

Why are the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRM) being revised?

When the current 2012 FIRMs were adopted, the coastal panels were only revised to reflect the change in datum used to be consistent with the rest of the maps being adopted. (From NGVD 1929 to NAVD 1988 datum) The information used on the previously effective FIRMs had become out of date. The new engineering and digital mapping techniques used provide more detailed, reliable, and current data for the coastal flood hazards and risks. The Limit of Moderate Wave Action (LiMWA) is included on the revised mapping. The area between the VE zone and the LiMWA is called the Coastal A Zone. Properties in the Coastal A zone can still be impacted by 1.5-foot or higher waves. The result in the new mapping is a more accurate understanding of the areas most likely to be affected by coastal flooding and impacts.

Where can I view the preliminary Flood Insurance Rate Map?

The Hernando County Zoning Department is the Community Map Repository. Paper copies of the preliminary maps may be viewed in person there or digital copies may be emailed to you upon request. We can also provide you with a digital comparison of your property on the current effective FIRM and the preliminary map.

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How will the new flood hazard map affect me?

- Some properties will not be affected – the Flood Zone designation and Base Flood Elevation remains the same.
- Some property's Flood Zone Designation and Base Flood Elevations (BFE) have changed. The Zoning Department can assist you with viewing the maps and determining what the exact proposed changes are to a specific property.

How will the preliminary FIRM affect my flood insurance rates?

Changes in the flood zones shown on the FIRM panels may affect whether flood insurance is required and how much flood insurance premiums will cost. The preliminary FIRM will not change your current flood insurance premium. Your premium will continue to be based on the official FIRM currently in effect for your community. If your flood zone or BFE will change when the preliminary FIRM becomes effective, consult your flood insurance agent to determine any change to your flood insurance premium.

Will revised mapping information affect construction standards?

Changes in flood zone designation can affect construction standards. VE Zone and Coastal A zone construction standards differ from and are more stringent than non-coastal AE design standards. The construction costs associated with VE or Coastal A standards can be more significant as well. If the current effective FIRM shows a more restrictive flood hazard zone or BFE, that information must be used until the new maps become effective.

What is the appeals process?

Whenever FEMA issues preliminary FIRMs that involve changes to flood hazard information, a statutory 90-day appeal period is required. During the 90-day appeal period, any owner or lessee of real property in the community who believes his or her property rights will be adversely affected by the proposed flood hazard determinations may appeal the proposed changes. It is important to note, however, that the sole basis for such appeals is the possession of knowledge or information indicating that the proposed flood hazard determinations are scientifically or technically incorrect.

Who can submit an appeal or comment?

Any property owner or lessee can submit an appeal. However, all submittals must be reviewed by the appropriate community official before FEMA reviews the information.

I want to appeal the flood hazard information on the preliminary FIRM. What information do I need to submit?

You will need to submit information that shows that the preliminary flood hazard information is scientifically or technically incorrect. Acceptable data could include:

- Alternative coastal, hydrologic, and hydraulic analyses to support a change to BFEs, base flood depths, flood zone boundaries or designations, or other flood hazard information;
- More detailed or accurate topographic (elevation) data in support of flood hazard boundary changes;
- Revised flood zone boundaries, floodway delineations, and/or Flood Insurance Study (FIS) report tables and profiles (if applicable) showing the resulting changes to the preliminary FIRM and FIS report must also be provided in digital format.

Supporting data must also be certified by a registered Professional Engineer or Licensed Land Surveyor as appropriate. More detail about types of data to submit is available on pages 5-11 of FEMA's Criteria for Appeals of Flood Insurance Rate Maps. (Please note that the FEMA Standards for Flood Risk Analysis and Mapping publication (see pages 74 – 75) serves as the authoritative policy and standards documentation available from FEMA and takes precedence over other guidance documents. The Criteria for Appeals of Flood Insurance Rate Maps publication supplements the FEMA standards and serves as the most detailed source of guidance related to appeal submittal requirements and processing.)

When can I submit my appeal regarding the preliminary FIRM?

The second publication of notice of the 90-day appeal period is proposed to be on October 17, 2019. This begins the appeal period.

Where do I submit my appeal data?

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What will happen after I submit an appeal or comment?

Following review by community officials, FEMA will review the information and prepare a response that will state 1) if a change to the preliminary FIRM is warranted based on the information submitted, 2) if more information is needed to complete the review, or if a change is not warranted. Following the resolution of all appeals and comments, FEMA will move forward with finalizing the FIRM and FIS report.

When does the new flood hazard map for my community become effective?

At the end of the 90-day appeal period and following the resolution of any appeals and comments, the community will be sent a Letter of Final Determination, which will finalize the flood hazard information presented on the revised FIRM and FIS report and will establish an effective date. The County will need to adopt the revised FIRM and any subsequent changes to the Floodplain Management Ordinance necessary to remain in the National Flood Insurance Program. The existing FIRMs will remain in effect until the new maps become effective which is anticipated to be in 2020.