



MAPPING TODAY'S FLOOD RISK WHAT PROPERTY OWNERS SHOULD KNOW

Important changes to Sarasota County's flood hazard maps are underway. As floodplain boundaries, regulatory flood elevations and vertical datums change, so may how you design and construct your buildings and develop your property, now and in the future.

Sarasota County is partnering with FEMA, SWFWMD, and local municipalities to update flood maps by watershed and drainage basin. County flood maps are used for regulating land development and building permits. FEMA flood maps are used for insurance and as minimum standards for local regulation. FEMA is completing a county-wide study as part of their Map Modernization Program that includes better topography, one foot contours derived from 2007 LiDAR, and is readily accessible and available in a digital format. For Map Modernization, FEMA issued preliminary maps in December 2014 and final maps will become effective on November 4, 2016.

The Map Modernization study includes updated detailed studies in the Alligator Creek, Big Slough, Hudson Bayou, Island of Venice, Roberts Bay, and Whitaker Bayou drainage basins. FEMA also initiated a detailed study of coastal and tidal influenced areas through funds allocated by Congress, as part of the Risk Mapping Assessment and Planning (Risk MAP) Program that will revise the maps in coastal areas subject to hurricane storm surge.

Sarasota County is currently developing detailed studies and flood maps for several watersheds not included in the Map Modernization Study for local regulation and future submission to FEMA as a Physical Map Revision (PMR). After submission, FEMA will review the County maps for inclusion on the Flood Insurance Rate Maps (FIRMs) as an additional part of the Risk MAP Program.

To see the watersheds and drainage basins in Sarasota County, see the Sarasota County Stormwater web site. <https://scginternet.scgov.net/SEU/Pages/default.aspx>

NEW MAPS MEAN A SAFER SARASOTA COUNTY

By showing the extent to which areas of the county and individual properties are at risk for flooding, the new maps will help guide financial protection, planning, investment, building, development and renovation decisions.

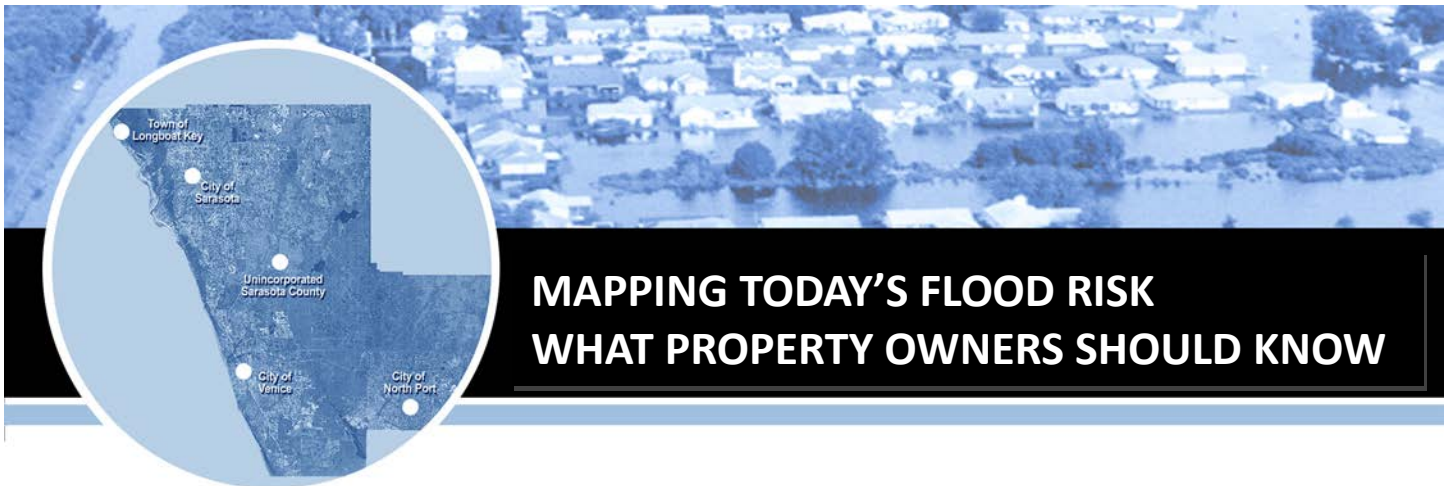
- **Residents and business owners** will understand their *current* flood risk and be able to make better decisions about insuring and protecting their property against floods.
- **Builders and developers** can use the updated map data to determine where and how to build structures more safely and how high to build to reduce the risk of flood damage.
- **Real estate agents** will be better able to inform clients of the risk factors that may affect the property they are buying or selling as well as any flood insurance requirements.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

WHERE TO VIEW THE MAPS

View preliminary and current effective FIRMs and Flood Insurance Study (FIS) reports online on the FEMA Map Service Center web site <http://msc.fema.gov/>.

See Sarasota County's FEMA Flood Zone Locator at <https://ags2.scgov.net/sarcoflood/> to identify your flood risk on the upcoming FIRM.

Please be advised the files are best viewed with a high-speed internet connection. View flood map fact sheets on the Sarasota County website at scginternet.scgov.net/FloodMaps/Pages/default.aspx.



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HOW RESIDENTS AND BUSINESSES ARE AFFECTED

Flood zone designations and base flood elevations¹ will change with the new flood maps. Some property owners with mortgages will face new flood insurance requirements, and people seeking to build or to substantially add to existing buildings may face new permitting and construction requirements. For example:

- If your building is re-mapped from a moderate- or low-risk flood zone to a high-risk zone, flood insurance is likely to be a requirement. There is a 30-day waiting period to purchase new policies.
- If you already have a flood insurance policy when (or purchase before) the maps become effective, you may be able to save money on flood insurance if you maintain your policy. If you don't have a policy, the National Flood Insurance Program has cost-saving options.
- If your building is re-mapped from a high-risk zone to a moderate- or low-risk zone (labeled as Zone X), the risk of flooding is reduced but not removed, and flood insurance is still recommended.
- If you are planning new construction or improvements to your home or business, design requirements may change based on the new flood risk information or pending changes.

STAY INFORMED

Knowing when and where map changes are occurring prepares you to make important decisions. Contact your local insurance agent to learn more about flood insurance and your options, or visit www.FloodSmart.gov.

MAPPING MILESTONES

December 2014 – Preliminary Map Modernization digital flood maps released.

January - April 2015 - 90-day public comment period for due process. Community submitted Appeals and Comments.

December 2015 – Resolution of Appeals and Comments.

May 4, 2016 - Letter of Final Determination (LFD) from FEMA to community initiates a mandatory six (6) month compliance and adoption period.

November 4, 2016 - Six month compliance and adoption period ends and FEMA Digital Flood Maps are effective.

Late 2018* - Preliminary maps planned for FEMA Risk MAP coastal study

2016* - County studies for Phillippi Creek and Little Sarasota Bay Watersheds to be submitted to FEMA

2017* - County studies for Dona Bay and Lemon Bay Watersheds to be submitted to FEMA

* *Date subject to change.*

FOR MORE INFORMATION:

Visit www.scgov.net/floodmapupdates to learn more about the mapping process and public meetings.

For general information, call the Sarasota County Contact Center at 941-861-5000, Monday through Friday (except holidays) from 8 am. to 5 p.m.

For technical flood map information, call the FEMA Map Information eXchange (FMIX) at 1-877-336-2627 or their website at www.floodmaps.fema.gov/fhm/fmx_main.html. The FMIX hours of operation are Monday through Friday, 8:00 am through 6:30 pm Eastern Standard Time.

¹ The Base Flood Elevation (BFE) is the level, in feet above sea level, that flood waters have a 1-percent annual chance of reaching or exceeding in any given year.

