

Proposed Flood Map Changes

October 1, 2009 Update

The 90 day comment period for the proposed map changes ends about October 17, 2009. Please forward any comments that you have by **October 15th** to:

City of Lyndhurst
c/o Chagrin Valley Engineering, Ltd.
22999 Forbes Rd., Ste. B
Cleveland, Ohio 44146
Attn: Jeff Filarski

Please be aware that your comments will most likely be for record only, and changes based on your comments will probably not occur. FEMA considers comments that are based on technical data/studies, and not historical information such as "I have lived here 10 years and the water never got up to my house".

The type of flood hazard delineated in Lyndhurst does not contain Base Flood Elevations, therefore, per FEMA's procedures, the only way to attempt to remove your home from the flood hazard area is to prepare and file a Letter of Map Amendment (LOMA) or Letter of Map Amendment based on Fill (LOMR-F) AFTER the map is published in its final form. This final publication occurs sometime after the comment period ends and comments are addressed by FEMA. We have been informed that the final publication will most likely be in November 2010.

Also, we have attached the "Grandfather Rules" information sheets. This summarizes the rules concerning the situation where a house is brought into the flood hazard area through a map update such as this, and how flood insurance rates are affected by obtaining flood insurance now, at a preferred rate at the current map designation. You can follow up with your homeowner's insurance agent regarding this issue.



FEMA

NFIP MAP & ZONE GRANDFATHER RULES

What is the Grandfather Rule?

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the Base Flood Elevation (BFE) and/or flood insurance risk zones. When these situations occur, the Flood Insurance Rate Map (FIRM) is revised and republished.

The implementation of a new FIRM raises the question-- HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

To recognize policyholders **who have remained loyal customers of the NFIP** by maintaining continuous coverage and/or **who have built in compliance with the FIRM**, the Federal Insurance and Mitigation Administration has "Grandfather rules" to allow such policyholders to benefit in the rating for that building.

Pre-FIRM (construction prior to the date of the community's initial FIRM)

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. The policy can be assigned to a new owner at the option of the policyholder.
2. If a building is Pre-FIRM and a policy was not obtained prior to the effective date of a map change, the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new zone rather than the actuarial (elevation based) rates.

Post-FIRM (construction on or after the date of the community's initial FIRM)

1. If a policy was obtained prior to the effective date of a map change, the policyholder is eligible to maintain the prior zone and base flood elevation as long as continuous coverage is maintained. The policy can be assigned to a new owner at the option of the policyholder.
2. If a building was constructed in compliance with a specific FIRM, the owner is always eligible to obtain a policy using the zone and base flood elevation from that FIRM, provided that proof (refer to the Flood Insurance Manual, Rating section for acceptable documentation) is submitted to the insurance company. Continuous coverage is not required.

Preferred Risk Policies

1. Buildings written on Preferred Risk Policies are required to be located in zones B, C, or X on the FIRM in effect on the date of application and on the date of each subsequent renewal.
2. A building, which becomes ineligible for a Preferred Risk Policy due to a map change to a special flood hazard area, can be rewritten on a standard rated policy using zones B, C, or X.

FOR MORE INFORMATION, REFER TO THE FLOOD INSURANCE MANUAL, RATE PAGE 21
Go to <http://www.fema.gov/nfip/manual.shtm>