

ROXANA

Public Works Department

400 South Central Avenue Roxana, Illinois 62084 Phone: (618) 254-0980

VILLAGE OF ROXANA FLOODPLAIN MAP INFORMATION SERVICES

In order to assist our citizens with understanding the importance of any activities in regulated floodplains, the Village of Roxana Public Works Department is making the following information available to interested persons:

- Whether a property is or is not part of a Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate maps (FIRM) for the Village of Roxana.
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM
- Handouts are available on the flood insurance purchase requirements that can help people who need a mortgage or loan for a property in the SFHA.
- Access to elevation certificates that have been processed in the Village of Roxana.
- Copies are on file of the Letter of Map Revisions (LOMR) that was done for a portion of the SFHA in the Village of Roxana.
- Copies of Biggert Waters Flood Insurance Reform Act of 2012.

If you would like to make an inquiry or need assistance with any information related to floodplain development, please contact the Public Works Department. We are open between the hours of 8:00 am to 2:30 pm, Monday through Friday. If these hours are not convenient, arrangements can be made to accommodate a different time. We may be contacted by telephone at (618) 254-0980 or by email at mreynolds@roxana-il.org, or by visiting our offices at Village Hall, 400 South Central Avenue, Roxana Illinois. There is no charge for this service and we will be happy to assist you with your needs.

How it Works

Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single family residence is \$250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

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 an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy as a condition of the loan for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at http://www.fema.gov/fhm/fq_gen11.shtm.

NFIP:

This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible 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: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The requirement 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.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.