



## Frequently Asked Questions – National Flood Insurance Program

### **1. What is the National Flood Insurance Program?**

Prior to the 1960s, flood insurance was difficult to obtain for home and business owners. Underwriting firms were unwilling to assume the monetary risk on their own. The National Flood Insurance Program (NFIP) was created by Congress in 1968 to enable residents (in participating communities) to purchase (at reasonable costs) insurance protection against losses from flooding and to provide federal disaster assistance in the event of floods within the County. Federal flood insurance is made available to residents when their local government agrees to implement and enforce measures to reduce flood risks to new construction in [Special Flood Hazard Areas \(SFHA\)](#). When San Joaquin County joined the program (in May 1980), the County agreed to require floodplain permits for all new development and substantial improvements to existing structures within SFHAs of the unincorporated portions of the County, and to ensure that construction materials and methods will minimize flood damage. As a result, building permits must contain documentation to substantiate how buildings are actually constructed.

*Special Flood Hazard Areas (SFHA) are areas designated by FEMA as having a 1% or greater annual chance of flooding. Due to the destructive nature of floods, special construction requirements are necessary within a SFHA to minimize potential damage to structures.*

The NFIP program is administered by the Federal Emergency Management Agency (FEMA).

### **2. How does the National Flood Insurance Program benefit the community?**

Through the NFIP, property owners in San Joaquin County are able to insure against flood losses. Careful management of development in the floodplains results in construction practices that can reduce public and private flood losses. A major purpose of the program is to alert property owners to the danger of flooding and to assist them in reducing potential property losses.

### **3. How is flood risk determined?**

Flood risk is determined by use of all available information for each community. Historical flood data, rainfall and river-flow data, topography, wind velocity, tidal surge, flood control measures, development (existing and planned), community maps, and other data are all elements used in determining flood risk.

### **4. How does the County participate in the National Flood Insurance Program?**

When the County joined the NFIP, it adopted and began to enforce minimum floodplain management standards. FEMA worked closely with the State and the County to identify flood hazard areas, flooding risk and to establish minimum floodplain management standards. The floodplain management standards are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events.

**5. What is a Flood Insurance Map (FIRM)?**

A FIRM is a map on which FEMA has delineated both the areas of special flood hazards and the risk premium zones applicable within the County.

**6. How do Flood Insurance Rate Maps affect me?**

By showing the extent to which areas of San Joaquin County- and individual properties- are at risk for flooding, the flood maps help home and business owners to understand their flood risk and to make informed financial decisions about protecting their property. All property owners are advised to become educated about their property's flood risk and consider purchasing insurance; in some cases, insurance is required based on your flood hazard zone.

**7. How can a property owner determine if a property is in a Special Flood Hazard Area?**

FEMA publishes maps indicating the County's flood hazard areas and the degree of risk in those areas. San Joaquin County Department of Public Works, Water Resources Division can, upon request, provide flood zone information to County residents (as required by FEMA). To accelerate the process, please have your San Joaquin County Assessor's Parcel Number available and contact us in one of the following ways:

- Call (209) 468-3605
- Email [flood@sjgov.org](mailto:flood@sjgov.org)
- Download the GoRequest app/select New Issue/Floodplain Management/Flood Zone Inquiry
- Submit a request online at [www.sjgov.org/GoRequest/Request.aspx](http://www.sjgov.org/GoRequest/Request.aspx)

**8. Who can buy flood insurance?**

If you are a renter or homeowner (residential policy); or business owner (non-residential policy) and your property is located in a NFIP-participating community (San Joaquin County participates in NFIP), you can purchase a policy.

**9. Do I need flood insurance?**

At this time, almost any enclosed building and its contents can be insured against flood loss (provided the community is a participant in the NFIP); there is

a 30- day waiting period for most flood insurance policies to take effect. Historically, 20-25% of all flood insurance claims occur outside of SFHA. Additional information regarding your insurance needs is available:

- Online at [www.floodsmart.gov](http://www.floodsmart.gov)
- From your insurance agent
- By calling 1-888-FLOOD29 (1-888-356-6329) for an agent referral in your area

#### **10. What types of coverage are available under the National Flood Insurance Program?**

NFIP insures buildings with two types of coverage: structural and contents. Structural coverage includes walls, floors, insulation, furnaces and other items permanently attached to the structure. Contents coverage may be purchased separately to cover the contents of an insurable building. Flood insurance also pays a portion of the costs of actions taken to prevent flood damage.

Since July 1, 1997, all NFIP policies include Cost of Compliance coverage that assists with bringing structures into compliance with current building standards, such as elevating structures 1 foot or more above the height of the 100-year flood. The limit of this coverage is \$30,000.

#### **11. How can my flood insurance premiums be reduced?**

The purchase of flood insurance is mandatory as a condition of receipt of federal or federally related financial assistance for the acquisition or construction of buildings in SHFAs. Flood insurance premiums can be reduced by elevating the finished floor above the minimum requirements. Elevating the finished floor two or three feet above the base flood elevation can reduce the cost of flood insurance by several hundred dollars annually, as well as provide additional protection from flooding. Check with your lender to determine if mandatory flood insurance purchase requirements will apply.

#### **12. What happens if a community does not participate in the National Flood Insurance Program?**

Low cost flood insurance would not be available for any buildings, including residential and commercial. Flood insurance would only be offered by private insurance companies, which charge higher premiums. Without community NFIP participation, residents in an identified floodplain are ineligible to apply for federal grants, loans or mortgage insurance for structures located in a SFHA, and federal disaster assistance would not be available following a declared disaster.