

WHAT TO DO WHEN THE DFIRM BECOMES EFFECTIVE

After March 17th, if you wish to continue flood insurance coverage voluntarily:

(Excerpt from FEMA Flood Insurance Manual, Revised October 2013, "Cancellation/Nullification" Section, Page CN 7)

24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR

This reason is used to cancel and rewrite a standard-rated flood insurance policy to a Preferred Risk Policy (PRP) within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP.

Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and 1 prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2 years provided that no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Copy of the revised map, LOMA, or LOMR

After March 17th, if you decide to cancel your policy altogether:

(Excerpt from FEMA Flood Insurance Manual, Revised October 2013, "Cancellation/Nullification" Section, Page CN 3)

9. Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area Because of a Physical Map Revision

This reason is used only when flood insurance was initially required by the mortgagee or other lender because the building was determined to be in an

SFHA but was removed from the SFHA following the physical revision of a map. If the building is no longer located in an SFHA, then the policy may be canceled provided the mortgagee confirms in writing that the insurance is no longer required because the building was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the PRP Eligibility Extension.

- Type of Refund: Full

- Years Eligible for Refund: Current year in those cases where the map was revised during the current policy term. If the insured was required to renew the policy during the 6 months before or after the effective date of the revised map, the insured may be eligible for a refund of the prior year's premium. For example, the flood policy was effective from January 1, 2010, to January 1, 2011, and renewed January 1, 2011, to January 1, 2012. The effective date of the map change is February 15, 2011. The cancellation will be effective January 1, 2010. If a claim has been paid or is pending during a policy year for which cancellation is requested, the policy cannot be canceled.

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date

- Required Documentation: Statement from the mortgagee that flood insurance is no longer required, and a copy of the revised map

How do I get a copy of the revised map?

You have two options:

- 1) You can contact the Floodplain Administration Office of the Brevard County Public Works Department at 321-617-7340.

They can produce a "FIRMette", which is an Official copy of a portion of the applicable DFIRM depicting your property and vicinity. The FIRMette is acceptable to satisfy either of the Required Documentation statements listed above.

- You can pick up a copy of your FIRMette from that office at the Brevard County Government Center in Viera; or

- They can provide a PDF of your FIRMette as an e-mail attachment, which you can then print, or provide electronically, to your lender or insurance agent as appropriate; or
 - They can provide a “hard copy” of your FIRMette via U.S. Mail.
- 2) You can create your own FIRMette online through the FEMA Map Service Center (MSC) website at <https://msc.fema.gov>
- a. At the MSC home page, click on the link for “Product Catalog”, found on the banner at the top of the page, immediately beneath the Department of Homeland Security seal, next to the word “FEMA”
 - b. On the Product Catalog page, under the first bullet for “Flood Insurance Rate Maps”, click the sub-bullet for either “Future FIRMs” (if you’re creating your FIRMette before March 17th), or “Effective FIRMs (if you’re creating your FIRMette after March 17th)
 - c. Make the appropriate selections from the subsequent pull-down menus for “State”, “County” and “Community”. For the Community, select “BREVARD CO * #12009C” (the second from the top in the Community list)
 - d. Select “Get FEMA Issued Flood Maps”
 - e. MSC will then generate a list of the DFIRM panels for the entire County, listed in numerical order; the Panel depicting the vicinity of The Great Outdoors Premier R.V./Golf Resort is **Item ID 12009C0215G**. Locate that Item on the list, then click on the globe with magnifying glass icon in the “View” column
 - f. A separate window will open with the FEMA online map viewing tool and the selected panel will load and display. The tools for panning, zooming and creating a FIRMette will be displayed to the left of the panel. The tools are somewhat intuitive and easy to use. The tool for “Zoom Window” will be selected by default, appearing as if the “button” is pushed in
 - g. **TIP:** first select the “MAX Zoom Out” tool to get the panel to fill your screen
 - h. From the large panel view, you should easily locate the vicinity of The Great Outdoors. Now select the tool to “Make a FIRMette”
 - i. Three “boxes” will appear on the map panel: two green ones over the FIRM ID area and the North arrow and map scale, and a pink one at the upper left-hand corner of the panel. Place your cursor over the pink box, then click/hold/drag the pink box until it covers that portion of The Great Outdoors where your property is located. You may reposition the box as many times as necessary.

- j. When the pink box is correctly positioned, go to the tool area and select "Adobe PDF" under "3. Create FIRMette"
- k. The MSC website will then create a PDF of that portion of The Great Outdoors map, showing the map panel, the North arrow and scale, the FIRM ID information, and a statement that it is an Official copy of the FIRM extracted with the FEMA online tool.
- l. Select the "Save your FIRMette" button which now appears in the tool area. Depending upon your operating system, you may now be given the option to open the PDF at this time, allowing you to print immediately. Otherwise, save the FIRMette PDF file to a desired location and exit the map viewing tool and MSC map list at your convenience.
- m. The FIRMette PDF you will have created will print on 8 ½ x 11 paper, in a landscape format, at the same scale as an actual hard copy of the DFIRM itself.

As always, feel free to contact the Floodplain Administration Office of the Brevard County Public Works Department at 617-7340 with any questions.