

Purpose of Notification

As part of the Iowa Statewide Floodplain Mapping Project, Polk County will be receiving a new effective Flood Insurance Rate Map. The City of Windsor Heights wishes to inform citizens of the upcoming change.

The Iowa Statewide Floodplain Mapping Project is a collaboration between the Iowa Department of Natural Resources and the Iowa Flood Center at the University of Iowa. The partnership will lead to the creation of Iowa Draft Flood Hazard Products for the 85 counties that were declared Presidential Disaster Areas following the 2008 floods.

Polk County is one of the 85 counties included in the mapping project, and Preliminary Flood Maps have already been created. These Preliminary Flood Maps are not currently used for regulation, enforcement, or insurance rating purposes. However, they are set to become effective in June or July of 2018 and they will replace the current regulatory maps.

The Special Flood Hazard Area (SFHA) will be officially remapped as a result of the adoption of the Preliminary Flood Maps. The new SFHA will be similar to the current effective SFHA. However, the changes are significant enough that some properties may be added to the new SFHA and other properties may be removed from the new SFHA.

Please review the following information. You may contact Sheilah Lizer, Building and Zoning Official. If you have any questions or would like further information. She can be reached at [515-279-3662

Terms & Definitions

1. **Base Flood** – The flood having a one percent chance of being equaled or exceeded in any given year. This is the regulatory standard also referred to as the “100-year flood.” The base flood is the national standard used by the National Flood Insurance Program and all Federal agencies for the purposes of requiring the purchase of flood insurance and regulating new development.
2. **Base Flood Elevation (BFE)** – The computed elevation to which floodwater is anticipated to rise during the base flood. BFEs are shown on FIRMs. The BFE is the regulatory requirement for the elevation of floodproofing of structures. The relationship between the BFE and a structure’s elevation determines the flood insurance premium.
3. **Flood Insurance Rate Map (FIRM)** – The official map of a community on which FEMA has delineated both the Special Flood Hazard Areas and the risk premium zones applicable to the community.
4. **Letter of Map Amendment (LOMA)** – An official amendment, by letter, to an effective National Flood Insurance Program map. A LOMA establishes a property’s location in relation to the SFHA. LOMAs are usually issued because a property has been inadvertently mapped as being in the floodplain, but is actually on natural high ground above the base flood elevation.
5. **Preliminary Flood Maps** – Unlike effective maps, which are official and should be used for National Flood Insurance Program purposes, preliminary maps are for review and guidance purposes only. Preliminary maps are not final and are presented as the best information available at this time. When finalized, preliminary maps will be labeled “effective.”
6. **Special Flood Hazard Area (SFHA)** – The land area covered by the floodwaters of the base flood, as shown on FIRMs. The SFHA is the area where the NFIPs floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies to federally backed loans.

Frequently Asked Questions (FAQs)

1. **When will the Preliminary Flood Maps become effective?**

The Preliminary Flood Hazard Maps for Polk County are due to become effective sometime in June or July of 2018.

2. **Why is the Special Flood Hazard Area (SFHA) different on the Preliminary Map compared to the Effective Map?**

There are two primary factors that led to the changes in the SFHA. First, a new hydrologic study was completed for Walnut Creek in 2014. As part of the study, peak flows within Walnut Creek were computed and found to be different than the previous 1992 study. The Preliminary Map incorporates the findings of the 2014 hydrologic study into its SFHA. The second major difference is that the SFHA shown on the Preliminary Map is based on more accurate topographic information than what was available for the 1992 Effective Map.

3. **My property currently lies outside of the SFHA. Based on the Preliminary Flood Maps, it appears my property will be within the new SFHA once it becomes effective. What does this mean and what are my options?**

Your property was previously at risk of flooding, even before the preliminary maps. The physical level of risk has not changed, rather it is now estimated more accurately than it was previously. As a result, it has been determined that the SFHA may encroach on your property.

If you do not currently have flood insurance, your lender may require you to obtain it. Your lender will conduct an independent review of your property, and upon determining a need, will provide you with written notification requiring you to obtain flood insurance. Additionally, if you were to sell the property, the buyer will also likely be required to obtain flood insurance by their lender.

Buildings that are newly designated within the SFHA due to a map revision are eligible for a Preferred Risk Policy for 2 years from the map revision date. This allows you to obtain flood insurance at a reduced premium during that time. After the 2 year period, premiums will return to a standard rate. Consult with your insurance agent to determine whether or not you may qualify for the reduced rate.

It is important to note that even though the revised SFHA is mapped using higher precision topography, this does not mean it is entirely accurate. If you believe your structure lies on high ground above the BFE, or outside of the SFHA, but is incorrectly mapped, then you may choose to obtain a LOMA. A LOMA can be completed by a licensed professional who will determine whether or not your structure is outside of the SFHA and/or above the BFE. If your structure was incorrectly mapped, a LOMA will officially change your designation. FEMA will provide an official statement that your property is not located within the SFHA. The benefits of obtaining a LOMA include potentially lower flood insurance rates as well as the possibility that a lender may not require flood insurance.

4. **My property currently lies within the SFHA. Based on the Preliminary Flood Maps, it appears my property will lie outside the new SFHA once it becomes effective. What does this mean and what are my options?**

It is important to note that your property is still at risk of flooding. The physical level of risk has not changed, rather it is now estimated more accurately than it was previously. It simply means that your property will no longer be classified as being within the SFHA.

You may check with your lender to see if they will require you to continue flood insurance coverage. You should also contact your insurance agent because you may be eligible for reduced flood insurance rates.

Other Available Resources

1. **Answers to Questions about the National Flood Insurance Program** – a booklet provided by FEMA intended to acquaint the public with the National Flood Insurance Program.
<https://www.fema.gov/media-library/assets/documents/272?id=1404>
2. **Introduction to Flooding in Iowa** – an informational webpage provided by Iowa State University Extension and Outreach. It is designed to educate local officials and the general public about floodplains, flood risks, and basic floodplain management principles. It includes videos, frequently asked questions, and links to other resources.
<https://www.extension.iastate.edu/floodinginiowa/>
3. **National Flood Insurance Program** – a webpage by the Iowa DNR which contains information about the National Flood Insurance Program.
<http://www.iowadnr.gov/Environmental-Protection/Land-Quality/Flood-Plain-Management/National-Flood-Ins-Program>
4. **Iowa Draft Flood Hazard Maps** – a Google Maps based website that allows users to view the Draft Flood Hazard Maps and Preliminary Flood Insurance Rate Maps. It also provides information about the Iowa Statewide Mapping Project.
<http://ifis.iowafloodcenter.org/ifis/maps/>
5. **FEMA Flood Map Service Center** – the official public source for flood hazard information produced in support of the National Flood Insurance Program. Users can view effective flood maps and access many other flood hazard products.
<https://msc.fema.gov/portal>