

- **My house in in a floodplain. What do I need to know?**

Insurance: You should seriously consider purchasing flood insurance. Your homeowner's or renter's insurance policy does not cover flooding. To purchase flood insurance, contact your regular homeowners' insurance agent.

Preparation: Your family is at risk for flooding, which can happen quickly and without warning. Prepare a family disaster plan in advance for your best protection. The American Red Cross has excellent publications in English and Spanish to help you with this process.

Restrictions: In some floodplain areas, development permits may be denied. The City of Branson requires building permits for remodeling, improving, expanding, or rebuilding your home, buildings, parking areas, etc. If your property is in a floodplain, you will have to make all projects compliant with stricter rules for floodplain construction.

If your structure meets any of the following criteria, your structure will be subject to compliance requirements for demolition or elevating your structure:

Nonconforming use. A structure, or the use of a structure or premises that was lawful before the passage of the city's floodplain ordinance, but which is not in conformity with the provisions of Chapter 38, may be continued subject to the following conditions:

- If such structure, use, or utility service is discontinued for twelve (12) consecutive months, any future use of the building shall conform to Chapter 38 of the City of Branson Municipal Code.
- If any nonconforming use or structure is destroyed by any means, including flood, it shall not be reconstructed if the cost is more than 50 percent of the pre-damaged market value of the structure.

Cumulative improvement. A use or structure may be improved (remodeled or enlarged) without conforming to current requirements for elevation so long as the cumulative value of all work done within the last five calendar years does not exceed 50 percent of the structure's current market value. If the cumulative value of the improvement exceeds 50 percent of the structure's current market value, the structure must be brought into compliance which requires elevation of residential structure to or above the base flood elevation or the elevation/flood proofing of non-residential structures to or above the base flood elevation.

Substantial damage. Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. The term "substantial damage" includes repetitive loss. Repetitive loss means flood-related damages sustained by a structure on two separate occasions during a ten-year period for which the cost of repairs at the time of each such flood event, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

- **What is an Elevation Certificate?**

The National Flood Insurance Program (NFIP) Elevation Certificate (EC) is an administrative tool of the NFIP which is to be used to provide elevation information necessary to ensure compliance with to community floodplain management ordinances, to determine the proper insurance premium rate, or support a request for a Letter of Map Amendment (LOMA).

- **Who can prepare an Elevation Certificate?**

Elevation Certificates must be prepared and certified by a land surveyor, engineer, or architect who is authorized by commonwealth, state, or local law to certify elevation information.

- **What does FEMA stand for?**

Federal Emergency Management Agency – It is designed to bring an orderly and systemic means of federal natural disaster assistance for state and local governments in carrying out their responsibilities to aid citizens.

- **What is a floodplain?**

The Federal Emergency Management Agency (FEMA) defines a floodplain as a land area that is susceptible to being inundated by water from any source.

- **What is the National Flood Insurance Programs or NFIP?**

The program enables property owners in participating communities to purchase insurance protection from the government against losses from flooding. This insurance is designed to provide an insurance alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

- **What is a 100-Year Flood Zone or Special Flood Hazard Area (SFHA)?**

The SFHA is also known as the 100-year floodplain. It is defined as a floodplain associated with a flood that has a 1 percent annual chance of being equaled or exceeded in any given year. The SFHA is not a flood that happens once in a hundred years, instead, it's a flood that has a 1 percent chance of occurring every year. Therefore, a 100-year flood could occur more than once in a relatively short period of time. Based on this formula, structures located in SFHAs have a 26 percent chance of being flooded over the course of a 30-year mortgage.

- **What is a Flood Insurance Rate Map (FIRM)?**

A FIRM is a map on which FEMA has delineated both the areas of special flood hazards and the risk premium zones applicable within the Community.

- **How do I know if my property is in a flood zone?**

Printing out a FIRMette (Flood Insurance Rate Map) from msc.fema.gov is the most up-to-date information provided on the maps that will not only allow you to view your property, but will also allow you to print out a copy so that you may present to your lender or insurance agent if you are ever asked.