

FREQUENTLY ASKED QUESTIONS

What is the National Flood Insurance Program? The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA), which works closely with private insurance companies to offer flood insurance to property owners and renters. In order to qualify for flood insurance, a community must join the NFIP and agree to enforce sound floodplain management standards. The NFIP, a federal program, offers flood insurance, which can be purchased through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors, which include the date and type of construction of your home, along with your building's level of risk.

What is a Flood Insurance Rate Map (FIRM)? To identify a community's flood risk, FEMA conducts a Flood Insurance Study. The study includes statistical data for river flow, storm tides, hydrologic/hydraulic analyses, and rainfall and topographic surveys. FEMA uses this data to create the flood hazard maps that outline your community's different flood risk areas. Floodplains and areas subject to coastal storm surge are shown as high-risk areas or Special Flood Hazard Areas (SFHAs). Some parts of floodplains may experience frequent flooding while others are only affected by severe storms. However, areas directly outside of these high-risk areas may also find themselves at considerable risk.

Why are the FIRMs being revised? In 2016, new FIRM's for the City were approved and became effective. Associated with this approval, the levee which provided protection from Boschert Creek was no longer accredited by FEMA. The City disagreed with the new flood limits associated with this change in levee status; however, in order to have other maps for the City to become effective, the City elected to have all areas within the affected area of the levee be covered under a Seclusion Area. This would mean the area would receive additional study and in the meantime the effective flood limits would be reverted to the previous map from 1996 within this Seclusion Area. Since 2016, FEMA has restudied the area and has provided updated Preliminary FIRM's to show the flood risk based upon the changed status of the levee. These new flood maps, show flood risk at a property-by-property level. When new maps are issued, your risk may have changed as well—along with your flood insurance requirements. If your property is mapped out of a high-risk area, your flood insurance costs will likely decrease. If you've been mapped into a high-risk area, you will be required to purchase flood insurance if your mortgage is through a federally regulated or insured lender. But you can save money through a process known as "grandfathering."

What is "Grandfathering"? If your property changes from low-risk to high-risk, you will likely be required to protect your building and its contents with flood insurance—even if you don't have a mortgage. Flood insurance rates for high-risk areas are higher, but there are ways to save money with the NFIP Grandfather Rule. You can take advantage of grandfathering by obtaining a policy at least 30 days before the new maps take effect (anticipated approval in the Summer/Fall 2020). You'll likely qualify for the NFIP Preferred Risk Policy (PRP), which covers buildings and their contents. On renewal, you will qualify for the standard rates associated with moderate-to-low risk zones, rather than high-risk zones, and this could add up to significant savings. To lock in the lower rate, you can purchase flood insurance before the new maps become effective—otherwise, the property will be rated using the high-risk flood zone on the new map.

What are the significant changes on the new FIRMs for this Community? The Boschert Creek levee is non-accredited between Boschertown Road and New Town Boulevard. The preliminary FIRM indicates that there are properties in the adjacent areas that are now located within the SFHA. In addition to these changes, the floodplains are now delineated on the FIRM over aerial photography.

Why was the Boschert Creek Levee not accredited? The levee was not accredited due to the existing levee not meeting current FEMA standards for levee design and the levee is not currently owned or maintained.

Does the City agree with the changes as proposed by FEMA? Yes. Upon review of the revised 2020 maps, the City now accepts the changes as presented. Based upon the 2018 Preliminary FIRMs, the City provided updated technical data to revise the flood limits using more accurate topographic data at the City's cost. FEMA has accepted this new data as being more accurate and has updated the maps accordingly. The new maps identify less properties effected from the 2018 maps previously reviewed. While the new maps show more properties effected by floodplain than the 2016 current effective maps, the new data reduced the total number of properties effected based upon the updated status of the levee.

How can I remove my structure from the SFHA? Upon viewing the Preliminary FIRMs and you believe your structure is not effected by the SFHA you will need to hire a Missouri Registered Land Surveyor to survey your structure to determine the Lowest Adjacent Grade (LAG) and the Based Flood Elevation (BFE) for your property. If your LAG is equal to or higher than the BFE, your structure may be removed from the SFHA via a Letter of Map Amendment (LOMA). The LOMA may be filed electronically to FEMA by your

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surveyor. It is also possible to remove a portion of or your entire property via a LOMA. In order to remove the property, you must show via a survey the lowest grade of the property. As before, if this elevation is equal to or above the BFE, this area may be removed via a LOMA.

How do Map Changes affect building and construction permits? The City of St. Charles requires a Floodplain Development permit for any manmade change to improved or unimproved real estate within the SFHA, including but not limited to buildings or other structures, mining, dredging, filling, grading, paving, excavation or drilling operations. All new construction and substantial improvements (Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the "start of construction" of the improvement) for structures in the SFHA must be elevated or floodproofed to an elevation at least one (1) foot above the effective Base Flood Elevation (BFE).

How do Map Changes affect flood insurance? When new flood maps are issued, your flood risk may become higher or lower-which can affect what you pay for flood insurance. However, there is usually a six — to twelve-month period between the time the new “preliminary” maps are issued and the time that they are implemented. This gives you adequate time to protect your property and, possibly, save on flood insurance (see below table).

If Maps Show...	These Requirements, Options and Savings Apply
Change from low or moderate flood risk to high risk (flood zone B, C, or X) to zone A, AE, AR, A99, AH or AO)	Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk. "Grandfathering" can offer savings. The National Flood Insurance Program has "grandfathering" rules to recognize policyholders who built in compliance with the flood map in effect at the time of construction or who maintain continuous coverage. Sometimes, though, using the new flood maps can actually result in a lower premium, especially if the home is high enough above the Base Flood Elevation (BFE).
Change from high flood risk to low or moderate risk (flood zone A, AE, AR, A99, AH, AO to X or shaded X)	Flood insurance is optional but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, and at lower rates. About 25 percent of all flood insurance claims come from moderate-to-low-risk areas. Conversion offers savings. An existing policy can be easily converted to a lower-cost Preferred Risk Policy, if the building qualifies. Note that lenders always have the option to require flood insurance in these areas.
Increase in the Base Flood Elevation (BFE)	An increase in BFE can result in higher premiums; however, "grandfathering" can offer savings. The National Flood Insurance Program grandfathering rules allow policyholders who have built in compliance with the flood map in effect at the time of construction to keep the earlier base flood elevation to calculate their insurance rate. This could result in significant savings.
No change in risk level	No change in insurance rates. However, this is a good time to review your coverage and ensure that your building and contents are adequately protected.

Can I get flood insurance if I'm renting a property? Yes. If you live in a community that participates in NFIP and you are a renter, you can get flood insurance to cover the contents of your home, apartment or business at a rented location.

How much does a policy cost? The cost of a policy depends on the flood risk, but the average cost for a homeowner is approximately \$2,000 per year in the St. Charles area. It is essential that you speak with your insurance agent to determine exact costs as the cost may be higher or lower depending on the value of the structure.

For more information, please visit www.fema.gov, www.floodsmart.gov or www.stcharlescitemo.gov