When the floodplains are drawn on the maps, they are drawn as if no development is present. As such, certain properties can be wholly out, wholly in, or partially in the Special Flood Hazard Areas (SFHAs). This can sometimes lead to confusion for property owners as to when insurance is required on structures. The infographic below describes 7 examples of structures and their insurance requirements.

**Example A**
Property in SFHA but structure is not. Insurance not required.

**Example B**
Structure in SFHA but substantially elevated on natural knoll. Lender must require insurance. Builder can request Letter of Map Change (LOMC).

**Example C**
Structure partially located in SFHA. Insurance always required.

**Example D**
Structure located in SFHA but not elevated. Insurance always required.

**Example E**
Structure located in SFHA although on high bluff. Lender must require insurance, but buyer can request LOMC. Upon approval of LOMC, buyer may request up to 1 year of insurance premiums refunded.

**Example F**
Structure in SFHA but substantially elevated of fill. Insurance initially required, but buyer can request a LOMR-F. Insurance premiums, up to 1 year, may be refunded.

**Example G**
Structure in SFHA but elevated through means other than fill (e.g. posts, pilings, piers, etc). Insurance always required.

**SPECIAL FLOOD HAZARD AREA**

*SOURCE: FEMA Region X NFIP Guidebook – 5th Edition*