

**FAIR INSURANCE RATES IN MONROE
FLOOD MITIGATION WORKSHOPS**



FIRM
422 FLEMING ST. #5
KEY WEST, FLORIDA 33040
305-294-FIRM (3476)
FirmKeys@gmail.com
www.firmkeys.org

The FIRM Flood Mitigation Workshops are made possible in part by grants from

The Community Foundation of the Florida Keys



The City of Marathon



and

by the support of the Members of FIRM

Disclaimer of Liability

Although reasonable efforts have been made to ensure that the information contained herein is complete, accurate, and timely, FIRM does not represent that the information is complete, accurate and timely in all instances. All information herein is subject to change on a regular basis, without notice. The information provided herein does not necessarily represent the official position or views of FIRM. The information herein has been extracted from multiple sources and reproduced here for your convenience. Information provided is not intended as a replacement for the actual text of any legislation, regulation or other statute, nor is it intended to replace the advice of legal or insurance counsel. The materials herein are for informational purposes only and not for the purpose of providing legal or insurance advice.

Definitions of FEMA Flood Zone Designations

Flood zones are geographic areas that the FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

Moderate to Low Risk Areas

In communities that participate in the NFIP, flood insurance is available to all property owners and renters in these zones:

ZONE	DESCRIPTION
B and X (shaded)	Area of moderate flood hazard, usually the area between the limits of the 100-year and 500-year floods. B Zones are also used to designate base floodplains of lesser hazards, such as areas protected by levees from 100-year flood, or shallow flooding areas with average depths of less than one foot or drainage areas less than 1 square mile.
C and X (unshaded)	Area of minimal flood hazard, usually depicted on FIRMs as above the 500-year flood level. Zone C may have ponding and local drainage problems that don't warrant a detailed study or designation as base floodplain. Zone X is the area determined to be outside the 500-year flood and protected by levee from 100-year flood.

High Risk Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones:

ZONE	DESCRIPTION
A	Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
AE	The base floodplain where base flood elevations are provided. AE Zones are now used on new format FIRMs instead of A1-A30 Zones.
A1-30	These are known as numbered A Zones (e.g., A7 or A14). This is the base floodplain where the FIRM shows a BFE (old format).
AH	Areas with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
AO	River or stream flood hazard areas, and areas with a 1% or greater chance of shallow flooding each year, usually in the form of sheet flow, with an average depth ranging from 1 to 3 feet. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Average flood depths derived from detailed analyses are shown within these zones.
AR	Areas with a temporarily increased flood risk due to the building or restoration of a flood control system (such as a levee or a dam). Mandatory flood insurance purchase requirements will apply, but rates will not exceed the rates for unnumbered A zones if the structure is built or restored in compliance with Zone AR floodplain management regulations.
A99	Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. No depths or base flood elevations are shown within these zones.

High Risk - Coastal Areas

In communities that participate in the NFIP, mandatory flood insurance purchase requirements apply to all of these zones.

ZONE	DESCRIPTION
V	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. No base flood elevations are shown within these zones.
VE, V1 - 30	Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.

Undetermined Risk Areas

ZONE	DESCRIPTION
D	Areas with possible but undetermined flood hazards. No flood hazard analysis has been conducted. Flood insurance rates are commensurate with the uncertainty of the flood risk.

From FEMA Map Service Center:

<http://msc.fema.gov/webapp/wcs/stores/servlet/info?storeId=10001&catalogId=10001&langId=-1&content=floodZones&title=FEMA%20Flood%20Zone%20Designations>



FIRM Keys Flood Mitigation Workshop Resources

Monroe County Department of Floodplain Management website: www.monroecounty-fl.gov/index.aspx?NID=173

Monroe County Floodplain Coordinators:

Mary Wingate, 305-289-2866, wingate-mary@monroecounty-fl.gov

Jennifer Ballard, 305-453-8729, ballard-jennifer@monroecounty-fl.gov

Senior Administrator – Floodplain Program

Adam Ferguson, 305-453-8753, ferguson-adam@monroecounty-fl.gov

CRS Coordinator

Lori Lehr, 727-235-3875, lehr-lori@monroecounty-fl.gov

City of Key West Department of Floodplain Management website: www.cityofkeywest-fl.gov/department/division.php?structureid=26

FEMA Coordinator/Floodplain Administrator:

Scott Fraser, 305-809-3810, sfraser@cityofkeywest-fl.gov

City of Marathon Department of Floodplain Management website:

www.ci.marathon.fl.us/government/planning/floodplain-management/

Link to helpful other documents and sources: www.ci.marathon.fl.us/other-documents/

FEMA Coordinator

Adriana Marchino, 305-289-4117, marchinoa@ci.marathon.fl.us

Islamorada, Village of Islands website:

www.islamorada.fl.us/index.asp

Building Services Coordinator & Floodplain Administrator

Toste Muniz, 305-664-6434, toste.gomez@islamorada.fl.us

American Red Cross Flood Safety website: www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/flood#About

Federal Emergency Management Agency (FEMA) website: www.fema.gov, 202-646-2500

FEMA's preparedness website: www.ready.gov

National Flood Insurance Program (NFIP) website: www.floodsmart.gov

Florida Division of Emergency Management website: www.floridadisaster.org, 850-413-9969

For Hearing Impaired 800-226-4329 (TDD/TTY)

Florida Get a Plan website for personalized family and business preparedness plans:

www.flgetaplan.com

Monroe County Emergency Management website: www.monroecountyem.com/ (305) 289-6018

National Association of Insurance Commissioners (NAIC) consumer education website: http://www.insureuonline.org/insureu_lifestage_seniorsandboomers.htm

FEDERAL LEGISLATORS

Senator Bill Nelson – (202) 224-5274 www.billnelson.senate.gov/contact-bill

Senator Marco Rubio – (202) 224-3041 www.rubio.senate.gov/public/index.cfm/contact

Representative Carlos Curbelo – (202) 225-2778 www.curbelo.house.gov/contact/

STATE LEGISLATORS

Senator Anitere Flores – (305) 222-4117 www.flsenate.gov/Senators/s39

Representative Holly Raschein – (305) 453-1202

www.myfloridahouse.gov/Sections/Representatives/details.aspx?MemberId=4562

If you own a residence in another state, contact your congressional representatives there too. They should know that the National Flood Insurance Program affects their constituents. You can help to educate them, and they will thank you!

Glossary of Terms

Actual Cash Value (ACV) - The cost to replace an insured item of property at the time of loss, less the value of physical depreciation.

Breakaway Wall - A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

Check valve - Valve that allows water to flow in one direction but automatically closes when the direction of flow is reversed.

Community Rating System (CRS) - A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Design Flood Elevation (DFE) - The elevation of the highest flood (generally the BFE including freeboard) that a retrofitting method is designed to protect against. Also referred to as Flood Protection Elevation.

Dry floodproofing - Protecting a building by sealing its exterior walls to prevent the entry of floodwaters

Flood zone - Flood zones are land areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding.

National Flood Insurance Program (NFIP) – The NFIP is a Federal program, managed by the Federal Emergency Management Administration (FEMA), and has three components: to provide flood insurance, to improve floodplain management and to develop maps of flood hazard zones.

Base Flood – The flood having a 1 percent chance of being equaled or exceeded in any given year.

Base Flood Elevation (BFE) – The water surface elevation, expressed as an elevation above sea level, of the base flood. This is the minimum elevation a community must adopt for building standards.

Flood - A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from overflow of inland or tidal waters; or unusual and rapid accumulation or runoff of surface waters from any source; or mudflow; or collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

Flood Insurance Rate Map (FIRM) – A map issued by the Federal Emergency Management Agency (FEMA) showing flood hazard areas, BFEs, and risk premium zones.

Floodplain - Any area susceptible to inundation by water from any source.

Floodplain management - Program of corrective and preventive measures for reducing flood damage, including flood control projects, floodplain land use regulations, floodproofing or retrofitting of buildings and emergency preparedness plans.

Floodproofing - Any combination of structural and nonstructural additions, changes or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities or structures with their contents.

Flow velocity - Speed at which water moves during a flood. Velocities usually vary across the floodplain. They are usually greatest near the channel and lowest near the edges of the floodplain.

Freeboard - An additional amount of height above the Base Flood Elevation used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a structure's lowest floor must be elevated or floodproofed to be in accordance with state or community floodplain management regulations.

Gate valve - Valve that permits flow in either direction when open, and prevents flow in either direction when closed. A gate valve must be operated either manually or electrically

Grandfathering - An exemption based on circumstances previously existing. Under NFIP statutory grandfathering, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates. Under NFIP administrative grandfathering, Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher Base Flood Elevations (BFEs) or more restrictive, greater risk zone designations result from Flood Insurance Rate Map (FIRM) revisions. Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are also eligible for administrative grandfathering.

Hydrodynamic force - Force exerted by moving water; including positive frontal pressure against the structure, drag effect along the sides, and negative pressures on the downstream side.

Hydrostatic force - Force exerted by water at rest, including lateral pressure on walls and uplift (buoyancy) on floors.

Impervious soils - Soils that resist penetration by water.

Increased Cost of Compliance - Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the structure actually sustained from a flooding event, to comply with mitigation requirements of state or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition or any combination thereof.

Letter of Map Amendment (LOMA) - An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area (SFHA). A LOMA is issued only by FEMA.