



For more information about National Flood Insurance Program:

- Call 1-800-427-4661
- For an insurance agent referral, call 1-888-435-6637
- TDD 1-800-427-5593
- www.floodsmart.gov
- Call City of Sunnyvale Department of Public Works (408)730-7415
- FloodSafety.inSunnyvale.com

When is the best time to buy flood insurance coverage?

NOW! There is a 30-day waiting period for flood insurance coverage to become effective. If flood insurance is purchased in connection with a mortgage loan, there is no waiting period. Lenders will notify borrowers if flood insurance is required as a condition of the mortgage loan pursuant to National Flood Insurance Reform Act of 1994.

SUNNYVALE FLOOD ZONES

CITY OF SUNNYVALE - DEPARTMENT OF PUBLIC WORKS

About the Mandatory Purchase of Flood Insurance

Summer /Fall 2013

National Flood Insurance Program

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHA). An SFHA is defined as any A or V flood zone on a FEMA Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks and credit unions that are regulated, supervised or insured by federal agencies, such as, the Federal Reserve, the Federal Deposit Insurance Corporation, and the National Credit Union Administration. Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from NFIP, whichever is less.



How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is located in an SFHA. If the building is in a SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan.

How will I know if a building is in a flood zone?

Special Flood Hazard Areas (SFHA) are defined on the Flood Insurance Rate Map (FIRM) for a community. The FIRM panels for Sunnyvale are available for viewing in Public Works at City Hall One-Stop Permit Center, 456 W. Olive Avenue, Sunnyvale CA 94088. City staff can also provide information over the phone (408) 730-7415 or email PubWorks@sunnyvale.ca.gov

A copy of the elevation certificate for any new construction, or substantially improved building in the SFHA, is available with the Building Division at the One-Stop Permit Center, or by calling (408) 730-7444. Flood maps and flood protection reference materials are also available at the Sunnyvale Public Library.

Why should I alert my clients about the importance of flood insurance? Over a 30-year mortgage, homes in SFHA zones have a 26-percent chance of being flooded.

To find out whether a property is in a flood hazard area, or for flood protection assistance, visit the City's flood zone website at: FloodSafety.inSunnyvale.com.

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

Visit
FloodSafety.inSunnyvale.com



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

QUESTIONS & ANSWERS ABOUT FLOOD INSURANCE FOR REAL ESTATE PROFESSIONALS

Why flood insurance?

Your client may be required to purchase flood insurance. Homeowners insurance policies do not cover flooding. If the house 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.

Where are flood zones in Sunnyvale?

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

FloodSafety.inSunnyvale.com

Who can I call for more information?

Call the City of Sunnyvale Department of Public Works Administrative Division at (408) 730-7415.