



1. Why is the City of Covington getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and properties in Kenton County. They indicate the risk for flooding throughout the City of Covington and Kenton County. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in more than 15 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors.

New digital mapping techniques will provide more detailed, reliable and current data on Kenton County flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

2. Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of industries were impacted by out-of-date flood data.

Kenton County's map modernization project is a joint effort with FEMA in cooperation with local associations and private sector partners.

3. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. The inland high-risk zones will be labeled with designations such as "A", "AE", "AO" or "AH", and coastal high-risk zones that have additional risk from storm surge will be labeled "V" or "VE".

4. What are the benefits of the new flood hazard maps?

The Map Modernization project will benefit numerous groups of people in different ways: *(Cont'd. Page 2)*



Frequently Asked Questions (FAQs)

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- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect the City of Covington and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.

5. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur - or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an A or AE zone. Low- and moderate-risk areas will be designated as X zones and shaded X zones on the new maps.

The new maps are being made available for public view at the Kenton County Courthouse and the Covington City Hall - Engineering Department and are also available on the Internet. Visit www.hazards.fema.gov for more information and to see the new maps.

6. How will the new flood hazard maps affect me?

Neighborhoods across Kenton County will be affected differently by these map changes. There will be some properties that aren't affected - their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation*. Some properties will be mapped into a lower-risk area than before.

* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.



7. What will happen if I move from a low- or moderate-risk area to a high-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire*. And most homeowners insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) “grandfathering” rule.

8. What will happen if I move from a high-risk to a low- or moderate-risk area?

When a building moves to a low- or moderate-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

9. How might the new flood maps affect me financially?

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low- or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$500 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$112 per year. Coverage for renters starts at just \$39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

* FEMA - 2005 National Statistic



10. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. These rules allow such policyholders to benefit in the premium rating for their building. However, property owners should always use the new map if it will provide you with a more favorable premium.

Renewal of An Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

Built in Compliance

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- 1) the building was built in compliance with the flood map in effect at the time of construction; and
- 2) if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
- In general, for buildings constructed in high-risk zones after the community’s first flood map was adopted, your rates are based upon the difference between the flood map’s Base Flood Elevation (BFE) and your building’s elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.



Frequently Asked Questions (FAQs)

11. What if my home or business is mapped into a high-risk area but I believe the designation is in error?

Flood map designations are always based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for *all* properties. However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate data about your property when new maps are eventually completed and released to the public.

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" is in place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an elevation certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated by the new maps.

12. When do the new maps become effective?

The maps officially released to county officials and the public in February are still preliminary. The process that leads to final adoption can last as long as a year.

Initial release is followed by a short review period by community officials. Then there is a 90-day "Public Comment Period." The final review and adoption process is expected to begin May 2008 and the date of adoption is approximated for Fall 2008. Once the maps are adopted, new flood insurance requirements will become effective.

13. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the City of Covington map modernization project:

Web site Resources:

- City of Covington Web site: www.covingtonky.gov
- FEMA Web site on Mapping: www.fema.gov//plan/prevent/fhm
- For general information about flood insurance: www.FloodSmart.gov

Other Resources:

- Covington Engineering Office: (859) 292-2112; Open Monday - Friday from 8:00 am to 4:30 pm
- FEMA Map Assistance Center 1-877-FEMA MAP (1-877-336-2627)
Open Monday-Friday, 8am-6:30pm

MAPPING THE RISK

FLOOD MAP MODERNIZATION



Frequently Asked Questions (FAQs)

- To view, or purchase flood hazard maps for a nominal fee: 1-800-358-9616
- For questions on flood policy coverage and rates: 1-800-427-4661
- Public Meetings: For the latest dates and locations, call the Covington Engineering office: (859) 292-2112 or visit www.covingtonky.gov.

Visit www.FloodSmart.gov for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.