

Frequently Asked Questions

Flood Insurance and FEMA

What is the National Flood Insurance Program?

The NFIP was established by Congress with the passage of the National Flood Insurance Act in 1968. The Federal Insurance Administration, a Division of the Federal Emergency Management Agency, administers the program. The NFIP has a threefold objective:

- To provide Federally subsidized flood insurance for property owners;
- To reduce flood damage to new construction; and
- To minimize future flood damage to existing structures.

Although restrictions on developing private property are never popular with landowners, Carrollton's NFIP participation benefits everyone. Before the adoption of the National Flood Insurance Act, buying flood insurance from insurance companies was a problem due to the high cost premiums. In passing the Act, the Federal Government agreed to subsidize flood insurance in exchange for local communities agreeing to restrict development in Flood Hazard Areas in order to reduce the likelihood of flood damage. To qualify for participation in the NFIP, a community must meet Federal guidelines for development restrictions in Flood Hazard Areas.

What is a Special Flood Hazard Area?

Special Flood Hazard Areas are determined through detailed engineering analysis of land use and channel characteristics. Statistics are used to determine proper rainfall intensities for a specific area. Portions of a river or stream channel and adjacent lands that are subject to floods with a one percent chance of being exceeded in any given year (100-Year Floods) are identified as Special Flood Hazard Areas (SFHAs) or 100-year Floodplains. SFHAs are indicated on Flood Insurance Rate Maps (FIRMs), which are prepared by FEMA and used by private lenders to determine flood insurance requirements and premium rates. The Carrollton Engineering Department has copies of these maps to which the public can refer.

Floodplain is the total area subject to inundation by the 100-Year Flood (also known as the Base Flood.).

What Restrictions Apply To Development In Flood Hazard Areas?

Floodplain Management refers to Carrollton's program of corrective and preventive measures for reducing future flood damage. Generally, all new construction and substantial improvements of existing structures located adjacent to and in floodplains shall have the lowest floor (that is at ground level) elevated to at least two feet above the design flood elevation.

Substantial improvements include repair, construction, or improvement of an existing building at a cost that is 50 percent or more of the market value than before the project began.

NOTE: Every stream, wetland, lake, closed depression, or other body of water has a floodplain. FEMA only maps the larger bodies of water. In many cases, unmapped water bodies in Carrollton must be evaluated to meet floodplain code requirements.

How Can Citizens Tell if a Property is In a Flood Hazard Area?

Carrollton Libraries maintain copies of FIRMs for the entire City. The City of Carrollton Engineering Department also maintains copies of the Flood Insurance Rate Maps (FIRMs). Citizens may also go online to look at maps on the internet at www.fema.gov. Flood Determinations are also available through the Carrollton Engineering Department. Please allow a five-day response time.

What Should Citizens Do if They Have a Disagreement With the FIRM Designation of a Property?

There are two procedures for requesting a change or correction to a flood map:

A Letter of Map Amendment (LOMA)

A Letter of Map Revision (LOMR)

See the City of Carrollton Engineering Department for the procedures and documentation for addressing floodplain mapping issues. All LOMA requests should be sent FEMA at the following address:

FEMA LOMA Depot
3601 Eisenhower Avenue
Alexandria, VA 22604-6425
Attention: LOMA Manager

What is a LOMA (Letter of Map Amendment)?

A Letter of Map Amendment (LOMA) is used to make changes to individual property designations if a piece of property has been inadvertently included in a floodplain. A LOMA is the result of an administrative procedure in which the Federal Insurance Administrator reviews scientific or technical data submitted by the owner or lessee of the property to support his or her request for a map amendment. It is up to the petitioner to establish that the property is not located in a floodplain. If FEMA issues a LOMA, it amends the currently effective FEMA map and establishes that the property is not located in a Special Flood Hazard Areas (SFHA). The lending institution of a customer may, however, still require flood insurance as a condition of granting a loan or mortgage.

What is a LOMR (Letter of Map Revision)?

A Letter of Map Revision (LOMR) is an official revision to the existing FEMA map. It is used to change flood zones, flood delineations, and flood elevations. These changes to the SFHA may be the result of structural modifications to the floodplain, errors in the original study, or new methods of analysis. A LOMR is usually followed by a revision of the official FEMA maps. The City of Carrollton must accept any changes and revisions to the FIRMs, and all requests for LOMRs must be made through the City of Carrollton Engineering Department. Since this process can be lengthy, the Letter of Map Amendment (LOMA) process is more widely selected by individuals seeking any minor changes.

What are Elevation Certificates, and where do I get them?

The Elevation Certificate is an important administrative tool of the National Flood Insurance Program (NFIP). It is used to provide elevation information necessary to ensure compliance with community floodplain management ordinances, to determine the proper insurance premium rate, and to support a request for a Letter of Map Amendment

(LOMA) or Letter of Map Revision based on fill (LOMR-F).

The City of Carrollton Engineering Department maintains a file of available Elevation Certificates. You may request a copy by calling 972-466-3200. Elevation Certificates not on file may be filled out / created for an individual lot by a local Registered Land Surveyor.

What Happens To Structures That Existed Before the NFIP?

The floodplain management measures only affect existing buildings being modified, or that are being substantially improved. Customers may also contact the Engineering Department for further clarification. Please allow a five-day response time.

What Other Resources Are Available To Property Owners Concerned About Flooding?

Staff at the National Flood Insurance Program (1-800-427-4661) are able to answer general questions about flood insurance rules and regulations and make referrals for local insurance agent locations. Insurance quotes are not provided. If citizens have a question about maps or whether a property is located within a floodplain zone, they may visit the FEMA Web site at www.fema.gov, Glenn Hughes, P.E., or Michael McKay, P.E., with the City of Carrollton Engineering Department at 972-466-3200.