



TOWN OF CHARLESTOWN

## **Frequently Asked Questions Regarding Preliminary Map Release**

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### **Why is FEMA updating our community's flood map?**

FEMA is updating the community's flood maps with the ultimate goal of protecting the community and its citizens from flood-related losses. FEMA is also working with local officials to use the information in the new flood map to better plan community development and protect the community from increased flood risks in the future.

FEMA continuously develops new National Flood Insurance Program (NFIP) maps across the country because the floodplains are constantly changing due to construction, environmental changes (such as rain, wind, snow melt), floodplain widening or shifting, and poor drainage systems or failing levees or dams. This information is provided to communities in the form of maps called Flood Insurance Rate Maps (FIRMs), as well as other flood risk data and information for communities to use to better identify, assess, communicate about, and mitigate flood risk.

FIRMs are used by insurance agents and lenders to determine where flood insurance must be purchased and how much that insurance will cost. Federally regulated or insured lenders require flood insurance for all structures located in high-risk flood areas, as shown on the FIRM. Flood insurance is also required to secure a loan when purchasing structures located in high-risk flood areas. FIRMs reflect the results of engineering studies, called Flood Insurance Studies (FIS) that include evaluations of historical records, topographic surveys, and other data.

### **How will the new/updated flood hazard maps affect the average homeowner?**

The new flood maps will provide updated information about flood risk that will allow homeowners to make more informed decisions about protecting their home. They may find that their flood risk has increased, decreased or stayed the same since the last time a flood map was developed for the community.

If their home is shown on the new flood map to now be in a high-risk area and they have a loan on that property, their lender will require them to buy flood insurance. If the property was previously in a high-risk flood area and the new map indicates that they are now in a moderate or low-risk area, they will no longer be federally required to carry flood insurance; however, FEMA strongly encourages them to consider carrying flood insurance as they are still at risk for flooding, just not as great of a risk. They may also be eligible for a Preferred Risk Policy, with premiums starting at \$119 per year.

The new maps will also be used by local officials to promote responsible development and to put plans in place to reduce the community's risk of flooding.

### **What were the results of the mapping study?**

#### Properties moving from a high risk zone to low/moderate risk zone:

AE zone to X zone: 7 properties

VE zone to X zone: 4 properties

#### Properties moving from low/moderate risk zone to high risk zone:

X zone to AE zone: 123 properties

#### Properties in the high risk zone with changes to classification and/or elevation:

VE zone to AE zone: 250 properties

AE zone to VE zone: 25 properties

AE zone to AE zone with possible increase in elevation: 497 properties

VE zone to VE zone with possible increase in elevation: 112 properties



### **What happens if there is a mistake on a map?**

The Town of Charlestown and FEMA encourages citizens to review the proposed FIRM and the related Flood Insurance Study (FIS) report to learn about their flood risk and identify any concerns or questions they have with the information provided. For the 90 days following the release of the preliminary FIRM, there are two ways citizens can provide feedback on the map or study: 1) submit comments; or 2) make an appeal.

Comments generally include changes to:

- Floodplain boundary delineations
- Floodway limits
- Corporate limits
- Roads and road names.

Appeals must show the map or FIS to be scientifically or technically incorrect.

If a property owner suspects that he/she is above the base flood elevation and would like to be removed from the high-risk flood area, the property owner can send property and elevation materials in support of a request for a Letter of Map amendment (LOMA) to remove the property from the high-risk flood area. To learn more about the LOMA process, call toll free at 1.877.336.2627.

### **What are the benefits of developing/updating the flood maps and undertaking this study?**

The study provides communities with flood risk information so that communities can make informed decisions to protect local lives and property, communicate effectively to citizens about risk, and enhance local mitigation plans.

- Home and business owners and local officials will have the ability to make better decisions about protecting their properties.
- Community planners and local officials will better understand the community's flood hazards and risks and can therefore improve local planning activities.
- Builders and developers will have access to more accurate information for making decisions on where to build.
- Insurance agents and lending institutions will have easy access to updates and upcoming changes to serve their customers and community more efficiently.

### **What do the various flood zone designations on the map mean?**

See enclosure for definitions of FEMA Flood Zone Designations in the Town of Charlestown.

### **Who determines whether a structure is in the floodplain and requires insurance?**

In almost every case, the mortgage lender or a determination company hired by the mortgage lender determines if a structure is in a high-risk flood area. If they determine that a home or business is located in a high-risk area, they then inform the owner or potential buyer that flood insurance is required to receive the loan. FEMA provides lenders and determination companies with updated maps as soon as they are available for the areas they cover so that the determinations are accurate.

If a property owner has an existing loan for a structure that is now determined to be in a high-risk flood area, federal lending regulations require the lender to give 45 days to purchase a flood insurance policy. If the property owner is applying for a new loan for a structure in a high-risk flood area, the lender is required to notify the property owner of the flood insurance requirement at least 10 days prior to the loan closing.

### **When will property owners be notified if they need to purchase insurance?**

Mortgage lenders will let property owners know if they need to buy flood insurance, whether they are getting ready to buy property or if a property they currently own is in a high-risk flood area. Some lenders require the purchase of flood insurance even if a property is not in a high-risk flood area, as about one quarter of all flood insurance claims come from areas where flood insurance is not required.



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**What can a property owner do to be taken out of a high-risk area if their home or business sits high above the base flood elevation (BFE)?**

Flood insurance Rate Maps show the high-risk flood areas and moderate to low-risk flood areas within a community, but do not show property elevations within those areas (e.g., they do not show if a property is situated above or below the Base Flood Elevation (BFE)). Therefore, mortgage lenders inform all property owners within a high-risk flood area that they need to buy flood insurance and it is the responsibility of individual property owners to request that their property be removed from the high-risk flood area due to elevation.

A property owner can submit property and elevation materials to FEMA in support of a request for a Letter of Map Amendment (LOMA) to remove the property from the high-risk flood area. For detailed information regarding the LOMA process, call toll free at 1.877.336.2627.

**By making/updating these maps, is FEMA just trying to sell flood insurance?**

It may seem that way, but what FEMA is trying to do is help the community identify, assess, and reduce its flood risks. The National Flood Insurance Program (NFIP) is a non-profit program that is subsidized to help consumers more easily afford protection. While FEMA administers the program, it does not regulate lenders' requirements for property owners to purchase flood insurance. It is up to each lender to determine the amount of flood insurance that property owners are required to carry.

Ultimately, FEMA wants to help the community reduce the loss of life and property from floods, and that can be accomplished in many different ways – by people elevating or otherwise protecting their homes or businesses, by communities making better decisions about development within high-risk flood areas, or maps and tools to allow communities to make better decisions when it comes to protecting themselves and their citizens from floods.

Across the country to date, the number of properties that have been determined to be in the high-risk flood area, based on the new, more accurate data is almost the same as the number of properties that have been determined to be out the high-risk flood area. FEMA is working with the community to update the maps to give property owners information about their flood risk that they can use to better protect themselves and their family.

**What happens next?**

After the 90 day appeal period, ending November 8, 2012, the FIRMs will proceed to formal adoption by FEMA and the Town of Charlestown, with a projected effective date of July 16, 2013.

**Who should be contacted for more information?**

For an appeal or request for Letter of Map Amendment contact FEMA toll free at 1-877-336-2627.

Any other questions, you may contact the Building/Zoning Department at 401-364-1215.

**How can residents access a copy of the proposed map?**

You can view the maps online by following the links provided on the homepage of the Town of Charlestown's website or they will be available for review in the Building/Zoning Department at the Town Hall.

# Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

## Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
<b>X (shaded) 0.2% Annual Chance</b>	Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. Are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.
<b>X (un-shaded)</b>	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level.

## High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
<b>A</b>	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
<b>AE</b>	The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.

## High Risk - Coastal Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
<b>VE</b>	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.