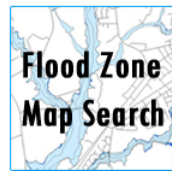
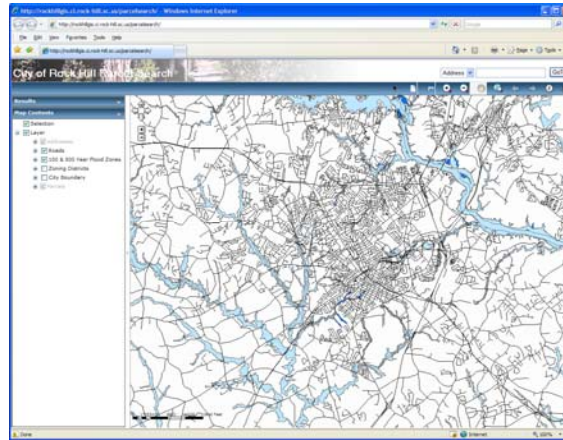


What is a Flood Elevation Certificate?

Your insurance agent may ask you for an Elevation Certificate. This certificate verifies the elevation of the lowest floor of your house relative to the ground. It is especially important if your house/building is in a high-risk flood area. An Elevation Certificate is only required if your building was built, or substantially improved, on or after the date of the community's initial Flood Insurance Rate Map (August 2, 1974). These buildings are considered to be Post-FIRM. Be sure to ask your agent if your house/building is a Pre-FIRM or Post-FIRM building before purchasing your Elevation Certificate.

We strongly recommend that you go to the www.floodsmart.gov website or call 1-888-379-9531 for assistance if you have any question as to whether you may or may not be in a flood hazard area or if you need flood insurance.

For information about the City's flood management regulations visit the City of Rock Hill web site, www.cityofrockhill.com, go to "How Do I...", and then click on "Check a City Ordinance". The flood regulations are found under Chapter 10, Article VII, Flood Damage Prevention.



Use our online Flood Zone Map Search to find out if your property is located in a Flood Zone.

Go to www.cityofrockhill.com, Planning & Development Dept., click on Floodplain Info, and then click the Flood Zone Map Search button.



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Floodplain Information For Homeowners



Floodplain Information for Homeowners

The National Flood Insurance Program (NFIP) regulations require flood insurance for insurable structures located in Special Flood Hazard Areas (SFHAs) that carry a mortgage loan backed by a federally regulated lender or servicer. The SFHAs are the areas subject to inundation by the 1 - percent - annual chance flood, which is also referred to as the 100 year or base flood.

As a homeowner, it's important to insure your home and its contents. Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. If your home is in a high-risk flood area and you have obtained a mortgage through a federally regulated or insured lender, you are required to purchase a flood insurance policy. You may obtain further flood insurance information at www.floodsmart.gov.

How do I remove my home from a SFHA?

If you are a homeowner and believe your property is not located in a designated 100 year (1%) floodplain or SFHA as shown on the effective Flood Insurance Rate Map (FIRM) or Digital Flood Insurance Rate Map for Rock Hill 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).

For a LOMA to be issued to remove a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the Base Flood Elevation (BFE) established for your area. To remove the entire lot from the SFHA, NFIP regulations require that the lowest point on the lot be at or above the BFE.

A Letter of Map Revision Based on Fill (LOMR-F) is submitted for properties on which fill has been placed to raise a structure or lot to or above the BFE. The NFIP regulations require that the lowest adjacent grade of the structure be at or above the BFE for a LOMR-F to be issued to remove the structure from the SFHA. The City of Rock Hill must also determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding". To remove an entire lot and structure(s), both the lowest point on the lot and the lowest adjacent grade of the structure(s) must be at or above the BFE.

The issuance of a LOMA or LOMR-F by FEMA eliminates the Federal flood insurance purchase requirement as a condition of Federal or federally backed financing. **However, lenders retain the prerogative to require flood insurance as a condition of any loan as part of their standard business practices, regard-**

less of the location of the structure.

Certain sections of the LOMA and LOMR-F application forms must be certified by a Registered Professional Engineer or Licensed Land Surveyor. Therefore you may incur certain fees associated with obtaining data and hiring a Registered Professional Engineer and Licensed Land Surveyor to provide and certify certain information that must be submitted with the LOMA or LOMR-F requests.

If your home was built on natural ground and its lowest adjacent grade is at or above the BFE and you would like to request a LOMA or if your home was built on fill (or has been elevated by the placement of earthen fill) and you would like to request a LOMR-F you may find the forms and information by going to the www.fema.gov website and searching for LOMA or call 1-877-336-2627 for a map specialist.

To view the flood map for your home's location you may visit the Planning and Development located on the third floor East Wing of City Hall. You may also go to the City of Rock Hill web site, www.cityofrockhill.com, and on the left side of the Planning and Development web page you will find a link to the flood plain information and maps.