



FEMA flood zone notifications — what to do next?

You've owned your home for 20 years, and you've never been required to have flood insurance on your property. So why did you get a notice saying you are required to have flood insurance or else your lender is going to impose it upon you now — after all these years?

Simply stated, The Federal Emergency Management Agency (FEMA) believes your lot is now at risk for being flooded in the event of a 100-year flood. FEMA creates Flood Insurance Rate Maps (FIRMs), which depict and show where it is calculated the water will spread in the event of a flood. Because our communities' landscape is constantly changing due to construction and population increase, the FIRMs become outdated and are no longer accurate. In order to accurately depict where the flood waters will expand to, the FIRMs are updated as needed.

Since the FIRMs are constantly being updated, property that once was not in a flood zone, may now be in a flood zone.



Shelly Clark of Cardinal Surveying & Mapping is an affiliate member of the St. Louis Association of Realtors (SLAR). SLAR is a trade organization with more than 7,000 members in the metro area. Visit www.stlrealtors.com to find a Realtor.

The property may be affected by the new calculations and information obtained by FEMA, and may require that flood insurance be carried on a property.

Therefore, the question remains, "Is my property in a flood zone?" This can have a large impact on your property and your wallet. Flood insurance can be expensive, ranging from several hundred to several thousand dollars per year. The rate is directly related to the risk your property has of flooding. The further into the flood zone a property is located, the more expensive the insurance is likely to be.

The FIRM shows the property, being only the land and its location to the flood

zone. It does not take into account the location of your home or structures on the lot. Typically, any portion of the lot that appears to be located in the flood zone is going to be assumed to be at risk for flooding.

In many cases, Land Surveyors are able to assist homeowners by performing an Elevation Certificate (EC). An EC compares the location of the flood zone with the actual elevation of the home or structure on the lot. This certificate can be used to prove or disprove what the FIRM shows.

Unfortunately, there is no magic ball to tell the Land Surveyors what the results will be. The only way to know what the results are is to have an EC performed on the property. Once the Land Surveyor performs the EC, an insurance agent will be able to take the data and use it to determine if FEMA deems the property to be at risk for flooding.

Just as homeowners insurance is optional, flood insurance is optional as

well. If you own your home, and there is no lien holder or mortgage company involved, you can make the choice if you want the insurance or not. However, if there is a lien holder involved, they typically will only be willing to lend money if the proper insurances are being carried on the property.

Flood insurance is a tricky thing and can require input from your lender, your insurance person, and a Land Surveyor. Although the FIRMs are available online (www.fema.gov), you must know how to read the FIRM and understand what it is showing. Ultimately, the Elevation Certificate is your answer to knowing if your property is in the flood zone or not. ECs can be performed by licensed Land Surveyors and Engineers.

The cost of an EC will vary from property to property. Contact a local Land Surveyor to get an estimate of the cost of an Elevation Certificate, and potentially save yourself hundreds or thousands of dollars.