

## Why is your lender requiring you to get flood insurance?

Lenders are notified when properties they have mortgages on are in a flood zone. They must protect their mortgage collateral by making you provide them with a flood insurance policy. If your property is shown as being in a flood zone, you will be required to buy the insurance. This insurance is not inexpensive. So you want to make sure that you have to buy it.

## Why is your property now shown in a flood zone?

Congress mandated that the Federal Government (FEMA) study the rivers, lakes and streams of the US and determine the limits of property flooding. When they do this they produce Flood Insurance Rate Maps showing who is and is not subjected to flooding.

From time to time FEMA (Federal Emergency Management Agency) will also update the flood insurance rate maps in a community. In May 2012 much of San Diego County's waterways were remapped by FEMA. When these maps are prepared, FEMA uses measurements throughout the waterway, taken at several hundred foot intervals. Then they compute the surface elevation of the 100-year storm flood and call it the Base Flood Elevation.

While these flood insurance rate maps are generally quite accurate, there is cause for error along the edges of the flooding because insufficient data is collected by FEMA to address specific properties and the improvements to them.

## What can you do about it?

You should have KAPPA confirm that your home is actually in the flood zone. Contact KAPPA Surveying & Engineering at 619-465-8948, so we can assist you with this.

[Read more on next page](#)

*KAPPA Surveying and Engineering is a 2nd generation family-owned company serving San Diego County since 1979. We provide a wide range of surveying and civil engineering services to home-owners, builders, and municipal agencies. We invite you to contact our flood control engineering department for questions and information regarding Flood Insurance Rate Map revisions. You can find more information on our company at our website, [www.KAPPAinc.com](http://www.KAPPAinc.com).*

*Our staff includes licensed land surveyors and licensed civil engineers.*



## Do you really need flood insurance?



### ***Many homeowners have recently been told they must buy flood insurance!***

If your lender has told you this, you may want to read more and get the facts.

- Why are they requiring this?
- Why now?
- What can you do about it?

Investigating whether or not your home is in a flood zone can be the difference of thousands of dollars per year. Many home-owners were told to get flood insurance because of inadvertent errors in the flood rate maps.

We can help you by determining whether or not your home is accurately depicted on the flood insurance rate maps.

Roughly 50% of the home-sites that we investigate don't actually need flood insurance.

We are KAPPA Surveying & Engineering and we are experts at flood mapping and analysis.

Kappa has assisted a great many home-owners with their flood insurance investigations. We routinely work with FEMA (Federal Emergency Management Agency) on flood plain matters and are very familiar with their rules and procedures. We maintain a large library of official FEMA maps, flood profile reports and forms so we can bring quick and low-cost services to you.

Here is what we can do for you to confirm the status of your home and potential for flooding, which triggers the requirement for flood insurance.

We use a proven 3-step process which is designed to save you time and money. It is briefly explained as follows.

1. We survey the elevations of your floor and building corners. Then we quickly analyze the flood maps to see if your case has a reasonable chance of success.
2. We prepare the required FEMA applications, maps, and property information forms.
3. We process the applications through FEMA and represent you when they have questions or need added information.

There are no guarantees that FEMA will grant you a change and amend their maps to remove your home from the flood zone notations. However, our experience shows that using our 3-step procedure gives you the best chance of success at a reasonable cost.

We find that about 50% of the home sites we study can be removed from the flood zones on official FEMA flood rate maps.

Our 3-step process is designed to minimize cost while processing your request with FEMA.

### ***Step One: Collect Elevation Data.***

In order to begin the process of removing your home from a flood zone, it is essential that we collect information to support an application for flood insurance rate map amendment. We do this by accurately measuring the elevation of your home's floor and the land adjacent to your home.

We then do a quick analysis of the FEMA maps and flood surface profiles to see if your home appears to meet the criteria for a flood map amendment. Generally, this means that the land around your home (or the finished floor elevation of your home) is above the elevation of flood water.

If the answer is yes, we proceed to step 2. If not, we notify you and there is no further charge for our services.

### ***Step Two: Prepare the Official Application Package for FEMA***

If it appears that your home is mistakenly shown in the flood zone, we prepare an application package for formal submission to FEMA.

This package includes several legal documents and legal certifications (which we make on your behalf). Items required include: 1) a survey plat which is certified by an engineer or surveyor for accuracy, 2) the official FEMA required property information forms, a certified survey affidavit, 3) numerous technical supporting documents which will provide the proof FEMA requires.

### ***Step Three: Submittal and Processing of the Applications with the Federal Emergency Management Agency for a Letter of Map Amendment.***

With the application package prepared, it is time to submit the information to FEMA formally requesting that their flood map be amended to show your property as being out of the flood zone.

Applications must be submitted to specific locations within FEMA. Strict tracking must be undertaken to maintain control of the application and to follow its status during this complicated process.

We use our experience and standing with FEMA to keep tabs on the application so that it moves onward toward approval. The process will take between 4 and 12 weeks in most cases. The processing times vary depending upon other demands placed on FEMA (national emergencies, etc.).

When FEMA has reached a decision about the application, they will notify us (on your behalf) and in most cases, issue an approval with the finding of your structure or lot being "removed" from the flood zone.

We then send this official determination letter to you for notification of your lender.

### ***Further action may be required!***

It is important to note that occasionally, FEMA will require special information beyond that described above. When this occurs, we advise you and explain what must be done. (This is not usually required.)

**To get started, contact KAPPA at 619-465-8948.**