Flood Zone Map, Flood Insurance, and Elevation Surveys – Important Update.

You may have received a notification from your Lender/Insurance/King County/FEMA regarding the new Flood Zone mapping and your need to purchase Flood Insurance.

We believe that this new mapping overlay is in error for many properties, but the proof for each parcel falls upon the property owner.

What We Know: The new Flood Zone digital map overlays may not be correct for your property.

What Changed: FEMA has been digitizing their existing paper flood zone maps, resulting in significant errors in where the 100-year flood plain boundary is shown on many lakeshore properties.

1) **You may be able get your flood insurance money refunded if you prove the error.**

What Changed: Insurance Companies/Mortgage Lenders and other groups rely on these maps, and recently sent notifications to homeowners that they must buy Flood Insurance.

2) **You might need to get an elevation survey and apply for a LOMA (Letter of Map Amendment.)**
   If you do need an elevation survey, you may be able to get a group rate by coordinating with adjacent property owners and having your surveys done at the same time.

What Changed: The new digitized map overlays are very inaccurate, and property owners must obtain FEMA concurrence that their improvements are not in the Flood Zone with an elevation survey, and by submitting a LOMA.

3) **You may be able to avoid the expense of an elevation survey.**

What Changed: Concerned Citizens met with FEMA to point out the error. Now FEMA may accept a LOMA without an accompanying survey.

You may be eligible for FEMA assistance via their LIDAR mapping instead of the elevation survey route. If you believe you meet the *qualifications for LIDAR mapping assistan*ce, contact:

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1.) **Flood Zone Mapping and Flood Insurance Requirements Explained:**

Paper Flood Zone maps were hand drawn based on USGS topography maps from 1978. This has been going on for years and King County is 10 years behind in this update. The digitized "but UNCHANGED" map is available online here https://msc.fema.gov/portal/home and became effective 8/19/2020.

This new map superimposes a NEW satellite photograph over the old "UNCHANGED" paper drawing of flood areas. It is MEANT to shade areas with elevation at 36 feet (NAV '88) as a flood plain.

Rules for banks were changed recently to impose big penalties on the bank if they have a mortgage on a home which appears in a flood zone without flood insurance. Banks use specialist companies to check if houses are in a flood zone. When it was all paper maps, this was difficult and was based on measurements from known landmarks (e.g., a road) to see if a building was in the zone. But now that it is suddenly digital, they just look at the photo and declare a house in the flood zone.

2.) **Elevation Survey and LOMA Explained:**

However, anyone who inspects the map will see that it does not line up with the satellite image. **In fact, there are over 8 locations on both sides of the lake, where the lake is NOT in the flood zone**, and many others, like homes high on a hill well above the lake, which are in the shaded flood zone (when they should not be). While the map "didn't change," superimposing the satellite image made it obvious how far off the original 1978 flood zone map was. It is a TERRIBLY INACCURATE map, but up until recently that was not an issue.

The problem is that the "Unchanged" flood zone map is wrong (and has been for years), but now it is obvious. Therefore, the banks are now requiring flood insurance 30 days after 8/19/2020. Not all banks have been this quick to respond, so it is likely many more residents will be getting letters requiring flood insurance over the coming months.

FEMA knows that their maps are WRONG, and they even have detailed elevation data from precision LIDAR, which lines up with the satellite images. The process of updating maps is projected to take over a year (likely several years) of hydrologic studies, process, postings, public comment – all to avoid the immediate shock that we now face in enforcing an INACCURATE MAP.

They are prioritizing where the maps are worst, for where to update next, but this is not a short-term solution. When they update the maps, it is called a **Letter of Map REVISION** (LOMR), and many people not in a flood zone, might find themselves in the new flood zone.

The only way for an individual to expediently fix that the map isn't accurate for their house is to apply for a **Letter of Map Adjustment** (LOMA) from FEMA at this website https://www.fema.gov/flood-maps/change-your-flood-zone you will need an **Elevation Survey** from a professional surveyor which seems to cost $800-$2000. You also need a copy of your plat map, and tax assessors map to show your address, legal description of your property, and home location on the property. After they get the application, IF approved in 30-60 days, they will issue this LOMA which you send to your bank and flood insurance is no longer required. (I submitted my application yesterday.)

In addition, if your flood insurance was backed by the **National Flood Insurance Program (NFIP)** – most but not all are – then you can get a refund of up to a year of flood insurance payments, since you have proven your home was never in a flood zone. However, there is no refund on what you spent for the surveyor. If the map is REVISED (LOMR) with a new map, there is no refund of your insurance since it is considered a change in the flood zone.

3.) **Avoiding the expense of Survey (if at all possible) and LIDAR explained:**

1. If your house is WAY above the flood zone, since FEMA has the LIDAR elevation data, they may be able to give you a detailed LIDAR elevation map which you can submit instead of the Elevation Survey – saving you $800-$2,000. This will work if no part of your house outline INCLUDING ALL DECK SUPPORTS/foundations and attached structures is above 38' NAV '88 elevation.
2. BUT if you are closer than 38' you are too close to the 36.1' flood zone and you need to get an elevation survey. Last winter's maximum flood was about 31.15 NGVD 1929 + 3.85' to convert to NAV'88 = 35' so if the lowest part of your home or deck was still THREE FEET above the highest lake level this may work for you. FEMA believes this applies to about 270 homes around the lake.
3. You may need to get your own flood insurance in the interim, be sure it is NIFP backed so you can get a refund. If you think your house is less than 38' elevation i.e., water was getting close in the February 2020 flood, but still at least a foot from being flooded, then you probably need a surveyor BUT you should go in with your neighbors at a similar elevation. Doing the elevation survey for multiple neighboring homes should cost HALF of what you would pay individually as a great deal of the cost is establishing a relative elevation reference, which could then be applied to all the homes in your neighborhood. You will have to coordinate this with your neighbors yourselves.
4. If water got to within about 14 inches of your home last winter, sorry you probably are going to need flood insurance. Shop around do not take the Lender Placed insurance because it is probably more than twice the price of what you can find yourself.
5. 4) If you are already paying flood insurance, go look at the map, maybe you do not need to pay anymore if no part of your house/deck is within the shaded flood zone. You still might be better off having it, but you might not be legally required to. Be sure the insurance is protecting YOU not just the bank. When the map is REVISED (eventually) you may need to resume paying flood insurance

If necessary, you may contact WSSA https://sensibleshorelines.org/ for more information.