



Sarasota County FEMA Flood Map Updates Revision 4, December 1, 2011

MAPPING THE RISK FLOOD MAP MODERNIZATION

The Southwest Florida Water Management District (SWFWMD), Federal Emergency Management Agency (FEMA) and Sarasota County (incorporated and unincorporated areas) the Cooperative Technical Partners have revised the Flood Map Update schedule. To view draft flood map products as they become available use the SWFWMD Floodplain Map Viewer link www.watermatters.org

Base Flood Elevations (BFE)
Are the elevations shown on a Flood Insurance Rate Map (FIRM) that indicate the water surface elevation from a flood that has a 1% chance of equaling or exceeding that level in any given year.

The term **100 year flood** refers to the flood that has a 1% chance of occurring in any given year. A **Floodplain** is the land where water collects, pools or flows during the course of natural events. Such areas are marked on a FIRM map as Special Flood Hazard Areas (SFHA) i.e., A, AE, AH, AO, V, VE zones and are located in 100 year flood zones.

THE MAP ADOPTION TIMELINE

Close Data Collection

Spring 2012*

In October 2009, the Cooperative Technical Partners (CTP) received LiDAR product from the State of Florida; CTP completes Quality Assurance by August 2011*; CTP conducts public meetings, SWFWMD collects comments from GIS map products (Floodplain Map Viewer) September 2011*

SWFWMD Floodplain Map Viewer at www.watermatters.org

Preliminary D-FIRM

Summer 2012*

SWFWMD provides a contractor with all data collected. Contractor produces a Preliminary D-FIRM. CTP staff from all jurisdictions finds product reasonable for public review.

90 Day Appeal and Protest

Fall 2012*

CTP staff presents Preliminary D-FIRM to local officials to approve and schedule a coordinated jurisdictional 90 Day Appeal and Protest Period. Individual notifications occur, public meetings and assistance to comment (Protest) and/or Appeal (scientific dispute).

The Preliminary D-FIRM product will be made available on TBD website.

FEMA and Local Adoptions

Spring 2013*

Any Appeals and/or Protests received are investigated for validity by FEMA to change the Preliminary D-FIRM. FEMA approves a Final Digital Flood Insurance Rate Map and accompanying Flood Insurance Study. Upon adoption all federal, state and local regulations are applicable.

*Dates subject to change

LiDAR Light Detection And Ranging is a remote sensing system used to collect topographic data. Data collected with aircraft mounted lasers that are capable of recording elevation measurements at a rate of 2,000 to 5,000 pulses per second and have a vertical precision of 15 centimeters (six inches).

ICPR Interconnected Channel and Pond Routing modeling is used by the county to produce surface water runoff hydrographs for basins then assigns nodes in a drainage network. Nodes represent ponds and specific locations. Stages are calculated at each node. Staff analyze, maintain and update these models on a daily basis.

CHAN is another modeling software selected by the City of North Port and SWFWMD to generate runoff hydrographs for basins and to perform hydrodynamic routings of that runoff through a surface water system comprised of lakes, ponds, channels, and drainage structures.

Map Modernization a federally funded program a/k/a flood map updates to digitize flood risks and eliminate paper maps.

Risk Map federally funded in FY09. Goal builds on flood hazard data and maps produced during the Map Modernization. To learn more www.fema.gov/plan/prevent/fhm

What if the new maps show my home to be located in a high risk area Special Flood Hazard Area; how does this affect my property and me?

When FEMA releases a preliminary Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS) report for a community, caution must be exercised in using this data.

For insurance purposes, preliminary FIRMs and FIS reports **cannot be used** to make official flood determinations. The currently effective FIRM is the only official document for this purpose.

However, for regulatory purposes, preliminary FIRMs and FIS reports **may be used** by the community. Local regulations usually allow for the use of the best available data, and in most instances, the data provided on the preliminary FIRMs is much better than the older data on the currently effective FIRMs. The use of preliminary maps as "best available data" is only allowable when the preliminary data are more conservative than the effective data; i.e. the elevations of the base (1-percent-annual-chance) flood are higher or the SFHA is more extensive.

If a new FIRM becomes effective for your community and your structure is now in an SFHA, and you have federally related financing for your property and have not already purchased a flood insurance policy, your lender is required by law to document the flood zone determination and require that you purchase flood insurance.

A 30-day waiting period follows the purchase of a flood insurance policy before it goes into effect. There are exceptions to the 30-day waiting period for policies purchased in connection with the making, increasing, extending, or renewing a loan, or certain map changes. If you do not purchase the insurance within 45 days after being informed that flood insurance is required, the lender is required to force-place the insurance and charge you. If your structure was built before the effective date of your community's first FIRM (pre-FIRM), your structure's flood insurance policy will be rated using "subsidized" rates that are, for

the most part, significantly less than actuarial rates that fully reflect their risk of flooding.

If your structure was instead built after the first FIRM (post-FIRM), the policy will be rated based on a building's risk of flooding, or the actuarial rate.

In zones where BFEs have not been established, i.e., referred to as A zones or approximate zones, the rates may be based on an accepted locally determined BFE and can be comparable to zones with BFEs, or may be determined by the height of the building above its highest adjacent grade. Contact your local insurance agent for more information.

[Elevation Certificates](#) are required to rate most post-FIRM buildings. If an Elevation Certificate is prepared for your structure, you may want to consider, as an alternative to the LODR, (Letter of Determination Review) submitting the Elevation Certificate, and all other required data, in support of an application (MT-EZ) for a [Letter of Map Amendment](#) (LOMA) or an application (MT-1) for a [Letter of Map Revision Based on Fill](#) (LOMR-F). LOMAs and LOMR-Fs are official determinations from FEMA of a structure's relationship to the SFHA.

If you do not have federally related financing, you are not required by Federal regulations to have flood insurance, although it is available to you if your community participates in the [National Flood Insurance Program](#).

You should contact your insurance agent for more information because the purchase of flood insurance is a prudent means of protecting your financial interests.