

FEMA MAPPING UPDATE

Presentation to:

PBC WRTF

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Recap of Why Maps Changed

- ❖ NFIP has been operating in the **red** for years
- ❖ Subsidized policies don't reflect flood risk
- ❖ 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**

Map Adoption Process

- Preliminary Maps Issued (August 19th)
- Public Open Houses Completed (September 8-11)
- Notice Published in Federal Register (November)
- Publish in Newspapers (Early December)
- 90-Day Appeal & Comment Period Begins Mid December
- End of Appeal-Comment Period (March 2015 if no appeals)



Map Adoption Process (Cont'd)

- FEMA Resolves Appeals & Finalizes Maps (March 2015 Until?)
Appeals Resolution time period indeterminate
- Letter of Determination Issued after all Appeals resolved
6 month Compliance Period for Communities to
adopt new maps into their Floodplain Ordinance
- Maps Become Effective
- New Premium Rates kick in



What does this mean to the Homeowners/Government Entities?

- Communities Working on Map Revisions by March 2015
- Properties with current NFIP policies affected by map changes will increase up to 18% per year once maps take effect
- Some homes may need LOMARs
- Some areas of County need to be studied in more detail
- After Appeal Period a new program will be developed
- with Government Entities creating their own maps



Questions?



Thank You