City of Dania Beach
100 West Dania Beach Boulevard
Dania Beach, FL 33004
(954) 924-6800Phone
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August 26, 2011

To: Insurance, Mortgage Lenders / Banks, Real Estate Companies

RE: NOTICE OF AVAILABILITY OF THE SERVICE TO PROVIDE MAP INFORMATION FOR THE NATIONAL FLOOD INSURANCE PROGRAM

Please be advised that the Community Development Division of the City of Dania Beach offers the service of providing information related to the National Flood Insurance Program. This service includes telling inquirers of property that is within a Special Flood Hazard Area (SFHA), which zone it is in, and the base flood elevation.

The following information is available if requested:
1) The Community Number, Panel Number and Suffix, and date of the FIRM's Index
2) The FIRM Zone, e.g., A, C, X, V, A2, etc.
3) The base flood elevation (the depth in A0 Zones)
4) The elevation datum in the NGVD

If it is determined that the property in question is within a Special Flood Hazard Area, the inquirer will be informed that Federal law requires that a flood insurance policy be obtained as a condition of a federally-backed mortgage or loan that is secured by the building. It is then up to the lender to determine whether flood insurance is required for a property. **Copies of completed elevation certificates are kept on file and are available upon request.**

Dania Beach responds to both verbal and written inquiries. If the property cannot be located easily based on the street address, the lot and block numbers are requested. If written confirmation is requested, the attached form will be completed and mailed to the inquirer. There is a fee of $15.00 for this service.

Please note that there are occasions when a determination cannot be based on the map information available. The scale of the map may preclude determining the FIRM zone and the site it is in. In such a case, the inquirer will be provided with a copy of the FIRM and advised that a determination cannot be made.

Should you wish to make an inquiry or advise someone to make an inquiry as to whether a property is in the Special Flood Hazard Area, please telephone the Building Division at (954) 924-3651 or write to the City of Dania Beach, Department of Community Development, Building Division at 100 W Dania Beach Blvd., Dania Beach FL 33004.

Electronic information is also available at the Broward County Website at:
http://gis.broward.org/website/flood/search.htm

Building Division
Community Development Department
City of Dania Beach

About the Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building. Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter “A” or “V.”

The rule applies to secured mortgage 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 Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security’s Federal Emergency Management Agency (FEMA).

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency’s or the lender’s responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they use a flood zone determination company to provide the SFHD form., If the building is in a SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is $250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that a SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at**http://www.fema.gov/fhm/fq_gen11.shtm.**

PUBLIC INFORMATION
City of Dania Beach
Department of Community Development
Building Division

Date: _____

RE: Flood Insurance Rate Map Information

To Whom It May Concern:

The property located at: _____, also known as [legal description] _____has been located on the city's flood insurance rate map (FIRM). The following information is provided:

Dania Beach's Community number: 120034

The property is located on panel number _____, Suffix _____

The date of the FIRM index: October 2, 1997

The property is located in FIRM zone: _____

The main building on the property:

____ is located in a Special Flood Hazard Area (SFHA). The base flood elevation at the property is: _____, NGVD. Federal law requires that a flood zone determination be done as a condition of a federally backed mortgage to determine if the structure is in an SFHA and if so, to require flood insurance. It is up to the lender to determine whether flood insurance is required for a property.

____ is not located in a Special Flood Hazard Area. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the NFIP is available at non-floodplain rates. A flood insurance policy can still be required by a lender.

____ a decision about the building's exact location cannot be made on the FIRM. A copy of the FIRM is attached for your information.

Flood insurance from the NFIP is available for any property in Dania Beach. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions on this letter and the City's floodplain management program are welcome at this office by calling 954-924-6805.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

Building Official
Community Development Department
City of Dania Beach