



Flood Hazard Maps FAQs

Why is Volusia County getting new flood maps?

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMS), are important tools in the effort to protect lives and property in Volusia County. They indicate the risk for flooding throughout the county. However, the current maps are out of date. Some formerly rural areas were never mapped in detail (if at all), and other areas haven't been remapped in more than 25 years. Over time, water flow and drainage patterns have changed dramatically due to surface erosion, natural forces, and development.

The likelihood of inland, riverine, and coastal flooding in certain areas has changed along with these factors. Tropical Storm Fay in 2008 and the "no name" rain event of 2009 showed the need for re-mapping, when hundreds of properties flooded that were designated as being in low-to-moderate risk flood areas. Also, the county has updated its watershed master plans, which provided valuable new flood risk information for the community.

Who is responsible for modernizing the maps?

Currently, there is a nationwide collaborative effort across all levels of government to update the nation's flood hazard data and provide it in a detailed, digital format, in accordance with a multi-year plan created by the Federal Emergency Management Agency (FEMA). The effort evolved as a growing number of residents and businesses were impacted by out-of-date flood data.

Volusia County's map modernization project is a joint effort with FEMA in cooperation with local municipalities, local associations, and private sector partners.

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" and shaded "X", respectively. The inland high-risk zones will be labeled "A" or "AE", and coastal high-risk zones that have additional risk from storm surge will be labeled "VE".

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.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.
- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Volusia 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.

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. The new maps will be made available for public view and review June 9, 2011. Subsequently, the maps will be available on the county's website at www.Volusia.org.

You will be able to type in the address of your properties and see if they will be affected.

How will the new flood hazard maps affect me?

Each community in Volusia will be affected differently by the same 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 zone. Some properties will be mapped into a lower-risk zone than before. Properties may also show a new *Base Flood Elevation*, which can affect future construction. (Base Flood Elevation: The height of the base flood, or area of land that has a 1 percent chance of flooding in any given year.)

Homeowners will receive a letter from Volusia County in the late summer of 2012 if the new maps indicate that their property will be affected by an increased flood risk. Note: Owners and tenants of commercial and multi-unit properties, such as businesses, apartment complexes and office parks, will not receive notification letters if their flood risk has changed, therefore, these residents need to review the maps to ensure that no changes have occurred to their property.

What will happen if my structure moves from a low- or moderate risk zone to a high-risk zone?

If the new maps—once approved—indicate that the structure 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 homeowner's insurance policies do not provide coverage for damage due to flooding.

If your property is redrawn into a high-risk area, there are lower-cost options available through the National Flood Insurance Program (NFIP) "grandfathering" rule.

What will happen if my structure moves from a high-risk to a low or moderate-risk zone?

When a building is mapped into a low- or moderate-risk zone, 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 to protect your property.

Upon the adoption of the new maps, you may be eligible for a lower-cost Preferred-Risk Policy (PRP). Through your insurance agent, you will need to submit a PRP application and insured-signed conversion form to avoid any gaps in your flood coverage.

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

This is one of the most common myths regarding flood insurance. Most homeowner's 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.

What is the difference between a high-risk flood zone and a hurricane evacuation zone?

Though there is some similarity between the County's hurricane evacuation zones and the flood map zones, they are not the same. Flooding can occur all throughout the county because of low areas, proximity to bodies of water such as lakes, and the way water runs off the land. But these areas in the high-risk flood zone might not be in a hurricane evacuation zone because of their distance from the coast or other factors. There are also high risk flood zones that are in hurricane evacuation zones.

To view what hurricane evacuation zone you are in, visit the County's hurricane storm surge evacuation website at: <http://www.volusia.org/storm/surge.htm>

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 the fall of 2012, 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.

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 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.

What if my property is mapped into a high-risk area but I believe the designation is an error?

Flood map designations are always based on the best data available to engineers and local officials at the time areas within a community are surveyed and assessed. Every effort is made to ensure that the maps reflect the most accurate and reliable information about the flood risk for all properties.

However, re-examining and updating flood hazard information for an entire community is often a multi-year process, and you may feel that you have more accurate data about your property when new maps are eventually completed and released to the public.

As a mechanism to ensure that residents' questions or concerns about the new map designations are addressed, a 90-day "Public Comment Period" will take place. During this period, citizens will have the opportunity to submit technical and/or scientific data to support a claim that their property has been improperly placed in a high-risk area. If you have better information, such as an elevation certificate, topographic map or detailed hydraulic or hydrologic data, then you may be able to protest or appeal the flood risk indicated by the new maps.

When do the new maps become effective?

These maps under review are still preliminary. The process that leads to final adoption can last as long as a year. Initial release is followed by a short review period. Then there is a "90-day Public Comment Period". The final review and approval process is expected to begin in the spring of 2012 and the effective date is approximated for the fall of 2012. Once the maps are approved, new flood insurance requirements will become effective.

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 Volusia County map modernization project:

Web site Resources:

Volusia County Web site: www.Volusia.org

FEMA Web site on Mapping: www.fema.gov/fhm

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

FOR MORE INFORMATION: Visit <http://maps.vcgov.org/FloodMaps/FloodMapView.htm> to view the new digital flood maps, see the areas that are changing flood zones and learn how Volusia County will be affected. Visit www.FloodSmart.gov for more information about how to protect against flooding and the steps local residents may need to take to ensure that they have proper insurance coverage to protect their investment.

View the New Flood Hazard Information Online at <http://maps.vcgov.org/FloodMaps/floodFAQs.htm>