

NEW FEMA Flood Insurance Rate Maps for the City of Midlothian

Become Effective June 3, 2013

Learn about Flood Maps

The City of Midlothian adopted Ordinance No. 2013-16, entitled “Flood Damage Prevention Ordinance” on April 9, 2013 to reflect updated Flood Insurance Rate Maps (FIRMs) prepared by the Federal Emergency Management Agency (FEMA). This new Ordinance and corresponding maps have an effective date of June 3, 2013.

As part of its nationwide updating of flood maps, FEMA has completed a comprehensive review of flood zones throughout Ellis County. By adopting these new maps, the City is assured that FEMA will continue to provide flood insurance coverage for our residents and assist us in the event of an emergency.

Flood Maps And Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher or lower than they thought. If there is a change in your flood risk status, the change may affect what you pay for flood insurance or may require you to obtain flood insurance.

Flood insurance is a federally underwritten program that can help property owners repair or replace their structures and belongings in the event of a flood. The federal government requires most mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are newly mapped into a high-risk area, the National Flood Insurance Program (NFIP) has cost-saving options to help reduce the cost of flood insurance. Most property owners can purchase a low-cost Preferred Risk Policy for the first two years after the maps become effective and then **after that**, grandfather the lower-risk zone for future rating. Property owners should contact their insurance agent for more details.

IF MAPS SHOW...	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the risk. Preferred Risk Policy (PRP) Extension & “Grandfathering” offers savings. The National Flood Insurance Program (NFIP) has extended the purchasing of low-cost PRP for two years for properties newly mapped into a high-risk zone. In addition, there are “grandfathering” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage.
Change from high flood risk to low or moderate risk	Flood insurance is optional, but recommended. The risk has only been reduced, <i>not removed</i>. Flood insurance can still be obtained at lower rates. More than 20 percent of all flood insurance claims come from policies in moderate- and low-risk areas. Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.
No change in risk level	No change in insurance rates. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.

As a result of the revised flood zones, Midlothian property owners may experience these changes:

Flood insurance might be required and insurance rates might change. Throughout the city limits of Midlothian and Ellis County, properties have been added to the Special Flood Hazard Area (SFHA). Properties in these areas have a one (1) percent annual chance of being flooded in any given year, according to FEMA's flood models or data. Within the SFHA, any property with a federally backed mortgage must be protected by a flood insurance policy through the NFIP. Private mortgage companies might also require flood insurance for properties identified to be located within a SFHA. Insurance rates vary according to zones within the SFHA and the elevation and value of the property. In addition, some areas of the city are no longer in the SFHA, and property owners in those areas might choose to drop or reduce their flood insurance. Property owners are urged to check their status under the new maps.

Owners of property in a SFHA may submit an application to FEMA for a Letter of Map Change (LOMC) to remove the entire property or specific structures from the SFHA. The LOMC will need to be prepared by a Professional Engineer or Licensed Surveyor and may be based either on proof that the elevation of the property or its structures meets or exceeds the base flood elevation or the LOMC may be based on a correction of a flood model.

Map Change Processes for Homeowners

<https://www.fema.gov/information-homeowners>

Helpful Sources of Information

Learn more about Ellis County's new Flood Insurance Rate Maps and FEMA flood mapping in general from these sources:

- For questions on flood insurance coverage and rates: 1-800-427-4661 or http://www.floodsmart.gov/floodsmart/pages/choose_your_policy/cyp_overview.jsp
- For general information about flood insurance: www.FloodSmart.gov
- To use a LOMA/LOMR to remove your property from the Special Flood Hazard Area: <https://www.fema.gov/change-flood-zone-designation-online-letter-map-change#>
- FEMA Web site on Flood Hazard Mapping: <https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping>
- For more information and for the FEMA Map Assistance Center, please contact FEMA at: (1-877-336-2627) open Monday-Friday, 8am-6:30pm. You can view the current effective FIRMs online at www.fema.gov
- City of Midlothian (Engineering Department) online at www.midlothian.tx.us or 972-775-7199.