

# FLOOD INSURANCE REQUIREMENTS

[FloodSafety.inSunnyvale.com](http://FloodSafety.inSunnyvale.com)

Summer/Fall 2014



For more information about the National Flood Insurance Program:

•Contact FEMA at:  
Call: (800) 621-FEMA  
Visit: [fema.gov/national-flood-insurance-program](http://fema.gov/national-flood-insurance-program)

•Contact the NFIP at:  
Call: (888) 379-9531  
Visit: [www.floodsmart.gov](http://www.floodsmart.gov)  
Email: [FloodSmart@dhs.gov](mailto:FloodSmart@dhs.gov)

## SFHA Determination

To determine if a property falls within a SFHA:

- Visit the website at:  
[FloodSafety.inSunnyvale.com](http://FloodSafety.inSunnyvale.com)
- Visit the Sunnyvale One-Stop Permit Center at 456 W. Olive Avenue
- Call (408) 730-7415
- Email an inquiry:  
[PubWorks@sunnyvale.ca.gov](mailto:PubWorks@sunnyvale.ca.gov)

## Flood Zones in Sunnyvale

Did you know that portions of Sunnyvale are at high risk for flooding? These areas, called Special Flood Hazard Area (SFHA), are primarily in the north-east portion of the City. The three types of SFHA in Sunnyvale are: Zone A, Zone AE, and Zone AO. Information regarding these zone types is on the City's website at: [FloodSafety.inSunnyvale.com](http://FloodSafety.inSunnyvale.com)

## Mandatory Purchase of Flood Insurance

Federal regulations require that all buildings located within a SFHA be covered with Flood Insurance. The mortgage lender is required by law (the National Flood Insurance Act of 1994) to determine if any part of the building is located within the SFHA, and if so, notify the borrowers that the purchase of flood insurance is mandatory as a condition of the loan.

## Flood Insurance for Renters and Commercial Properties

Flood insurance is not only for homes. Non-residential properties are also eligible to purchase flood insurance. Instead of structural flood insurance, renters are encouraged to purchase contents flood insurance to protect their valuables.

## Purchasing Flood Insurance

There is a 30-day waiting period for flood insurance to become effective. Proactive purchase of flood insurance is highly recommended. If flood insurance is purchased in connection with a mortgage loan, there is no waiting period.

For an insurance agent referral, visit the National Flood Insurance Program's website: [https://www.floodsmart.gov/floodsmart/pages/choose\\_your\\_policy/agent\\_locator.jsp](https://www.floodsmart.gov/floodsmart/pages/choose_your_policy/agent_locator.jsp)  
Or call: (888) 435-6637 / TTY (800) 720-1090

## The Cost of Flood Insurance

Property owners often do not want to purchase flood insurance because there is a perception that it is very expensive. However, consider the following facts:

- 1) Over the life of a 30-year mortgage, properties within a SFHA have a 26 percent chance of being flooded; these properties are more at risk from flooding than fire.
- 2) Standard property insurance does not cover flood damage losses.
- 3) The City of Sunnyvale actively participates in the National Flood Insurance Program (NFIP) so that all properties within a SFHA receive an automatic 15 percent discount on their flood insurance premiums.

## Removing a property from a Special Flood Hazard Area

To have a property removed from a SFHA, a property owner must demonstrate to Federal Emergency Management Agency (FEMA) that the structure or its foundation are above the flood height. The simplest way to do this is to obtain a LOMA (Letter of Map Amendment) from FEMA. To issue the LOMA, FEMA needs data showing that the structure would not be affected during a projected flood. A licensed land surveyor or registered professional engineer will be necessary for some of the necessary information. Contact the City's Building Division at (408) 730-7580 for more information regarding applying for a LOMA.



**City of Sunnyvale**  
**Department of Public Works**  
**Division of Engineering**  
**P.O. Box. 3707**  
**Sunnyvale, CA 94088-3707**

**Visit**

***FloodSafety.inSunnyvale.com***



## **FLOOD INSURANCE FACTS FOR REAL ESTATE PROFESSIONALS**

### **Why purchase flood insurance ?**

If the property is in a designated Special Flood Hazard Area (high risk), the mortgage lender must, by law, require your client to buy flood insurance as a condition for receiving a Federally backed loan. Standard homeowners insurance policies do not cover flooding.

### **Where are the high-risk flood zones in Sunnyvale ?**

In Sunnyvale, SFHAs are generally located in the northeast portion of the city. To find out whether property is in a special flood hazard area, or for flood protection assistance, visit the City's website at:

*FloodSafety.inSunnyvale.com*

### **Discounted Flood Insurance is available !**

The City of Sunnyvale has been an active participant in the National Flood Insurance Program (NFIP) since 1998. As a result, residents and businesses in the City who purchase flood insurance receive an **automatic 15% discount** on their premiums.