

HERNANDO COUNTY'S FLOOD MAPS ARE CHANGING

What Building Professionals Need to Know

Important changes to the Hernando County flood hazard maps are underway. As floodplain boundaries, regulatory flood elevations and vertical datums change, so may how you design and construct your buildings and develop your property, now and in the future. So be sure to stay informed.

Hernando County Flood Maps Are Changing

In July, 2010, the Southwest Florida Water Management District (SWFWMD) and the Federal Emergency Management Agency (FEMA) released new preliminary flood hazard maps, known as Digital Flood Insurance Rate Maps (DFIRMs), for all of Hernando County. The new DFIRMs will show the extent to which areas of the county are currently at risk for flooding and they reflect new flood hazard information developed by SWFWMD, as part of its Watershed Management Program (WMP). The maps also incorporate previously released WMP preliminary flood risk results that were made available to the public for review and comment.

The remapping effort—part of FEMA's nationwide flood map modernization effort—was necessary because the flood hazard and risk information shown on the current flood maps is outdated. The maps now in use were developed over 25 years ago. Since then, the drainage patterns have changed, new land development has occurred, and mapping and modeling technology has significantly improved. These new flood maps will provide builders, developers, engineers, and others with up-to-date, reliable, Internet-accessible information about Hernando County's flood risk on a property-by-property basis and is consistent with the flood risk information being used by SWFWMD in its Environmental Resource Permitting (ERP).

Understanding the Effects

While the DFIRMs may not become effective for another 12 months or more, it is important for professionals in the building industry to understand what the changes in the new maps are and what they mean. These changes may not only affect how and

where they can build but there may be implications to the federal flood insurance requirements.

Changes in Flood Zone and Elevation

It is crucial for both building professionals and their clients to know if the property being built on or planned to be built on is currently in a low- or moderate-risk area (shown on the flood maps as a "B", "C", or "X" zone) and will be mapped into a higher risk zone, or if there is a planned increase in the Base Flood Elevation (BFE). As FEMA releases Hernando County's preliminary flood maps (DFIRMs) for public review, building professionals should review them to see what changes are occurring where and when the changes will become effective.



Knowing in advance if a property is being mapped into a higher risk flood zone or a higher BFE will help ensure that the building is built to the newer, safer federal standard when the maps become effective. The flood risk information being used to produce the new DFIRMs is already being used by SWFWMD in its ERP process as best available data. Note that in Hernando County, the more restrictive BFE is used as best available data when the preliminary maps are released/the final new maps are adopted. Knowing the changes in BFE and flood zone in advance can also allow for the building to be constructed high enough above the BFE to provide savings in flood insurance premiums to the ultimate owner.



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Changes in Vertical Datum

A FEMA requirement for all of the new DFIRMs is that they be based on the vertical datum of NAVD88. Consequently, it is important that when surveys are being performed, that Hernando County's new benchmarks and measurements from vertical datum NAVD88 are used—and not NGVD29—when making any site improvements. If you are working with older plans based on NGVD29, the Flood Insurance Study and DFIRMs will provide conversion factors to make it into an equivalent NAVD88 measurement.

Changes in Flood Insurance Requirements

Map changes will prompt residents and business owners to re-examine the status of their properties, so that they have proper insurance coverage and can save on costs. Some properties may be mapped into a higher risk zone or experience an increase in the BFE and the property owners will want to take advantage of the National Flood Insurance Program's "grandfathering" rule to keep their costs down. As a result, this may generate an increase in requests for new elevation certificates. Make sure to use the latest elevation certificate form (FEMA Form 81-31) and to use the new vertical datum (NAVD88).

Stay Informed

Knowing when and where map changes are occurring allows professionals in the building industry to understand what the changes in the new maps are and what they mean. This knowledge will allow for safer construction to lower the risk of flooding and allow building to occur that will result in lower flood insurance premiums for the building's owner. Building professionals should stay in contact with local officials as Hernando County goes through the mapping process and know when changes in requirements for building permits will occur.

Additional information can be obtained by periodically visiting the Hernando County Flood Map 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 Hernando County Development Services Department, 789 Providence

Blvd., Brooksville, Florida, from 9 am to 5 pm Monday – Friday. Questions may be directed to (352) 540-6300.

To learn more about flood insurance, 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

