

DEFINITIONS

PARTIAL LISTING

Base Flood -The flood having a one percent chance of being equaled or exceeded in any given year.

Base Flood Depth (BFD) -The depth shown on the Flood Insurance Rate Map (FIRM) for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

Base Flood Elevation (BFE) -The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

Community -A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

Federal Emergency Management Agency (FEMA) -The federal agency under which the National Flood Insurance Program is administered.

Federal Insurance Administration (FIA) -The federal entity within FEMA that directly administers the National Flood Insurance Program.

Flood Insurance Rate Map (FIRM) -Official map of a community on which the FIA Administrator has delineated both the special hazard areas and the risk premium zones applicable to the community.

Floodplain -Any land area susceptible to being inundated by flood waters from any source.

Grandfathering -An exemption based on circumstances previously existing.

Letter of Map Amendment (LOMA) -An amendment to the currently effective FEMA map which establishes that a property is not

located in a Special Flood Hazard Area. A LOMA is issued only by FEMA.

Letter of Map Revision (LOMR) -An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

Mandatory Purchase -Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

Map Revision -A change in the FHBM or FIRM for a community which reflects revised zone, base flood, or other information.

Mean Sea Level -See National Geodetic Vertical Datum (NGVD).

National Flood Insurance Program (NFIP) -The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

National Geodetic Vertical Datum (NGVD) -National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD is used as the reference datum on most FIRMs.

Participating Community -A community for which the FIA Administrator has authorized the sale of flood insurance under the NFIP.

Variance -A grant of relief by a participating community from the terms of its floodplain management regulations.

Zone -A geographical area shown on a Flood Hazard Boundary Map a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

NATIONAL FLOOD INSURANCE PROGRAM



NATIONAL
FLOOD
INSURANCE
PROGRAM

FROM THE

Federal Emergency Management Agency

KENTON C. WARD

HAMILTON COUNTY
SURVEYOR

Hamilton County Surveyor's Office

Office Hours: M-F: 8:00a.m. – 4:30 p.m.

One Hamilton Co. Sq., Suite 188
Noblesville, In 46060
Phone (317) 776-8495
www.co.hamilton.in.us

HAMILTON COUNTY
INDIANA

About NFIP

<http://www.fema.gov/nfip>

In 1968, Congress created the National Flood Insurance Program (NFIP) in response to the rising cost of taxpayer funded disaster relief for flood victims and the increasing amount of damage caused by floods.

The NFIP makes Federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. National Flood Insurance is available in more than 19,000 communities across the United States and its territories.

The NFIP is managed by the Federal Emergency Management Agency's Federal Insurance Administration and Mitigation Directorate. The Federal Insurance Administration manages the insurance component of the NFIP, and works closely with FEMA's Mitigation Directorate, which oversees the floodplain management and mapping components of the Program.

The NFIP, through partnerships with communities, the insurance industry, and the lending industry, helps reduce flood damage by nearly \$800 million a year. Further, buildings constructed in compliance with NFIP building standards suffer 77% less damage annually than those not built in compliance. And, every \$3 paid in flood insurance claims saves \$1 in disaster assistance payments.

The NFIP is self-supporting for the average historical loss year, which means that operating expenses and flood insurance claims are not paid for by the taxpayer, but through premiums collected for flood insurance policies.

FIRM Maps

HOW DO I GET ONE?

The Hamilton County Surveyor's Office houses Firm Maps for the entire county. However, each of the 9 Planning Jurisdictions are responsible for floodplain management in their respective communities and will have Firm Maps for their area. Copies can be made for you for a fee.

The Hamilton County Surveyor's Office **WILL NOT** make determinations of floodplain for a particular piece of property. This office recommends that Claim Adjusters, Insurance Professionals, Lenders, and Property Owners visit the office to personally view the maps for the purpose of floodplain determination.

Planning Jurisdictions

WHO DO I CALL?

1. Adams Twp 2 miles away from Sheridan Town Limits, NE corner of Noblesville Twp, White River & Wayne Townships
Hamilton County Plan Commission
Phone: 776-8490
2. City of Noblesville & area 2 miles from Noblesville City Limits, Fall Creek Township, part of Wayne Township and parts of Delaware Township
Noblesville Department of Planning & Dev. Phone: 776-6325
3. City of Carmel & Clay Township
Carmel Dept of Comm Services
Phone: 571-2417
4. Town of Westfield and Washington Twp
Westfield Community Services Dept
Phone: 896-5577
5. Town of Fishers
Fishers Department of Development
Phone: 595-3120

6. Sheridan and area 2 miles beyond Sheridan Town Limits
Building and Zoning
Phone: 758-5293
7. Cicero and most of Jackson Township
Hamilton County Plan Commission
Phone: 776-8490
8. Arcadia and surrounding area
Building and Zoning
Phone: 984-3512
9. Atlanta and surrounding area
Building and Zoning
Phone: (765)292-2463

A map of the Hamilton County Planning Jurisdictions is available at:
The Hamilton County Plan Commission:
One Hamilton County Square, Ste 138
Noblesville, Indiana 46060
Phone: 776-8490
<http://www.co.hamilton.in.us/gov/Plan/zones.asp>

Flood Insurance

WHAT IF MY MORTGAGE COMPANY IS REQUIRING FLOOD INSURANCE?

If you are now being required to purchase flood insurance for any reason here are some tips:

1. Contact your local Planning Jurisdiction to see if you are indeed in a floodplain.
2. Have a Certificate of Elevation done by a private Land Surveyor to determine the flood elevation of said property.
3. Request that a LOMA be issued by FEMA.
4. Request that a LOMR be issued by FEMA