

What is a FEMA Flood Map?

Flood maps show the different flood zones and flood elevations of an area.

Why did the Flood Maps change?

The maps were updated by FEMA in order to provide more accurate information, to account for changes made by development, and to account for natural changes to the landscape (caused by hurricanes, siltation, etc.).

How did the Flood Maps change?

New flood zone limits were drawn, bringing some properties into a flood zone which weren't before (for buildings with federally backed loans), thereby requiring flood insurance, and taking others out of a flood zone.

What is a 1% flood?

A 1% flood has a 1 in 100 chance of occurring every year. The base flood elevation(BFE) is the elevation water will reach to during a 1% flood.

What is the difference between V-Zone and A-Zone?

V flood zones (coastal zones) are impacted by wave action during a 1% flood, A zones (riverine/inland zones) are not.

Speath Engineering has a long, successful history of providing services to developers and private property owners for the purpose of [maximizing development potential and minimizing flood insurance](#) ramifications in special flood hazard zones controlled by the regulatory floodway and floodway fringe, as established by FEMA. These services have been provided in communities that have long been [subject to FEMA studies](#) employing the same principals and analyses as those going into effect on August 28, 2008 in Lee County. Speath Engineering has successfully completed numerous projects in these special flood hazard areas over the past 20 years, ranging from simple letters of map amendment (LOMA) and letters of map revision (LOMR) to much more complicated projects. [A few examples of unique projects performed by Speath Engineering include:](#)

1. Engineering and permitting of earth fill to be placed within the floodway, [compensating for any potential rise in the BFE](#) by designing channel improvements that offset the impact of the fill being placed. This project was permitted in 1990.
2. [Permitting of storage](#) of industrial lumber and other construction materials [in a flood hazard area](#). Cost effective constraints were engineered and built to prevent the encroachment of the stored materials into the regulatory floodway in a flood event. This project was permitted in 1996.
3. [Completing a flood study](#) along a section of river between two FEMA studies (one upstream and one downstream), which established the exact limits of the flood hazard area for the portion uncompleted by FEMA. Channel profile and cross sections were surveyed, drainage shed areas were established, hydrologic information was assembled, a bridge opening constricting flow was analyzed, and a hydraulic analysis was performed, [defining the flood hazard area more accurately than shown on the FEMA study](#). As a result, an existing Inn was found to be outside the limits of the flood hazard area, previously shown otherwise on approximate FEMA mapping, and the [mandatory flood insurance burden was removed](#) in 2000.
4. Extending a FEMA study upstream to establish floodway and floodway fringe limits for the purpose of [defining developable area on a subject property](#) and to assess the best and most cost effective methods of meeting all flood permitting and related zoning requirements for a new residential community. This project is due to go to construction this summer of 2008.

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NEW FLOOD MAPS PRODUCED
BY THE FEDERAL EMERGENCY
MANAGEMENT AGENCY
(FEMA) MEAN
NEW INSURANCE RATES

NOW WHAT?

LEARN HOW YOU CAN SAVE UP TO
75% ON YOUR FLOOD INSURANCE
RATES OR ELIMINATE REQUIRED



Civil, Structural, and Consulting Engineering Services for all of your FEMA Flood Map questions and solutions

As of August 28th, Lee County is adopting new FEMA Flood Maps. These maps have changed the location and extent of the floodplains in your area.

How this could impact you:

- Require flood insurance for your building where none was previously required
- Change rates due to new technical requirements
- Render many properties undevelopable, or if developed, non expandable

What can you do to guarantee that you're paying the lowest rates and to protect your property value:

- Many properties will qualify for a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) that can be issued by FEMA on a case by case basis
- Engineer and install floodproofing for portions of your building and utility services
- Prepare a V-Zone Risk Factor Rating Form, analyzing the structural merits and site characteristics of your building and grounds

Speath Engineering is intending to provide group services for developments and adjacent property owners so as to minimize engineering costs and maximize financial savings.

I was not in a floodplain before, and now I am, is there anything I can do about it?

Just because the FEMA flood map says that you are in a floodplain, doesn't mean you are. If your property or development is at a higher elevation than the flood elevation, Speath Engineering can apply for a Letter of Map Amendment (LOMA) or a Letter of Map Revision (LOMR), and get your property removed from the floodplain.

The floodplain elevation has increased at my property, will my insurance rates change?

Yes, your rates will probably change, but by floodproofing the portion of your building below the flood elevation, we can help reduce your insurance costs. Also, if you have a non-residential building, you can floodproof up to 1 foot above the flood elevation, and choose to not have flood insurance at all.

I want to floodproof my building, what do I need?

Speath Engineering can provide structural services for the design, detailing, and permitting of your floodproofing improvements, and then once the improvements have been made, submit a Floodproofing Certificate to FEMA to ensure that your rates are adjusted accordingly.

If I live in a coastal area, can I do anything to lower my insurance rate?

Yes, Speath Engineering can perform an inspection of your building and property, and submit a V-Zone Risk Factor Rating Form so that your insurance rates are based on your individual property. We can also design and specify for improvements which would lower your rates further.

What factors determine my flood insurance rates?

Your policy is rated on several factors, including the deductible, and the location, age, occupancy, and type of building. Other important factors include what kind of flood zone you're in, the elevation of the lowest floor relative to the base flood elevation, how the land is graded around your building, and whether or not your building has been floodproofed.

Will this impact only new developments and properties?

No! All existing properties and buildings will be subject to the new floodplain locations and insurance requirements.