

Learn Your Property's Flood Risk - Online

Floods can – and do – occur throughout York County. And flooding not only occurs in high-risk areas but in low- to moderate-risk areas, as well. Twenty to 25 percent of all flood insurance claims come from areas designated as low- to moderate-risk areas.

The county's new digital flood maps show flood risks property-by-property. Learn your risk. Go to FEMA's Map Service Center to find information on how to use the maps. To view the maps, go to FEMA's Map Service Center at https://msc.fema.gov/webapp/wcs/stores/servlet/CategoryDisplay?storeId=10001&catalogId=10001&langId=-1&categoryId=12001&parent_category_rn=12001&type=1&stateId=&countyId=&communityId=&stateName=&countyName=&communityName=&dfirm_kit_id=&dfirmCatId=12009&isCountySelected=1&isCommunitySelected=1&userType=G&urlUserType=G&sfc=0&cat_state=13045&cat_county=15294&cat_community=355069.

FEMA will make maps available on Google Earth after they become official.

From Release To Final Adoption

The new flood maps will be adopted in the fall of 2009. At that time, the new insurance requirements will take effect. The map adoption process includes a round of community meetings, and a review of citizen concerns. Some property owners may feel that even though part of the property is in a high-risk area, the house or commercial structure itself sits high enough to warrant a lower flood insurance rate. Owners who wish to challenge the new designation will need to prove that the structure is sufficiently above the base flood elevation. For more details on the appeals and protest process, visit www.yorkccd.org under "Watershed Program".

THE MAP ADOPTION PROCESS

September 2008 – Preliminary maps released

November 15, 2009 – Start of 90-day Public Comment Period (for filing of appeals and protests)

March 2009 – County and federal review begins

September 25, 2009 – Maps adopted; new insurance requirements take effect

Visit your local municipal office to see the preliminary maps and learn when map changes take effect

For general information call

The York County Conservation District at (717) 840-7430 Open 8:30 a.m.-4:30 p.m., weekdays.

* *Date subject to change pending completion of review process*

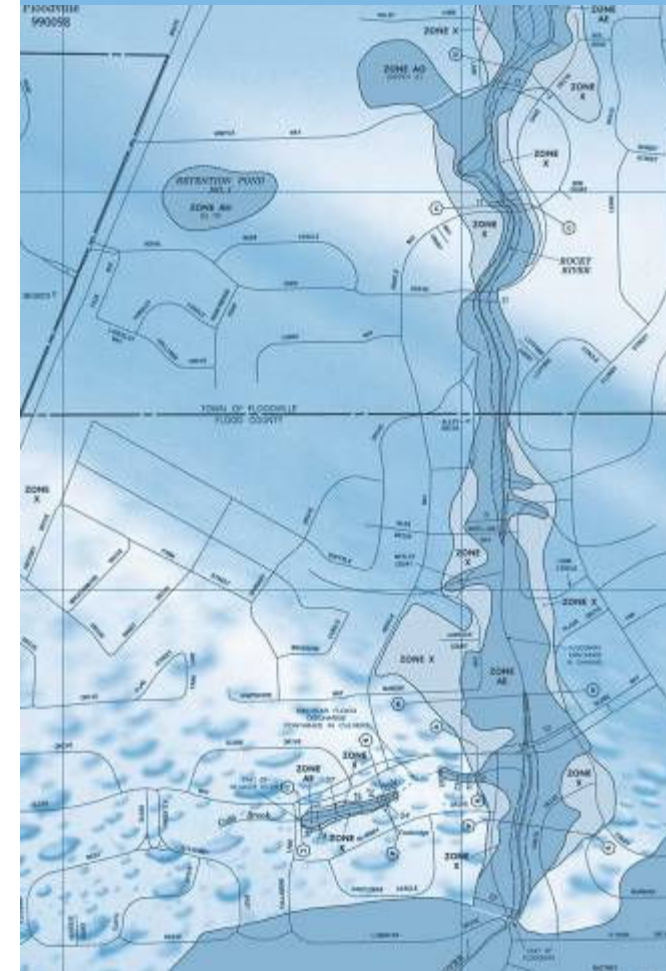
The map modernization project is a joint effort between York County, Pennsylvania Department of Economic Development, and the Federal Emergency Management Agency, in cooperation with York County Conservation District and Planning Commission partners.

MAPPING THE RISK

FLOOD MAP MODERNIZATION

New Flood Hazard Maps

What Property Owners Should Know



Flooding occurs in all 50 states and is the nation's most costly natural disaster. Everyone in York County is at some risk.

Mapping The Risk

Flooding is a frequent and costly hazard in York County, and the first step in flood protection is knowing your flood risk.

Flood risks vary from property to property, even in the same neighborhood. And risks can change over time due to erosion, land use and other factors. FEMA has now completed a major effort to develop detailed, digital flood hazard maps of York County that reflect current flood risks and areas of recent growth. The new maps replace maps that are up to 20+ years old. Planners, local officials, engineers and builders can use the maps to make important determinations about where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.

Flood Maps And Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher, or lower, than they thought. If you receive a letter from local officials announcing a change in your flood risk status, the change may affect what you pay for flood insurance. Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood.

The federal government requires mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are mapped into a high-risk area, and already have flood insurance when the maps are officially adopted in the fall of 2009, your premium will stay at the current lower risk level when your policy renews.

IF THE MAP SHOWS	THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY
Change from low or moderate flood risk to high risk	Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the true (high) risk. Grandfathering offers savings. The National Flood Insurance Program (NFIP) has “grandfather” rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Talk with your insurance agent about the ways you can save.
Change from high flood risk to low or moderate risk	Flood insurance is optional, but recommended. The risk is reduced, not removed. Flood insurance can still be obtained, and at lower rates. Twenty to 25 percent of all flood insurance claims come from low- to moderate-risk areas. Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy for those properties that qualify.
No change in risk level	No change in insurance rates. Most homeowner insurance policies do not cover damages due to flooding. Talk to your insurance agent to learn your specific risk and the steps you can take to protect your property and assets.

Questions about maps? Visit www.yorkccd.org “Watershed Program” or, for general information, call York County Conservation District at (717) 840-7430. Office hours are week days Monday through Friday, from 8:30 a.m. to 4:30 p.m., located at 118 Pleasant Acres Road, York, PA 17402.

Questions about flood insurance? Visit www.FloodSmart.gov, or speak with your insurance agent.

