

FAQ's

- ***What is the 100-year Flood Zone or Special Flood Hazard Area (SFHA)?*** The land area covered by the floodwaters of the base flood (a flood having a 1% chance of occurring in any given year) is the Special Flood Hazard Area on National Flood Insurance Program (NFIP) maps. A high-risk flood zone is called a Special Flood Hazard Area (SFHA). It's also known as the 1% annual chance floodplain, commonly referred to as the 100-year floodplain. The 100-year flood is a standard used by the NFIP for floodplain management and to determine the need for flood insurance. Development may only take place within the SFHA, provided that development complies with City floodplain management ordinance, which must meet the minimum Federal requirements. Flood insurance is required for insurable structures within high-risk areas to protect Federal financial investment and assistance used for acquisition and/or construction purposes within communities participating in the NFIP.

- ***What is a Flood Insurance Rate Map (FIRM) and how do I use it?*** A FIRM is a flood map created by the Federal Emergency Management Agency (FEMA) used by the National Flood Insurance Program (NFIP) for floodplain management, mitigation, and insurance purposes. Digital versions of these maps are called DFIRMs. A FIRM will generally show:
 - Roads and map land marks,
 - a community's base flood elevations,
 - flood zones, and
 - floodplain boundaries.

As a property owner, you can use a FIRM to get a reliable indication of what flood zone you're in. However, maps are constantly being updated due to changes in geography, construction and mitigation activities, and meteorological events. Therefore, for a truly accurate determination, contact your insurance agent, insurer, Flood Zone Determination Companies or a Registered Missouri Land Surveyor. FIRMs are available at the office of Community Development Department at City Hall, or on the City website at the following [link](#).

- ***I'm planning an improvement/construction on my property which is in the floodplain. Do I need to obtain a floodplain development permit from the City?*** If your property is located within the floodplain, then you are required to apply and obtain a floodplain development permit prior to any construction/improvement regardless of if a building permit is required. Failure to do so would be in violation of City Code. A floodplain development permit may be obtained either at our office or by using the [Forms page](#) on the Community Development Department Home Page.

- ***Can the City tell me if my property is located within the floodplain?*** No, but the City can provide you information (maps) and whom to contact to make a determination.

- ***Why can't the City determine if my property is affected by the floodplain?*** By determining if your property is in the floodplain, staff would take on legal risks not covered by the City, State or National Flood Insurance Program. While staff will not make an official determination, we can provide you the information (maps) in order for you to decide your current insurance risk or provide you information on who can make a determination. Flood Zone Determination Companies, your insurance agent as well as Registered Missouri Land Surveyors can provide

determinations. A list of Flood Zone Determination Companies can be found on FEMA's website at the following location: <https://www.fema.gov/flood-zone-determination-companies>.

- ***My Property is located within the floodplain. Am I required to carry flood insurance?*** Generally Yes. If you currently have a mortgage, your lender and the NFIP will require you to carry flood insurance. If you do not have a mortgage, then you are not required to carry flood insurance; however, it is strongly encouraged.
- ***Can I drop my flood insurance if it is no longer required by my mortgage lender?*** Even though flood insurance isn't federally required (except for those living in an identified Special Flood Hazard Area who have a mortgage from a federally regulated lender), anyone can be vulnerable to floods. It is a good idea to talk to the local floodplain administrator and/or your insurance provider to make sure you have the coverage you need. Know the facts before you decide that your property is not at risk.
- ***My property is located within the floodplain. Can my property be legally removed from the floodplain?*** Yes. If your property meets certain criteria for removal, there is a process in place to officially remove all or a portion of your property from the floodplain. Please be aware, if you only remove a portion of the affected property floodplain insurance may still be required; however, your risk/premium could be reduced.
- ***Why should I get flood insurance?*** Policies issued by the National Flood Insurance Program pay even if a federal disaster is not declared. FEMA Individual Assistance (IA) grants are available only after federally declared disasters. Historically, federal disasters are declared in less than 50 percent of flood events. FEMA assistance does not cover all losses. NFIP policy holders can choose their amount of coverage. The maximum for residential structures is \$250,000 in building coverage and \$100,000 in contents coverage. The maximum for businesses is \$500,000 in building coverage and \$500,000 in contents coverage. Most standard homeowner's insurance policies do not cover damage caused by flooding. Check with your agent to see whether your policy covers flood damage. Flood insurance is usually written as a separate policy. Flood insurance gives you control. As long as your community participates in NFIP, as a homeowner or business owner you can get building and contents coverage included in your NFIP policy. Renters can get coverage for contents only.
- ***Where can I buy flood insurance?*** You can buy flood insurance by contacting your insurance company or agent. For an agent referral call 1-800-427-4661 or you may visit <https://www.fema.gov/national-flood-insurance-program>.
- ***When should I buy a policy?*** As soon as possible. FEMA urges you to buy flood insurance before a flood event occurs. NFIP cannot pay a claim if you don't have a policy in effect when damage occurs. An insurance policy from NFIP becomes effective 30 days after you buy it, unless the purchase is associated with the origination, renewal or extension of a federally backed loan on property in a high-risk area.

If your home, apartment or business was flooded due to the severe storms April 28-May 11, 2017 and you did not have flood insurance, you cannot get coverage for damage from this event. However, you can get coverage against future flooding.

- **My property/subdivision has never flooded, so why do I need flood insurance?** Almost 25 percent of all flood insurance claims come from outside areas determined to be at high risk for flooding. Flooding can occur almost anywhere. It occurs in moderate-to-low risk areas as well as in high-risk areas. Even if you live in a low-to-moderate risk area, you are encouraged to get and keep coverage.
- **I am not in a flood hazard area, but I'd like to purchase flood insurance. Is this possible?** Yes, as long as your community participates in NFIP which the City of St. Charles is a participating member. You are eligible to purchase a flood policy with the same coverage you would receive if you lived in a high-risk area. A Preferred Risk Policy (a lower-cost flood insurance policy) provides both building and contents coverage for properties in moderate-to-low risk areas for one price.
- **Can I get flood insurance if I'm renting a property?** Yes. If you live in a community that participates in NFIP (which the City is a member) and you are a renter, you can get flood insurance to cover the contents of your home, apartment or business at a rented location.
- **How much does a policy cost?** The cost of a policy depends on the flood risk, but the average cost for a homeowner is approximately \$1,000 per year in Missouri. It is essential that you speak with your insurance agent to determine exact costs.
- **How much will I get from the NFIP after my property is damaged by a flood?** There are some misconceptions about the amount a policyholder will receive following flood-caused damage. While a policy may state it covers losses up to a certain amount:
 - The amount paid to the policyholder on a homeowner's policy will cover only the cost of actual damage caused by the flood.
 - The amount paid on contents will cover only actual losses caused by the flood.
 - The amount paid to businesses covered for structure and contents will be only for actual losses by the flood.
- **If I receive federal disaster assistance and I do not get flood insurance, can I get federal disaster assistance for future disasters?** If you live in a high risk flood zone, and you've received federal disaster assistance in the form of grants from FEMA or low-interest disaster loans from the U.S. Small Business Administration (SBA) following a Presidential disaster declaration, you must maintain flood insurance in order to be considered for any future federal disaster assistance.
- **Where can I get more information on flood insurance?** Visit www.FloodSmart.gov, contact your insurance provider or call the NFIP helpdesk at 1-800-427-4661.