



WHAT YOU NEED TO KNOW ABOUT NEW FEMA PRELIMINARY FLOOD MAPS

(February 2020)

What is a flood insurance rate map and a special flood hazard area?

A Flood Insurance Rate Map (FIRM) is an official map of a community created by FEMA. FIRMs show both the Special Flood Hazard Areas (SFHA) and the insurance risk premium zones applicable to the community. The SFHA is a high-risk area defined as land with a 1 percent chance of flooding in any given year. Land in the SFHA is identified by zones that start with A and V. Land outside the SFHA is identified by zones that start with X.

Development in the SFHA must comply with the [Sarasota County Floodprone Areas Ordinance](#). Flood insurance is required for residential and commercial buildings in the SFHA with federally backed mortgages. This is referred to as the Mandatory Purchase Requirement.

Why are the county's flood maps changing?

FEMA and Sarasota County initiated a physical map revision based on scientific and technical data that is more accurate than material used to create the outgoing maps, some of which are based on studies completed prior to 1992. This has led to changes to Base Flood Elevations (BFEs) and floodplain boundaries based on new coastal and storm water flood studies.

What types of flood hazard zone are shown on the preliminary FIRMs?

Zone A – Areas subject to inundation by the 1-percent annual chance floodplain. Because detailed hydraulic analysis is not performed in Zone A, Base Flood Elevations (BFE) and depths are not shown within this zone. Mandatory flood insurance purchase requirements apply.

Zone AE – Areas subject to inundation by the 1-percent annual chance floodplain that are determined in the Flood Insurance Study by detailed methods of analyses with Base Flood Elevations (BFE) shown. Mandatory flood insurance purchase requirements apply.

Zone AH – Areas subject to inundation by the 1-percent annual chance shallow flooding (usually ponding) where average flood depths are between 1 and 3 feet. BFEs derived from detailed hydraulic analysis are shown in this zone. Mandatory flood insurance purchase requirements apply.

Zone AO - Areas subject to inundation by the 1-percent annual chance shallow flooding (usually sheet flow on sloping terrain) where average flood depths are between 1 and 3 feet. Average flood depths derived from detailed analysis are shown within this zone. Mandatory flood insurance purchase requirements apply.

Coastal A Zone Line or LiMWA– In coastal areas Zone AE has been divided by a Limit of Moderate Wave Action (LiMWA). The LiMWA represents the approximate landward limit of the 1.5 foot breaking wave. The effects of wave hazards between zone VE and the LiMWA line (or between the shoreline and the LiMWA for areas where Zone VE is not identified) will be similar, but less severe than, those in Zone VE.

Zone VE – The flood insurance rate zone that corresponds to areas within the 1-percent annual chance coastal floodplain that have additional hazards associated with storm waves. Base Flood Elevations (BFE) derived from the detailed coastal analysis are shown within this zone as static whole-foot elevations that apply throughout the zone. Mandatory flood insurance purchase requirements apply.

Zone X & X500 –Unshaded Zone X is areas of minimal flood risk. Shaded Zone X and X500 are areas of moderate flood risk due to a storm having a 0.2 percent chance of occurring in any given year. However, buildings in these zones could be flooded by severe, concentrated rainfall coupled with inadequate local drainage systems. Flood insurance is available in these areas but is not required by regulation in these zones.



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What are the elevation requirements for new construction and substantial improvements to existing structures in flood zones shown on the Sarasota County preliminary FIRMs?

Zone A, AE, and AH – The top of the lowest occupiable floor must be at or above the minimum elevation required by the Sarasota County Floodprone Areas Ordinance.

Zone AO - The top of the lowest occupiable floor must be 1 foot or higher above the minimum flood depth shown on FIRMs.

Coastal A Zone or LiMWA – Seaward of the LiMWA structures must be elevated on a pile foundation with the bottom of the lowest horizontal member at or above minimum elevation required by the Sarasota County Floodprone Areas Ordinance; or elevated on a filled stem wall certified by an engineer to resist the flood forces associated with the design flood shown on the FIRM.

Zone VE – Structure must be elevated on a pile foundation with the bottom of the lowest horizontal member at or above minimum elevation required by the Sarasota County Floodprone Areas Ordinance.

What if I disagree with the new maps?

Property owners may formally appeal the new maps with FEMA. Appeals must include technical data and detailed engineering analysis. FEMA and local officials will explain the process and discuss how to file an appeal or comment at upcoming open house public meetings.

Property owners can submit an application for a Letter of Map Amendment (LOMA) or a Letter of Map Revision Based on Fill (LOMR-F) with FEMA. Mapping and survey information is required to establish that a property or structure is not in the SFHA. For more information see the [FEMA website](#).

If you are unable to attend an open house information is available at <https://www.fema.gov/homeowners-frequently-asked-questions>.