

Flood Plain Outreach

FLOOD INSURANCE IS AVAILABLE TO ALL PROPERTY OWNERS.

City of Decherd participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

MANDATORY PURCHASE REQUIREMENT:

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately-owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings. Financial assistance programs affected include loans and grants from agencies, such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such 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 Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

HOW IT WORKS:

Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special Flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on the Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business

expenses, landscaping and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property that is only partially within a 100-year floodplain as indicated on a Flood Insurance Rate Map. For more information, please contact www.floodsmart.gov or 1-888-379-9531

Substantial Damage or Substantial Improvement

Substantial improvement (SI) means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure (or smaller percentage if established by the community) before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage," regardless of the actual repair work performed.

Substantial damage (SD) means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. Work on structures that are determined to be substantially damaged is considered to be substantial improvement, regardless of the actual repair work performed.

NOTE: If you exceed 50% of your home's value with improvements or repairs and you are in a Special Flood Hazard Area ("A" and "AE" zones), the house must be brought up to current code standards, including elevating to above the base flood.

- **SAFETY FIRST.** If you suspect the onset of flooding, the first thing to do is turn off the electricity and/or gas. If possible, move valuable contents upstairs or to an elevated area. Since you will probably not have much time to act, it is a good idea to have a flooding checklist ready just to make sure you don't forget anything valuable or important.
- **STAY AWAY FROM FLOOD WATERS.** Yes, the number one cause of death during floods is drowning. High water often conceals storm drain inlets and the depth of ditches. The currents in these ditches can be very strong and it doesn't take much moving water to make walking impossible.
- **DRIVING THROUGH A FLOODED AREA IS DANGEROUS AND EXPENSIVE.** Remember the following: More people drown in their cars than anywhere else! Do not drive through flooded intersections. DRIVE AROUND. Street flooding makes ditches hard to see. Another important reason for avoiding flooded intersections is the potential damage to your car. Many newer cars draw air - thus water - from as low as ten inches. This water can ruin your engine quickly.
- **DO NOT APPROACH ELECTRICAL LINES.** The number two cause of death in floods is electrocution. Water is an excellent conductor of electricity. Report emergency service outages to Duck River Electric.

- **TURN OFF YOUR ELECTRICITY.** Never use electrical equipment or appliances that are wet. Some electrical devices store electricity even after they are unplugged and are potentially dangerous.
- **CHECK FOR GAS LEAKS.** Use a flashlight to check for damage to gas appliances and supply lines. In case of a flood you should turn off your gas.
- **WATCH YOUR STEP.** Pay attention to where you are walking. Flooding leaves trash including broken glass, nails, and mud.
- **BE ALERT FOR ANIMALS.** Beware of snakes and insects. Flooding displaces small animals, so they may look for higher ground in and around your house.

FEMA Map Service Center:

<https://msc.fema.gov/portal/home>

State of Tennessee Property Viewer:

<http://tnmap.tn.gov/assessment/>

Select County, Select Search Type and enter the information. Once the map is uploaded, click on Show FEMA DFIRM Flood Map to determine if the property is in or out of a special flood hazard area (SFHA).