



FEMA Flood Map Update Information

Impacts & Assistance

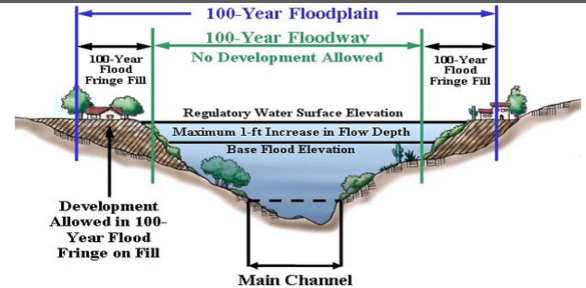
BACKGROUND

The Federal Emergency Management Agency (FEMA) has recently completed updates to the Flood Insurance Rate Maps for Botetourt County. The current maps have been in effect since 1978. The map updates incorporate changes to the floodplain from new development, better topographic information, and additional stream segments.

The changes to the floodplain are preliminary at this time and can be viewed on Botetourt County’s GIS website or at the Planning and Zoning Office until March 30, 2010. Public comments will be accepted up to March 30th. Once the public comment period is complete, FEMA typically makes final revisions and issues a Letter of Final Determination. The new maps will become effective once they are adopted by the Botetourt County Board of Supervisors.

FLOOD INSURANCE

The average cost of flood insurance is reported to be approximately **\$500/year**. Your mortgage company will likely require flood insurance if your home or business is located in the 100-year floodplain.



GRANDFATHER RULE

You can save money with the National Flood Insurance Program’s **Grandfather Rule!** This applies if you purchase flood insurance before new maps take affect and you may qualify for a Preferred Risk Policy which can offer significant savings on premiums.

HELPFUL LINKS, RESOURCES, AND ABBREVIATIONS

Botetourt County GIS
www.botetourt.org

National Flood Insurance Program
www.floodsmart.gov

Federal Emergency Management Agency
www.fema.gov



BFE – Base Flood Elevation

FIRM – Flood Insurance Rate Map

SFHA – Special Flood Hazard Area

LOMA – Letter of Map Amendment

LOMR – Letter of Map Revision

ECI’S SERVICES

As a local member of the Botetourt County community, Engineering Concepts, Inc. has assisted many property owners and businesses with services related to flooding. ECI’s services include surveying for flood elevation certificates, flood studies, LOMA’s, LOMR’s, and flood proofing for residential and commercial structures.

Contact us today with your questions about changes to the floodplain and its affect on your property.