

A flood map showing various flood zones. A large area on the left is shaded with red diagonal lines and labeled 'Zone AE'. Other areas are shaded in light blue and orange. Rivers are labeled 'ARKANSAS RIVER' and 'MUNICIPAL RIVER'.

Texas REALTORS®

Webinar: Seller's Disclosure Notice

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Regional Flood Insurance Liaison

FEMA Region 6 Mitigation Division

Floodplain Management and Insurance Branch

Flood Facts

Did you know?

- Approximately 80% of Hurricane Harvey damaged properties did not have flood insurance, and 65% of those homes were not in a high-risk flood zone.
- Just 1 inch of water can cause \$25,000+ of damage to your home.
- The average FEMA disaster grant is about \$5,000 per household. The average flood insurance claim payment is about \$50,000.
- ❑ *The average FEMA Harvey grant was \$6,000. The average Harvey flood insurance claim payment was \$116,000 (as of Oct. 2018).*

Risk Determination Terminology

- **One-Percent Annual Chance of Flood** - A flood that statistically has a 1-percent chance of occurring in any given year. Often referred to as a "100-year flood" or "the Base Flood."
 - ❑ 26% of flooding over the life of your 30-year mortgage.
- **0.2-Percent Annual Chance of Flood** - A flood that statistically has a 0.2-percent chance of occurring in any given year. Often referred to as a "500-year flood."
 - ❑ 6% of flooding over the life of your 30-year mortgage.

Risk Determination Terminology (cont.)

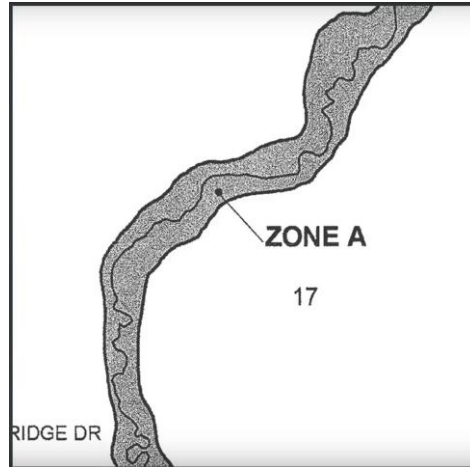
- **Floodplain** - describes land area in terms of its risk of flooding for floodplain management and insurance purposes.
 - ❑ Everyone lives in an area with some flood risk - it's just a question of whether you live in a low-, moderate-, or high-risk area.
- **Flood Insurance Rate Map (FIRM)** - Graphical representation of Special Flood Hazard Areas (SFHA), flood hazard risk zones, 1-percent and 0.2-percent annual chance floodplain areas, and other flood-related information.
 - ❑ FIRMs are used for insurance rating purposes. They do not predict where floods will happen.
 - ❑ There are no “no-risk” areas on a FIRM.

Risk Determination Terminology (cont.)

Flood Zone

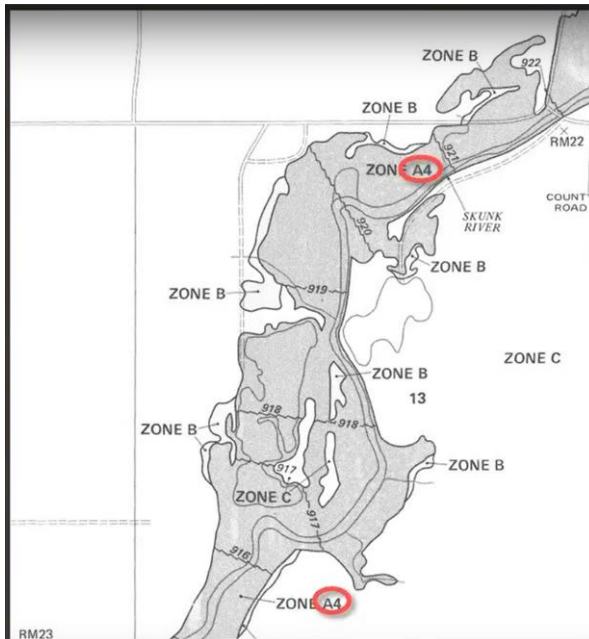
- **Special Flood Hazard Area (SFHA)** - Land area covered by the floodwaters of the base flood. The SFHA is where the community enforces local ordinance that meets or exceeds the NFIP's minimum floodplain management standards. Mandatory purchase of flood insurance applies for federally backed mortgages.
- **Non-Special Flood Hazard Area (NSFHA)** - Area that is in a moderate- to low-risk flood zone. It is considered to have a .2% chance of annual flood (500 year flood). Structures in the NSFHA are still at risk.
- **Floodway** - Channel of a river or other watercourse and adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

FIRM Flood Zones



Zone A

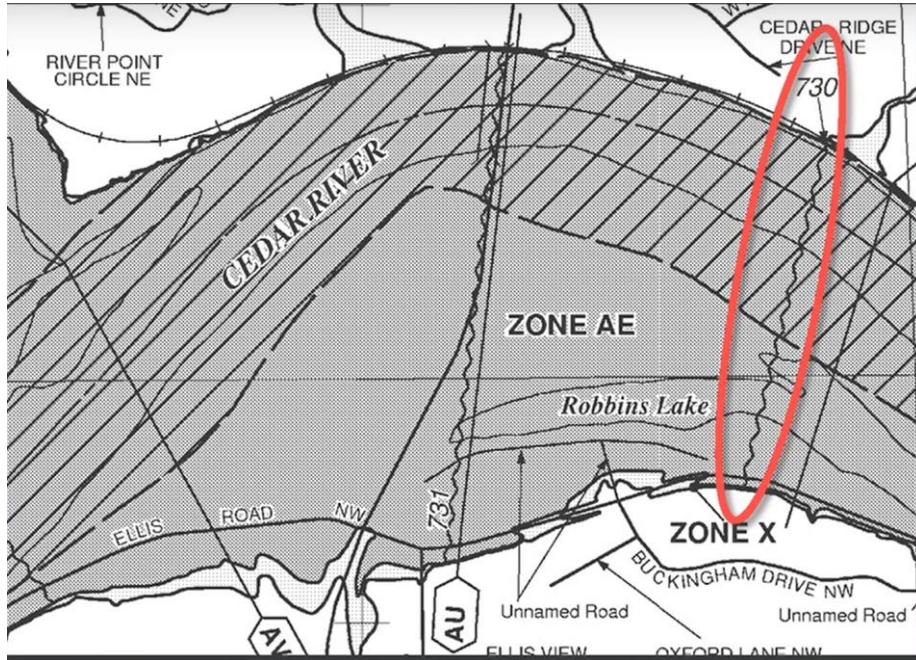
Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas, no depths or Base Flood Elevations are shown within these zones.



Zone A1-30

These are known as numbered A Zones (e.g., A7 or A14). This is the base floodplain where the FIRM shows a Base Flood Elevation (old format).

FIRM Flood Zones (cont.)

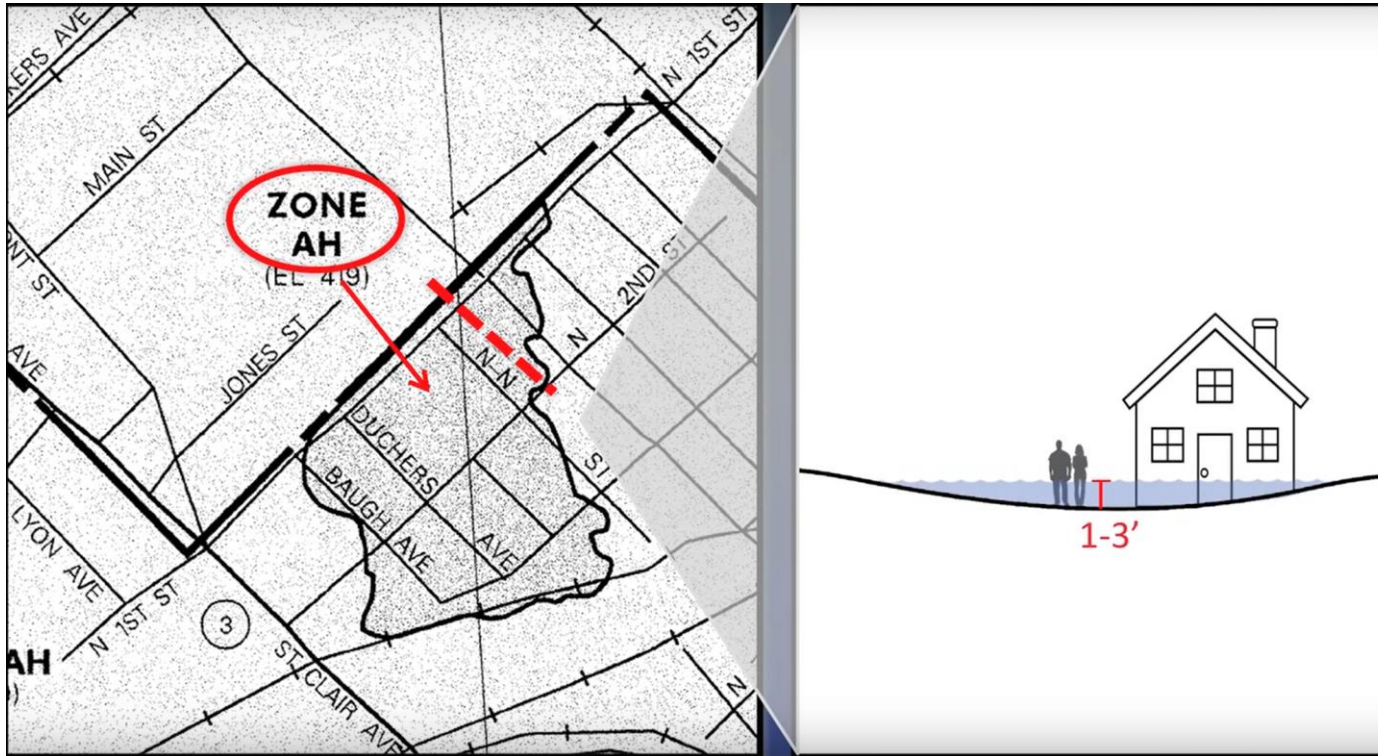


Zone AE

The base floodplain where Base Flood Elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.

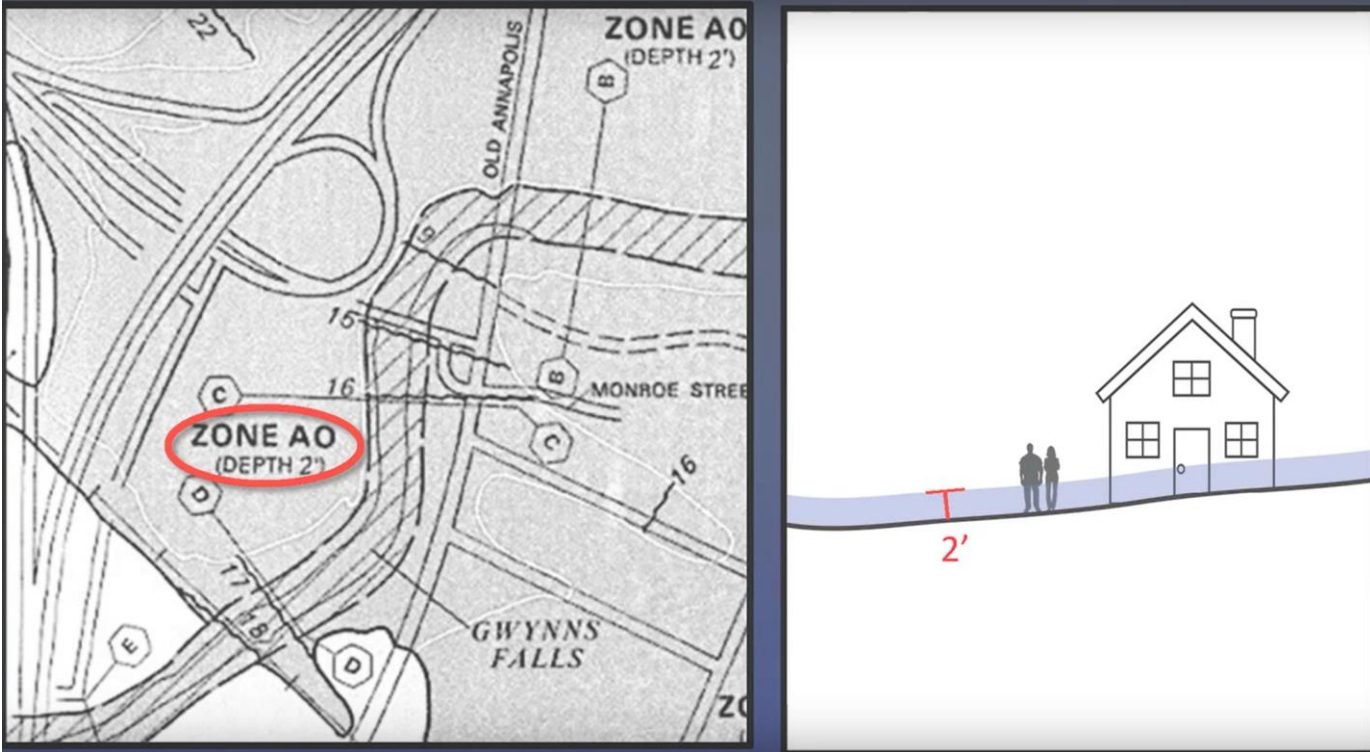
FIRM Flood Zones (cont.)

Zone AH



Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base Flood Elevations derived from detailed analyses are shown at selected intervals within these zones.

FIRM Flood Zones (cont.)



Zone AO

River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.

FIRM Flood Zones (cont.)



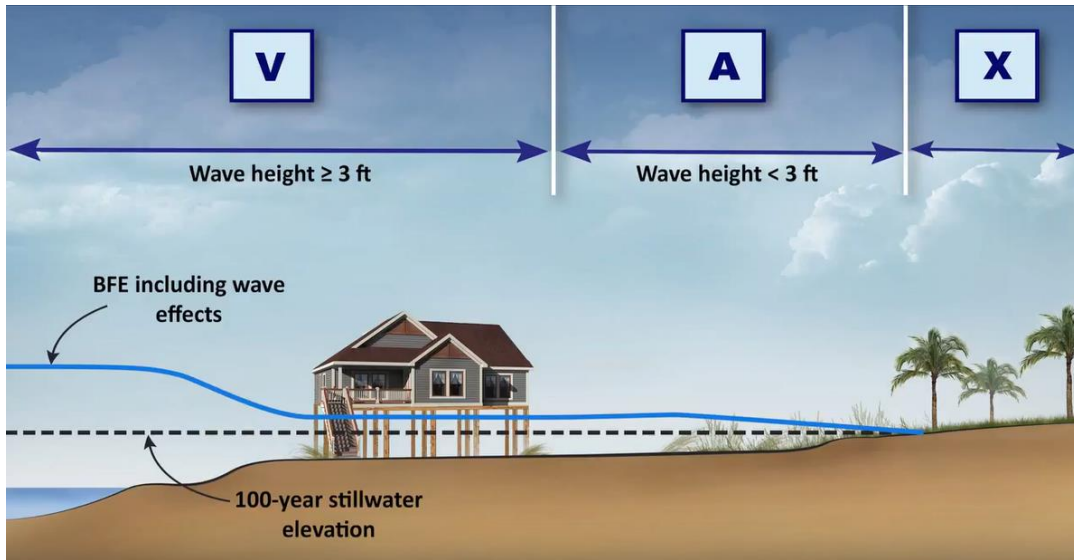
Zone AR

Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam). Mandatory flood insurance purchase requirements will apply, but rates will not exceed the rates for unnumbered A zones if the structure is built or restored in compliance with Zone AR floodplain management regulations.

Zone A99

Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. No depths or Base Flood Elevations are shown within these zones.

FIRM Flood Zones (cont.)

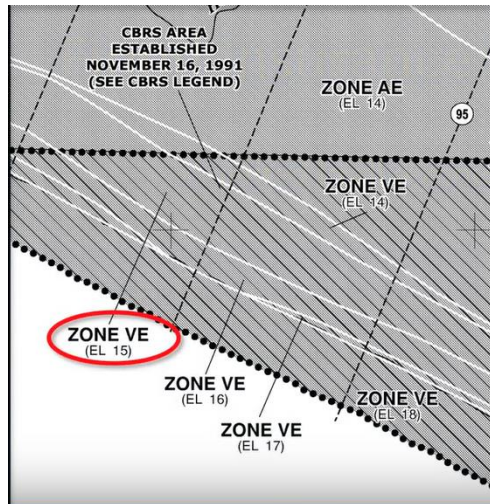


Zone V

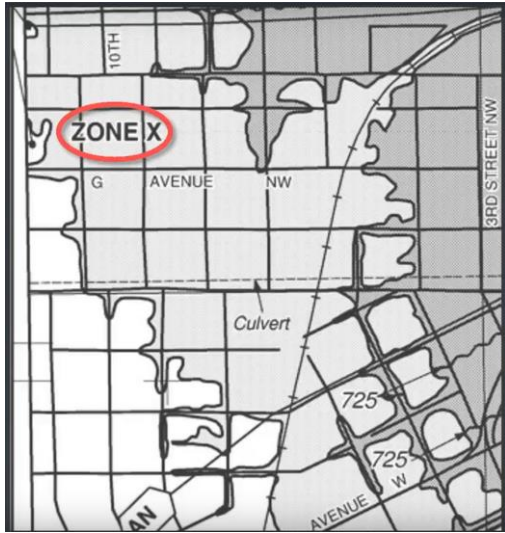
Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No Base Flood Elevations are shown within these zones.

Zone VE

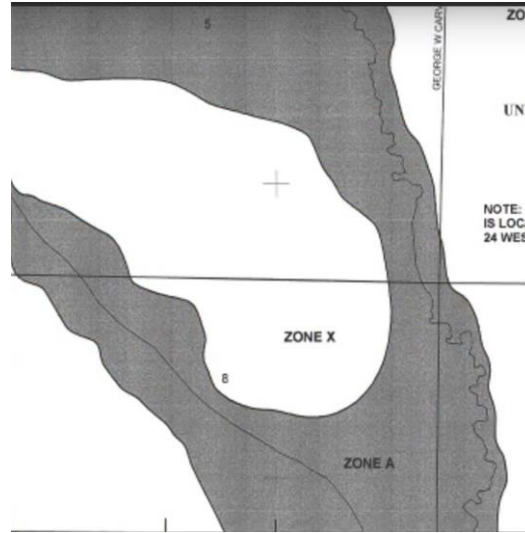
Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base Flood Elevations derived from detailed analyses are shown at selected intervals within these zones.



FIRM Flood Zones (cont.)



Zone X Shaded - Area of moderate flood hazard, usually the area between the limits of the one-percent and 0.2-percent annual chance flood.



Zone X - Area of minimal flood hazard, usually depicted on FIRMs as above the 0.2 percent annual chance of flood level.



Zone D - Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the uncertainty of the flood risk.

FEMA Map Service Center (MSC)

Use the [MSC to find your official flood map](#), access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

Enter an address, place, or coordinates: [?](#)

11730 Katy Fwy, Houston, TX 77079

Search



Whether you are in a high risk zone or not, you may need [flood insurance](#) because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take](#) to reduce flood risk damage.

Search Results—Products for HOUSTON, CITY OF

[Show ALL Products »](#)

The flood map for the selected area is number **48201C0640L**, effective on **06/18/2007** [?](#)

DYNAMIC MAP



PRINT MAP / FIRMette

MAP IMAGE



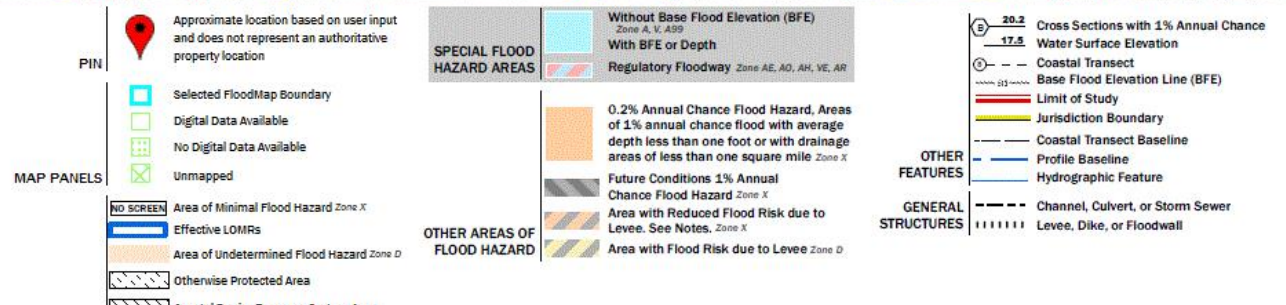
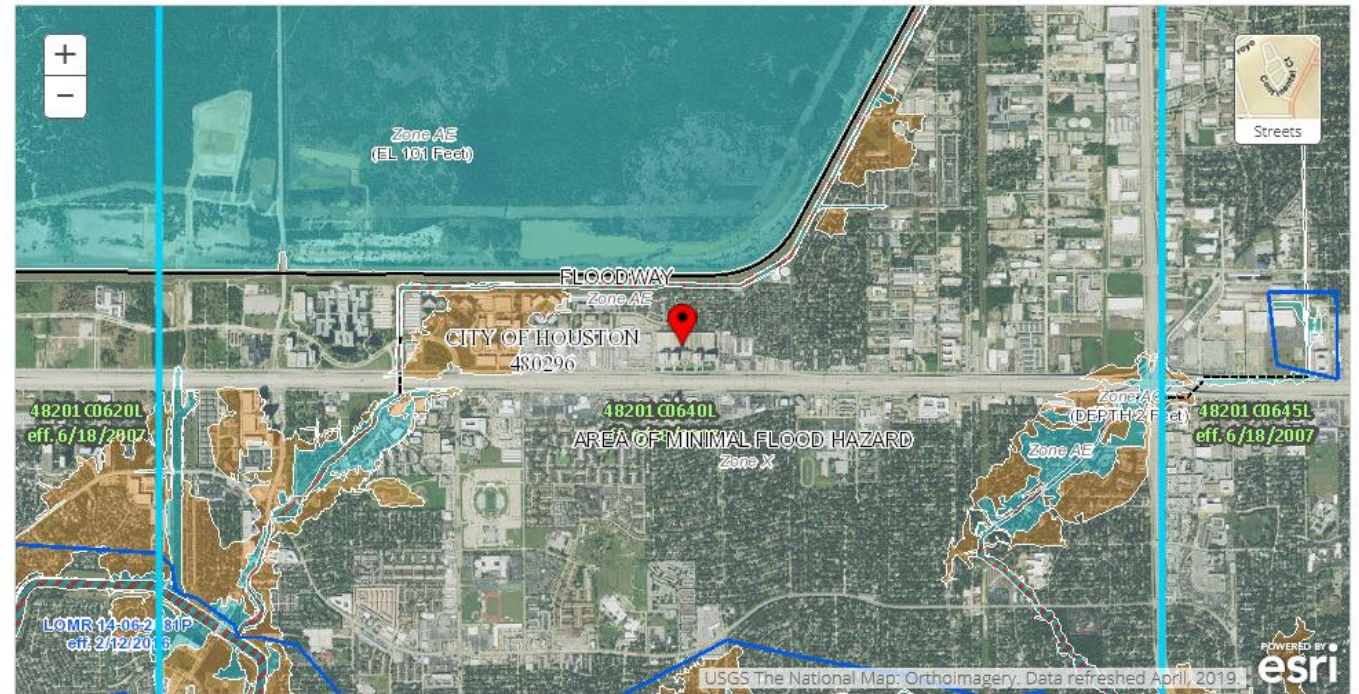
DOWNLOAD FIRM PANEL

Changes to this FIRM [?](#)

- Revisions (1)
- Amendments (37)
- Revalidations (1)

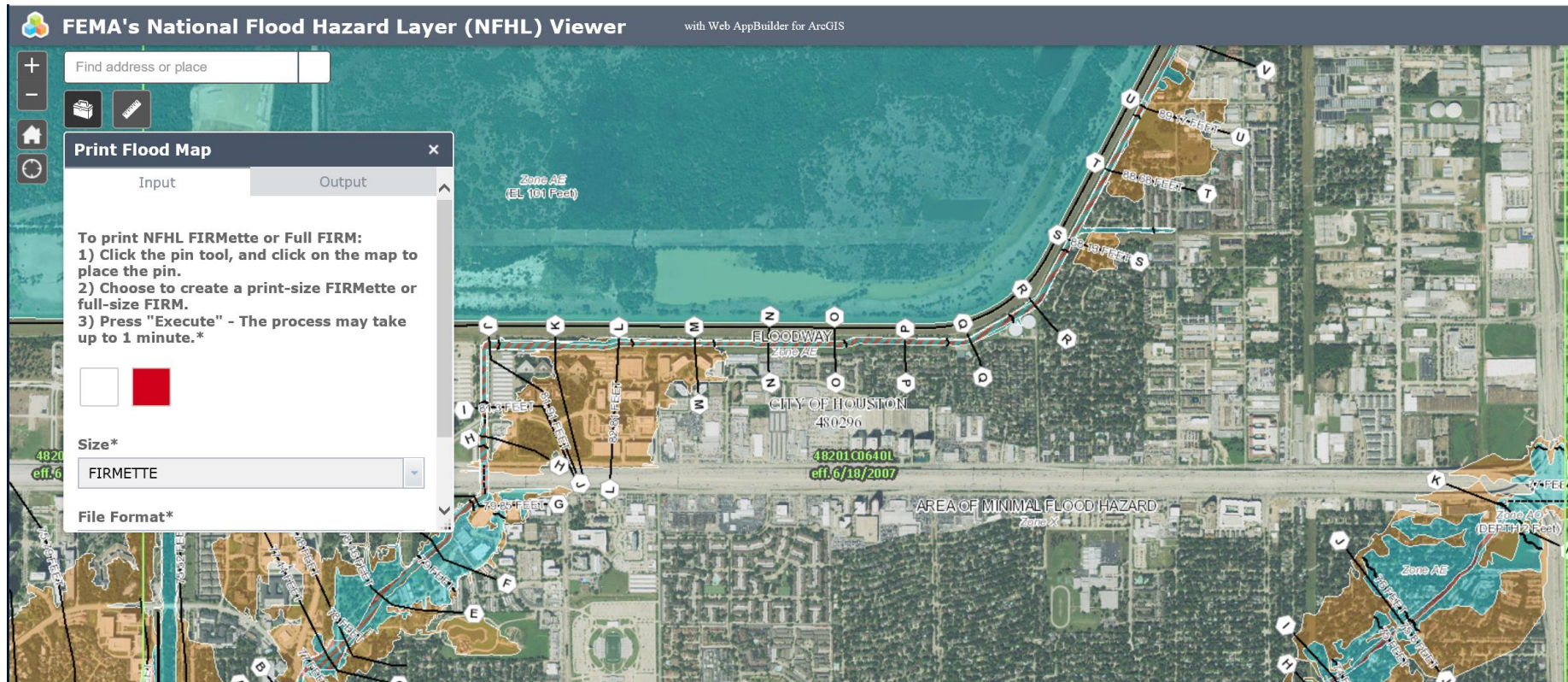
You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

[Go To NFHL Viewer »](#)



National Flood Hazard Layer (NFHL)

[The National Flood Hazard Layer \(NFHL\)](#) is a geospatial database that contains current effective flood hazard data. FEMA provides the flood hazard data to support the National Flood Insurance Program. You can use the information to better understand your level of flood risk and type of flooding.



[NFHL Viewer](#)
From the NFHL Viewer, you may view, download, and print flood maps for your location.

**Interested in learning more about FIRMs?
Additional resources are included in the
Appendix.**

5. Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair? Yes (if you are aware) No (if you are not aware). If yes, explain (attach additional sheets if necessary): _____

6. Are you (Seller) aware of any of the following conditions?* Write Yes (Y) if you are aware, write No (N) if you are not aware.
 Present flood insurance coverage
 Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir
 Previous water penetration into a structure on the property due to a natural flood event

Write Yes (Y) if you are aware, and check wholly or partly as applicable, write No (N) if you are not aware.
 Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR)
 Located wholly partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded))
 Located wholly partly in a floodway
 Located wholly partly in a flood pool
 Located wholly partly in a reservoir

If the answer to any of the above is yes, explain (attach additional sheets if necessary): _____

*For purposes of this notice:
"100-year floodplain" means any area of land that:
(A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map;
(B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and
(C) may include a regulatory floodway, flood pool, or reservoir.
"500-year floodplain" means any area of land that:
(A) is identified on the flood insurance rate map as a moderate flood hazard area, which is designated on the map as Zone X (shaded); and
(B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate risk of flooding.
"Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.
"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.).
"Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation of more than a designated height.
"Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.

7. Have you (Seller) ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program (NFIP)?* Yes No. If yes, explain (attach additional sheets as necessary): _____

*Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).

8. Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the property? Yes No. If yes, explain (attach additional sheets as necessary): _____

Addressing the new flood section of the Seller's Disclosure Notice

Page 3

Questions 6, 7, and 8

Seller's Disclosure Notice

Question 6

Are you (Seller) aware of any of the following conditions?

Present Flood Insurance Coverage?

Single Peril Policy

- Preferred Risk Policy (PRP)
- Contents coverage
- If the seller has a grandfathered rate, the policy rate can be transferred to the buyer
- Standard Flood Insurance Policy or Group Flood Insurance Policy (GFIP) –denotes owner received FEMA disaster assistance
- No waiting period if you purchase flood insurance in connection with making, increasing, extending, or renewing your mortgage loan

Question 6 (cont.)

Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoir?

- Seller can request flood insurance history from the current owner.
- Is the property close to a reservoir, damn, or levee?

Previous water penetration into a structure on the property due to a natural flood event?

Note: If the buyer is applying for a federally backed mortgage and the property is in a high risk area, flood insurance will be required.

Question 6 (cont.)

Write Yes (Y) if you are aware, and check wholly or partly as applicable, write No (N) if you are not aware.

___ In a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR)

___ In a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded))

___ In a floodway

___ In a flood pool

___ In a reservoir

If the answer to any of the above is yes, explain (attach additional sheets if necessary).

- How does seller determine the flood zone if the house is located in two zones?

Note: Levees, dams and other flood control systems are only designed to hold a certain amount of water or flow and they can fail. Events that exceed their capacity will result in flooding.

Question 7

Have you (Seller) ever filed a claim for flood damage to the property with any insurance provider, including the NFIP?

- Was it caused by a natural flood event?
- How high was the flood water?
- Was sheetrock removed?
- Buyers can request the flood loss history from the seller.

Question 8

Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the property?

- Homeowners in the SFHA who receive Federal disaster assistance must purchase and maintain flood insurance coverage on the flood-damaged property for as long as the flood-damaged building exists. If you sell your home after receiving Federal disaster assistance, you must inform the new owner of the requirement to maintain flood insurance coverage.
- If the seller has or had a GFIP policy, the answer to this question should be yes.



Questions?

Contact Info:

Gilbert L. Giron, CFM

Regional Flood Insurance Liaison

FEMA Region VI Mitigation Division

Floodplain Management and Insurance Branch

Gilbert.giron@fema.dhs.gov

Ph: 940-383-7253

Appendix

FEMA Map Information eXchange (FMIX)

Map Specialists at the [FEMA Map Information eXchange \(FMIX\)](https://www.floodmaps.fema.gov/fhm/fmx_main.html) support the public and other FEMA stakeholders with inquiries pertaining to a wide variety of flood hazard mapping and floodplain management topics including how to find and read flood maps, preliminary flood hazard data, Letters of Map Change, Elevation Certificates, and the National Flood Hazard Layer.

How to contact the FMIX?

Call (toll free):
1-877-FEMA-MAP (1-877-336-2627)

Email:
FEMAMapSpecialist@riskmaps.com

Live Chat:
https://www.floodmaps.fema.gov/fhm/fmx_main.html or
<https://msc.fema.gov>

Hours of Operation:
Monday – Friday, 8:00am - 6:30pm ET
After-hours self-service and voicemail support provided

Spanish language support provided



To view and download flood hazard mapping products and tools, visit the MISC website:
<http://www.msc.fema.gov>

For general flood hazard mapping information, visit:
<http://www.fema.gov/national/flood-insurance-program/flood-hazard-mapping>

For information about flood insurance, visit the NFIP website:
<http://www.FloodSmart.gov>

RiskMAP
Increasing Resilience Together

FIRM Tutorials

Videos:

[An Introduction to Floodplain Maps: Understanding Floodplain Maps and Flood Risk](#)

This video explains the terms most critical for understanding concepts of flood risk, and the limitations of the ability of flood studies and floodplain maps to express the real risks faced by property owners.

[Floodplain Maps: Understanding Flood Zones](#)

This video explains the flood zones commonly found on FIRMs.

Link:

[How to read a flood insurance rate map \(FIRM\) tutorial](#)

This tutorial educates users on the use and application of the FIRMs. The tutorial includes a section that contains examples of how to get specific information from FIRMs.

Additional Resources

Local Floodplain Administrator

- Found on government websites, usually located under permitting, code compliance, environmental/health pages.
 - Example for Orange, County, TX - http://www.co.orange.tx.us/Enviromental_Health_Code_Compl.html

Local floodplain management ordinance

- Search the Municode website: <https://library.municode.com>
- Found on local government websites, usually located under permitting, code compliance, environmental/health pages.
 - Example for City of Corpus Christi – <https://www.cctexas.com/services/construction-and-property-services/building-compliance-information/codes-ordinances>

Additional Resources

Elevation Certificate

If an Elevation Certificate has been prepared for a property, you may be able to obtain it from a previous or current property owner, the developer or the local community (try the floodplain administrator or the planning and zoning office). Communities often require Elevation Certificates for properties as part of the permitting process. It lists the flood zone as well as the height of the home in relation to expected flood heights, which does affect flood insurance premiums. The higher the elevation in relation to expected flood height, the better the rate.



FEMA.gov

- [Homeowners: Frequently Asked Questions](#)
- [Living with Levees: It's a shared responsibility](#)

[Floodsmart.gov](#) and the NFIP Hotline: 800-427-4661

- Get all your NFIP questions answered