



## Flood Insurance Rate Map Determination and Sewer Assessment Determination

(This information is for hazard disclosure and flood insurance only and should not be used for construction purposes.)

**Date:** 01/09/2008 3:17PM

**To:** JESSICA PETRIE

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**Fax:**

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**Company:**

**From:** MSD

**Phone:** 502-540-6126

Monday – Friday 9:00 AM – 4:30 PM

Evenings, Weekends, Holidays to leave a message

The property located at: **4028 FRANKLIN AVE**

Zipcode: **40213**

Tax Block: **085A**

Lot: **0242**

Sublot: **0000**

Has been located on the Flood Insurance Rate Map (FIRM). The following information is provided:

Community Number: **210120**

Panel Number: **0058**

, Suffix: E.

The date of the FIRM index: **12/05/2006**

The date of the LOMA/LOMR: **NA**

The main building on the property is located in FIRM zone: **X**



Which **IS NOT** a Special Flood Hazard Area (100 Year Floodplain)



Which **IS** a Special Flood Hazard Area (100 Year Floodplain).



A determination could not be made for this property, please contact MSD for details.

Federal law requires that a flood insurance policy be obtained on structures in a floodplain as a condition of a federally-backed mortgage or loan that is secured for the building. Flood insurance from the NFIP is available in Jefferson County. More information on flood insurance is attached. MSD maintains copies of FEMA elevation certificates for all buildings constructed in the Special Flood Hazard Area since 1990.

**Note:** 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. This letter does not create liability on the part of MSD, or any officer or employee thereof, for any damage that results from reliance on this determination.

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### Sewer Assessment Project Information:



This property may be located in the following project:

\_\_\_\_\_.  
For detailed information on the status of this project please call \_\_\_\_\_ at 540-6000.

To determine if an Assessment Warrant Lien is attached to this property, please visit [www.msdlouky.org/msdwarrants](http://www.msdlouky.org/msdwarrants)

**Note:** This assessment information is considered to be the best available as of the date of this form. Project boundaries may be subject to change.

## **Mandatory Purchase of Flood Insurance Requirement**

When a building is in a flood hazard area, a lender will require purchase of a flood insurance policy.

**Mandatory Purchase Requirement:** The Flood-Disaster Protection Act 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 a Special Flood Hazard Area (SFHA). The requirement also applies to all forms of federal or federally related financial assistance for buildings located in a SFHA and affects mortgages, loans and grants for the purchase, construction, repair or improvement of any publicly or privately owned building in the SFHA.

**How it Works:** Before a person can receive a mortgage, loan or other financial assistance, lenders are required to complete a Standard Flood Hazard Determination (SFHD) form to see if the building is in a SFHA. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). The SFHA is shown as one or more zones that begin with the letter "A". Copies of the FIRM are available for review at the Louisville & Jefferson County Metropolitan Sewer District (MSD). MSD also can make an online Floodplain Determination for a structure in Jefferson County. Go to: [www.lojic.org/flood/user/default.htm](http://www.lojic.org/flood/user/default.htm) and type in an address.

**If the building is in a SFHA, the lender is required by law to require the recipient to purchase a flood insurance policy on the building.** Federal regulations require purchase of structural insurance coverage equal to the amount of the loan or the maximum amount available from the NFIP whichever is less. The maximum amount available for a single-family house is \$250,000.

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 the SFHA, even though a portion of the lot may be flood prone. 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.

**National Flood Insurance Program** (NFIP): Flood insurance is available to any property owner located in a community participating in the NFIP. Since 1978, the Louisville Metro area has participated in the NFIP. The NFIP makes federally backed flood insurance available for all 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 local drainage problems. Go to [www.fema.gov/fima/nfip.shtm](http://www.fema.gov/fima/nfip.shtm) for more info on the National Flood Insurance Program.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**For more Information on Flood Insurance or to find a local flood insurance agent,** go to: [www.FloodSmart.gov](http://www.FloodSmart.gov) or call any of the following numbers.

### **Flood Insurance Numbers for Service**

800-638-6620	Direct Business
800-720-1093	Agent Information
800-427-4661	General Information
800-611-6125	Lender Information
877-336-2627	FEMA Map Assistance Center (Info about flood hazard maps and map changes)
800-358-9616	FEMA Map Service Center
800-480-2520	FEMA Distribution Center
301-497-6378 FAX	(Order free NFIP forms and public awareness materials)