

Do You Need Flood Insurance?

You may be wondering if you need flood insurance or you have a flood insurance policy in effect and do you need it. Listed below are links to the Federal Government Program to assist property owners in determining if they need to purchase flood insurance for their property within our community, as well as any forms as may be needed.

The National Flood Insurance Program (NFIP) Is a Federal Program under Federal Emergency Management Agency (FEMA). This program enables property owners to purchase insurance protection 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.

The City of Ocoee is in the process of becoming a CRS community with the Federal Emergency Management Agency Community Rating System program. This program provides a discount on flood insurance premiums for residents of communities implementing certain activities. We also have adopted and enforce a floodplain management ordinance to reduce future flood risks to new construction in Special Flood Hazard Areas as well as helping resident in determining if their property is in the floodplain.

FIRM Maps – (Flood Insurance Rate Map) - These maps delineate the parameters of the 100 Year Flood Plain as it relates to your property

<http://www.fema.gov/hazard/map/firm.shtm>

Elevation Certificates – This form is used to determine the relationship of the structure on the property to the 100 Year Flood Plain.

<http://www.fema.gov/library/viewRecord.do?id=1383>

LOMA or LOMR-F - (Letter Of Map Amendment / Letter Of Map Revision Based on Fill)

If you believe your property is not located in the designated 100-year floodplain or Special Flood Hazard Area (SFHA)], per the Flood Insurance Rate Map for your community and you would like the Federal Emergency Management Agency (FEMA) to make an official determination regarding the location of your property relative to the SFHA, you may request a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F).

http://www.fema.gov/plan/prevent/fhm/ot_lmreq.shtm

Orthometric Height Conversion - Conversion between NGVD 29 and NAVD 88

http://www.ngs.noaa.gov/cgi-bin/VERTCON/vert_con.prl

In addition to the Federal sites above, we have listed below City information which can assist in determining your property's location as it relates to Floodplains. Presently these items can not be accessed on the web, however, if you are in need of the information, please call 407-905-3100 ext: 1013.

Flood Studies , Flood Insurance Study - Revised: September 25, 2009

City of Ocoee - Map Overlays

- FIRM - Attributes (AE, X, etc.) w/ building footprint
- Grade Contours w/ building footprint
- Floodplains – Base Flood Elevation (BFE) w/ building footprint
- Parcel / Property Locator by Address

We hope this information we have provided will help you with your lender and/or insurance company in determining your needs for flood insurance.