

## Flood Insurance Maps for Fairfield County for Public Review

The Chamber was recently informed during a Legislative Action Committee meeting that newly proposed Flood Insurance Maps for Fairfield County are now out for public review and the 90 day appeal period has started. ***The 90 day appeal period runs until October 13, 2010.*** Maps may be viewed at Fairfield County Regional Planning along with each incorporated community. In the City of Lancaster, the maps are available at the City Engineer's Office and on the City website [www.ci.lancaster.oh.us](http://www.ci.lancaster.oh.us). Maps can also be viewed on Regional Planning website: [www.co.fairfield.oh.us/rpc/DFIRM.htm](http://www.co.fairfield.oh.us/rpc/DFIRM.htm). Property owners will also find the form for filing appeals along with information on the process. Within the City, property owners can come into the office and we can actually compare the old and new boundaries on the GIS map to show them the changes

Appeals should be filed with the appropriate municipality or Fairfield County Regional Planning for unincorporated areas. In Lancaster appeals are filed with the City Engineer's Office. While appeals are filed with the city, only FEMA can make determinations on map changes. If a property owners have previously received a Letter of Map Amendment or Letter of Map Revision, it may not be reflected on the proposed maps. In most cases, FEMA will issue a new letter once the map becomes final. There are a few cases where the existing letters will be repealed entirely.

When new flood maps are issued, the flood risk may become higher or lower- which can affect what a resident pay for flood insurance. During the protest period FEMA will give residents time to protect their property and, possibly, save on flood insurance. The National Flood Insurance Program (NFIP) has "grandfathering" rules to recognize policyholders who built in compliance with the flood map in effect at the time of construction or who maintain continuous coverage. Sometimes, though, using the new flood maps can actually result in a lower premium, especially if the home is high enough above the Base Flood Elevation. The National Flood Insurance Program grandfathering rules allow policyholders who have built in compliance with the flood map in effect at the time of construction to keep the earlier base flood elevation to calculate their insurance rate. More information on grandfathering rules can be found at the following website: <http://www.floodsmart.gov/>

Once the appeal period is over, FEMA will review the comments and resolve any map changes. Maps are expected to be finalized in mid 2011.

For more information or questions you can contact the Fairfield County Regional Planning Office at 740.652.7110.