

FLOOD MAP INFORMATION

REALTORS LENDERS INSURANCE AGENTS



FOR QUESTIONS or ASSISTANCE

City of Fond du Lac Community Development Department
City-County Government Center – 4th Floor - 160 S Macy Street
(920) 322-3440

Office Hours: Monday-Friday 7:45 a.m. – 12:00 p.m. and 1:00 p.m. – 4:30 p.m.

www.fdl.wi.gov

WHAT TO KNOW . . .

The City of Fond du Lac participates in the National Flood Insurance Program (NFIP) and has adopted flood hazard area protection standards. As a public service the Community Development Department provides the following information on request:

-) Basic flood map information, including whether a property is in or out of the Special Flood Hazard Area (SFHA), the flood zone, base flood elevation, panel reference information from the Flood Insurance Rate Map (FIRM), and additional flood map information including floodways and regulatory requirements for development in a floodway.
-) **FEMA Flood Insurance Rate Maps** are available for review in the Community Development Department. A digital version of the flood map may be viewed online in the Fond du Lac County GIS maps: www.fdlco.wi.gov
-) Information regarding the mandatory purchase of flood insurance. Floodplain management activities implemented by the City of Fond du Lac qualify policy holders for a 15% discount in the premium cost for NFIP policies issued or renewed in a SFHA.
-) Finished construction elevation certificates submitted after 4/7/2012 for property in the 100-year floodplain are on file in the Community Development Department. A list of finished construction elevation certificates is provided on the **FLOODPLAIN ADMINISTRATION** page of the City's website: www.fdl.wi.gov
-) FEMA-approved Letters of Map Amendment (LOMA) or Letters of Map Revision (LOMR) are on file in the Community Development Department. A list of approved letters is updated frequently on the **FLOODPLAIN ADMINISTRATION** page of the City's website: www.fdl.wi.gov
-) Floodplain regulations and assistance for new construction and for alterations and additions to existing buildings in the Special Flood Hazard Area, and regulations for property affected by wetland areas and environmentally sensitive areas.
-) The Flood Insurance Study (FIS) covers the geographic area of Fond du Lac County. The study provides information on flood hazard areas, flooding sources, historical flood occurrence, and principal flood problems and causes (rainfall, runoff, waterway obstructions, drainage, ice jams). The FIS is available on the FLOODPLAIN ADMINISTRATION page of the City's website.

FREQUENTLY ASKED QUESTIONS

FEMA 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). The Map Service Center enables users to retrieve map information for a community. This information includes map status information for current maps including the community name and number, county name, panels printed for a community, effective date and suffix for each panel, initial Flood Hazard Boundary Map (FHBM) date, and first and current FIRM date. Use the Map Service Center to take advantage of tools for better understanding of flood risk! <https://msc.fema.gov/portal/>

Do you need a previously effective (historic) flood map?

Historic maps are available from the FEMA Map Service Center. The maps are useful for grandfathering insurance rating purposes.

Are automatic updates to FEMA maps available?

FEMA provides a free email service that sends out notifications when new information is available about a selected topic. This service allows users to select one or more topic-specific channels through which you will receive notices. To get started, please visit the **FEMA Flood Map Service Center Email Subscriptions page**.

Are you looking for a Letter of Map Change?

The FEMA Map Service Center enables users to retrieve FEMA-approved Letters of Map Amendment; individual documents are available for download. In addition, Letters of Map Amendment (LOMA) and Letters of Map Revision (LOMR) are on file in the Community Development Department. A list of approved letters is updated frequently on the **FLOODPLAIN ADMINISTRATION** page of the City's website: www.fdl.wi.gov

Are you looking for a community's participation status in the NFIP?

This information is contained in the Community Status Book, which is published daily by FEMA. This is the authoritative source for this information.

How do I get an Elevation Certificate?

An elevation certificate is prepared by a licensed land surveyor or engineer. Although the City of Fond du Lac retains elevation certificates prepared for some properties, it is likely you will have to hire a surveyor or engineer. To view the list of elevation certificates on file with the City, visit the **FLOODPLAIN ADMINISTRATION** page of the City's website: www.fdl.wi.gov

Do you need to make a FIRMette?

After you identify the flood map of interest, you may create a FIRMette. A tutorial on how to create a FIRMette is available in the Map Service Center on the FEMA website.

www.fema.gov

About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.