

# POLK COUNTY FLOOD MAPS ARE CHANGING

## *What Property Owners Need to Know*

### POLK COUNTY FLOOD MAP STUDY

The remapping of Polk County is a comprehensive effort to identify the area's current flood risks using as much of the latest flood modeling and digital mapping technologies as fiscally possible. The new maps, known officially as Flood Insurance Rate Maps (FIRMs) and accompanying Flood Insurance Study, will provide more detail, property-specific flood risk data to guide construction and flood insurance decisions. With the planned adoption of these maps in the summer of 2016, Polk County residents and business owners will have more up-to-date, Internet-accessible information about Polk County's flood risk on a property-by-property basis.

### WHY UPDATE THE MAPS

The flood maps currently in use are out of date, not user friendly nor easily accessible. The flood risks shown do not reflect the effects of recent growth or changes in drainage and run-off patterns caused by land-use and natural forces. In some areas, the flood risk is based on studies that are more than 30 years old. Up-to-date flood maps are needed to better represent these changes; they are an important tool in the effort to protect lives and properties and create a more resilient Polk County.

### NEW MAPS MEAN A SAFER POLK 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 which will enable 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 and the future map update schedule.
- **Insurance agents** will know their clients' current flood risk and can provide more informed recommendations regarding flood insurance coverage options.

### HOW RESIDENTS AND BUSINESSES ARE AFFECTED

Flood zone designations and base flood elevations<sup>1</sup> 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.
- 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.

### BEFORE THE MAPS BECOME EFFECTIVE: PUBLIC REVIEW 90 DAY APPEAL/COMMENT PERIOD

The preliminary FIRMs and Flood Insurance Study are targeted to be provided by the Federal Emergency Management Agency (FEMA) to all Polk County communities for review in April 2015. Public Open Houses are then planned to be held in May 2015 to allow residents and business owners to view the new maps and ask FEMA, SWFWMD, Polk County and local community officials questions.

The next step in the process will be a 90-Day Public Appeal/Comment period, which gives property owners an opportunity to submit objections to information shown on the preliminary maps or in the accompanying study. Objections can be in the form of an Appeal or Written Comment.

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<sup>1</sup> 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.



An Appeal must be based on data that proves that a proposed Base Flood Elevation, flood hazard boundary or regulatory floodway shown on the preliminary flood map or in a flood insurance study report is scientifically or technically incorrect. A Written Comment usually involves changes to items such as roads and road names, corporate limits, floodway limits, etc. FEMA determines if the Comments and/or Appeals are accepted.

Property owners who have concerns and do not submit an objection during the public comment period can still submit a Letter of Map Amendment (LOMA) request to FEMA after the maps become effective.

#### **STAY INFORMED**

Knowing when and where map changes are occurring prepares you to make important decisions. Visit [www.polk-county.net/bocccsite/your-government/floodplain-management](http://www.polk-county.net/bocccsite/your-government/floodplain-management) to learn more about the mapping process and where and when meetings will be held in the County. Preliminary FIRMs can be viewed online at <https://hazards.fema.gov/femaportal/prelimdownload>.

Contact your local insurance agent to learn more about flood insurance and your options, or visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

### **MAPPING MILESTONES**

**March 17, 2015** – Community official and Stakeholder meetings

**March 27, 2015\*** — Preliminary flood maps released

**May 2015\*** – 3 Public Open Houses with FEMA, SWFWMD, State and Local staff

**May 2015\*** — Start of 90-day Public Comment Period (for filing of appeals and comments)

**August 2015\*** — 90-Day Public Comment Period ends and FEMA begins review

**Summer 2016\*** — New flood maps take effect; new flood insurance requirements also take effect

Visit [www.polk-county.net/bocccsite/your-government/floodplain-management](http://www.polk-county.net/bocccsite/your-government/floodplain-management) to learn more about the mapping process and where and when meetings will be held in the County

**For General Information** regarding the unincorporated County maps, call Polk County Floodplain Management at (863) 534-6767. They are open Monday-Friday 8 a.m. – 5 p.m.

*\* Date subject to change*

