

Insurance for Flooding

Most standard homeowner's insurance policies do not cover damage that results from flooding. The [National Flood Insurance Program](#) (NFIP), administered by the Federal Emergency Management Agency (FEMA), enables property owners to purchase insurance to protect themselves from financial losses due to flooding.

Property owners may purchase flood insurance coverage for building structures, contents insurance for personal possessions, and additional insurance coverage for sewer backups. Properties located outside of the floodplain can also obtain insurance and generally have discounted insurance premiums.

If your property is in a floodplain and has a federally-backed mortgage, you are required to have flood insurance. Your mortgage lender is responsible for determining if the property is located in a floodplain and for advising you, in writing, to purchase flood insurance.

Discounted Flood Insurance Premiums

Leon Valley residents and businesses may be eligible for a percentage discount on standard flood insurance rates, as the City strives to meet best practices identified by FEMA in the Community Rating System. All citizens NEED flood insurance, we are working to make it more affordable and lessen the risk of flood damage to our citizens.

Buy Insurance

Review your existing insurance policies to determine if your current coverage is comprehensive enough to cover potential losses.

You can purchase insurance from a licensed private insurance company or an independent property and casualty insurance agent. This is usually your homeowner's insurance agent. Any local insurance agent can sell an insurance policy and legally must charge the same rate.

To find a qualified NFIP agent, call toll-free at 1-888-379-9531 or visit www.floodsmart.gov and then select "Agent Locator" under "Resources."

To see if your property is located in a floodplain, select the [Map of Floodplains \(Interactive\)](#).

To have city staff look up your floodplain information, fill out the [Floodplain Information Request](#) form and either fax it to 210-509-8288 or drop it off in-person at the Community Development Department City Hall at 6400 El Verde.

You can also get a Public Flood Map or a Flood Insurance Rate Map from the "FEMA Map Service Center."

Do not wait to buy insurance!

With most policies, there is a 30-day waiting period before flood insurance will take effect.

Elevation and Floodproofing Certificates

When purchasing flood insurance, the insurance agent may ask for an Elevation Certificate or Floodproofing Certificate. These certificates identify protection measures that may have been incorporated into the building's construction and are used to determine the annual premium costs for an insurance policy.

Only Elevation Certificates apply to residential structures, since FEMA does not recognize floodproofing measures for residential construction. If the lowest floor of a dwelling and its associated structures are located above the 100-year flood elevation, insurance premium costs are reduced. For new residential construction in Leon Valley, the lowest floor and associated structures must be constructed a minimum of one foot above the 100-year flood elevation.

Elevation Certificates must be prepared and certified by a Texas-registered professional land surveyor. Floodproofing Certificates must be prepared and certified by a Texas-registered professional engineer or architect.

Community Rating System

The NFIP's [Community Rating System](#) (CRS) is a voluntary incentive program that recognizes and encourages flood mitigation activities. Participating communities must implement specific measures to reduce the impacts of floods, including:

- adoption of federal Flood Insurance Rate Maps (FIRMs);
- local floodplain regulations;
- floodplain development permits;
- inspection for compliance;
- maintaining records of floodplain development;
- helping residents obtain flood information;
- floodplain master planning; and
- stormwater maintenance activities.

More than 1,200 communities nationwide participate in the CRS program and qualify for discounted flood insurance rates. Participating communities receive a CRS class rating ranging from 1 to 10, based on their additional efforts to reduce flood hazards. A Class 1 rating lowers insurance premiums by 45 percent while a Class 9 rating receives a 5 percent discount.

The City of Leon Valley first joined the National Flood Insurance Program (NFIP) in 1977, and applied to participate in the CRS program in 2016. Once we are accepted into the program, we will be working aggressively to improve our score.