

Floodplain FAQ's

Homeowners:

1. How do I obtain or review the flood map for my area and how do I read it?

You may enter address or coordinates in FEMA's tool:
<https://msc.fema.gov/portal/home>

You may also enter address in Greeley's lookup tool:
<http://gis3.greeleygov.com/FloodPlain/index.html>

2. How do I find out in which "flood hazard area" or "flood zone" my home is located?

Utilize FEMA or Greeley's lookup tool. Greeley's lookup tool will produce the flood zone by address and produce a map.

3. New maps (preliminary or effective) show my home now to be located in a Special Flood Hazard Area (SFHA); how does this affect my property and me?

Preliminary maps are not regulatory. However, it is worth considering preliminary maps and Base Flood Elevations when starting on a project on your property, as any repairs, revisions, expansions or replacements on the property would be regulated to the new maps. If a new map becomes effective, you will be notified in advance. It is highly recommended to contact your floodplain administrator: floodplain@greeleygov.com

4. If I disagree with my lender's determination that I am in a Special Flood Hazard Area (SFHA), what can I do?

You have several options. You may hire a surveyor to establish that your property and/or structure is above the Base Flood Elevation. An application for a Letter of Map Amendment may be sent to FEMA, at which point your property would be removed from the SFHA. See [FEMA's LOMA Fact Sheet](#)

5. Where can I learn more about purchasing flood insurance?

Many flood insurance related questions may be answered by visiting FloodSmart.gov. You may use the tools under the Insurance Center to determine policy coverage, estimate rates and find an agent in your area. The CWCB has an extensive [Flood Insurance FAQ](#)

6. I have looked at the Flood Insurance Rate Map (FIRM) for the area of my property and think the map is wrong. How can the map be changed?

An application to FEMA for a Letter of Map Change (LOMC) may be requested, including a LOMA, LOMR or LOMR-F. These require providing additional survey and/or engineering information to FEMA for review.

[LOMA/LOMR-F Fact Sheet.](#)
[LOMR](#)

7. My lender says I need to buy flood insurance. However, I looked on the Floodsmart.gov site and it says I am at low risk. Which one is FEMA's official answer as to which flood zone my house is located?

Floodmart.gov utilizes the physical address and not the insurable structure. Lenders evaluate the structure itself in comparison to the Special Flood Hazard Area.

8. How do I obtain a copy of the Elevation Certificate for my property?

The City Floodplain Administrator may have an Elevation Certificate on file for your property. It may also be in possession of your property's developer and/or previous owners. Elevation Certificates must be prepared and certified by a Licensed Land Surveyor. floodplain@greeleygov.com

9. What is a Flood Insurance Study (FIS) report and where can I obtain one for my community?

The Flood Insurance Study involves text, graphics and tables and applicable engineering studies that led to the production of the Flood Insurance Rate Map. The [FEMA Flood Map Service Center](#) (MSC) also offers the FIRM and FIS reports for download. All National Flood Insurance Program maps and products, including FIRMs and FIS reports, are at no cost.

10. Does my community participate in the National Flood Insurance Program (NFIP)? If it does, how does that affect me?

Greeley is a participant in the NFIP. This means that properties in the floodplain within Greeley qualify for flood insurance discounts. This also means any development within regulatory floodplains in Greeley are subject to FEMA regulations (44 CFR § 60.3) and Greeley Municipal Code (Chapter 18.34, Article II)

11. Who can I contact for additional assistance?

Email Greeley's Floodplain Administrator: floodplain@greeleygov.com

Colorado Water Conservation Board: 303 866 3441

Call (1-877) FEMA MAP (1-877-336-2627) Monday through Friday, 8:00 am through 6:30 pm Eastern Time (ET)

Email FEMAMapSpecialist@riskmapcdfs.com