

Do you live in or around the floodplain and became placed in the floodplain after the 2010 Floodplain Map revision? Then you could be affected by the changes that will take effect April 1, 2016. Here is **WHAT YOU SHOULD KNOW!**

- Properties newly mapped into the FEMA floodplain (i.e. Special Flood Hazard Area (SFHA), or any flood zone beginning with an “A” –A, AE, AO, etc.) from a B, C, X, or D zone on a FEMA Flood Insurance Rate Map between October 1, 2008 - March 31, 2015 (Miles City maps became effective July 22, 2010) are eligible for the Newly Mapped procedure rates if the property owner obtains coverage that is effective before April 1, 2016. *Since there is a 30-day wait for a policy to be effective, a property owner would need to purchase the policy on or before March 1, 2016.*
- After April 1, 2016, any property that was newly mapped in the SFHA between October 1, 2008 and March 31, 2015 and did not have a National Flood Insurance Program (NFIP) policy in place by April 1, 2016 will be rated actuarially. *That means for most properties, an Elevation Certificate would be needed to write the policy and the rates could be much higher – especially if you have an older building with a basement.*
- There can be a change in ownership, use, or occupancy, but the federal flood insurance coverage (i.e.NFIP policy) must be continuous. *Flood insurance through a private insurance carrier (i.e. a company not affiliated with the NFIP and is not part of the NFIP Write-Your-Own program) is NOT considered continuous coverage.*
- **GOOD NEWS FOR BW-12 IMPACTED PROPERTIES!!** If you qualify as Newly Mapped, you can be included in the Newly Mapped procedure rating.
  - SUBSIDIZED PRE-FIRM\* NON-PRIMARY RESIDENCES.
  - SUBSIDIZED PRE-FIRM\* BUSINESS PROPERTIES.
- **FEDERAL FLOOD INSURANCE COVERAGE (NFIP POLICY) MUST BE CONTINOUS FOR A PROPERTY TO REMAIN ELIGIBLE FOR THE NEWLY MAPPED PROCEDURE IN THE FUTURE.**
- A building that loses eligibility for the Newly Mapped procedure either due to a gap in coverage (that includes leaving the NFIP for a private insurance carrier) or ineligibility due to losses (i.e. too many claims), would be actuarially rated (using post-FIRM tables) and in most cases need an Elevation Certificate to be rated.

EXAMPLE: Mary has a pre-FIRM\* single family home that is her primary residence and is eligible for the Newly Mapped procedure. She has a policy underwritten by the NFIP. Mary sells her home to Tracy, who plans to use the property as a rental.

- Scenario A. Tracy doesn’t (flood) insure the building. Then the building loses it eligibility for the Newly Mapped procedure rating--*forever*.
- Scenario B. Mary transfers the NFIP policy to Tracy whom initially insures the building, but later decides to drop the insurance because she doesn’t perceive a threat due to flooding. The building loses its eligibility for the Newly Mapped procedure rating--*forever*.
- Scenario C. Tracy purchases a flood policy through a private insurance carrier. The building loses its eligibility for the Newly Mapped procedure rating--*forever*.
- Scenario D. Mary transfers the NFIP policy to Tracy and she maintains that policy throughout the entire time of her ownership, then the next property owner will be eligible for a NFIP policy using the Newly Mapped procedure rating!!!

\*Pre-FIRM-older buildings built before the INTIIAL FLOOD INSURANCE RATE MAP. Miles City was adopted March 22, 1983.

**WHO TO CONTACT WITH QUESTITONS**

LOCAL	FEDERAL (FEMA)
Your homeowner insurance agent	Marijo Brady, 303-235-4835 <a href="mailto:Marijo.Brady@fema.dhs.gov">Marijo.Brady@fema.dhs.gov</a>
Your community floodplain administrator	Diana Herrera, 303-235-4988, <a href="mailto:Diana.Herrera@fema.dhs.gov">Diana.Herrera@fema.dhs.gov</a> Erin May, 303-550-3658, <a href="mailto:emay@nfip-iservice.com">emay@nfip-iservice.com</a>



---

**City of Miles City**

17 S. 8<sup>th</sup>  
PO Box 910  
Miles City, MT  
59301

PRSRT STD  
U.S. POSTAGE  
PAID  
MILES CITY, MT  
PERMIT NO. 13

\*\*\*\*\*ECRWSEDDM\*\*\*\*

Postal Customer  
Miles City, MT 59301