

NFIP



Definition of Flood

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties from the overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface waters from any source.

KEY CRITERIA

- Condition must be general
- Condition must be temporary
- Inundation must be present
- Occurrence must be accidental



FEMA



- Special Flood Hazard Areas (SFHAs)

- A, A1-A30, AE, AO, AH, AR, A99 & V Zones
- Darkly shaded area on a Flood Insurance Rate Map (FIRM)
- 1% or greater chance of being flooded in any given year (100-year floodplain)
- 26% or greater chance of flooding during a 30 year mortgage period.

- Non-SFHAs

- B, C, and X
- Voluntary market
- 1/4 of all claims paid in these zones
- Represent approx. 25% of book

BASE FLOOD ELEVATION (BFE)

- The elevation shown on the Flood Insurance Rate Map (FIRM) for high-risk flood zones (“A” and “V” zones) indicates the water surface elevation resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

WHAT IS A PRP POLICY

Preferred Risk Policy is a lower cost Standard Flood Insurance Policy offering multiple coverage combinations for both buildings and contents (contents only for renters) that are located in moderate to low risk areas (B,C,X zones).

Policies are available for residential and non residential buildings located in these zones

Must meet eligibility requirements based on the building's entire flood loss history

For residential properties the maximum coverage combination is \$250,000 building and \$100,000 contents.*

For non residential properties the maximum coverage combination is \$500,000 Building and \$500,000 contents*

Only 1 building can be insured per policy and only 1 policy can be written on each building

*Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

Determining a Property's Loss History

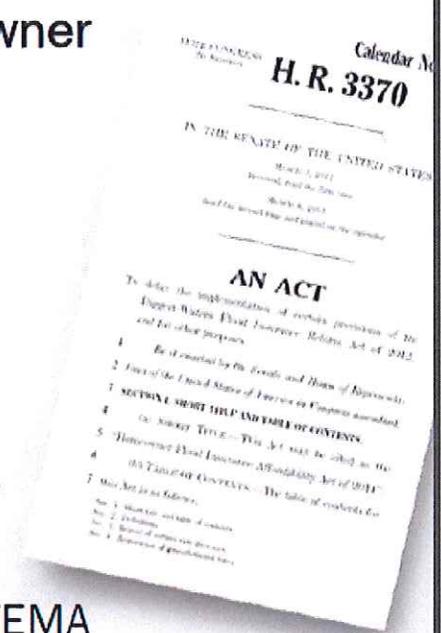
A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If **one** of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the PRP:

- 2 flood insurance claim payments for separate losses, each more than \$1,000; *or*
- 3 or more flood insurance claim payments for separate losses, regardless of amount; *or*
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; *or*
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

More Changes are Coming to the NFIP

- On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law.
 - Repeals and modifies certain provisions of Biggert-Waters
 - Makes additional program changes
 - Leaves some parts of Biggert-Waters intact.
- Policyholders **SHOULD NOT** cancel policies!
- FEMA is working with our Write Your Own (WYO) insurance company partners, Congress, others to implement.
 - Prior to restoring and refunding premiums, the law requires FEMA to consult with its WYO insurance companies to develop and finalize guidance and rate tables within eight months . FEMA and the WYOs have up to eight months to implement.
 - To date, NFIP has held at least seven conference calls and met in person with senior company representatives.



Refunds, Rates, and Surcharges

Premium Rates for Subsidized Policies

- New law requires gradual rate increases to properties now receiving artificially low (or subsidized) rates instead of immediate increases to full-risk rates
- Required to increase premiums for most subsidized properties by no less than 5 to 15 percent annually within a single risk class, but no more than 18% annually for an individual policyholder, annually until the class premium reaches its full-risk rate.
 - Close to 80 percent of NFIP policyholders paid a full-risk rate and are minimally impacted by either law.
 - With limited exceptions flood insurance premiums cannot increase more than 18 percent annually.



Refunds, Rates, and Surcharges

Premium Rates for Subsidized Policies

- Exceptions to these general rules and limitations:
 - Policies for the following properties will continue to see up to 25 percent annual increases as required by Biggert-Waters until they reach their full-risk rate:
 - Older business properties insured with subsidized rates;
 - Older non-primary residences insured with subsidized rates;
 - Severe Repetitive Loss Properties insured with subsidized rates;
 - Buildings that have been substantially damaged or improved.
- To enable new purchasers of property to retain Pre-FIRM rates while FEMA is developing guidelines, a new purchaser is allowed to assume the prior owner's flood insurance policy and retain the same rates until the guidance is finalized.

Refunds, Rates, and Surcharges

Mandatory Surcharges (Sec. 8)

- Applies to all policies
- A policy for a primary residence will include a \$25 surcharge.
- All other policies will include a \$250 surcharge.
- The fee will be included on all policies, including full-risk rated policies, until all Pre-FIRM subsidies are eliminated.
- Surcharges are not considered premium and are therefore not subject to premium increase caps required under Section 5 under the new Act.

Refunds, Rates, and Surcharges

Pre-FIRM Primary Residence Policies in High-Risk Areas

- For Most Pre-FIRM Primary Residences in High-Risk Areas, Subsidized Rates Remain in Effect, but with Newly Required Minimum Increases—and an 18 Percent Limit for Any Individual Policy—Until Premiums Reach Their Full-Risk Rates.¹

POLICY TYPE	IMPACT ON RATE
Existing policies	Policies can be renewed at subsidized rates. ²
Newly written policies	Policies can be issued and renewed at subsidized rates.
Policies on newly purchased buildings	Policies can be issued and renewed at subsidized rates.
Policies re-issued after a lapse ³	Policies for pre-FIRM buildings in high-risk areas that lapsed due to a late renewal payment (received after the 30-day grace period but less than 90 days after expiration) can be re-issued and renewed at subsidized rates.

¹Full-risk rates are determined using data from an Elevation Certificate.

²Full-risk rates could be lower than subsidized rates.

³Buildings with lapsed policies are not eligible for the subsidy unless the lapse was the result of the policy no longer being required to retain flood insurance coverage.

Refunds, Rates, and Surcharges

Pre-FIRM Building Policies in High-Risk Areas

- For Other Pre-Firm Buildings in High-Risk Areas, Subsidized Rates Continue, but Will Increase More Quickly to Reach Full-Risk Rates.

POLICY TYPE	IMPACT ON RATE
Policies for non-primary residences (secondary or vacation homes or rental properties)	25% annual increases at policy renewal until premiums reach their full-risk rates.
Policies for business buildings	Future 25% annual increases at policy renewal.
Policies for Severe Repetitive Loss properties	25% annual increases at policy renewal for severely or repetitively flooded properties that include 1 to 4 residences.

Refunds, Rates, and Surcharges

Other Policies

- For Most Other Policy Types, Rates Will Increase by No More than 18 Percent for Any Individual Policy.

POLICY TYPE	IMPACT ON RATES
Policies for newer (“post-FIRM”) buildings in high-risk areas	Not affected by subsidies; already paying full-risk rates.
Policies for buildings in moderate-to low-risk areas	Not affected by subsidies; properties in these areas (shown as B, C, or X zones on flood maps) do not pay subsidized rates.
Policies for buildings “grandfathered in” when map changes show higher flood risk	Grandfathering remains in effect at this time. Buildings constructed in compliance with earlier maps or continuously covered by flood insurance stay in their original rate class when maps change or properties are sold.
Policies for buildings covered by Preferred Risk Policy Eligibility Extension (PRP EE)	Properties continue to be eligible for lower, preferred-risk rates for the first year after a map change. Starting the following year, rates will increase by no more than 18% for any individual policy until premiums reach their full-risk rate.



Mapping

Flood Insurance Rate Map Appeals

- The Act lifts the \$250,000 limit on the amount FEMA can spend to implement a program to reimburse property owners and communities for successful map appeals based on a scientific or technical error.
- The Act applies to statutory appellants who successfully appeal the Agency's proposed flood elevations and special flood hazard areas.
- Rulemaking is required to implement this provision
- The new law does not apply to Letter of Map Amendment (LOMA) and Letter of Map Revision (LOMR) requests, or any expenses associated with them.

Need Help ?

Flood Map Service Center

MSC Home

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MSC Products and Tools

MSC How-To

MSC Email Subscriptions



Welcome to FEMA's Flood Map Service Center!

Looking for a Flood Map? ?

Enter an address, a place, or longitude/latitude coordinates:

Enter an address, a place, or longitude/latitude

Search

[Search All Products](#)

About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

Announcements

JULY 28, 2014 — Welcome to the New FEMA Flood Map Service Center! A series of major changes, including a complete site redesign, have taken effect on the MSC. All flood hazard products are now available free of charge, and the former products catalog has been replaced with an integrated Search All Products feature that allows you to find and download all products for a geographic area. The enhanced Search By Address enables you to download FIRMs and LOMCs directly from the search results page. As a result of these changes, the MSC Store, the Digital Post Office (DPO), Express Document Delivery (EDDIE), and EDDIE for Disasters tools are no longer required and have been discontinued. Finally, all users are now able to sign up for free email notifications of when new products of interest are released.

To learn more and view a summary of the changes, please see the [New FEMA Flood Map Service Center factsheet](#).

Search by Address ?

Enter an address, place, or coordinates:
864 s bay st lindenhurst ny 11 



You are currently viewing flood map boundaries near the location entered. The flood map that best matches your location is highlighted. A new location may be chosen by panning or zooming the map and selecting a point, or by entering a new location in the search field.

You have selected a location in

SUFFOLK COUNTY

The flood map for the selected area is number **36103C0861H**, effective on **09/25/2009** ?



VIEW



DOWNLOAD

[View NFHL data on FEMA GeoPlatform?](#)

Letters of Map Change ?

 Revisions (0)

 Amendments (3)

 Revalidations (1)

[Get additional products for SUFFOLK COUNTY ?](#)




Shore Road Park

36103C0861H

-  Selected Flood Map Boundary
-  Printed Flood Map Boundary
-  Non-printed Flood Map Boundary
-  Unmapped Area

POWERED BY 

Overview of Resources

www.fema.gov

- NFIP Flood Manual
- Community Status Book



CSB

NY

www.msc.fema.gov

- FIRMettes for Documentation
- Current Effective Maps/Historic Maps
- FEMA Map Information eXchange (FMIX) 1-877-336-2627

Map Service Center

www.floodsmart.gov

- Flood Map Update Schedule
- Understanding Flood Maps



Other Resources

- Your WYO Company
- Federal Lending Regulators

Program Help Center at 1-800-427-4661

