

FEMA MAPPING UPDATE

Presentation to:

*Palm Beach County
Water Resource Task Force*

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Changes to the National Flood Insurance Program (NFIP)





Why are the Maps Changing?

- ❖ NFIP has been operating in the red for years
- ❖ Too many subsidized policies that don't reflect true flood risk
- ❖ Extraordinary flood claims
- ❖ Continued Borrowing from Treasury
- ❖ Congress wants all the Maps Modernized

Florida writes most of the flood insurance policies in U.S.
Palm Beach County writes the most policies in Florida

Past History of Map Development

- 1999 Initial Preliminary Maps Rolled Out
- 2000 Local Governments Objected to Maps
- 2000 FEMA Agrees to Redo Maps
- 2001 -2013
 - Lidar Issues
 - New FEMA Consultant
 - Hurricane Katrina – HHD Issues
 - Funding Issues
 - L-40 Levee Certification





FEMA Maps Recent History

May 31, 2013 Preliminary Maps Rolled Out Again

July 31, 2013 Technical Reps Meet with FEMA

August 8, 2013 Review Period Extended- Nov. 30th

August 2013-July 2014 Agencies Work With FEMA

August 2014 Revised Preliminary Maps Rolled Out?

What will the Maps look like?

- All maps will be new aerials
- A new county-wide topographic dataset was used (includes new Wellington LIDAR)
- Feb 2014 SFWMD C-51 Restudy was incorporated
- Boca Raton Study was incorporated
- Many areas had FHAs “smoothed out”
- Many Flood Zones have been renamed (i.e., ‘C’ zones are now called ‘X’ Zones)





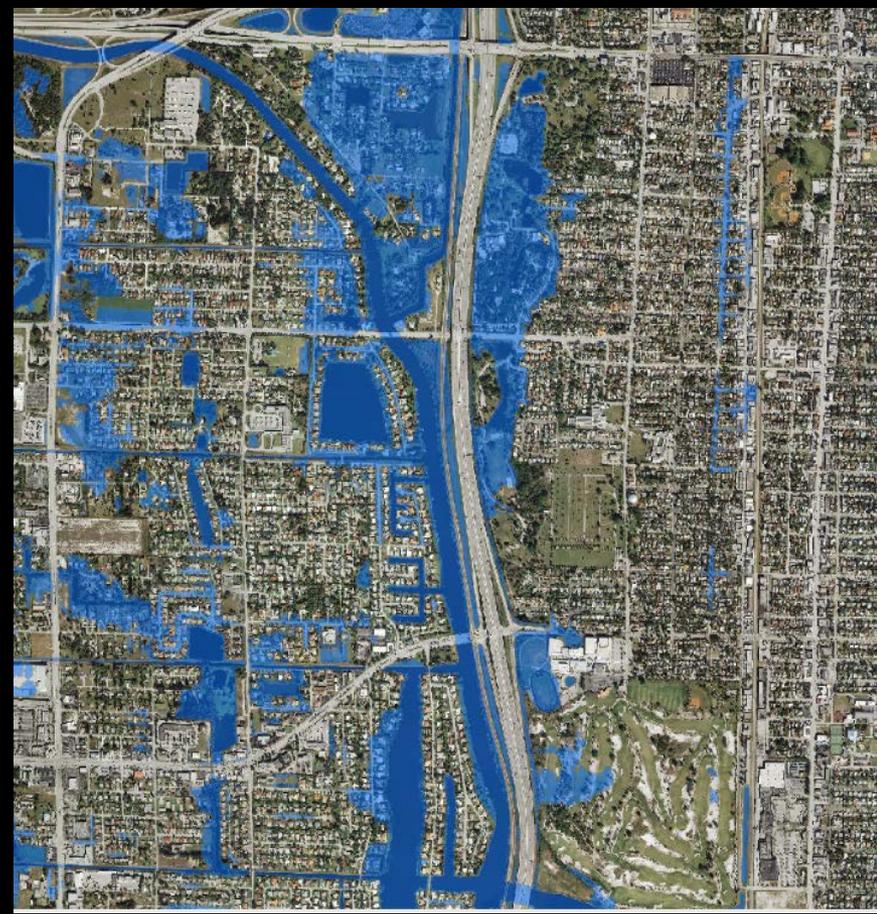
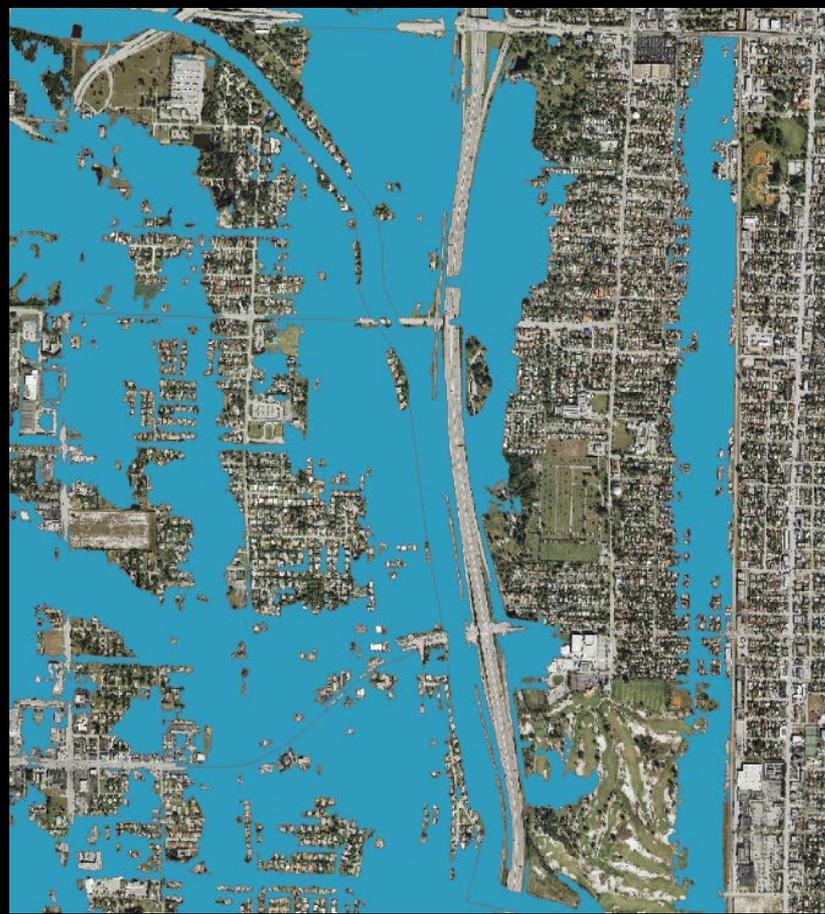
An Example of Revised SFHAs Using SFWMD C-51 Restudy/New Topo

Breakers West Before (May 2013) & After (June 2014)





An Example of Revised SFHAs Using New Models and Topo Lake Clarke Shores Before (May 2013) & After (June 2014)



Highlights of Passed Legislation

Title: Homeowner Flood Insurance Affordability Act of 2014

- Repeals certain rate increases
 - All properties sold after July 6, 2012 – eliminates immediate increased rates in premiums
 - All properties that have a new policy after July 6, 2012



Continued Highlights of the Homeowner Flood Insurance Affordability Act of 2014

- Restores grandfathered rates for structures built to code and lowers the cap on annual rate increases to 15%
- Excludes mandatory coverage for detached structures that do not serve as a residence
- Creates a Flood Insurance Advocate within FEMA
- FEMA to offer monthly payments for premiums
- Allows FEMA to provide high deductible policies





Map Adoption Process

- Preliminary Maps Issued (About August 1st)
- Public Open House (September 8-11)
All Open House Meetings are 4-7 p.m. in
Boynton Bch-Vista Center-Belle Glade-Jupiter
- Notice Published in Federal Register (1 Month)
- Publish in Newspapers (2 Weeks)
- 90-Day Appeal & Comment Period Begins
- End of Appeal-Comment Period (January 2015)
Appeals are for all SFHA Changes

Map Adoption Process (Cont'd)

- FEMA Resolves Appeals & Finalizes Maps
Appeals Resolution time period indeterminate
- Letter of Determination Issued after Appeals
includes new maps issued & 6 month
Compliance Period where Communities adopt
new maps into their Floodplain Ordinance
- Maps Become Effective
- New Premium Rates kick in



Where are we at now?

- Revised Preliminary Maps to be rolled out to County and Municipalities in a month
- Coastal Restudy starts later this year



What does this mean to the Homeowners/Government Entities?

- Maps likely to be effective by end of Year unless appealed
- Properties with current NFIP policies affected by map changes will increase 15% per year
- Still don't know the cost of new premiums
- Some homes may need LOMARs
- Some areas of County need to be studied in more detail
- Be involved in Coastal Studies by FEMA



Questions?



Thank You