

## Did you know...

- ◆ The area of the 100-year floodplain is referred to as a **Special Flood Hazard Area**. In the timespan of a 30-year mortgage, there is a one-in-four chance that a property in a Special Flood Hazard Area (SFHA) will experience flooding.
- ◆ **FLOOD INSURANCE** is required for a federally regulated mortgage or loan on property in a Special Flood Hazard Area. Flood insurance is an option—but available—for property that is not mortgaged.
- ◆ Weather events in June 2008 and in late winter 2019 are evidence that Fond du Lac is not immune to flooding. The visual inspection of damage and reports estimates that approximately 20% of the city was flooded in the 2008 summer storm event.
- ◆ Disaster experts classify floods according to the likelihood of occurring in a given time period. A 100-year flood is a destructive event that most assume would occur once in a century. Not true! It means there is a 1% chance that such a flood could happen in ANY given year.
- ◆ Flood losses caused by nature are not covered by homeowner and renter insurance policies. There is a 30-day waiting period before flood insurance goes into effect, so don't delay!
- ◆ Floodplain management activities implemented by the City of Fond du Lac qualify policy holders for a 15% discount in the premium cost for National Flood Insurance Program (NFIP) policies issued or renewed in special flood hazard areas.



## Need Assistance?

As a public service the City of Fond du Lac provides the following information:

- ◆ Basic flood map information—including whether a property is in the Special Flood Hazard Area (SFHA).
- ◆ Flood insurance data, such as the flood zone, base flood elevation, and panel reference information from the Flood Insurance Rate Map.
- ◆ Flood map information including floodways and regulatory requirements for development in a floodway.
- ◆ Information for the mandatory purchase of flood insurance in a Special Flood Hazard Area.
- ◆ Property elevation certificates for construction that occurred in the SFHA after April 17, 2012.
- ◆ FEMA-approved Letters of Map Amendment (LOMA).
- ◆ The Flood Insurance Study (FIS) covers the geographic area of Fond du Lac County and provides information on flood hazard areas, flooding sources, historical flood occurrence, and principal flood problems and causes (rainfall, local runoff, waterway obstructions, drainage, ice jams).



[www.fdl.wi.gov](http://www.fdl.wi.gov)

# FLOOD INSURANCE



CITY OF FOND DU LAC  
COMMUNITY DEVELOPMENT DEPARTMENT

(920) 322-3440

[www.fdl.wi.gov](http://www.fdl.wi.gov)

## *Mandatory Flood Insurance Purchase Requirement*

The City of Fond du Lac participates in the **National Flood Insurance Program (NFIP)** which makes federally-backed flood insurance available for all eligible buildings and contents, whether the property is in a floodplain or not. The NFIP insures most buildings that are principally above ground on a permanent foundation, including mobile homes and buildings under construction.

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federal or federal-related financial assistance for acquisition and/or construction of buildings in a Special Flood Hazard Area (SFHA). The Special Flood Hazard Area is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

The flood insurance requirement affects mortgage loans from lenders that are regulated, supervised or insured by federal agencies such as the Federal Deposit Insurance Corporation, Farm Credit Administration, the National Credit Union Administration, Comptroller of Currency, and the Office of Thrift Supervision. The flood insurance requirement also applies to mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market, and it affects federal financial assistance programs including loans and grants from the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.



## *How it works...*

Lenders conduct a flood zone determination using the current FEMA Federal Insurance Rate Map (FIRM) to determine if a building (or any part of a building) is located in a Special Flood Hazard Area (SFHA). If a building—or any part—is in a SFHA, the lender is required to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan.

If only part of the property on which a building is located is within a Special Flood Hazard Area, the flood insurance requirement does not apply unless the building itself—or some part of the building—is in a SFHA. Lenders may, however, choose to require the purchase of flood insurance even if a building is located outside of a Special Flood Hazard Area.

Where to find info...

**FEMA Flood Insurance Rate Maps (FIRM)** are available for review in the City of Fond du Lac Community Development Department.

A digital version of the FIRM map may be viewed online in the Fond du Lac County GIS maps: [www.fdlco.gov](http://www.fdlco.gov)

CITY OF FOND DU LAC  
Community Development Department  
City-County Government Center  
160 S Macy Street  
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(920) 322-3440

Business Hours:  
7:45 a.m.—Noon  
1:00 pm—4:30 p.m.

Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find an insurance agent that writes flood insurance in your area visit:

[www.floodsmart.gov](http://www.floodsmart.gov)