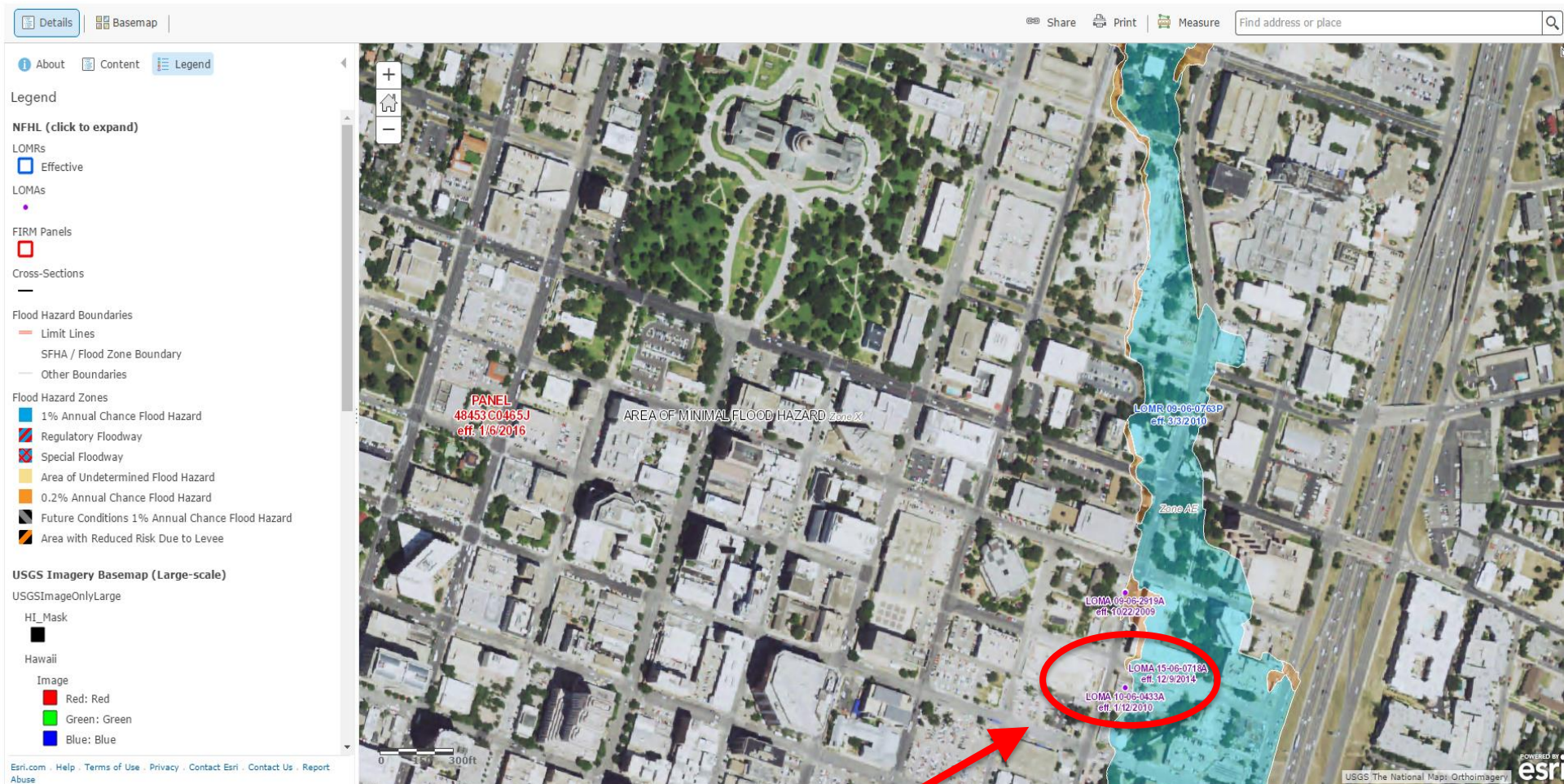
☐ Red: Red

☐ Green: Green

☐ Blue: Blue








# Upcoming Map Revisions

## www.RiskMAP6.com

**RiskMAP6.com**

Helping communities understand a complete picture of their natural hazard risk

[Home](#) [What is Risk MAP?](#) [The Risk MAP Process Path](#) [Communities: Know the Risk](#) [Take Action: Empowering Communities](#) [Contact Us](#) [Resources and Related Links](#)


**Subscribe**  
Sign up for our newsletter, *The Voice*, to learn the latest news on our mapping program and how it affects your community.


[Sign Up](#)

[Find Your Preliminary Flood Maps](#)

[Find Your Effective Flood Map](#)

**Upcoming Events**

**Galveston County Flood Risk Open House**  
Posted On: 1/18/2013  
Tuesday, February 19, 2013 (2-8 pm) Come to the Galveston County Flood Risk Open House! Moody United Methodist Church, 2803 53rd Street, Galveston, TX 77551 View the new Preliminary Flood Insurance Rate Maps.


**Matagorda County Flood Risk Open House**  
Posted On: 1/18/2013  
February 21, 2013 (2-8 pm) Come to the Matagorda County Flood Risk Open House! Bay City Civic Center, 201 Seventh Street, Bay City, TX 77414 An

**Welcome to RiskMAP6.com**

Thank you for visiting RiskMAP6.com. Risk MAP stands for Risk Mapping, Assessment and Planning, which is a nationwide program developed by FEMA to work together with States, Tribes, and local communities in building an understanding of a complete picture of their natural hazard risk. An informed public is empowered to take actions to reduce their flood risk.

FEMA Region 6 covers a five state area: Arkansas, Louisiana, New Mexico, Oklahoma and Texas. Find out more about Risk MAP and the Risk MAP Process Path for Region 6 through this website. Also, sign up for our bi-annual FEMA Region 6 Risk MAP newsletter, *"The Voice"*, through this website. Previous issues are also available under the Resources tab.

**FEMA Region 6**  
Click your state for county/parish flood risk specific information.



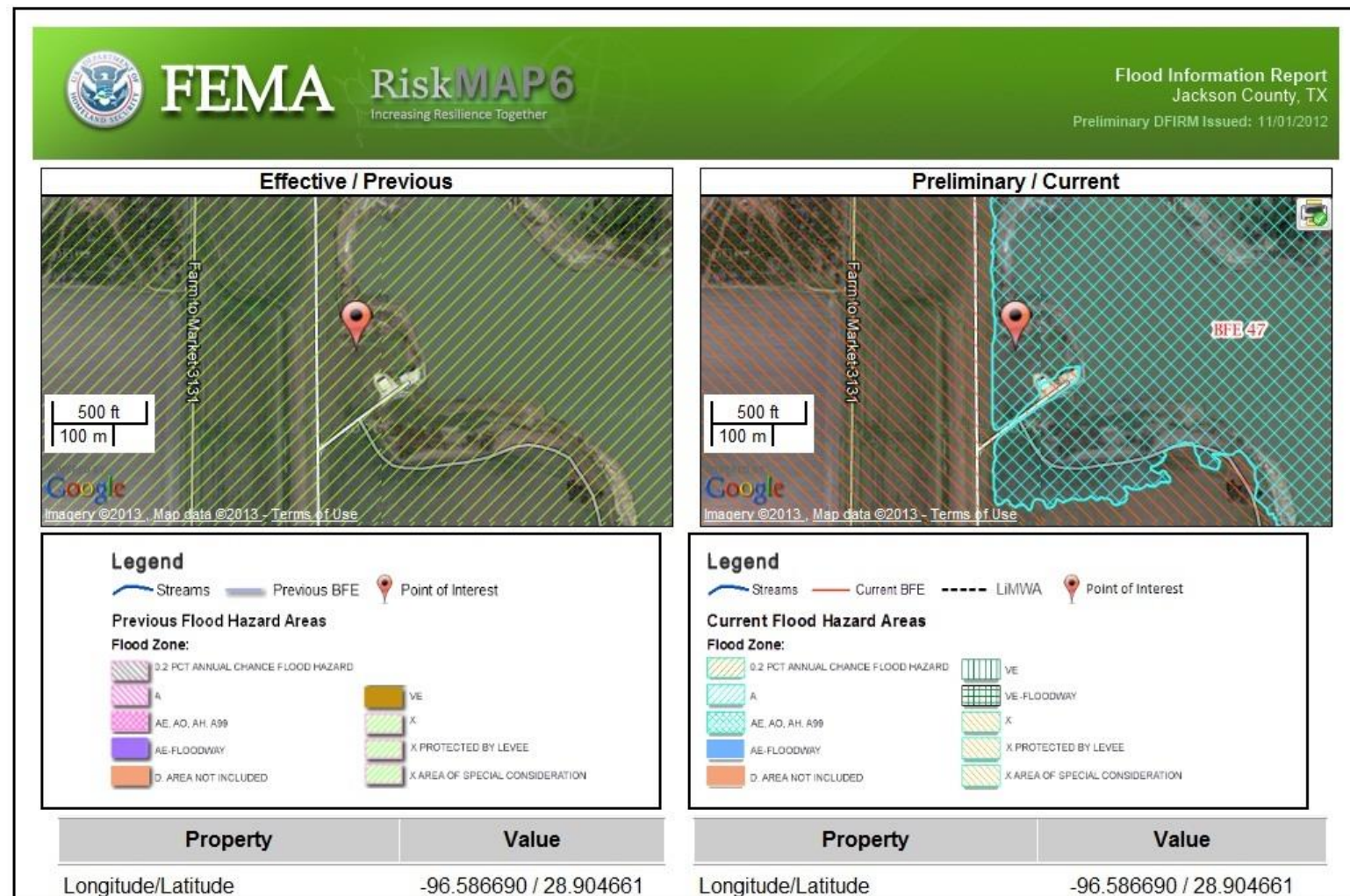
If your community is currently involved in a Risk MAP study, information and status of the study may be found under the Communities: Know the Risk tab. If Preliminary Flood Insurance Rate Maps (FIRMs) have been issued for your community, an interactive mapping portal will be available from the community page. Share this flood risk information with others and encourage your community to take actions to mitigate the threat of damage and loss of life.

**The Risk MAP Vision**



# Upcoming Map Revisions

## www.RiskMAP6.com



# Letter of Map Change

Acronym	Stands For	Purpose	Application
LOMA	Letter of Map Amendment	A letter from FEMA stating that an <b>existing</b> structure or parcel of land that has <b>not been elevated by fill</b> (on natural grade) would not be inundated by the base flood.	MT-EZ MT-1
LOMR-F	Letter of Map Revision (based on fill)	A letter from FEMA stating that an <b>existing</b> structure or parcel of land that has been <b>elevated by fill</b> would not be inundated by the base flood.	MT-1
LOMR	Letter of Map Revision	A letter from FEMA officially revising the current NFIP map to show changes to floodplains, floodways, or flood elevations (see 44 CFR Ch. 1, Parts 60, 65, and 72).	MT-2
PMR	Physical Map Revision	One or more map panels are physically revised and republished, incorporating changes to floodplains, floodways, or flood elevations.	

<https://www.fema.gov/letter-map-changes>

# Floodplain Management

- Federal Regulations
- Local Ordinances
- Elevation Certificates
- Substantial Damage and Substantial Improvement



# Common Terminology

- **Pre-FIRM:**

A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of the community's initial FIRM.

- **Freeboard:**

An additional height above the BFE that may provide a level of protection.

# Substantial Damage and Substantial Improvement

**Substantially Damaged:** damaged to the point where repair costs are equal to or greater than 50% of the structure's original value

**Substantially Improved:** Improvements (additions, remodels, etc.) cost equal to or greater than 50% of the structure's original value.

# Local Permitting

***All development within the regulatory floodplain (SFHA) requires a permit.***

Development includes:

- New construction or a substantially improved structure,
- Placing a manufactured home,
- Mining, dredging, filling, grading or excavating,
- Roads, bridges and culverts,
- Altering or relocating stream channels,
- Travel trailers placed on site for more than 180 days, and
- Storage of materials including gas or liquid storage tanks.

# Local Ordinances

## Residential Construction

*“All new construction and substantial improvement of any residential structure **shall have the lowest floor (including basement), elevated to or above the base flood elevation.** A registered professional engineer, architect, or land surveyor shall submit a certification to the Floodplain Administrator that the standard of this subsection as proposed in Article 4, Section C (1) a., is satisfied.” – FEMA Model Ordinance*

Some communities have higher standards.



By following local building codes and elevating above the BFE, this structure in Massachusetts avoided damage during the 2006 Mother's Day Floods. A neighboring building, built prior to code adoption, had 1.5 feet of flood water.

*Photo credit to Darby Duffin, FEMA (2006)*



# Local Ordinances

## Nonresidential Construction

*“New construction and substantial improvements of any commercial, industrial or other nonresidential structure shall either have the lowest floor (including basement) elevated to or above the base flood level **or together with attendant utility and sanitary facilities, be designed so that below the base flood level the structure is watertight with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy.** A registered professional engineer or architect shall develop and/or review structural design, specifications, and plans for the construction, and shall certify that the design and methods of construction are in accordance with accepted standards of practice as outlined in this subsection. A record of such certification which includes the specific elevation (in relation to mean sea level) to which such structures are floodproofed shall be maintained by the Floodplain Administrator.”*

### Main Points:

- Non-residential can be elevated OR dry floodproofed.
- Dry floodproofing must be certified by a professional engineer or architect.

Again, some communities have higher standards.

# Local Ordinances

## Machinery and equipment

*“All new construction or substantial improvements shall be constructed with electrical, heating, ventilation, plumbing, and air conditioning equipment and other service facilities that are designed and/or located so as to prevent water from entering or accumulating within the components during conditions of flooding.”*



Elevated AC unities in Sea Bright, NJ. This home was hit by Hurricane Sandy but only suffered minor damage due to mitigation steps taken during construction. Photo courtesy of FEMA, Feb 2013.

# Local Ordinances

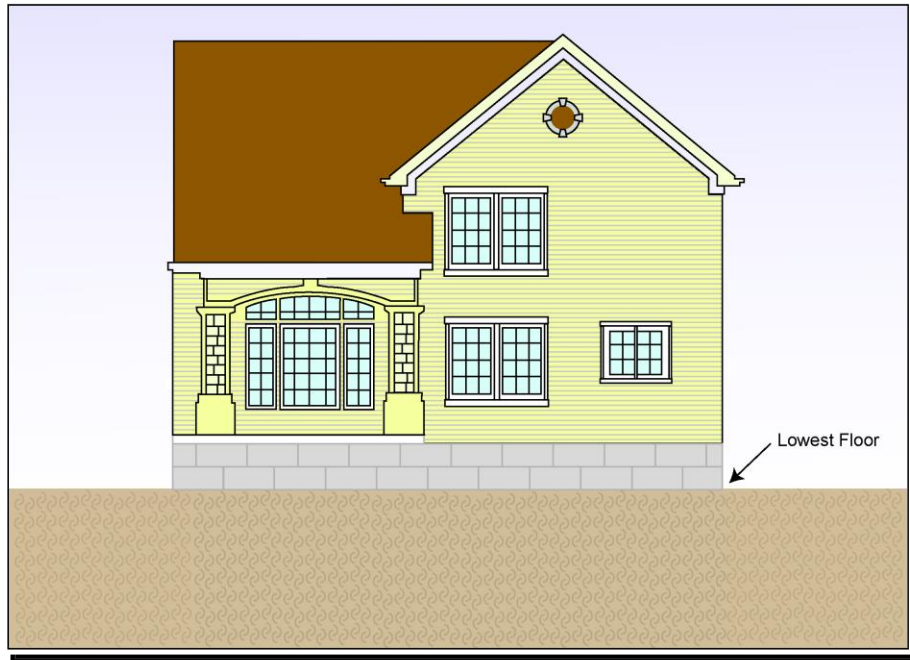
## Enclosures

Must be:

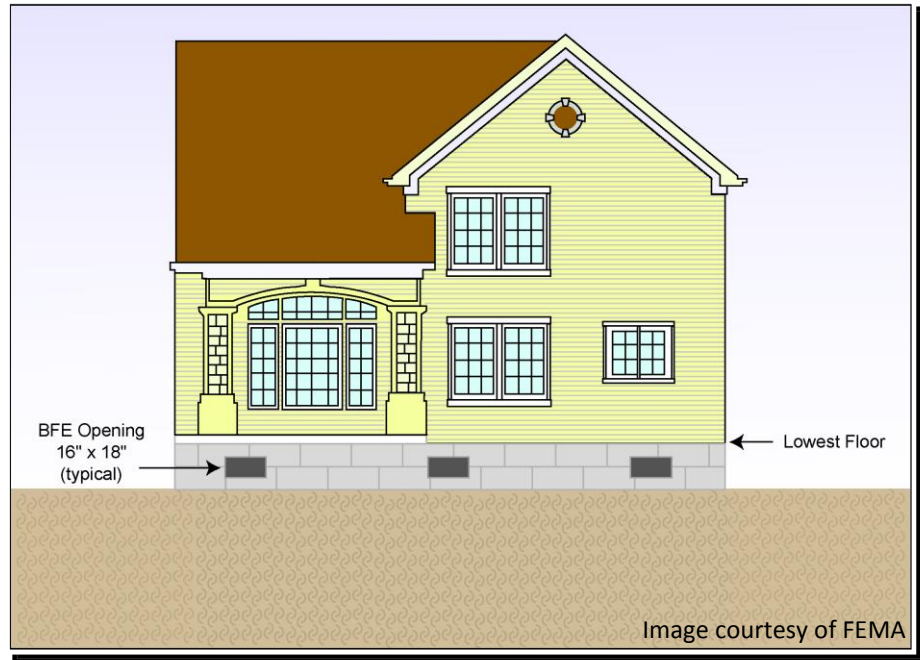
- used solely for parking of vehicles, building access or storage,
- **designed to automatically equalize hydrostatic flood forces,**
- certified by a registered professional engineer or meet or exceed the following minimum criteria:
  - **at least two openings** with net area being at least **one square inch for every square foot of enclosed area,**
  - the bottom of all openings shall be **no higher than one foot above grade.**



# Lowest Floor: Crawl-Space Foundation



Lowest floor without vents



Lowest floor with vents

# Enclosures



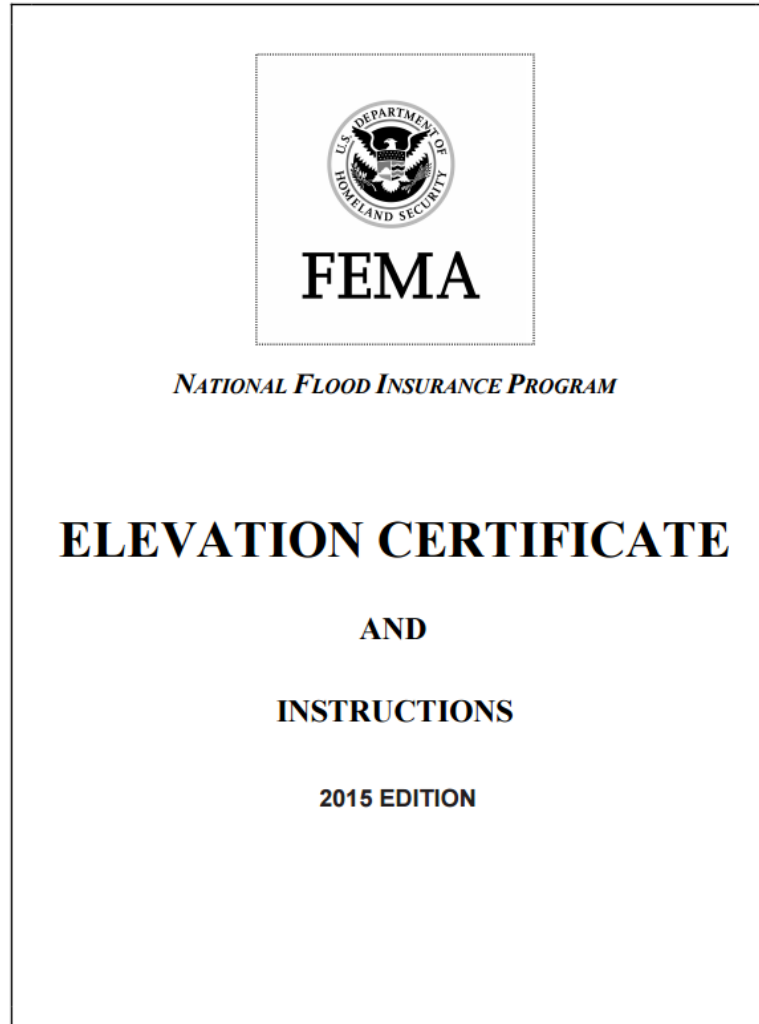
*Collapsed foundation walls, Zone AE. Photo courtesy of FEMA.*

# Floodways

## Floodways:

- Encroachments are prohibited
  - unless it has been demonstrated through an Hydrologic and Hydraulic study that the proposed encroachment would not result in any increase in the BFE.
- Subject to all other SFHA regulations
- If encroachment does result in increased BFE, LOMR is needed, including completion of a CLOMR prior to beginning construction.

# Elevation Certificates





**ELEVATION CERTIFICATE**OMB No. 1660-0008  
Expiration Date: November 30, 2018

<b>IMPORTANT: In these spaces, copy the corresponding information from Section A.</b>		<b>FOR INSURANCE COMPANY USE</b>
Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.		Policy Number:
City	State <input type="text"/>	Company NAIC Number

**SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)**

- C1. Building elevations are based on: ☐ Construction Drawings\* ☐ Building Under Construction\* ☐ Finished Construction  
\*A new Elevation Certificate will be required when construction of the building is complete.
- C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE, V1–V30, V (with BFE), AR, AR/A, AR/AE, AR/A1–A30, AR/AH, AR/AO.  
Complete Items C2.a–h below according to the building diagram specified in Item A7. In Puerto Rico only, enter meters.  
Benchmark Utilized:  Vertical Datum:
- Indicate elevation datum used for the elevations in items a) through h) below.  
☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source:
- Datum used for building elevations must be the same as that used for the BFE.
- Check the measurement used.
- |   |                      |   |
|---|----------------------|---|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)   | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| b) Top of the next higher floor   | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only)   | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| d) Attached garage (top of slab)  | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building<br>(Describe type of equipment and location in Comments) | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG)  | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG)   | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                                  | <input type="text"/> | <input type="checkbox"/> feet <input type="checkbox"/> meters |

**SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION**

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information.  
*I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

Were latitude and longitude in Section A provided by a licensed land surveyor? ☐ Yes ☐ No ☐ Check here if attachments.

Certifier's Name	License Number	<b>Place Seal Here</b>	
Title			
Company Name			
Address			
City	State <input type="text"/> ZIP Code <input type="text"/>		
Signature	Date	Telephone	Ext.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Comments (including type of equipment and location, per C2(e), if applicable)

# Hire a Surveyor for ECs

☐ NGVD 1929 ☐ NAVD 1988 ☐ Other/Source: \_\_\_\_\_

Datum used for building elevations must be the same as that used for the BFE.

Check the measurement used.

- |   |                      |                               |                                 |
|---|----------------------|-------------------------------|---------------------------------|
| a) Top of bottom floor (including basement, crawlspace, or enclosure floor)   | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| b) Top of the next higher floor   | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| c) Bottom of the lowest horizontal structural member (V Zones only)   | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| d) Attached garage (top of slab)  | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| e) Lowest elevation of machinery or equipment servicing the building<br>(Describe type of equipment and location in Comments) | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| f) Lowest adjacent (finished) grade next to building (LAG)  | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| g) Highest adjacent (finished) grade next to building (HAG)   | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |
| h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support                                  | <input type="text"/> | <input type="checkbox"/> feet | <input type="checkbox"/> meters |

# Substantial Damage/Improvements

Generally, all structures that have been **substantially damaged** or undergoing **substantial improvements** are required to be brought into compliance with the NFIP.

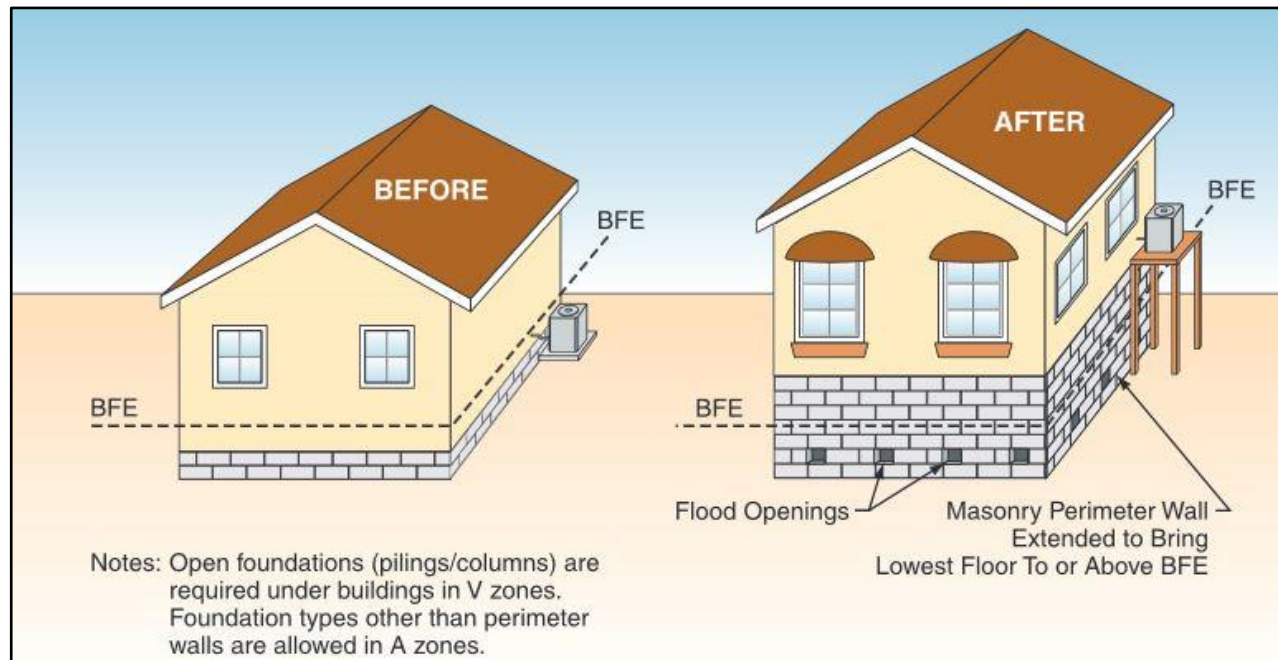


Image courtesy of FEMA

# Flood Insurance

Insurable through the NFIP:

- Structures in the course of construction
- Regular policy available once structure has two or more outside rigid walls and a fully secured roof, affixed to a permanent site
- Manufactured homes built on a permanent chassis and affixed to a permanent foundation
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation that is otherwise properly regulated under other ordinances and laws
- Contents of structure (available to owners and renters)



# Flood Insurance

NOT insurable through the NFIP:

- Buildings completely over water
- Unanchored manufactured homes
- Motorized vehicles
- Gas and liquid storage tanks outside buildings
- Buildings principally below ground
- Machinery and equipment out in the open
- Swimming pools, hot tubs, etc.

# Rate Comparison Table



EXAMPLE FLOOD INSURANCE PREMIUM COMPARISONS\*

Pre-/Post-FIRM <sup>1</sup>	Dwelling Type & # of Floors	Amount of Coverage Build/Content (in thousands)	Deductible <sup>2</sup> Build/Content	Flood Zone	Elevation Difference of Lowest Floor and BFE (Feet)	Cost of Flood Insurance <sup>3</sup> (without HFIAA surcharge)
Pre-	Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$2,000/\$2,000	A1-30, AE, AO, AH, A	Not Needed (Pre-FIRM)	\$3,467
Pre-	Primary Single Family/ Without Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$7,221
Pre-	Primary Single Family/ With Enclosure	\$200/\$80	\$2,000/\$2,000	V1-V30, VE	Not Needed (Pre-FIRM)	\$9,885
Pre-	Primary Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	D	Not Needed	\$3,392
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	B, C or X	Not Needed	\$2,033 <b>Standard Rates</b>
Pre- or Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	B, C or X	Not Needed	\$441 <b>Preferred Risk Policy (PRP)<sup>4</sup></b>
Post-	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	A1-30, AE	+4	\$570
					+3	\$591
					+2	\$710
					+1	\$1,073
					<b>At BFE</b>	<b>\$2,136</b>
					-1	\$4,786
Post-1981	Single Family/ Without Obstruction	\$200/\$80 <sup>5</sup>	\$1,250/\$1,250	V1-V30, VE	+4 or more	\$3,098
					+3	\$3,470
					+2	\$4,836
					+1	\$6,543
					<b>At BFE</b>	<b>\$8,319</b>
					-1	\$10,205
Post-1981	Single Family/ With Obstruction	\$200/\$80 <sup>5</sup>	\$1,250/\$1,250	V1-V30, VE	+4 or more	\$5,526
					+3	\$6,078
					+2	\$6,824
					+1	\$7,914
					<b>At BFE</b>	<b>\$9,593</b>
					-1	\$12,022

\*Note: These are example premiums only. Consult your insurance agent for a premium specific to your property.

<sup>1</sup> Pre-FIRM – Construction before the effective date of the Initial FIRM for the community.

<sup>2</sup> The premiums shown are based on a standard deductible. Additional deductible options are available up to \$10,000.

<sup>3</sup> Rates are as of April 1, 2016; premiums include the Federal Policy Fee, Increased Cost of Compliance Fee, and Reserve Fund Assessment. These do not include the HFIAA surcharge (\$25 for primary residence; \$250 for all other buildings) nor any CRS discount.

<sup>4</sup> Preferred Risk Eligibility: Check the *Flood Insurance Manual* for PRP rating options and eligibility rules.

<sup>5</sup> Rates based on the building being insured for 75% or more of replacement cost.

# Rate Comparison Table

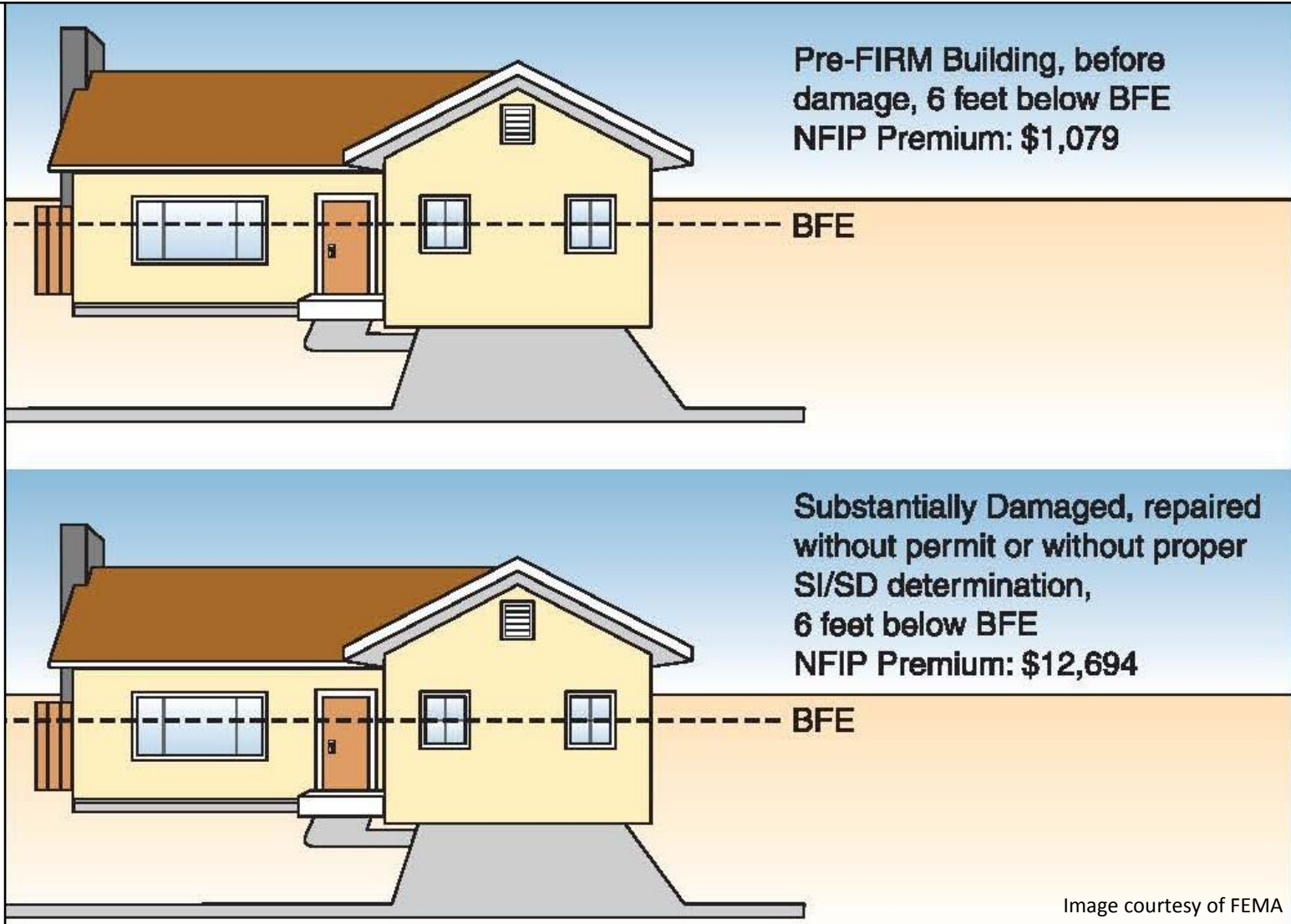


EXAMPLE FLOOD INSURANCE PREMIUM COMPARISONS\*

<b>Pre- or Post-</b>	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	B, C or X	Not Needed	\$441 <b>Preferred Risk Policy (PRP)<sup>4</sup></b>
<b>Post-</b>	Single Family/ One Floor/ No Basement	\$200/\$80	\$1,250/\$1,250	A1-30, AE	+4	\$570
					+3	\$591
					+2	\$710
					+1	\$1,073
					<b>At BFE</b>	<b>\$2,136</b>
					-1	\$4,786
<b>Post-1981</b>	Single Family/ Without Obstruction	\$200/\$80 <sup>5</sup>	\$1,250/\$1,250	V1-V30, VE	+4 or more	\$3,098
					+3	\$3,470
					+2	\$4,836
					+1	\$6,543
					<b>At BFE</b>	<b>\$8,319</b>
					-1	\$10,205
<b>Post-1981</b>	Single Family/ With Obstruction	\$200/\$80 <sup>5</sup>	\$1,250/\$1,250	V1-V30, VE	+4 or more	\$5,526
					+3	\$6,078
					+2	\$6,824
					+1	\$7,914
					<b>At BFE</b>	<b>\$9,593</b>
					-1	\$12,022

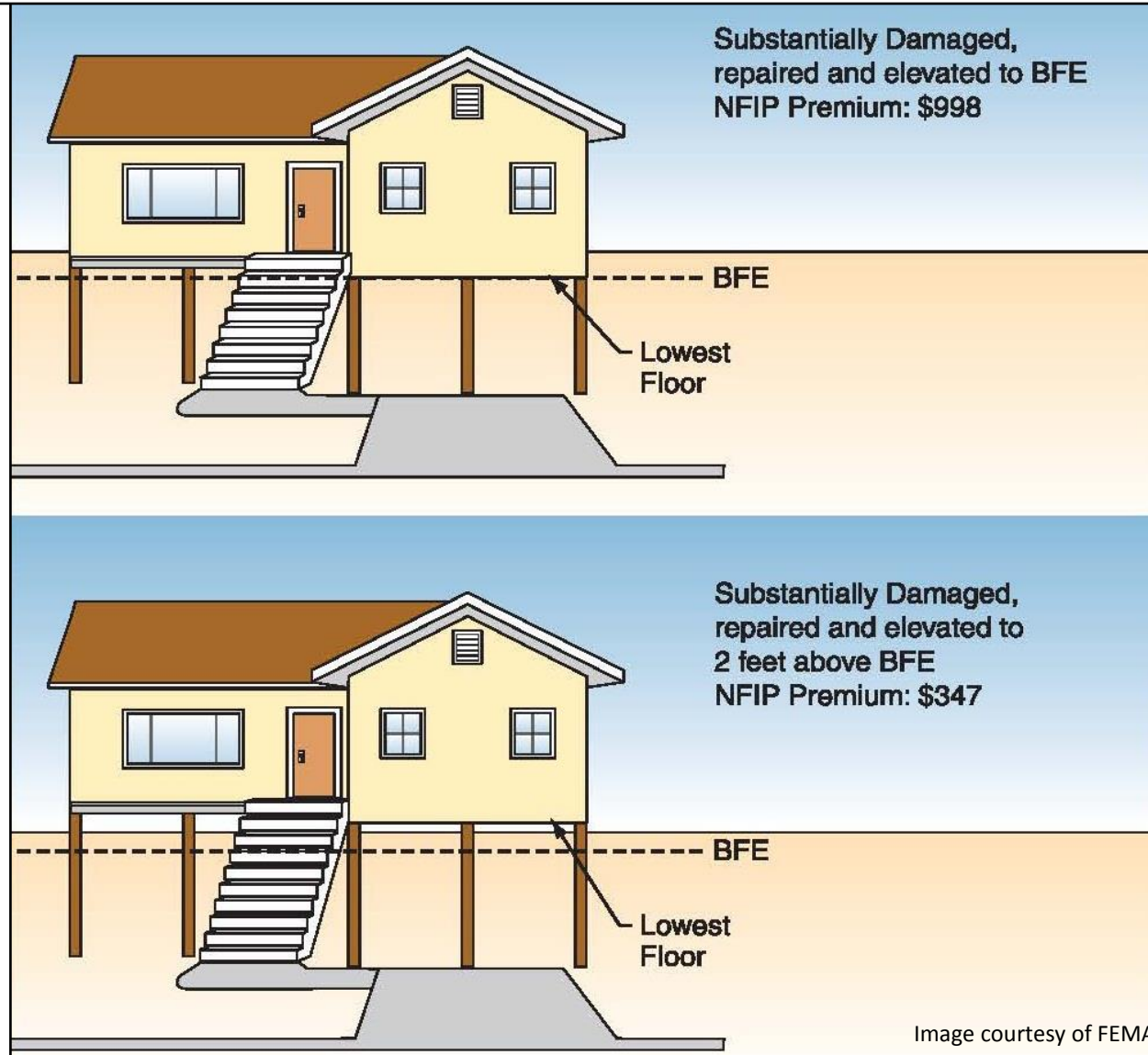
\*\*\* Note: These are example premiums only. Consult your insurance agent for a premium specific to your property \*\*\*

**\*\*\* Note: These are example premiums only. Consult your insurance agent for a premium specific to your property \*\*\***





**\*\*\* Note: These are example premiums only. Consult your insurance agent for a premium specific to your property \*\*\***



# Flood Insurance Takeaways

- If property currently has a flood insurance policy, do not let it lapse – rates can increase.
- If there is an Elevation Certificate available, get it from the seller to save the fee for a new one.
- Insurance is available at much lower rates when outside the floodplain as a “preferred risk policy.”
- About 25% of flood insurance claims are from structures outside the floodplain.
- There are specific definitions for primary or secondary residences for insurance rating.
- Federally-regulated lenders cannot make, extend, increase, or renew a loan without flood insurance if structure is in the floodplain.

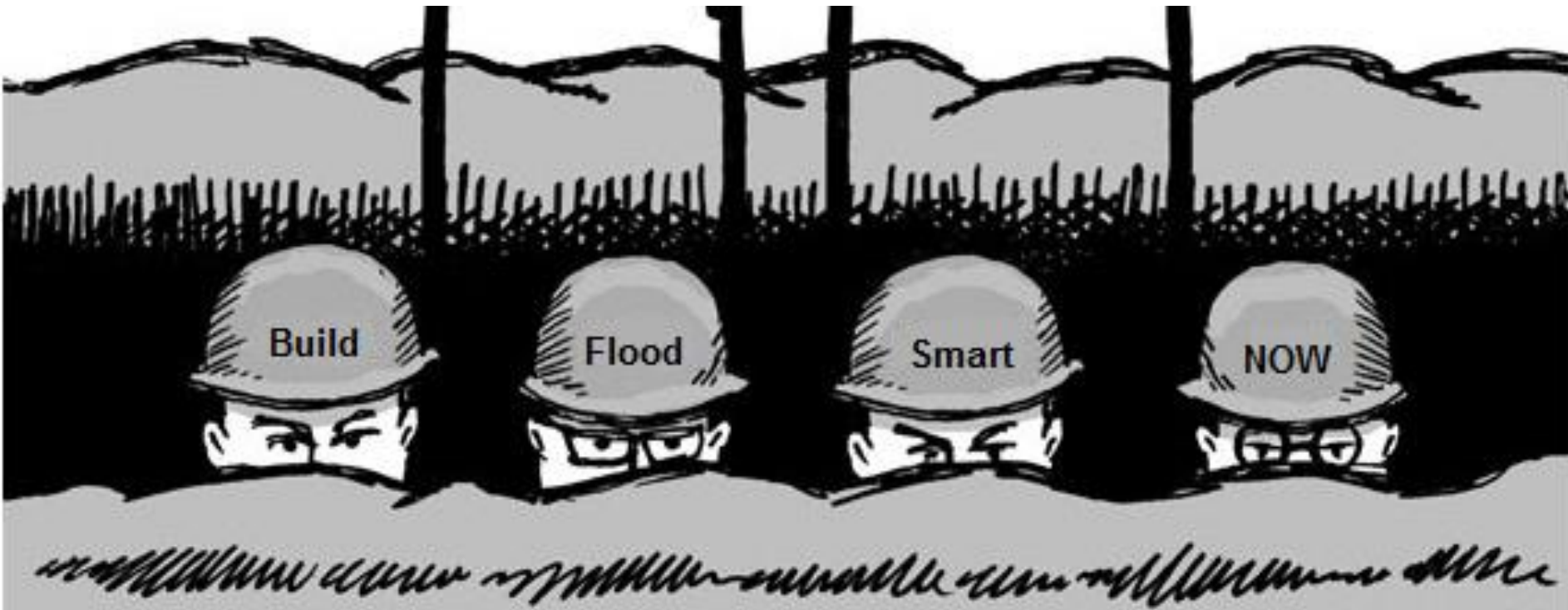
# Legal Considerations

The Seller's Disclosure in the Texas Property Code section 5.008 is the main mechanism for making the potential buyer aware of floodplains present on the property.

Some NFIP communities have the requirement of notice of floodplain on property adopted into their local ordinance.

*How does this relate to you?*

# The “Front Lines” of Flood Protection





# Resources

- [www.texasflood.org](http://www.texasflood.org)
- FEMA Map Service Center: [www.msc.fema.gov](http://www.msc.fema.gov)
- Google Earth kmz layer:  
<https://hazards.fema.gov/femaportal/wps/portal/NFHLWMSkmzdownload>
- Flood Insurance Manual: <https://www.fema.gov/flood-insurance-manual>
- <https://www.fema.gov/letter-map-changes>
- FEMA Resource and Document Library
- [www.RiskMAP6.com](http://www.RiskMAP6.com)

## **Additional training:**

[www.TFMA.org](http://www.TFMA.org)

# Contacts at TWDB

## **Joshua Oyer, CFM**

NFIP Program Specialist

512-936-6903

[joshua.oyer@twdb.texas.gov](mailto:joshua.oyer@twdb.texas.gov)

## **Shawn Snyder, CFM**

NFIP Team Lead

512-463-7771

[shawn.snyder@twdb.texas.gov](mailto:shawn.snyder@twdb.texas.gov)

## **Michael Segner, CFM, MBA**

NFIP State Coordinator

512-463-3509

[michael.segner@twdb.texas.gov](mailto:michael.segner@twdb.texas.gov)