



Discuss FEMA's Preliminary Risk
Mapping, Assessment, and Planning
(Risk MAP)

Released December 31, 2019

Purpose of Presentation

- Provide history of Flood Insurance Rate Map (FIRM) development.
- Discuss Map changes.
- Discuss FEMA's meetings and Public Open Houses and Public comments timeline.
- Discuss City of North Port's additional outreach meetings.

Flood Mapping History

- **Original FIRMs 1981 & 1984**

- September 2, 1981 - East of Myakka River (many areas in North Port not mapped)
- May 1, 1984 - West of Myakka River (West Villages annexed area)

- **FIRMs Effective November 4, 2016**

- Big Slough detailed hydraulic model provided detailed FIRMs within North Port in areas north of Cocoplum Waterway and east of Myakka River.
- Areas south of Cocoplum Waterway and West Villages annexed area west of the Myakka River, were remapped based on 1981 & 1984 based flood elevation (8ft NGVD29 = 7ft NAVD88) and overlaid on 2007 LiDAR topography.

- **Preliminary FIRMs (Risk MAPs) Dated 12/31/19**

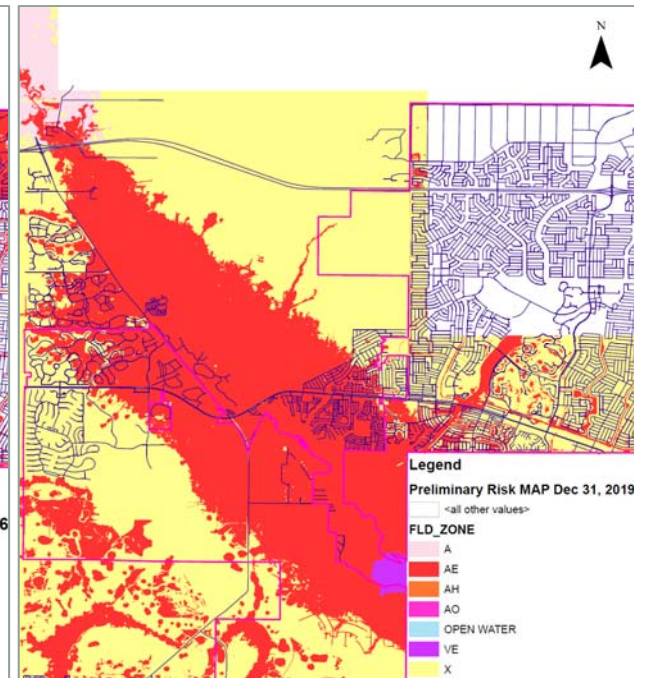
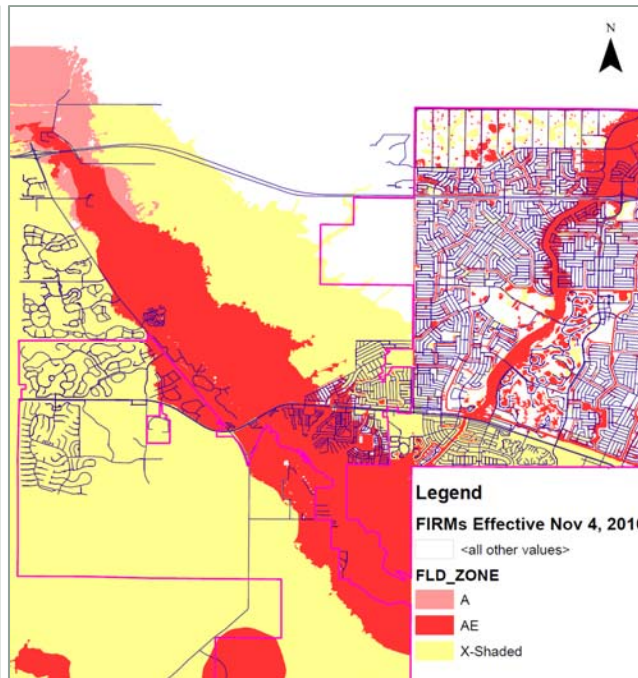
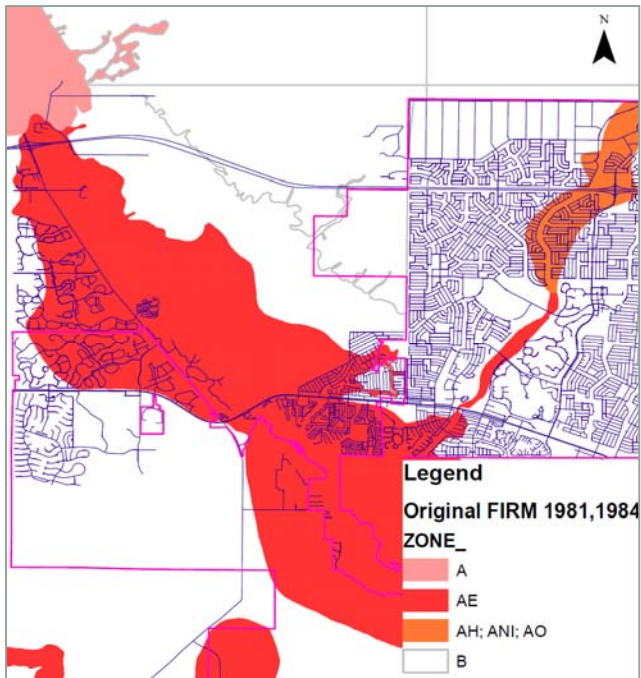
- For coastal communities flood hazards take into account how storm surges, waves, and extreme tides interact with factors such as topography and vegetation.
- Beyond areas that are affected by waves and tides, coastal communities can also have riverine floodplains with designated floodways.

FIRM Maps Comparison

Original FIRMs
1981 & 1984

FIRMs Effective
Nov 4, 2016

Preliminary Risk MAP
Dec 31, 2019



Preliminary Risk MAPs Increase in 1% Flood Zone AE

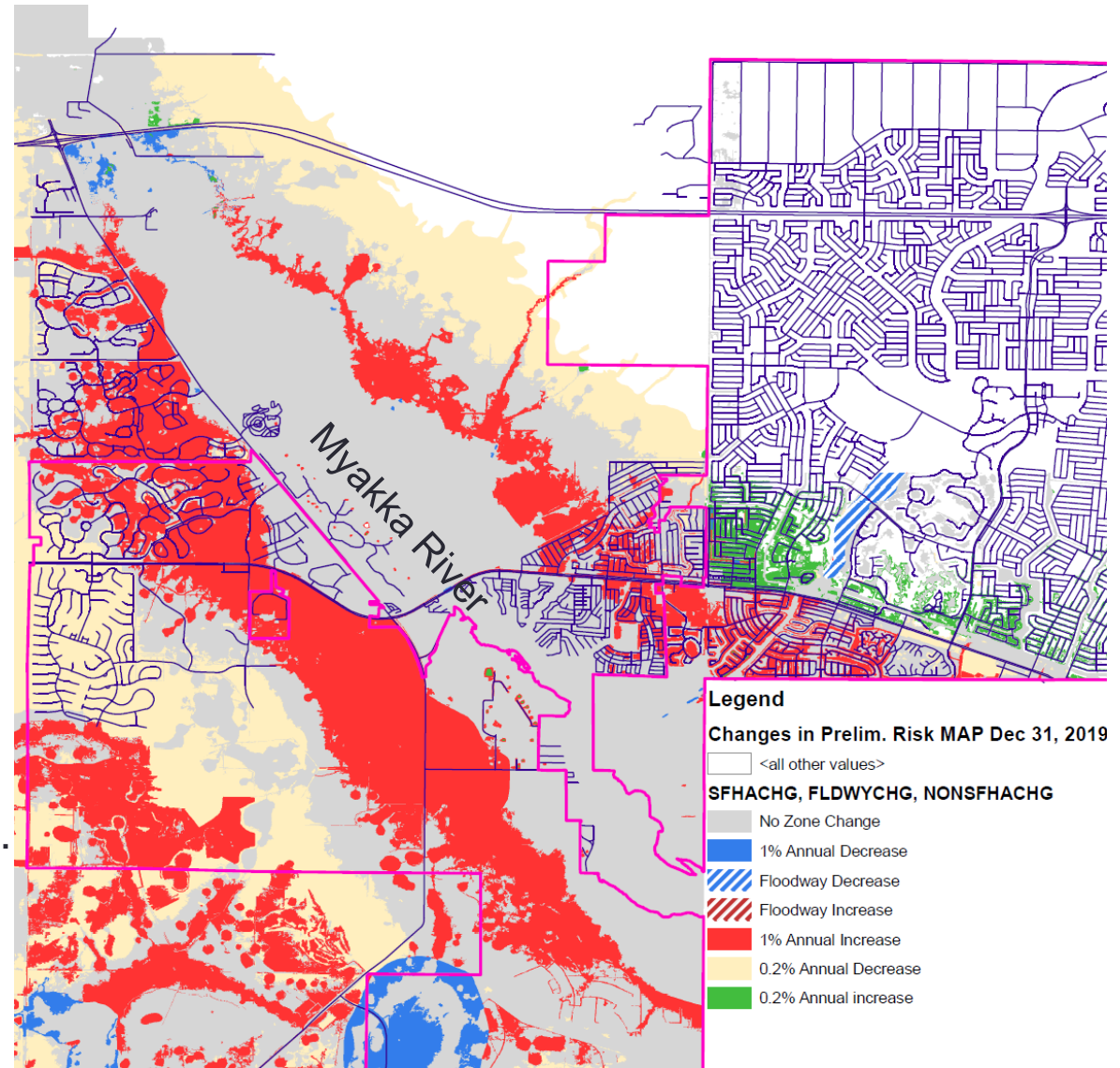


- **Areas West of Myakka River**

- Portions of Gran Paradiso, The Preserve, Renaissance, Oasis, Lake Geraldine
- Village D, E and G in West Villages

- **Areas East of Myakka River**

- Talon Bay and near by Future Utilities Site
- Duck Key
- Residential and Commercial area South of US41
- Couple streets in Dorothy Ave. area



Sarasota County Coastal Study: Post Preliminary Processing

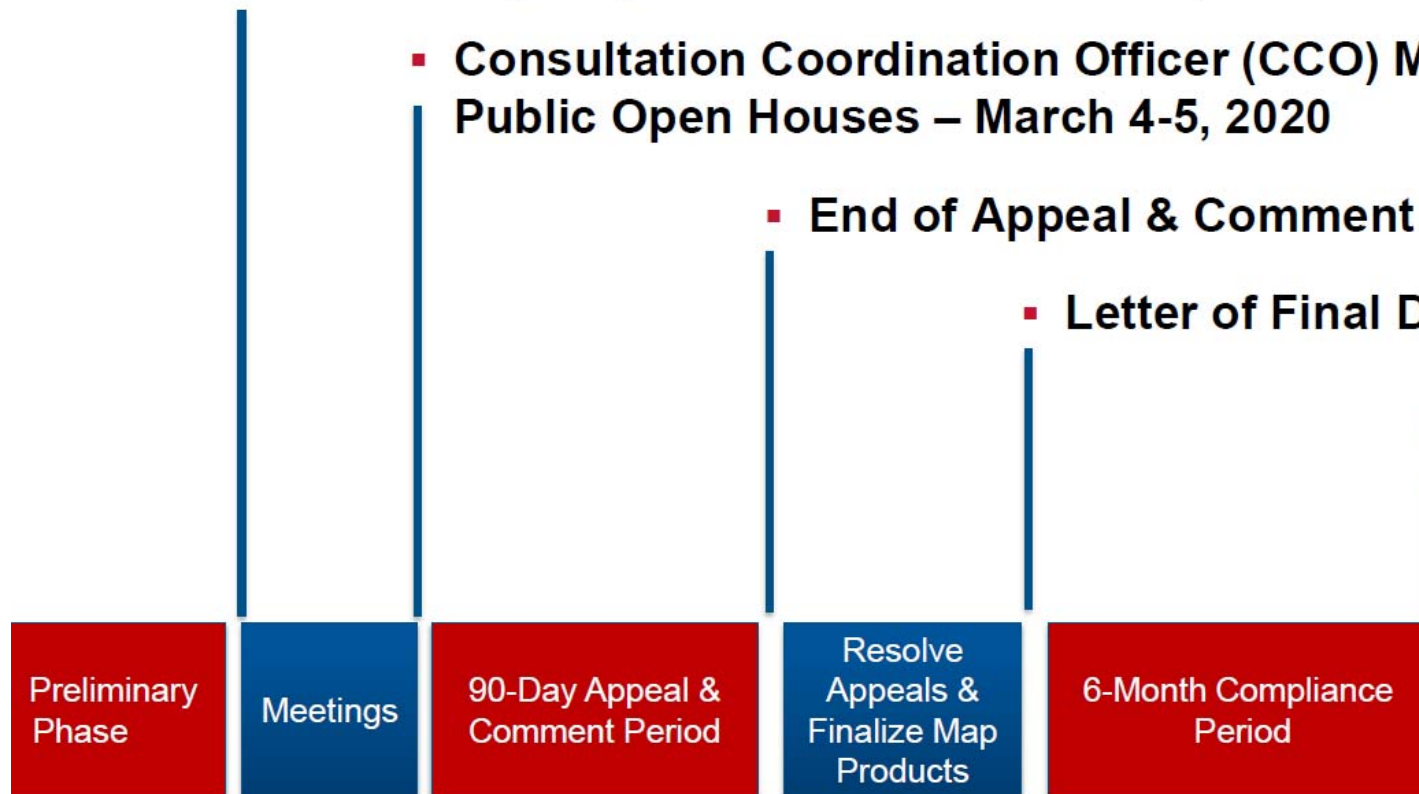
- Preliminary Maps Issued – December 31, 2019

- Consultation Coordination Officer (CCO) Meeting / Public Open Houses – March 4-5, 2020

- End of Appeal & Comment Period*

- Letter of Final Determination

- Effective Maps



* Check City webpage for Appeal & Comment Period:

<https://www.cityofnorthport.com/government/city-services/public-works/flood-information/map-appeal-flood-insurance-and-letter-of-map-amendment>

FEMA's Meetings and Public Open Houses

- **Telephone Conferences**
- Three telephone conferences between FEMA and local municipalities to discuss changes and coordinate public open houses. Telephone conferences were on January 17, 2020, January 29, 2020 and February 12, 2020
- **Wednesday March 4, 2020**
 - 10am to 12pm - Consultation Coordination Officer (CCO) Meeting (**Municipalities Officials only**, not a public meeting)
 - 4pm to 7pm – Public Open House #1 at City of Venice Community Center
- **Thursday March 5, 2020**
 - 9am to 12pm - Public Open House #2 at State College of Florida (SCF), near West Villages
 - 4pm to 7pm – Public Open House #3 at Sarasota County Technical Institute (SCTI), Beneva Road, Sarasota

City Web Applications

- View new and existing Flood maps on City's Interactive Map Application, access the City's web site at <https://www.cityofnorthport.com/> and search with the word “flood”, then select “[FEMA Map Updates](#)” webpage.

Following is the direct link:

<https://npgis.cityofnorthport.com/cnpportal/apps/webappviewer/index.html?id=cfd5063006cb477a802d0a02a530f688>

- Compare New Maps with Existing

<https://npgis.cityofnorthport.com/cnpportal/apps/CompareAnalysis/index.html?appid=d80aecc383e74c8287ae5d306f681ba0>

Flood Insurance

- No Mortgage on house – Flood insurance optional
- Mortgage on House
 - The mortgage company (lender) decides whether flood insurance is needed.
 - Typically flood insurance is needed if any part of the house touches SFHA Flood Zone AE.
 - Even if house does not touch Flood Zone AE but there is nearby Flood Zone AE, mortgage company may still require flood insurance.
- Flood Insurance Rate
 - Based on the flood zone that is touching the house.
 - Based on Difference between Finished Flood Elevation (FFE) and Base Flood Elevation (BFE)
 - Contact insurance agent for quotes
- NFIP Help Desk 1-800-427-4661

Grandfathering

- Grandfathering is retaining existing FIRM Flood zone and BFE before new FIRMs are effective.
- Pre-FIRM house – Built **before** North Port's first FIRM in 1981 / 1984
 1. One chance to lock in the current flood zone **before** new maps are effective. Need continuous coverage.
- Post-FIRM house – Built **after** North Port's first FIRM in 1981 and 1984
 1. Obtain flood insurance before new maps are effective. Need continuous coverage.
 2. After new maps are effective, can still purchase flood insurance and be grandfathered if documentation is provided that house was built in compliance as of the date of construction as long as there is no substantial improvement or damage. Need continuous coverage.
- Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement
- Flood policy can be transferred to new owner.
- Eligibility for Grandfathering
 - There must be no substantial improvement or damage.
 - No interruption of coverage
- See grandfathering brochure at
https://www.fema.gov/media-library-data/1488482596393-dcc52e6c120c9327dcd75f1c08e802e4/GrandfatheringForAgents_03_2016.pdf

MAP APPEAL AND LETTER OF MAP CHANGES (LOMC)

- 90 day period for public appeal and comments
 - Occurs after FEMA publish 2 ads in local newspaper and once in the Federal Register.
 - Appeal and map changes to BFE and flood zone require engineering analysis.
- LOMC Letter Of Map Changes
 1. LOMA Letter of Map Amendment – No FEMA Fee. Typically for houses built higher than BFE in the new Flood Map. The preliminary 12/31/19 Flood Map was based on **2007** topographic data. Can file for LOMA after the new maps are effective. Need Elevation Certificates or as-built surveys to show lowest adjacent grade to building structure is higher than the new BFE.
 2. LOMA-OAS Letter Of Map Amendment Out As Shown – No FEMA Fee. Determination whether house is in or out of SFHA Flood zone AE.
 3. LOMR-F - Letter of Map Revision based on added Fill. FEMA charges Fee.
 4. CLOMR-F – Conditional Letter of Map Revision based on future added Fill. FEMA charges Fee.
 5. More information on City Web page how to submit application to FEMA. Search with words “Appeal” or “LOMA”
<https://www.cityofnorthport.com/government/city-services/public-works/flood-information/map-appeal-flood-insurance-and-letter-of-map-amendment>
 6. Email application to FEMA and copy the City’s Stormwater Manager.

Elevation Certificates

- Some elevation certificates are available for houses on the City Web site at <https://www.cityofnorthport.com/government/city-services/public-works/flood-information/elevation-certificates-3188>. Search with your Parcel Identification number (PID) available on your tax bill.
- You can also check with City Building Division to see if they have an elevation certificate.
- Typically elevation certificates are available only for properties that were built in a high risk flood zone AE, per the flood map in effect at the time the building was constructed.
- If house was not in the high risk Flood zone A, AO, AE at that time, the building department may not have required an elevation certificate.
- Please note the current effective flood maps are dated 11/4/16. The previous flood maps are dated 1981/1984. New preliminary draft FEMA flood maps were recently released on 12/31/19 but are not effective yet.
- A surveyor can provide an elevation certificate but will charge a fee. You can find a surveyor by doing a google search using key words “surveyor in North Port FL”.

Questions

- Visit the City's Web page "Flood Information"
<https://www.cityofnorthport.com/government/city-services/public-works/flood-information>
- Visit the City's Web page "FEMA Flood Map Updates"
<https://www.cityofnorthport.com/government/city-services/public-works/flood-information/fema-flood-map-updates>
- Visit the City's Web page "Map Appeal, Flood Insurance, And Letter Of Map Amendment".
<https://www.cityofnorthport.com/government/city-services/public-works/flood-information/map-appeal-flood-insurance-and-letter-of-map-amendment>
- Visit the City's Web page "Elevation Certificates".
<https://www.cityofnorthport.com/government/city-services/public-works/flood-information/elevation-certificates-3188>
- Contact City's flood information hotline 941-429-1052.