

"FEMA's top priority is the safety of the communities we serve. A central part of our commitment to protect lives and property is to ensure that people are aware of the natural hazards and risks that exist in their communities so they can take appropriate actions to safeguard their lives and property. We are constantly encouraging communities to take steps now to protect against those natural risks, including flooding. The flood risk of a community is determined by a number of factors, including rainfall, elevation, topography, flood control measures and changes in building or development.

"Under congressional guidance and direction, we are continuing to update flood hazard maps, including in Broward County, to ensure that communities have up to date information when making decisions on how to mitigate and insure against the risks posed by floods. Throughout the process of updating these maps we work closely with the local community, incorporating any verifiable data they provide into our models so that the maps better reflect the risk the community faces. Under the laws passed by Congress, any homeowner that lives in a high-risk flood zone and has a federally backed mortgage is required by law to purchase flood insurance.

"Even after new maps are published, we continue to work with communities to include any further information that they provide that will strengthen the flood maps. Our goal is to ensure that all risks are identified, so that individuals living in areas that may flood can take the necessary steps to protect their property before an emergency occurs."

**On background, key points to keep in mind:**

- We are required to update flood maps by the laws passed by Congress. Congress – not FEMA – also passed the mandatory flood insurance purchase requirement for homeowners who live in high-risk flood zones and have federally-backed mortgages.
- **NEW FLOOD MAP PROCESS UNDERWAY:** We are currently updating the flood maps for Broward County and other areas and expect to have new preliminary flood maps available for local officials, the public and you to review and comment on this fall.
- Throughout this process, we work closely with local officials to make sure we incorporate the most updated information possible. As we update the Broward County maps, FEMA and local officials will work together to ensure the public is notified and allowed to review preliminary flood risk maps prior to their going effective. We hope you will help us get the word out so people will come to the open houses next fall to get information on their flood risk.
- Even after the maps are finalized – which for Broward County the new maps are not yet even issued – the community can appeal – or we will always incorporate any verifiable data into our modeling so that our maps are more accurate in reflecting risk.
- Also, individual property owners always have the option to try to update a map using a Letter of Map revision – or what we call a LOMA. If a property owner believes his property is not designated correctly on a flood map, he may have the property surveyed and submit a LOMA application. An elevation certificate is the most accurate, detailed information for that property.
- **Elevation is not the only factor when determining the risk of flooding and writing and rating a flood insurance policy. Other factors that help determine flood risk include:** rainfall, sub-stream

or canal flooding, topography, flood-control measures, and changes due to building and development.

- Flood insurance rates are based on risk. There are several primary rate categories for residential and commercial flood insurance policies:
  - The first is the low- to moderate-risk policy for those who wish to insure property outside of a Special Flood Hazard Area. Included in this category of flood insurance policies is a specialty policy known as a “Preferred Risk Policy” for a structure with no prior flood insurance claims.
  - The second major class of policies is the high-risk policy for those who want to insure buildings and/or contents located inside a Special Flood Hazard Area. This category includes policies written in Coastal High Hazard Zones.
- Looking at panel 305, most of the panel shows Zone AH (elevation 5-8’) which indicates areas of ponding water.
- Flood insurance rates are set nationally and not for specific geographic locations. That means that two identically rated houses would have the same premium rate whether they were in Florida, Ohio or California.

**And background about what has been happening with the Broward County Maps since 1992:**

- The original countywide flood insurance study was done in 1992.
- FEMA went back five years later, in 1997, to do another study that included **parts** of unincorporated Broward County, and the Cities of Coconut Creek, Cooper City, Coral Springs, Dania, Deerfield Beach, Fort Lauderdale, Hallandale, Hollywood, Lauderdale Lakes, Lauderdale, Lighthouse Point, Margate, Miramar, North Lauderdale, Oakland Park, Parkland, Pembroke Pines, Plantation, Pompano Beach, Sunrise, Tamarac, Wilton Manors; the Towns of **Davie**, Hillsboro Beach, Lauderdale-By-The-Sea, Pembroke Park; and the Villages of Lazy Lake, and Sea Ranch Lakes.
- We work with the county officials to identify areas that are most at risk of flooding and update the maps for those areas. Panel 305 was not updated in 1997, though many others in the above communities were.
- Again, a new flood insurance study is underway now. New **preliminary** maps will be available for local officials, the public and you to review and comment on this fall. An estimated 102 panels will be created for Broward County.
- FEMA and local officials will work together to ensure the public is notified and allowed to review preliminary flood risk maps prior to their going effective. We hope you will help us get the word out so people will come to the open houses next fall to get information on their flood risk.
- Another way flood maps are updated are letters of map revision (LOMAs and LOMA-Fs) that pinpoint an individual property or group of properties, and take the closest possible look at the flood risk. If a property owner believes his property is not designated correctly on a flood map, he may have the property surveyed and submit a LOMA application. An elevation certificate is the most accurate, detailed information for that property.
- However, a new map panel is not printed each time a LOMA or LOMA-F is done— single lot LOMAs and single lot LOMR-Fs are of a scale too small to be shown on the FIRM. The property owners use their issued LOMA or LOMR-F with the insurance company to determine their flood insurance policy rates for their structures.
- For the Forest Ridge Subdivision there have been seven Letters of Map Amendment (LOMA) where structures were removed from the floodplain based on elevation and one Letter of Map Revision Based on Fill (LOMR-F) that removed the property from the floodplain.

- Single lot LOMAs and single lot LOMR-Fs are on a scale too small to be shown on the flood map. The property owners use their issued LOMA or LOMR-F with the insurance company to determine their flood insurance policy rates for their structures.