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Press Release

Flood Insurance Availability for Area Residents

Springfield, IL, June 2, 2010 - - - The Springfield-Sangamon County Regional Planning Commission today reminded area residents of the availability of federally backed flood insurance through the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) regardless of whether or not a building is in a floodplain if the property is located in a community that adopts and enforces floodplain regulations to regulate development in flood hazard areas.

"There appears to be some confusion related to the availability of federal flood insurance coverage for property owners," said Molly Berns, Senior Planner of the Springfield-Sangamon County Regional Planning Commission. "It is important that this information be distributed to area residents especially in light of the recent flooding."

Flood insurance premiums are lower for buildings not in a designated floodplain. Need for flood insurance was demonstrated in the recent flooding event in Springfield which occurred in areas far removed from any water body. The type of flood damage caused by water moving across the ground is not covered by typical homeowners' insurance policies. Approximately 25% of flood insurance claims nationally are for buildings located outside of designated floodplains.

"Property owners in the City of Springfield, unincorporated Sangamon County and a number of other area local communities are able to purchase flood insurance even if their property is not in a floodplain," Berns said. "This is made possible because these jurisdictions participate in the FEMA NFIP by adopting and enforcing floodplain regulations."

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Local jurisdictions that participate in the NFIP are as follows: Springfield, unincorporated Sangamon County, Auburn, Chatham, Divernon, Jerome, Leland Grove, Loami, Pawnee, Pleasant Plains, Riverton, Rochester, Sherman, Spaulding, Thayer and Williamsville.

Existing policy holders will not be affected by the lack of Congressional action to reauthorize the NFIP. However, no new policies will be written until the program is renewed. Property owners are advised that 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.

In addition to adopting and enforcing floodplain regulations as required by the NFIP, communities may apply for a Community Rating System (CRS) classification by demonstrating the implementation of various activities in the categories of public information, mapping and regulations, flood damage reduction and flood preparedness. Property owners in unincorporated Sangamon County benefit from a 5% to 10% percent flood insurance premium discount because of its Community Rating System rating.

As part of the public information portion of the CRS, an annual letter is sent to approximately 3,000 property owners of unincorporated Sangamon County to inform them that part or all of their property is in the floodplain. The mailing also provides information about the hazards of flooding, safety information and the NFIP.

"While the letter is mailed to these property owners, it does not mean that the residents actually live in the floodplain," Berns said. "In many cases, the floodplain only touches a small portion of the property that contains no structures."

Additional information about flooding in Sangamon County is available at the Springfield-Sangamon County Regional Planning website at: www.sscrpc.com by clicking on Program Areas, Zoning and Land Use Planning. Residents seeking information about purchasing flood insurance should contact their insurance agents or visit the informational section of the National Flood Insurance Program located on the website at: www.fema.gov.

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