

Flood Insurance in Sangamon County

SPRINGFIELD-SANGAMON COUNTY REGIONAL PLANNING COMMISSION INFORMATION SERIES

Any direct federal or federally insured loans, grants or mortgages for buildings located in a special flood hazard area (SFHA), also known as the 100-year floodplain, requires the purchase of flood insurance. This requirement applies to the purchase, construction, repair or improvement of any buildings financed through:

- Department of Veterans Affairs.
- Farm Credit Administration.
- Federal Housing Finance Board.
- Small Business Administration.
- Federal Emergency Management Agency.
- Lenders insured by such federal agencies as the FDIC.
- Fannie Mae and Freddie Mac.

If you are taking out or refinancing a mortgage, or receiving a grant or loan for a building in a special flood hazard area, the agency or lender is mandated by law to require you to purchase a flood insurance policy. The policy must include structural coverage equal to the amount of loan/financial assistance or the maximum amount available (\$250,000 for a single family home), whichever is less. This requirement does not apply to buildings that are not in the SFHA, even though a portion of the property may be flood prone.

The National Flood Insurance Program (NFIP)

The NFIP makes federally backed flood insurance available in participating communities for all buildings, whether they are in the floodplain or not. The following communities participate in the NFIP: **Auburn; Chatham; Divernon; Jerome; Leland Grove; Loami; Mechanicsburg; Pawnee; Pleasant Plains; Riverton; Rochester; Sherman; Spaulding; Springfield; Thayer; Williamsville; and the unincorporated portions of Sangamon County.**

Coverage

Flood insurance covers direct loss caused by surface flooding which includes a river, stream or lake overflowing its banks as well as local drainage problems. Two types of flood insurance coverage are available:

Structural Coverage, which includes walls, floors, insulation, furnace and other items permanently attached to the structure; and **Contents Coverage**, which may be purchased separately provided the contents are in an insurable building.



**BE AWARE!
YOUR HOMEOWNER'S INSURANCE DOES NOT
COVER FLOODS.**

How to Buy Flood Insurance

Information on purchasing flood insurance is available from your insurance agent or at the National Flood Insurance Program website: www.fema.gov.

There is a 30-day waiting period from the time a policy is purchased until coverage begins, unless the insurance is required in connection with a loan or mortgage.

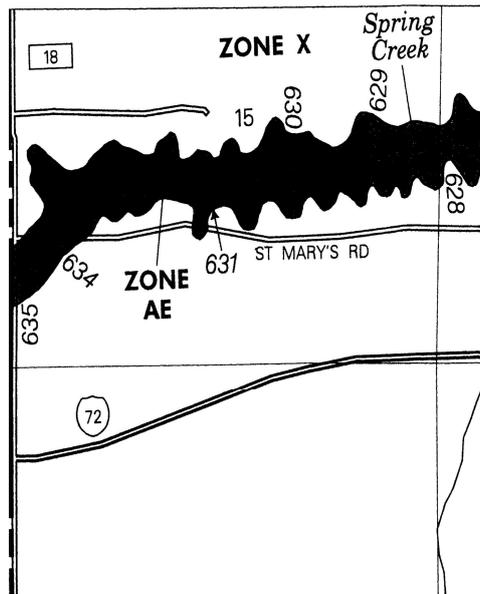
Owners of property in unincorporated Sangamon County are eligible for a 5% to 10% flood insurance discount. Tell your agent that Sangamon County has a Community Rating System (CRS) rating of 8.

Flood Insurance Rate Maps (FIRMs)

Each community participating in the National Flood Insurance program is included on the county-wide Flood Insurance Rate Maps (FIRMs) for Sangamon County provided by the Federal Emergency Management Agency. The boundaries of the 100-year floodplain are indicated on these maps by a gray area designated as Zone A or, if a base flood elevation is available, as Zone AE. White areas are not in a 100-year floodplain and are labeled Zone X. See the example to the right.

The maps can be reviewed, and assistance provided in interpreting them, at the Springfield-Sangamon County Regional Planning Commission and the Illinois Department of Natural Resources' Office of Water Resources (217-782-3862).

FIRMs are also on file at the City of Springfield's Lincoln Library and the Illinois State Library. Participating communities have copies and do many lenders and insurance agents.



SSCRPC *Information Series* documents are intended to provide a brief guide for informational purposes only and should not be relied upon for a thorough understanding of the subject. They are not intended to provide a legal opinion and do not. Those seeking legal guidance concerning matters coming before the Springfield-Sangamon County Regional Planning Commission, the Sangamon County Board, or any of their boards, commissions or committees, are encouraged to obtain appropriate legal counsel.

For more detailed information, please refer to the appropriate sections of Sangamon County code. County ordinances change over time, so please refer to the current code of ordinances. Municipal jurisdictions located in Sangamon County have their own regulations, so these local codes should be consulted.

If you are unsure about jurisdiction, or seek additional information, please contact the Planning Commission at 217-535-3110, or e-mail us at sscrpc@co.sangamon.il.us.

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