

My mortgage company has informed me that my house is in a Floodplain and that I will be required to purchase flood insurance - What Do I Need to Know?

National Flood Insurance Program (NFIP) regulations require flood insurance for insurable structures located in SFHAs that carry a mortgage loan backed by a federally regulated lender or servicer. The SFHAs are the areas subject to inundation by the 1-percent-annual-chance flood, which is also referred to as the base, or 100-year, flood. If your mortgage company determines that they will require flood insurance as part of your policy, it is recommended that the following steps be taken:

- Request a copy of the mortgage company's findings related to the floodplain on your property.
- Download a current copy of the FEMA map for your property or make a request to the City of Leander's floodplain manager.

If you believe your property is not located in the designated 100-year floodplain [also known as a 1-percent-annual-chance floodplain, or Special Flood Hazard Area (SFHA)], as shown on the effective Flood Insurance Rate Map or Digital Flood Insurance Rate Map for your community and you would like the Federal Emergency Management Agency (FEMA) to make an official determination regarding the location of your property relative to the SFHA, you may request a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F).

For a LOMA to be issued to remove a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the Base Flood Elevation (BFE). To remove an entire lot from the SFHA, NFIP regulations require that the lowest point on the lot be at or above the BFE.

A LOMR-F is submitted for properties on which fill has been placed to raise a structure or lot to or above the BFE. NFIP regulations require that the lowest adjacent grade of the structure be at or above the BFE for a LOMR-F to be issued to remove the structure from the SFHA. The participating community must also determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding." To remove an entire lot and structure, both the lowest point on the lot and the lowest adjacent grade of the structure must be at or above the BFE.