



Effective FIRM dated June 16, 2009

FEMA (Federal Emergency Management Agency) administers the NFIP (National Flood Insurance Program). The NFIP offers *reasonably* priced flood insurance to communities that comply with *minimum* standards of FPM (Floodplain Management).

The NFIP follows regulations aimed to reduce flood losses and to provide flood insurance for property owners within participating communities.

Current flood risk data for our community, developed by the NFIP, is found within the FIS (Flood Insurance Study) and associated FIRM (Flood Insurance Rate Map) Panels dated June 16, 2009.

- Our community FIRM Panels are: 28047C0282G, 28047C0283G, 28407C0284G, 28047C0291G, and 28047C0292G.
- On June 16, 2009, our community adopted a 1ft Free Board. This Higher Regulatory Standard is found within the Flood Damage Prevention Ordinance.

ALL locations are subject to flood risk. Locations subject to flood risk are either in a low, moderate, or high risk area. It is vital to be aware of the flood risk in order to preserve life and property. Land areas that are at high flood risk are called the SFHA (Special Flood Hazard Area). The SFHA is indicated on the FIRM.

To ensure that structures will be protected from flood damage, ALL development within the SFHA is regulated by the Building Division, through the Flood Damage Prevention Ordinance.

Please be Advised, a Permit is Required for ALL Development

Filling and similar projects require a permit and are prohibited in certain areas. ANY development without a permit is NON-compliant and may result in daily fines and /or removal of the NON-compliant construction.

An *existing* structure Substantially Damaged by flood (equal or exceed 50% of the market value) that is located within the SFHA must be elevated 1ft above the BFE (Base Flood Elevation) BEFORE it is repaired.

The **Building Division** is available to assist in providing more information on FPM standards. Upon request, the following FIRM information will be provided for a specified location:

- ❖ The Community Number
- ❖ The Map Panel Number and Suffix
- ❖ The Date of the FIRM's Index (cover panel)
- ❖ The BFE shown on the FIRM
- ❖ The Elevation Datum used on the FIRM
- ❖ The availability of an EC (Elevation Certificate)

To ensure that accurate information is received, please be prepared to provide the lot and block number, parcel number, legal description, or other identifying information when making your request.

If you have any questions, comments, or would like to schedule an appointment, please visit our office or phone between the hours of 8am-5pm Monday-Friday.