REQUEST FOR FLOOD HAZARD INFORMATION

Requestor's Information:

DATE _____

Name_____

Address _____

_____

Email_____

Phone_____

FAX _____

Reason for request: **Owner, Sales, Insurance, Other**

Subject Property Address

_____

APN_____-_____- _____

For office use only below this line

I. FEMA/FLOOD INSURANCE RATE MAPS (see notes below) **Date received _____**

FIRM Map Number: **06061C… …**0910H, 0920H, 0936H, 0937H, 0938H, 0939H, 0941H, 0942H, 0943H, 0944H, 0963H, 1027H, 1031H, 1032H, 1051H, 1052H, 1053H, Other:_____

II. Community Number: **060243** EFFECTIVE DATE: **November 2, 2018**

FEMA Flood Zone Designation: **X A AE AO** (if AO depth =_____) FEMA Floodway located on property? Y / N

If Flood Zone is A, AE, or AO, Base Flood Elevation (BFE) =_____ Depth of BFE = _____

Repetitive loss property? Y / N If Yes, date of repetitive loss list: _____

III. THE CITY'S BUILDOUT - NOLTE FLOOD STUDY DESIGNATION:

The City has defined a floodplain assuming total buildout of the watershed (Updated Nolte Study). In this area, the City has regulations that restrict certain types of improvements. If the Property is in this floodplain, you will need to contact the City's Engineering Department before making any improvements at (916) 746-1300.

[ ] Out of City's Floodplain [ ] Within City's Floodplain - City Floodplain Base Flood Elevation = _____

Flood Insurance Information Provided: [ ] Handout [ ] Verbally [ ] Both

PREPARED BY:

_____ DATE _____

Public Works Department

Notes:

A. This letter is not to be considered a flood zone determination. It is up to the lender to determine whether flood insurance is required for a property. Flood Insurance is required for property located within special flood hazard areas (FEMA Flood Zone A, AE, or AO) if a federally-backed mortgage or grant is secured for a structure. Flood insurance from the National Flood Insurance Program (NFIP) is available for property located within the City of Roseville. More information on Flood Insurance is attached.

B. Please be advised that in addition to the FEMA and Nolte flood zone designations noted above, the property is subject to zoning regulation under the City's Municipal Code. The Roseville Municipal Code Section 19.18.040 establishes the Floodway and Flood Fringe special purpose zones. The Floodway and Flood Fringe Zones may significantly restrict the use and development of your property. You are strongly encouraged to contact the Planning Department at (916) 774-5276 to verify the zoning of your property.

C. Please note that this information is based on the 100-year flood (a one percent chance of occurring in any given year) as shown on the Flood Insurance Rate Map, provided by the Federal Emergency Management Agency. This letter does not make a determination that the referenced property will or will not be free from flooding or damage during such an event. A property not in a special flood hazard area may be damaged by a flood greater than that predicted on the flood insurance rate map or from a local drainage problem not shown on the map. In addition, this letter does not create liability on the part of Roseville or any officer or employee thereof for any damage that results from reliance on this Request for Flood Hazard Information.

D. For information regarding past floods that have occurred within the City of Roseville, please visit the City's website at http://www.roseville.ca.gov/floodplain and click on High Water Mark Locations.

Information Regarding the Mandatory Purchase of Flood Insurance

Public Works – Engineering. *Feb. 2020*

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). SFHAs are defined as any A or AE 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 National Flood Insurance Program (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. Companies who offer non-government-backed flood insurance may have greater maximum coverage amounts and different policy terms than government-backed flood insurance.

About the National Flood Insurance Program and Flood Insurance

The NFIP is a federal program enabling property owners in participating communities to purchase NFIP-backed flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. The City of Roseville 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. Many insurance companies can provide either a NFIP-backed flood insurance policy or a non NFIP-backed policy. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov or google.com

FEMA'S Community Rating System

By implementing good floodplain management practices, Roseville has received FEMA's Community Rating System (CRS) highest rating of Class #1. This rating allows Roseville property owners within the SFHA up to a 45 percent discount on their flood insurance premiums. If you would like more information, please contact City staff at (916) 746-1300. You can also retrieve all of this information on-line by visiting: www.roseville.ca.gov/publicworks