

HERNANDO COUNTY'S FLOOD MAPS ARE CHANGING

What You Should Know

Mapping Today's Flood Risks

The remapping of Hernando County is a comprehensive effort to remap the area's flood risks using the latest flood modeling and digital mapping technologies. The new maps, known officially as Digital Flood Insurance Rate Maps (DFIRMs), will provide detailed, property-specific flood risk data to guide construction and flood insurance decisions. With the release of these maps in July, 2010, Hernando County residents and business owners will have up-to-date, reliable, Internet-accessible data about the flood hazards they face.

The project is part of a nationwide flood hazard map update effort spearheaded by the Federal Emergency Agency (FEMA), which also oversees the National Flood Insurance Program (NFIP). Southwest Florida Water Management District (SWFWMD) is overseeing this remapping effort as a partner with FEMA.



Why Update the Maps

The flood maps currently in use are out of date. 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. The likelihood of riverine and flash flooding in some areas has increased significantly. In many areas, the flood risk had not previously been identified. That risk is now identified due to investments by Hernando County, SWFWMD, and FEMA. So, up-to-date flood maps are needed to accurately represent these changes; they

are an important tool in the effort to protect lives and properties in Hernando County.

New Maps Mean a Safer Hernando 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 and be able to make 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.
- **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 elevations¹ 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:

¹ The Base Flood Elevation (BFE) is the level, in feet above sea level, that flood waters have a 1% annual chance of reaching or exceeding in any given year.



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- If your building is re-mapped from a low- or moderate-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 your building is re-mapped from a high-risk zone to a moderate- or low-risk zone (labeled as an X zone), 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 Comment and Review

The preliminary DFIRMs have been provided to Hernando County, the City of Brooksville and the City of Weeki Wachee for review. Open houses will be held to allow residents and business owners to view the new maps and ask FEMA, SWFWMD and County and City officials questions (for details see inset at bottom of second column)

The next step in the process, a 90-day public comment period, 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 protest.

An appeal must be based on data that proves that a proposed Base Flood Elevation shown on the preliminary flood map or in a flood insurance study report is scientifically or technically incorrect. A protest usually involves changes to items such as roads and road names, corporate limits, floodway limits, and floodplain boundary delineations. During and following the 90-day comment period, SWFWMD and FEMA will review the comments and determine the merits of the protests and appeals submitted.

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 allows you to be properly prepared to make important decisions. Prepare by staying in contact with local officials and periodically visiting the Hernando County web site at www.hernandocounty.us. The preliminary maps may be viewed at www.hernandocounty.us. The maps are also available for viewing at the Development Services Department, 789 Providence Blvd., Brooksville, Florida, from 9:00 am to 5:00 pm Monday through Friday. Questions may be answered by calling (352) 540-6300.

Contact your local insurance agent to learn more about flood insurance and your options, or visit www.FloodSmart.gov.

MAPPING MILESTONES

July 2010 — Preliminary flood maps released
Start of 90-day Public Comment Period (for filing of appeals and protests)

Spring 2011 - SWFWMD and federal review begins

Fall 2011 — New flood maps take effect; new flood insurance requirements also take effect

Visit www.hernandocounty.us to learn more about the mapping process and where and when meetings may be held

For General Information Call (352) 540-6300

Public Open Houses:

Wednesday, August 11, 2010 – 3:30 to 7:30 p.m.

Thursday, August 12, 2010 – 3:30 to 7:30 p.m.

**Central High School Cafeteria
14075 Ken Austin Parkway
Brooksville, Florida 34601**

