



1. Why is Lee County getting new flood hazard maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools in the effort to protect lives and property. They indicate the risk for flooding throughout the community. However, the current maps are out of date. Some formerly rural areas were never mapped in detail, and other areas haven't been re-mapped in more than 22 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, land use and natural forces. The likelihood of inland, riverine and coastal flooding in certain areas has changed along with these factors. New digital mapping techniques will provide more detailed, reliable and current data on flood hazards. The result: a better picture of the areas most likely to be impacted by flooding and a better foundation from which to make key decisions.

2. What is a Flood Hazard Map?

Flood hazard maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to your home or business. The low- and moderate-risk zones are represented on the maps by the letter "X" or an "X" that is shaded. The inland high-risk zones will be labeled with designations such as "A", "AE", "AO" or "AH", and coastal high-risk zones that have additional risk from storm surge will be labeled "V" or "VE".

3. What are the benefits of the new flood hazard maps?

The Map Modernization project will benefit numerous groups of people in different ways:

- Residents will have a better sense of flooding risks and the safety precautions that they need to take.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Lee County and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.



4. What is a floodplain and how do I determine if my property is located in this area?

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term "100-year flood" is a little confusing. It is the flood elevation that has a 1- percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring within a 100-year stretch of time is very, very high, but there's no way to predict when the next flood will occur – or the one after that. The redrawn maps indicate the floodplain as a "high-risk" area, officially classified as an A, AE, or VE zone. Low- and moderate-risk areas will be designated as X and shaded X zones on the new maps.

5. How will the new flood hazard maps affect me?

Neighborhoods across Lee County will be affected differently by these map changes. There will be some properties that aren't affected – their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation*. Some properties will be mapped into a lower-risk area than before.

6. What will happen if I move from a low- or moderate-risk area to a high-risk area?

If the new maps—once adopted—indicate the building on your property is now at a higher risk for flooding, you will be required to purchase a flood policy if you carry a mortgage from a federally regulated lender. If you do not have a mortgage, it is still recommended that you purchase flood insurance. Over the life of a 30-year loan, there is about a 3 times greater chance of having a flood in your home than having a fire. And most home owners' insurance policies do not provide coverage for damage due to flooding.

If your building is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) "grandfathering" rule. See more information about the "grandfathering" rule in question #10 below.

* Base Flood Elevation: The height of the base flood—or area of land that has a 1 percent chance of flooding in a given year—in feet, in relation to the North American Vertical Datum of 1988.



7. What will happen if I move from a high-risk to a low- or moderate risk area?

When a building moves to a low- or moderate-risk area, there is no longer a federally mandated requirement to purchase flood insurance. However, the risk has only been reduced, *not removed*. Flood insurance is still recommended. Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, it is simple to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

8. How might the new flood maps affect me financially?

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred. Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$500 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$112 per year. Coverage for renters starts at just \$39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

9. Why do I need flood insurance if I already have homeowners insurance?

This is one of the most common myths regarding flood insurance. Most homeowners insurance policies **do not** cover damage due to flooding. And unlike homeowners insurance, contents and building coverage typically must each be bought separately AND there is usually a 30-day waiting period before the policy becomes effective. So, don't wait to buy coverage.

Many people also wrongly believe that the U.S. government will take care of all of their financial needs if they suffer damage due to flooding. The truth is that Federal disaster assistance is only available if the President formally declares a disaster. Even if you do get disaster assistance, it's often a loan you have to repay, with interest, in addition to your mortgage loan that you still owe on the damaged property. On the other hand, flood insurance policyholder claims are paid even if a disaster is not Federally declared. This means you'll be reimbursed for all your covered losses. And unlike Federal aid, it never has to be repaid.



10. What is the Grandfathering Rule and how can it help me?

The National Flood Insurance Program (NFIP) has “grandfathering” rules to recognize policyholders who have built in compliance with the flood map in place at the time of construction or who maintain continuous coverage. If you currently do not have a flood insurance policy and are going into the high-risk flood zone, you can buy a policy before the new maps become effective in August, 2008, which will “grandfather” you in. Therefore, you may be able to buy and keep a lower-cost insurance policy, even after the maps take effect.

Click here for more information on the grandfathering rule.

Renewal of an Existing Policy

When determining the premium you will pay for flood insurance, an insurance agent will rate your flood insurance policy based on the flood map that is in effect on the date you purchase your policy. Flood insurance policies may then be renewed and still be rated based on the flood map in effect when the policy was initially rated as long as the flood insurance coverage is continuous and the building has not been altered in a manner that would remove this benefit. For example, if the building on the property is now in an X zone, you could purchase the policy before the flood maps are adopted and keep the lower rate associated with the X zone even after the new flood maps become effective. You may even qualify for the lower-cost Preferred Risk Policy for the first year, which provides both building and contents coverage at significant savings. To help maintain this grandfathering benefit for the next owner, you may transfer the policy to them at the time of sale.

Built-in Compliance

The NFIP will honor a Grandfather rule for buildings constructed after the first flood map for the community became effective if:

- 1) the building was built in compliance with the flood map in effect at the time of construction; and
- 2) if the building has not been substantially damaged or altered.

Under this Grandfather rule, the property owner must provide proper documentation to the insurance company.

- If you wish to keep the zone designation in effect when the structure was built, you must provide a copy of the flood map effective at the time of construction showing where the structure is located or present a letter from a community official verifying this information.
- In general, for buildings constructed in high-risk zones after the community’s first flood map was adopted, your rates are based upon the difference between the flood map’s Base Flood Elevation (BFE) and your building’s elevation. If there is a change in the BFE and keeping the BFE that existed when the structure was first built gives you a better rate, you must provide the agent with an elevation certificate and a copy of the flood map effective at the time of construction. A letter from a community official verifying this information is also acceptable.



11. When do the new maps become effective?

The maps officially released to County and City officials and the public are still preliminary. The determination of the Agency as to the BFEs for your community is considered final. The modified BFEs and revised map panels are effective as specified in an ordinance expected to be adopted by City Council in the summer of 2008. Once the maps are adopted, new flood insurance requirements will become effective.

12. How can I learn more about the flood map modernization process and how it could affect me?

The following is a list of resources and contact information if you have further questions regarding the Lee County map modernization project:

Web site Resources:

Lee County Web site: www.lee-county.com/dcd/fema.htm

FEMA Web site on Mapping: www.fema.gov

For general information about flood insurance: www.FloodSmart.gov (The Flood Risk Calculator on this website uses the current maps, not the new preliminary maps, so the risk calculation may not be accurate.)

Other Resources:

FEMA Mapping Assistance Center 1-877-FEMA MAP (1-877-336-2627)

Open Monday-Friday, 8am-6:30pm

For questions on flood policy coverage and rates: 1-800-611-6125

For agent questions on policy coverage and rates: 1-800-720-1093

For lender questions on policy coverage and rates: 1-800-611-6125