



NEW 2011 FLOOD INSURANCE RATE MAPS

What is a Flood Insurance Rate Map (FIRM)?

Flood Insurance Rate Maps (FIRMs) identify federally recognized flood hazard areas and reflect insurance risk designations for flooding. The maps are issued by the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program (NFIP).

Communities like Pima County are required to have building standards that reduce the potential for flood damage within the federally designated flood hazard areas as shown on FIRMs as 100-year floodplains or Special Flood Hazard Areas (SFHAs).

Property owners whose residences or businesses lie within SFHAs and who have mortgages through a federally insured lending institution are required to have flood insurance.

Information about SFHA designations is available at: www.fema.gov/plan/prevent/floodplain/nfipkeywords/sfha.shtm. FEMA also has a tutorial on their website entitled, "How to Read a FIRM." The tutorial is located at: www.fema.gov/media/fhm/firm/ot_firm.htm

Why are the FIRMs changing in 2011?

FEMA periodically republishes FIRMs to incorporate new floodplain information and combine multiple map revisions and map amendments that have occurred since the last published date.

The new 2011 FIRMs will also incorporate FEMA levee certifications, which mean that areas behind embankments or levees will be designated as either flood protected areas or as areas subject to flooding should the embankment or levee fail.

When will the new Flood Insurance Rate Maps become effective?

The new FIRMs are scheduled to become effective **June 16, 2011**. Any modifications to the scheduled effective date will be posted on the Pima County Regional Flood Control District's (District) website www.rfcd.pima.gov/dfirm.

Where can I go to view the new maps?

You can view the maps on the District's website at: www.rfcd.pima.gov/dfirm using your address or tax code parcel number. If you do not have access to high speed internet you may access the website from computers at any branch of the Pima County Public Library. You may also view the maps at your local floodplain management agency (see the Local Map Repository contact information at the end of this document).

What if I disagree with the 2011 FIRMs?

It may be possible to make changes to your floodplain status through elevation certificates showing your home is elevated out of the floodplain by submitting a request

for a Letter of Map Revision (LOMR) or Letter of Map Amendment (LOMA).

You should contact your local floodplain management agency (see contact information at the end of this document).

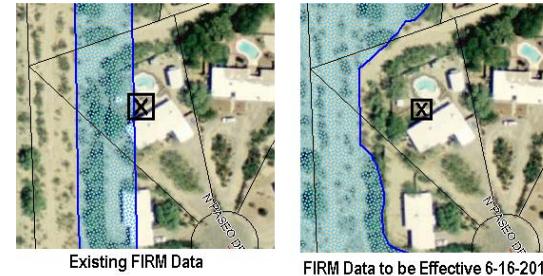
To find out more about the LOMR or LOMA processes visit the FEMA website at: <http://www.fema.gov/>.

If my property is going to be removed from the mapped SFHA, does that mean it will never flood?

No. Statistically, the 100-year flood has a one percent chance of occurring during any given year. Storms do occur that have intensities that result in floods greater than the 100-year flood. Areas mapped as Shaded Zone X may be subject to shallow flooding. Also, the FIRMs only reflect the federally mapped floodplains. Property owners are encouraged to inquire with their local floodplain management agency to determine if their property is impacted by local floodplains not shown on the FIRMs.

MY RESIDENCE/BUSINESS IS REMOVED FROM THE SFHA

Example of Home Removed from SFHA
Images Generated from Website
www.rfcd.pima.gov/dfirm



Can I drop my flood insurance if my residence or business is to be removed from the SFHA?

The Flood Disaster Protection Act of 1973 directs federally regulated lenders to require flood insurance on loans secured by a building located in a SFHA. Once a building has been removed from a SFHA, the lender is no longer mandated by the National Flood Insurance Reform Act to require flood insurance.

However, even if your structure has been removed from the mapped floodplain, flood insurance is recommended by FEMA since the structure may still be on the edge of the floodplain.

What if my lender still requires me to carry flood insurance even if my residence or business is outside the SFHA?

A few lenders may still require flood insurance based on their lending policies even when a structure lies outside an SFHA. If a residence or business has been removed from the SFHA, premiums paid on flood insurance should be decreased to reflect the lower flood risk.

Can I still obtain flood insurance if my home/business is removed from the mapped floodplain?

Yes. Flood insurance can be purchased and is recommended even if you're not in an SFHA. Additionally, flood insurance is very reasonably priced for non-SFHA areas.

Can I get a refund on the flood insurance I have paid once my residence or business has been removed from the SFHA?

Property owners whose buildings have been removed from an SFHA may be eligible for a

one-year premium refund, but your lender must provide you with a letter agreeing to remove the requirement for flood insurance. To find out if you may be eligible for a refund, please follow these steps:

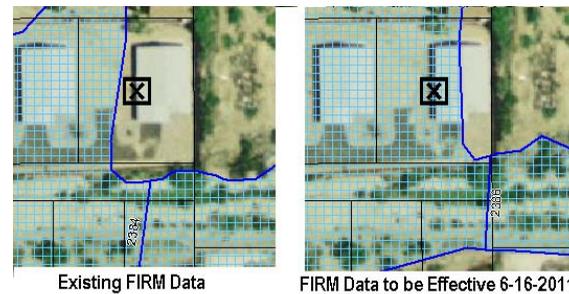
1. View the revised flood maps to determine if your structure has been removed from the SFHA. If your structure has been removed from the SFHA, please follow steps 2 through 5.
2. Obtain a copy of the new FIRM impacting your parcel once it becomes effective.
3. Send your lender a copy of the FIRM along with a written request asking for a new flood map determination for your building based on new maps; some lenders may charge a fee. Ask the lender for a written confirmation including:
 - Flood insurance was required originally as a condition of the loan.
 - Flood insurance is no longer required based on the new FIRM.
4. If your lender purchased the flood insurance policy for you, ask the lender to cancel the flood insurance policy and issue you a refund. Many of the policies purchased by lenders are not written through the NFIP and have a range of different refund standards. Check with your lender to determine what refund standards apply.
5. If you purchased your flood insurance policy directly from an insurance agency, then ask your lender to provide you with a letter removing the requirement to carry flood insurance, and send a copy of the letter along with a copy of the new FIRM to your insurance agent asking to have the policy cancelled. A full refund of the

premium is provided for the policy year in which the new FIRM became effective provided the policy is currently active and there are no claims pending.

MY RESIDENCE OR BUSINESS IS ADDED TO THE SFHA

What does it mean if my residence or business is going to be added to an SFHA?

Example of Home Added to the SFHA
Images Generated from Website
www.rfcd.pima.gov/dfirm



If your structure is going to be added to a designated SFHA as a result of the new maps, you should be aware that there may be a substantial savings in your flood insurance premium if you purchase your flood insurance prior to the effective date of the new FIRMs.

Flood insurance is very reasonable for non-SFHA areas, so purchasing insurance before your residence or business is shown as being in an SFHA allows you to obtain a lower rate. Insurance can be purchased from your local insurance agent. You may call 1-800-427-4661 or visit www.floodsmart.gov to obtain the names and telephone numbers of insurance agents in your area.

If I obtain flood insurance at a lower rate, can I transfer that lower rate to future property owners?

Yes. Flood insurance policies are assignable. If you sell your property in the future, the flood insurance rate may be transferred to a new buyer if the flood insurance coverage is included as part of the escrow.

What does it mean if my structure is now in an SFHA, or the depth of flooding increases on my property?

The NFIP requires communities to adopt regulations and standards for construction within floodplains. Property owners with existing structures may have some grandfathered rights to modify, improve or repair those structures depending on the type and extent of the construction and if the structure can be considered a non-conforming use. For more information, contact your local floodplain management agency.

What if I have additional questions about flood insurance?

Please call 1-800-427-4661 or visit the NFIP website at: <http://www.fema.gov/nfip/>. For flood hazard mapping questions, property owners may contact the FEMA Map Assistance Center at: 1-877 FEMA MAP or visit the Flood Hazard Mapping website at: <http://www.fema.gov/plan/prevent/fhm/index>

LIST OF ACRONYMS

- FEMA – Federal Emergency Management Agency
- FIRM – Flood Insurance Rate Map
- LOMA – Letter of Map Amendment
- LOMR – Letter of Map Revision
- NFIP – National Flood Insurance Program
- SFHA – Special Flood Hazard Area (more commonly known as the 100-year floodplain)

LOCAL MAP REPOSITORIES:

City of Tucson
Development Services Department
Engineering Division
201 N. Stone Avenue, 1st Floor
Tucson, Arizona 85701-1207
(520) 791-5609

The Town of Marana
Marana Development Services Center
11555 W. Civic Center Drive
Marana, Arizona 85653
(520) 382-2600

The Town of Oro Valley
Oro Valley Community Development Department
Department of Public Works
11000 N. La Canada Drive
Oro Valley, Arizona 85737
(520) 229-4818

Unincorporated Pima County
Pima County Regional Flood Control District
97 E. Congress Street, 3rd Floor
Tucson Arizona, 85701-1797
(520) 243-1800

Town of Sahuarita
Town of Sahuarita, Public Works
375 W. Sahuarita Center Way
Sahuarita, Arizona 87629
(520) 344-7100

City of South Tucson
City of South Tucson
Planning and Zoning Department
1601 South Sixth Avenue
South Tucson, Arizona 85713
(520) 917-1563

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