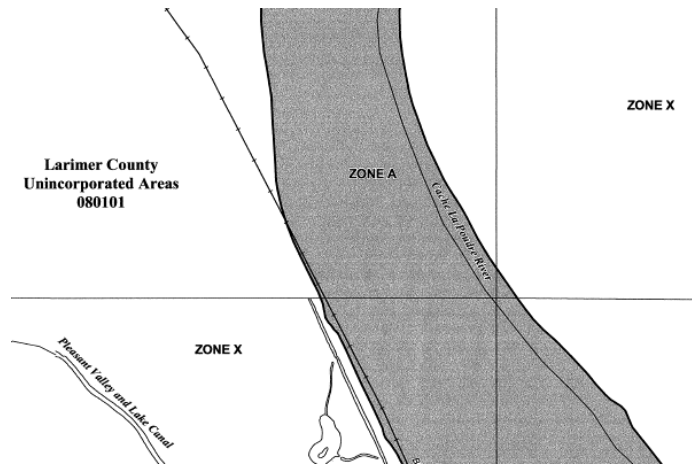


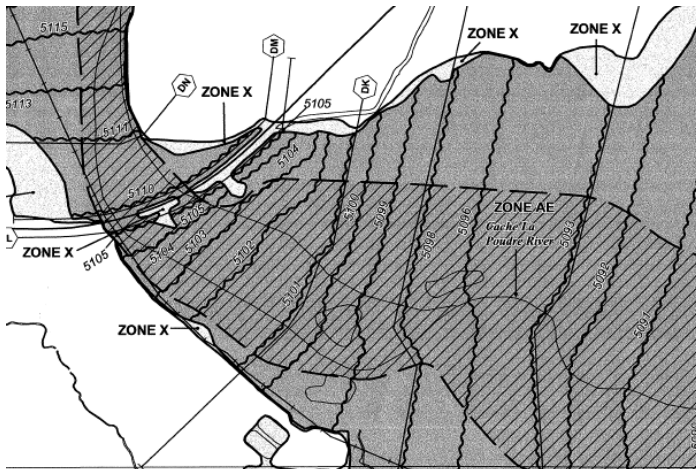
Background

FEMA designates many flood-prone areas as "Zone A" Approximate flood zones. The studies that these flood zones are based on vary in method and accuracy. Frequently, you will find approximate Zone A floodplains in sparsely populated areas, or in places where there has been little previous floodplain work done.

These flood zones are considered approximate, as their name implies, by FEMA. In a sense, the delineation of a Zone A floodplain is FEMA's best guess at where flooding would occur in a 100-year flood event. The delineation (demarcation) of the anticipated flooded area is based on the best information that was available at the time the flood map was published. However, for varying reasons, the information was not considered to be at a level of accuracy or detail adequate to allow for the flood zone to be marked out as a detailed study area.



Approximate Zone A Floodplain
Flood map image from: www.fema.gov



What does it mean to you if your property is within an approximate Zone A floodplain?

Depending on what you would like to do, there can be a variety of implications if a Zone A flood zone has been mapped through your property. Following are some examples of what effect it can have on you and some things you can do:

New buildings or Substantial Improvements in a Zone A

If you wish to construct a new building or do substantial improvements to an existing building in a Zone A, you may be required by the local County or City building department to elevate the lowest floor of the structure to a certain level (the level varies with different County and City requirements) above the 100-year flood elevation. This requires an engineer to conduct a flood study to determine what the 100-year flood elevation actually would be in the vicinity of the building. As discussed above, unlike a detailed study area, a Zone A will not have 100-year flood elevations published by FEMA.

Development of Lots or a Subdivision within a Zone A

If you wish to develop a group of lots or a subdivision on land encroached by a Zone A floodplain, the local County or City building department may require a full detailed study of the floodplain to be done by an engineer through the length of the lots or subdivision affected by the flood zone. Typically, the intent of such a study is to establish accurate flood demarcation, and 100-year flood elevations through the group of lots or subdivision. Occasionally, the establishment of a floodway may also be part of the study.

Home within a Zone A

If your home is within a Zone A floodplain, and you have a federally backed mortgage, your lender may require you to obtain flood insurance. Because there are no detailed flood elevations published by FEMA, the flood insurance rate that you pay may be higher. Typically a flood insurance vendor will ask for a flood elevation certificate, which shows the elevation of the lowest floor of the home versus the 100-year flood elevation. Because the 100-year flood elevation is not known in a Zone A, the vendor may assess a higher flood insurance rate. In such a case, it could be beneficial for you to have an engineer perform a flood study to estimate 100-year flood elevations on your property. Such a study could show flood elevations are lower than assumed, which could result in a lower flood insurance rate.

In some cases a LOMA (letter of map amendment) can show that an area of land or an existing structure is actually elevated above 100-year flood levels. As discussed above, there can be significant inaccuracies with approximate Zone A floodplains. A LOMA can be used to show that an area of land or existing structure has been incorrectly placed within the 100-year flood zone.