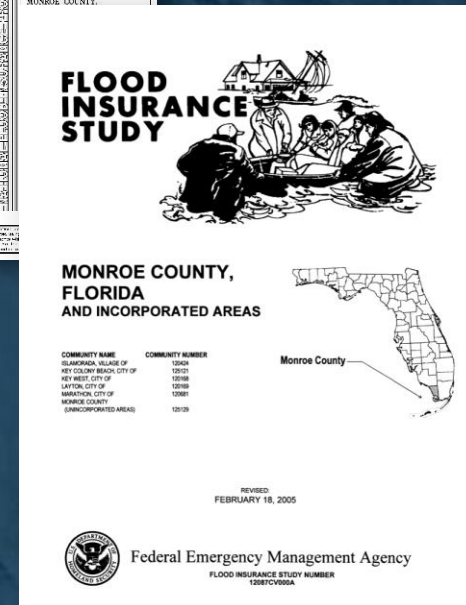
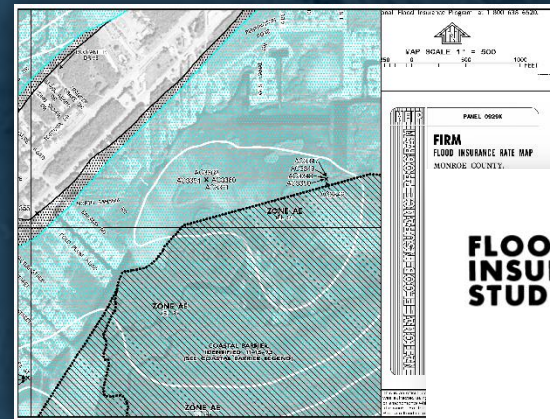


FEMA Preliminary Flood Maps Current Monroe County Coastal Study

Why is This Happening?

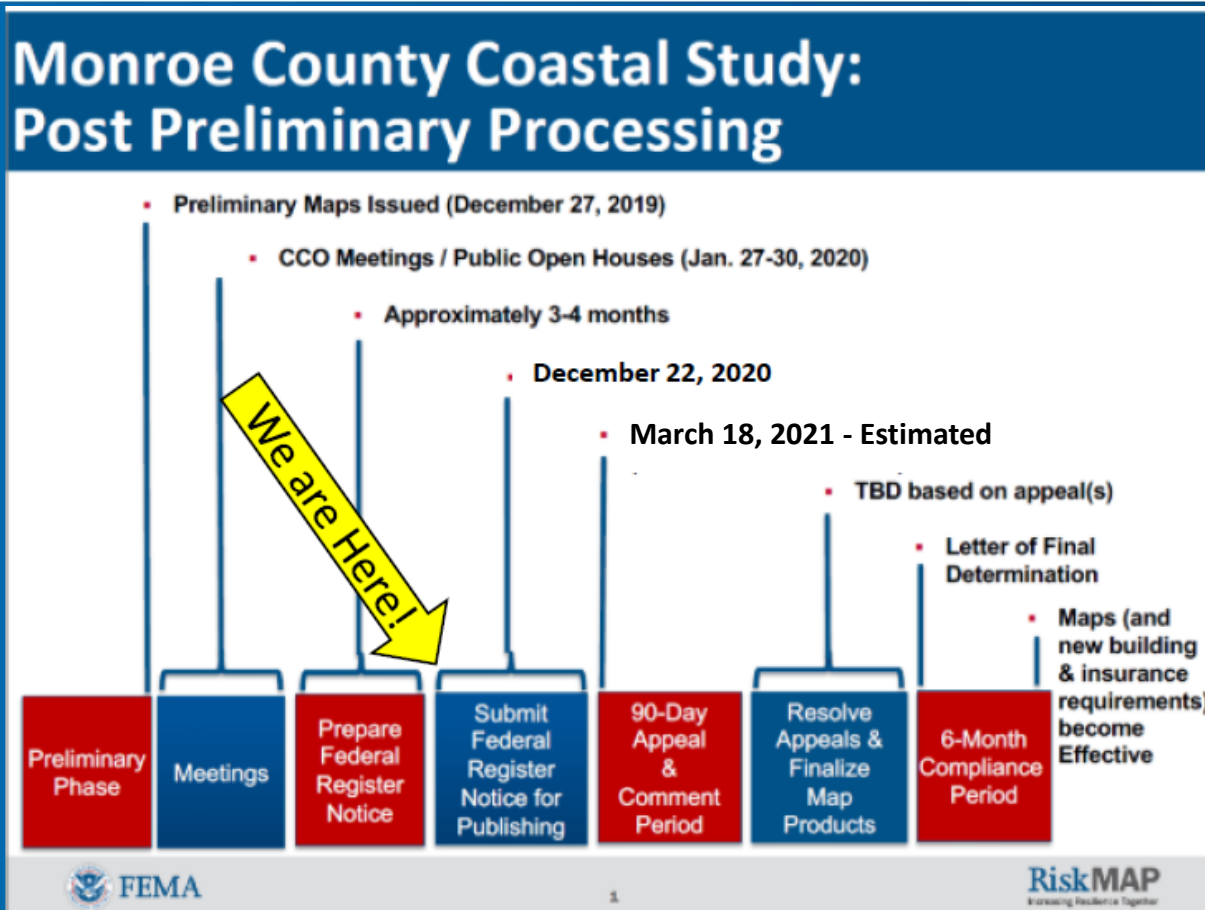
Data is outdated

- Surge analysis is 30-40 years old
- Limited detail profiling of coastline
- Climate data is from the 1970's
- New Development and land alterations



MONROE COUNTY FLOODPLAIN PROGRAM

Monroe County Coastal Study Timeline*



* Dates are subject to change



MONROE COUNTY FLOODPLAIN PROGRAM

Current Flood Zones

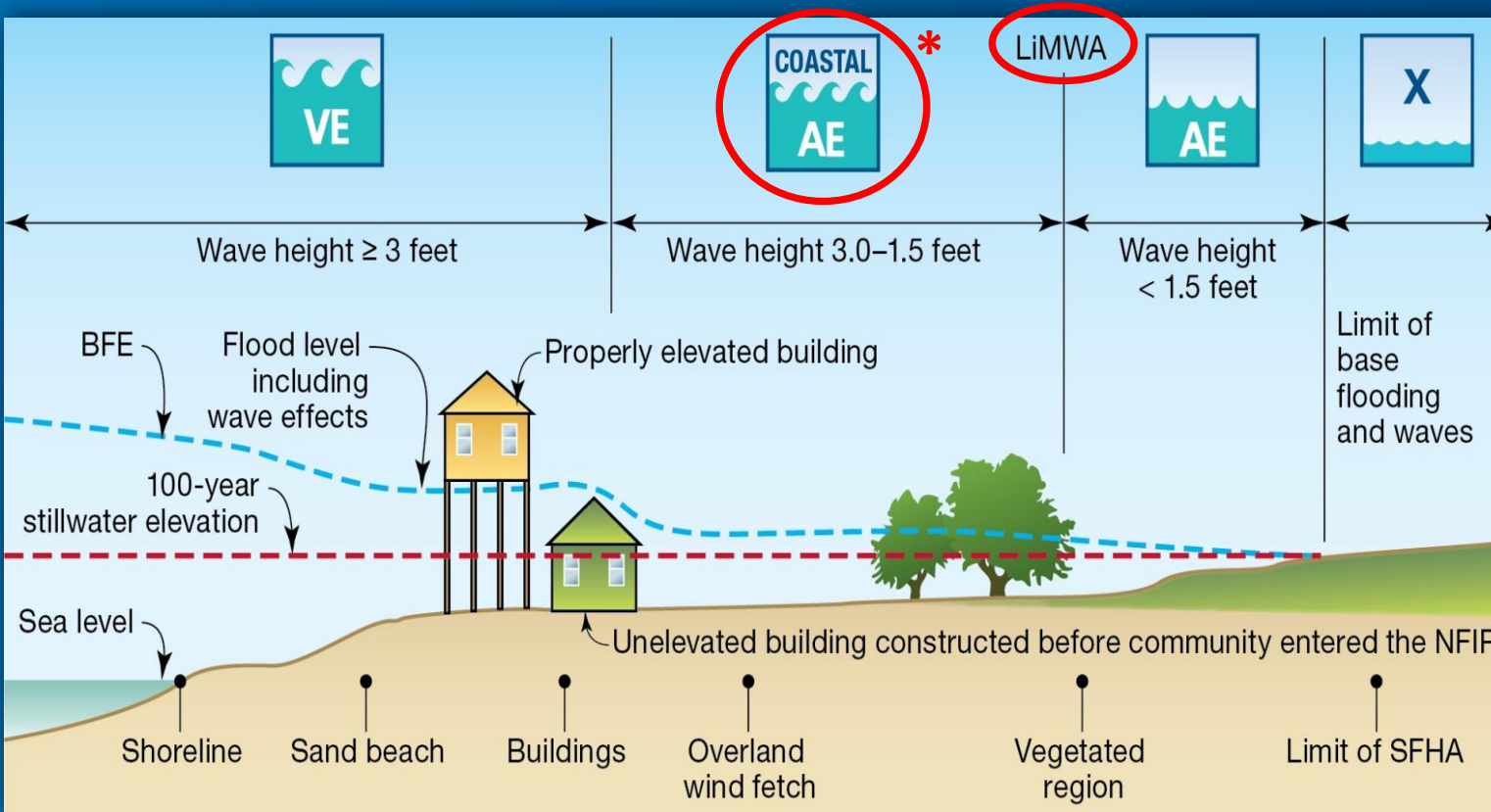
Current County Flood Zones

- Zone AE: An area inundated by 1% annual chance flooding, for which BFEs have been determined.
- Zone VE: An area inundated by 1% annual chance flooding with velocity hazard (wave action) for which BFEs have been determined.
- Shaded X Zone: An area of moderate flood hazard between the limits of the base flood and the 0.2% annual chance flood.
- Unshaded X Zone: An area of minimal flood hazard outside the SFHA and higher than the elevation of 0.2% annual chance flood.



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Proposed NEW Flood zone: LIMWA - Coastal Area Regulatory Zone Definition



LIMWA =
Limit of Moderate
Wave Action

*** NEW!**

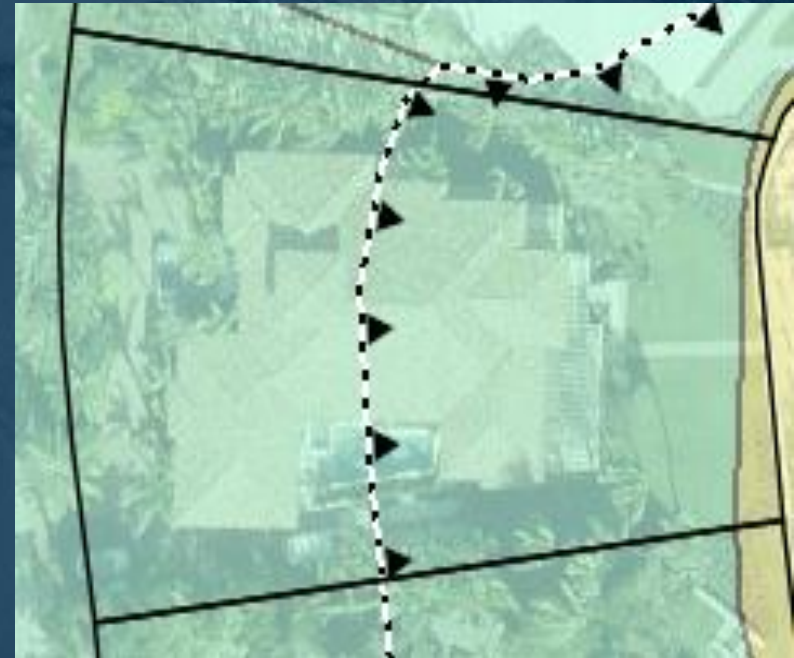


MONROE COUNTY FLOODPLAIN PROGRAM

Identifying LiMWA Coastal Area on New Maps

Limits of Moderate Wave Action Line

- Characterized by a thin black-and-white hashed line with triangles
- Located landward of VE Zone Boundary
- The arrows point to the new Coastal A Flood Zone



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Identifying LiMWA Coastal Area on New Maps



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Building Requirements in LIMWA Coastal A

FBC:

- V Zone Requirements where Coastal A delineated – Florida Building Code: ASCE-24-14

IRC:

- 1' Freeboard in Coastal A where delineated



**MONROE COUNTY
FLOODPLAIN PROGRAM**

What This Means

Newly Mapped Coastal A Zone Properties:

Before:

- Design Flood Elevation Measurement = Lowest Finished Floor Elevation
- Space below DFE vented
- No V-Zone Construction Cert required

After **IF MAPS ARE ADOPTED AS CURRENTLY SHOWN** **MAPS ARE NOT FINAL:**

- Design Flood Elevation Measurement = Lowest Horizontal Structural Member
- Space below DFE vented and breakaway
- V-Zone/Coastal A Zone Construction Cert required

Disclaimer!!!!!! These DRAFT maps ARE NOT Final Maps. Changes will likely be made!



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Datum Change – Building Requirements

Datum Change

- All new FEMA mapping elevations will be in NAVD88.
- Monroe County will begin the process of datum conversion, requiring elevation information to be rendered in NAVD88 at a time to be determined.
- Once the datum conversion takes effect, plans or documents using the NGVD29 datum will no longer be accepted.



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Datum Change – Building Requirements

Datum Change

NGVD29

- Current Datum in use
- All measurements are benchmark-based
- County currently requires all vertical construction verifies building heights on plans relative to NGVD29

NAVD88

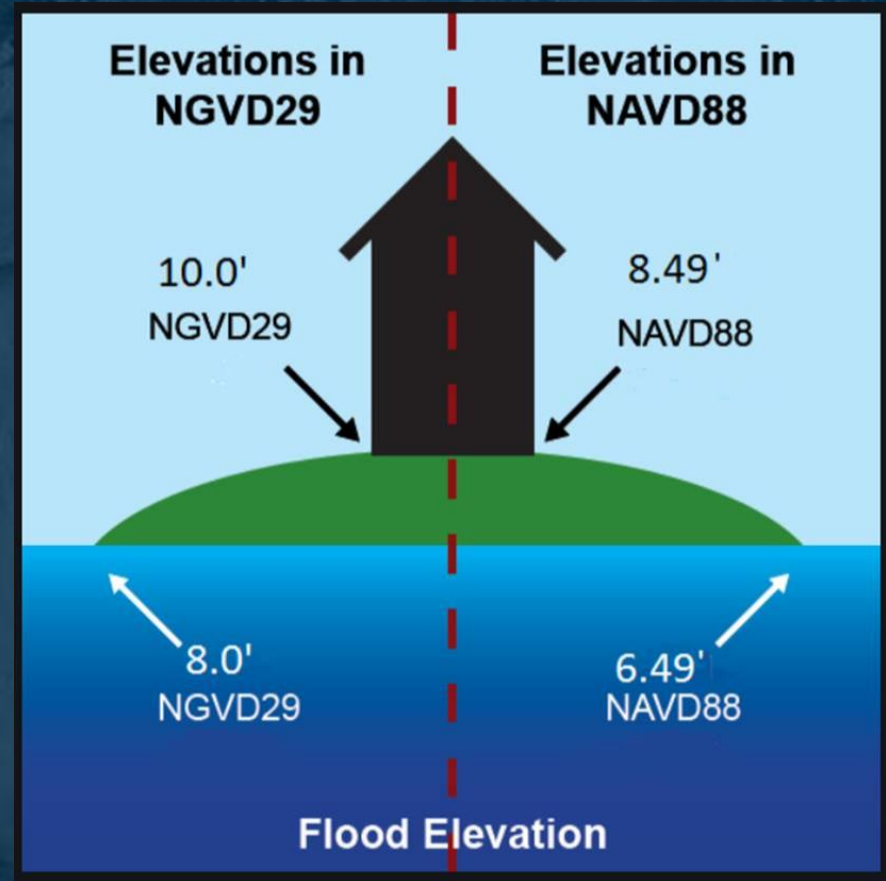
- All new FEMA FIRM panels use this datum
- NAVD 'ZERO' measurement is LOWER than NGVD
- Conversion differs based on geographic area.



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Datum Change – Building Requirements

Datum Change
Example Illustrated



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FLOODPLAIN PROGRAM**

Observations

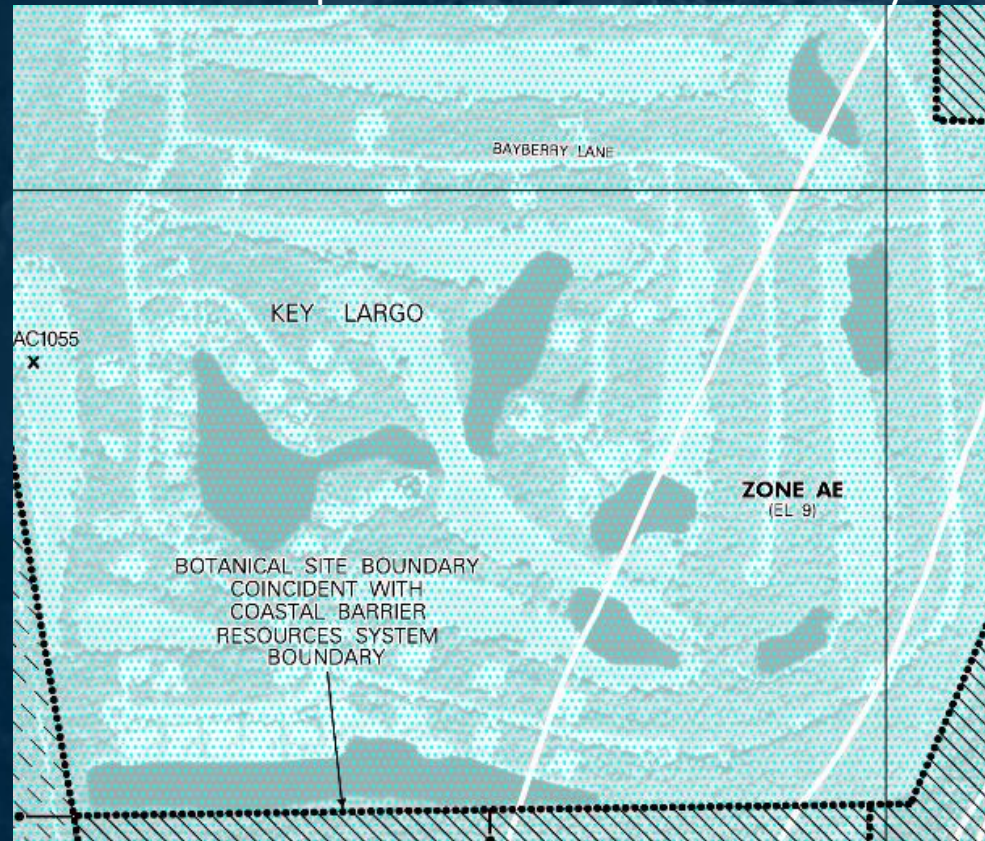
- BFE's are lower, overall
- VE Zones in UK have been reduced in number and size, especially for Bayside areas
- VE Zones in LK have been expanded in some areas (Shark Key, Cutthroat Harbor)
- Datum change means even when BFEs are lower, properties may still be below the new lower BFE
- LiMWA lines are present in most areas.
- LiMWA effects are more evident on Oceanside and reach up to 1750 feet (1/3 of a mile) inland in some areas
- Highest Observed Positive Change = VE17 to Unshaded X
- Highest Observed Negative Change = AE8 to VE11/AE8 to AE11 (CAZ)



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Map Comparisons

Old Map – S Harbor Drive and Vicinity



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Map Comparisons

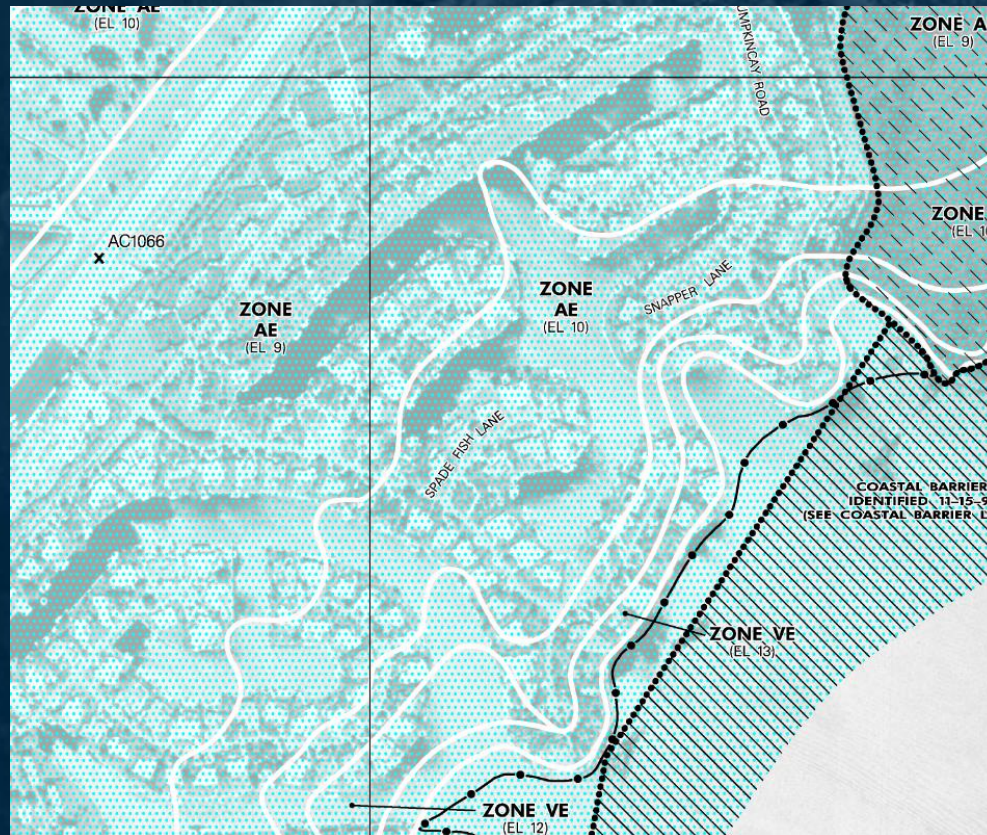
New Map – S Harbor Drive and Vicinity



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Map Comparisons

Old Map- Channel Cay, Angelfish Cay, and Pumpkin Cay Road



**MONROE COUNTY
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Map Comparisons

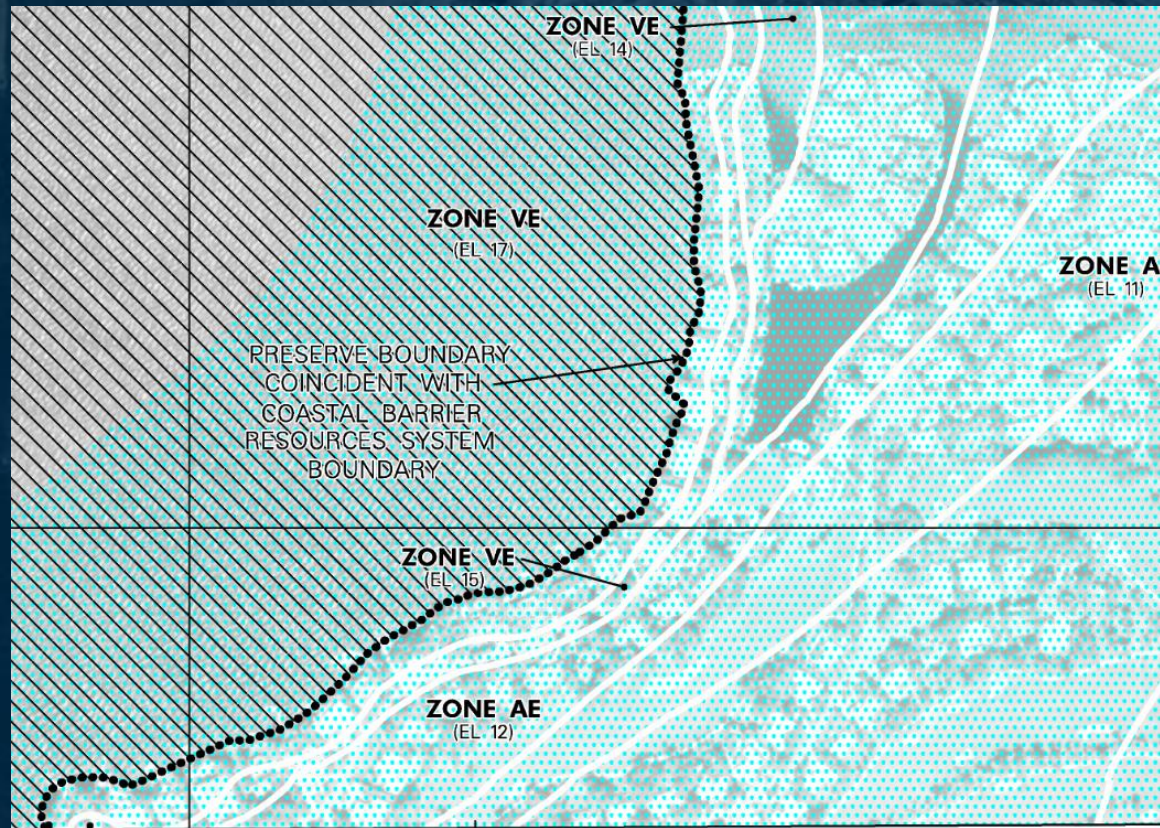
New Map- Channel Cay, Angelfish Cay, and Pumpkin Cay Road



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Map Comparisons

Old Map - Card Sound Road & Sail Point Drive



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Map Comparisons

New Map - Card Sound Road & Sail Point Drive



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Impact of Map Changes on NFIP

Scenario	Insurance Option	Messaging
Land Newly Identified in High-Risk Area but Building Is Not (e.g., Zone X to A; Zone X to V)	No Change – but strongly encourage to purchase a Preferred Risk Policy (PRP) if there is no coverage in place	Most lenders won't require flood insurance. You are close to a high-risk area and encouraged to buy a PRP as Mother Nature doesn't read flood maps. About 25% of all flood claims come from these moderate-low risk areas.
Building Newly Identified in High-Risk Area (e.g., Zone X to A; Zone X to V)	Newly Mapped Procedure – buy w/in 12 months of map change and maintain coverage; rates will go up no more than 18% annually until they reach a full risk rate. If lapses, pre-FIRM buildings must be rated w/new maps; post-FIRM can be grandfathered.	Flood insurance will be required by most lenders. Cost-saving options are available. Have a PRP in effect before the maps change and renew it each year. The cost-saving policy can be transferred to a new owner.



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Impact of Map Changes on NFIP

Scenario	Insurance Option	Messaging
High-Risk to Higher-Risk (e.g., Zone A to V, increase in Base Flood Elevation (BFE))	Grandfathering – have a policy effective before the maps change to lock in the lower risk zone or lower BFE for future rating. If lapses, pre-FIRM buildings must be rated w/new maps; post-FIRM can be grandfathered again.	Cost-saving options available. Have a policy in effect before the maps change to lock in the lower risk zone or BFE for future rating; and renew it each year. The cost-saving policy can be transferred to the new owner.
Decrease in Level of High-Risk (e.g., Zone V to A, decrease in BFE)	Re-rating – Policy should be re-rated when new maps become effective.	Still at risk, but flood insurance just got cheaper. Contact your insurance agent to re-rate your policy (when the maps become effective). Most lenders will continue to require flood insurance.



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Impact of Map Changes on NFIP

Scenario	Insurance Option	Messaging
High-Risk to Higher-Risk (e.g., Zone A to V, increase in Base Flood Elevation (BFE))	Grandfathering – have a policy effective before the maps change to lock in the lower risk zone or lower BFE for future rating. If lapses, pre-FIRM buildings must be rated w/new maps; post-FIRM can be grandfathered again.	Cost-saving options available. Have a policy in effect before the maps change to lock in the lower risk zone or BFE for future rating; and renew it each year. The cost-saving policy can be transferred to the new owner.
Decrease in Level of High-Risk (e.g., Zone V to A, decrease in BFE)	Re-rating – Policy should be re-rated when new maps become effective.	Still at risk, but flood insurance just got cheaper. Contact your insurance agent to re-rate your policy (when the maps become effective). Most lenders will continue to require flood insurance.



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Appeals

- After careful study and examination, Monroe County has decided to appeal the FEMA Preliminary Flood Insurance Rate Maps.
- At the time of the second local public notice, Monroe County's Comment and Appeal Period for the Preliminary Map update will begin and will run for ninety (90) days.
- **The appeal time is expected to begin March 18, 2021.**
- During this time, all interested parties are encouraged to submit comments or appeals to the proposed changes to the FIRMs. All comments and appeals must be submitted to the County, by the conclusion of the appeal period (*date TBD*) or the appeals will be not be considered by FEMA.
- In the event Monroe County's appeals are not successful, the final procedural step available for an applicant who has found inconsistencies or potential errors with the updated Preliminary FIRMs is to request review of the Scientific Resolution Panel (SRP).



**MONROE COUNTY
FLOODPLAIN PROGRAM**

Appeal Process

WHG & staff are concluding the necessary preparations for a County wide appeal submission

- Appeals are reviewed by FEMA for standing, relevance, and content.
- If an appeal is successful, changes are made, and the adoption process continues.
- If an appeal is unsuccessful, the adoption process continues, and the County has the option to request a Scientific Resolution Panel (SRP). The County can request a SRP if:
 - A Letter of Final Determination (LFD) has not been issued by FEMA, and
 - Scientific and technical data submitted during the 90-day appeal period shows changes to Preliminary Maps and the County has been consulting with FEMA on the appeal for at least 60 days (but not more than 120 days), or
 - If FEMA issues a resolution letter to the Appeal, County may request SRP within 30 Days of letter

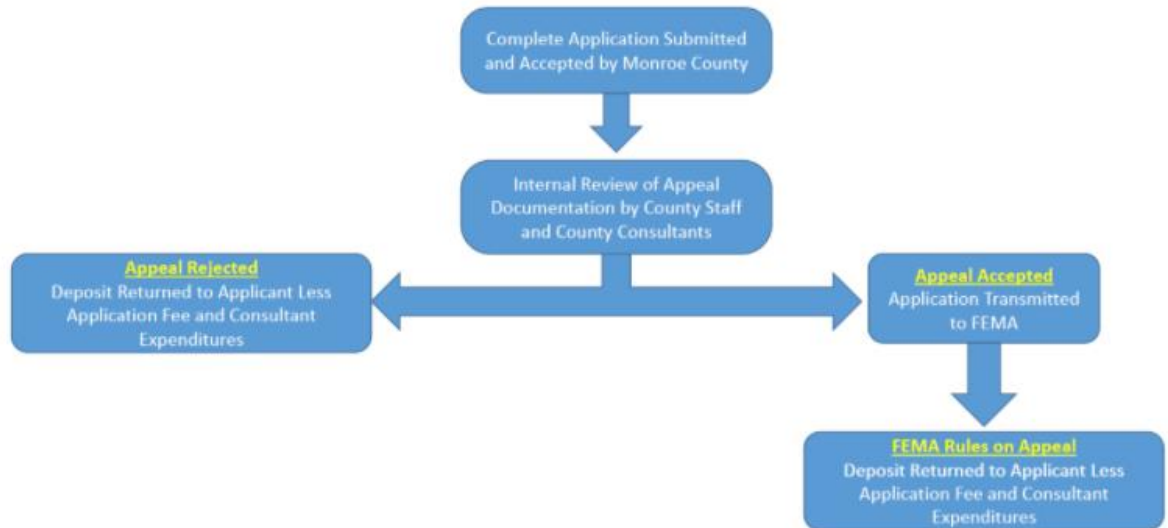
APPEAL PROCESS TIMELINE (approximated)			MAP ADOPTION	County anticipated timeframe for SRP process
APPEAL	May 2021 (Starts)	April 2022 (Ends)	December 2022	
County anticipated timeframe for appeal process			COUNTY NOT SATISFIED WITH APPEAL RESULTS	SRP PROCESS TIMELINE (approximated)
				SRP
				June 2022 (Starts)
				May 2023 (Ends)
				January 2024



Private Property Owner Appeals

- Community and individual property owners can appeal proposed changes with technical data and documentation showing the proposed flood hazard information is technically incorrect
- Letters of Map Revision (LOMRs) from the past have been eliminated from the new maps.
- Applications for private appeals are processed and approved for submittal to FEMA by Monroe County
- Applicants are required to submit an application
- Appeals have a County \$170 nonrefundable application fee and a \$5,000 deposit required to be submitted as part of the application. The \$5,000 deposit will be held in escrow and the money from this deposit will be used on an as-required basis by the County's consultant in reviewing the individual appeal. At the conclusion of the appeal, any remainder of the deposit will be returned or additional funds will be requested.

FEMA Appeal Process for Appeals to Preliminary FIRMs



Links

- **Monroe County Floodplain Management Website:**
<https://www.monroecounty-fl.gov/173/Floodplain-Management>
- **Monroe County Current Flood Maps:** <http://monroecounty-fl.maps.arcgis.com/apps/webappviewer/index.html?id=2e52d422378e4b48a471d02959265ecc>
- **Monroe County Draft Flood Map Website:** <http://monroecounty-fl.maps.arcgis.com/apps/webappviewer/index.html?id=791f993777cf483b90efbcfe2d59b615>
- **SFMWMD Datum Conversion Website:**
<https://www.arcgis.com/home/webmap/viewer.html?useExisting=1&layers=4ffd84bc93ce4862bcd642bdb023668e>



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