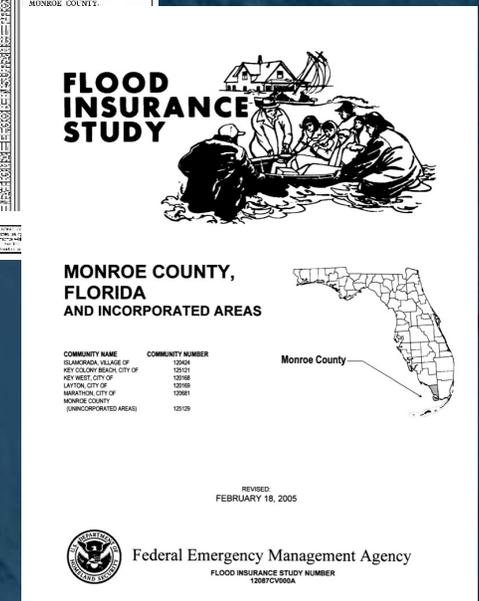
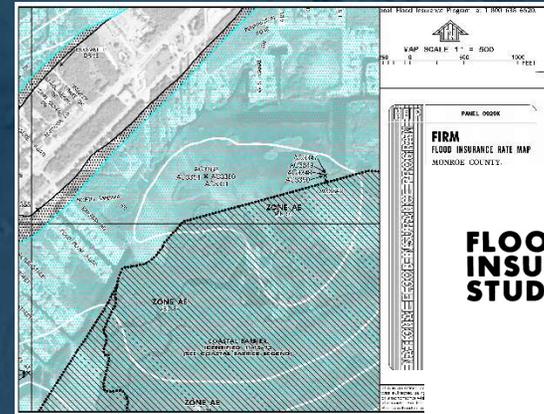


# FEMA Preliminary Flood Maps Current Monroe County Coastal Study

Why is This  
Happening?

**Data is outdated**

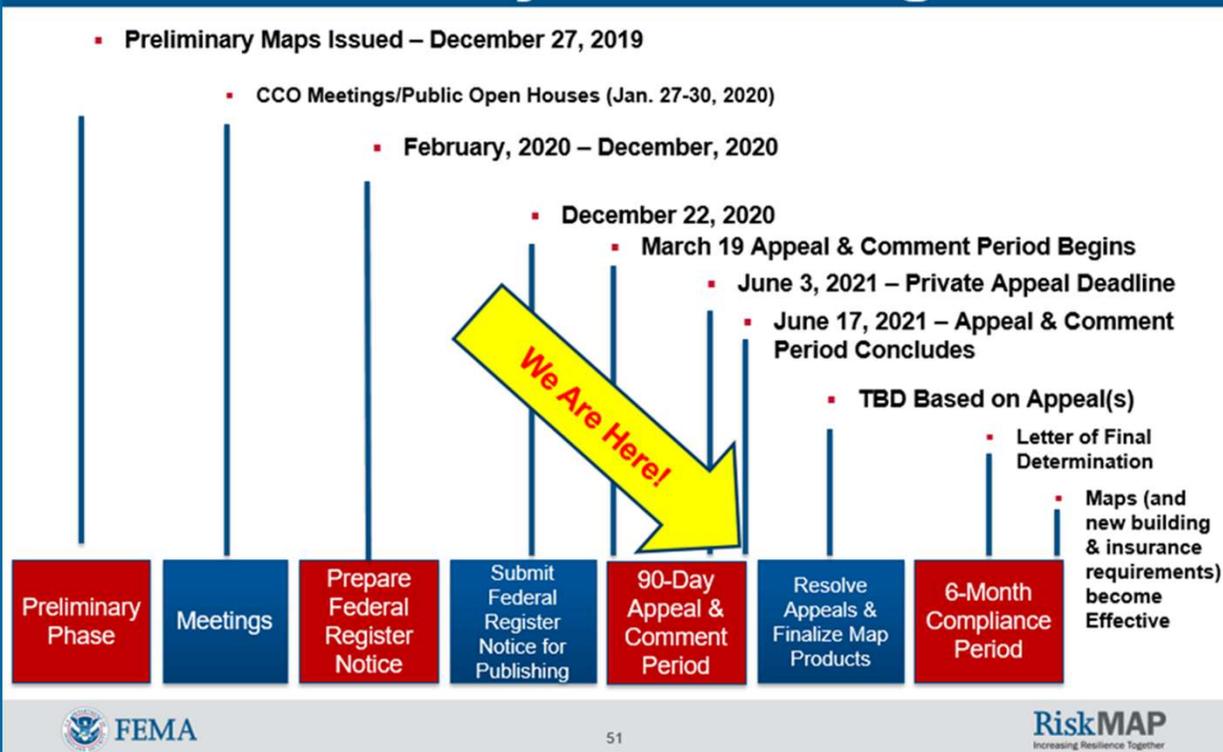
- Surge analysis is 30-40 years old
- Limited detail profiling of coastline
- Climate data is from the 1970's
- New Development and land alterations



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# Monroe County Coastal Study Timeline\*

## Monroe County Coastal Study: Post Preliminary Processing



\* Dates are subject to change

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# Current Flood Zones

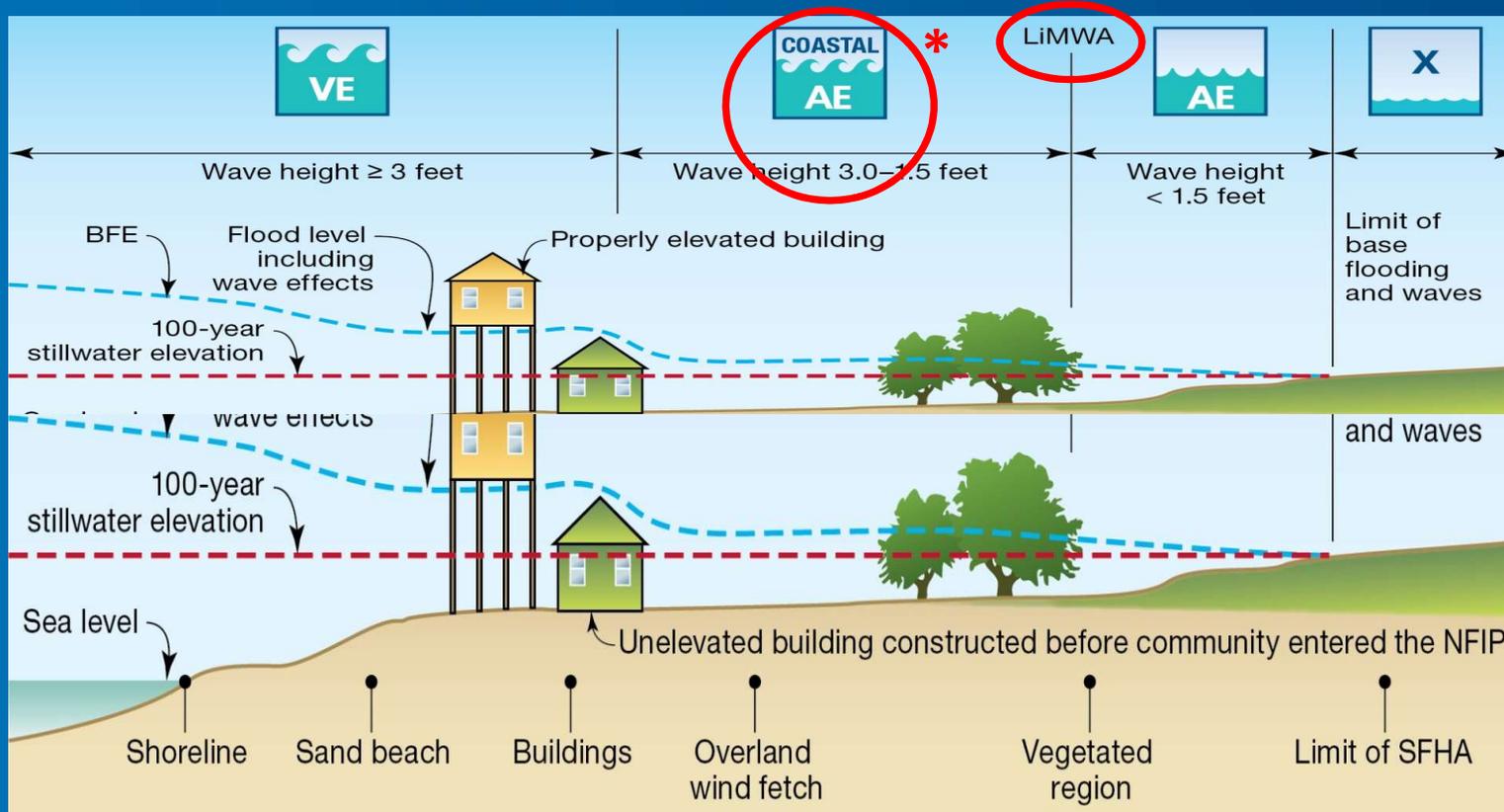
## Current County Flood Zones

- 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.



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



LIMWA =  
Limit of Moderate  
Wave Action

**\* NEW!**



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# 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



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# Identifying LiMWA Coastal Area on New Maps



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# 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



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# Building Requirements in LIMWA Coastal A

## IMPORTANT NOTE FOR NONRESIDENTIAL BUILDINGS IN THE COASTAL 'A' FLOOD ZONES:

Floodproofing of nonresidential structures is not permitted in Coastal A Flood Zones per Florida Building Code. New or Substantially Damaged/Substantially Improved Nonresidential Buildings that fall within a Coastal A Flood Zone would be **REQUIRED** to be comply with VE Flood Zone standards.



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# 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 PRELIMINARY maps ARE NOT Final Maps. Changes will likely be made!



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# 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.



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# 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

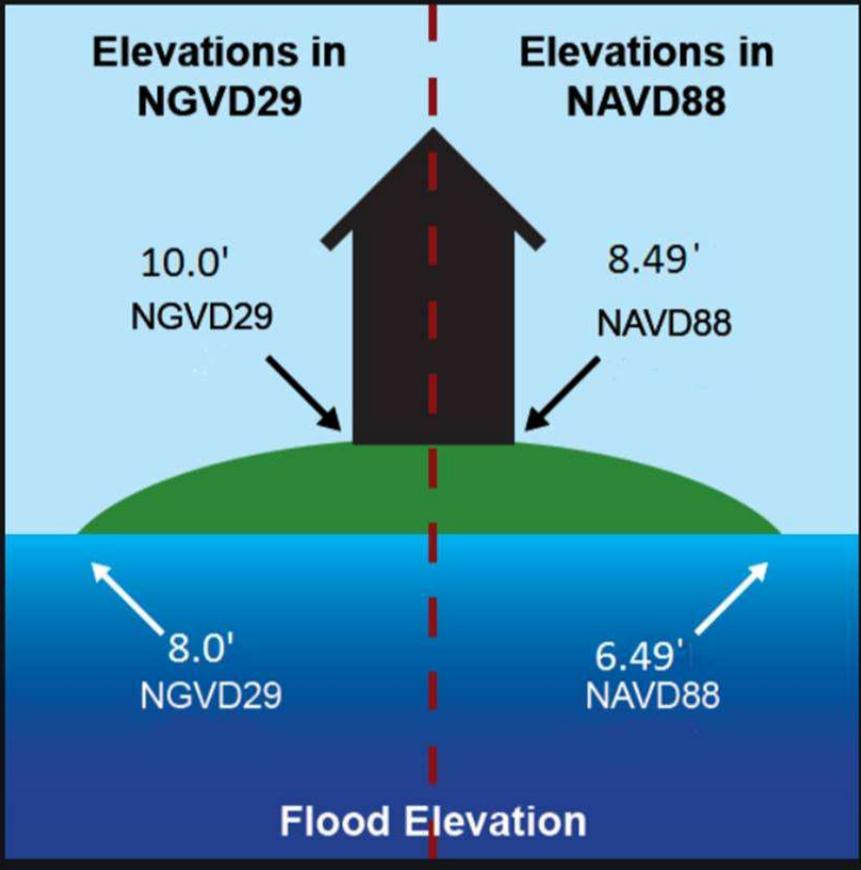
- All new FEMA FIRM panels use this datum
- NAVD 'ZERO' measurement is LOWER than NGVD
- Conversion differs based on geographic area.



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# Datum Change – Building Requirements

Datum Change  
Example Illustrated



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# Observations

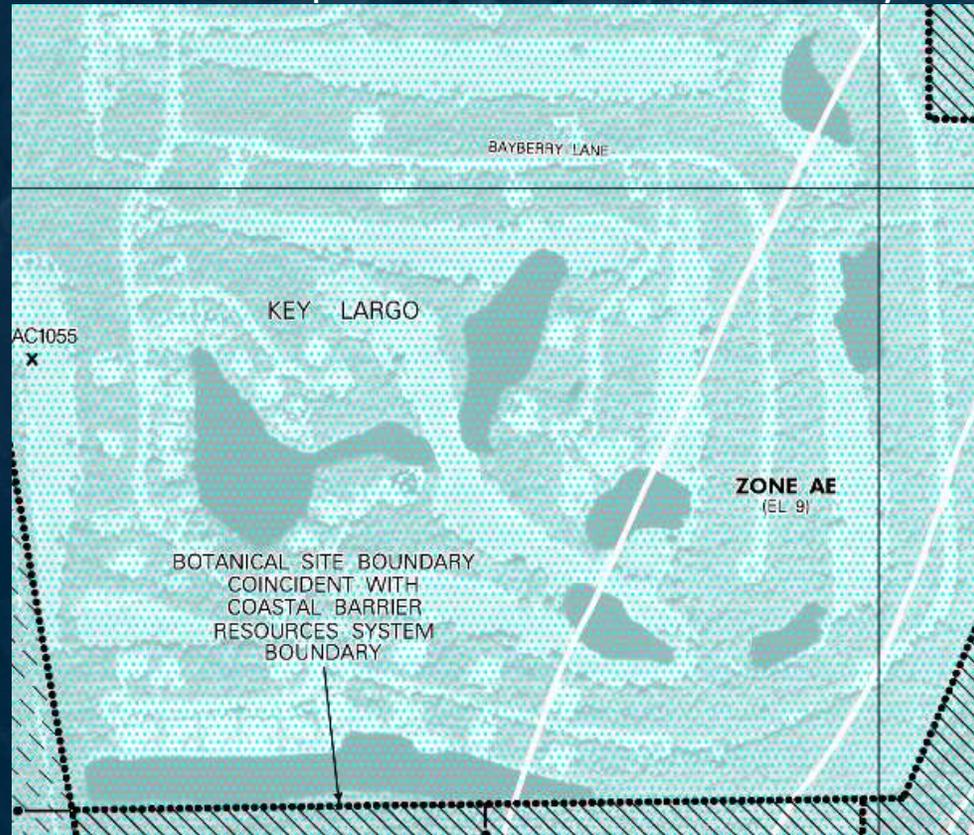
- BFE's are lower, overall
- VE Zones in UK have been reduced in number and size, especially for Bayside areas
- VE Zones in LK have been expanded in some areas (Shark Key, Cutthroat Harbor)
- Datum change means even when BFEs are lower, properties may still be below the new lower BFE
- LiMWA lines are 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)



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# Map Comparisons

Old Map – S Harbor Drive and Vicinity



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# Map Comparisons

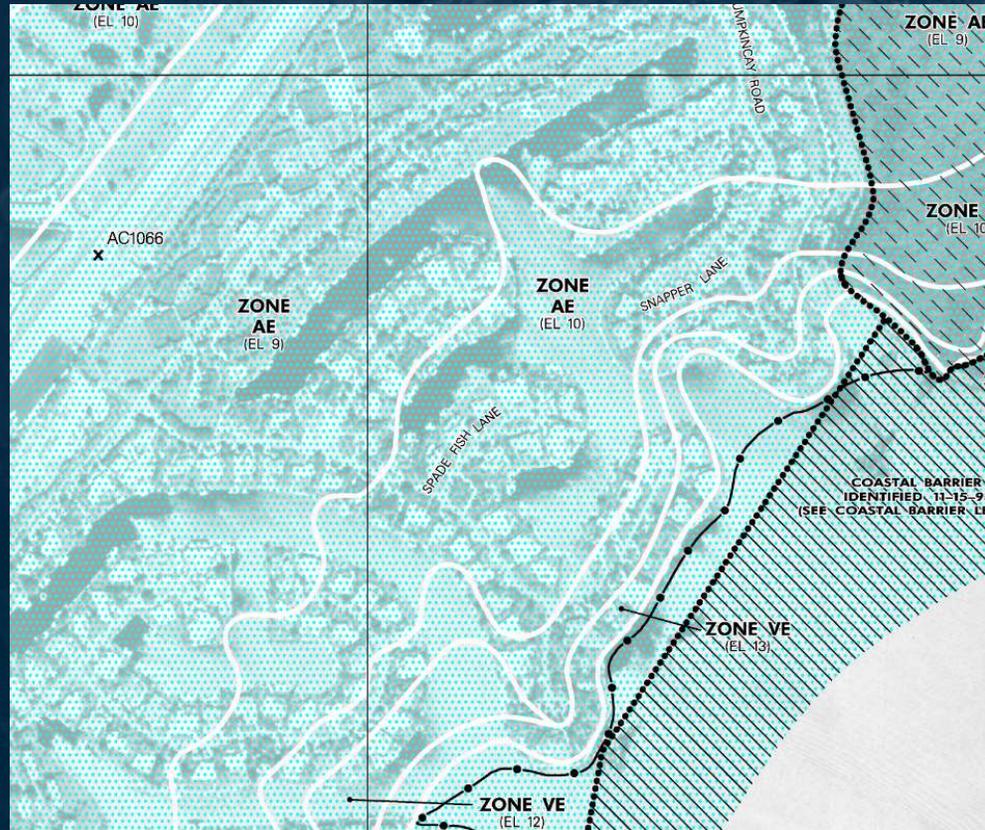
New Map – S Harbor Drive and Vicinity



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# Map Comparisons

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



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# Map Comparisons

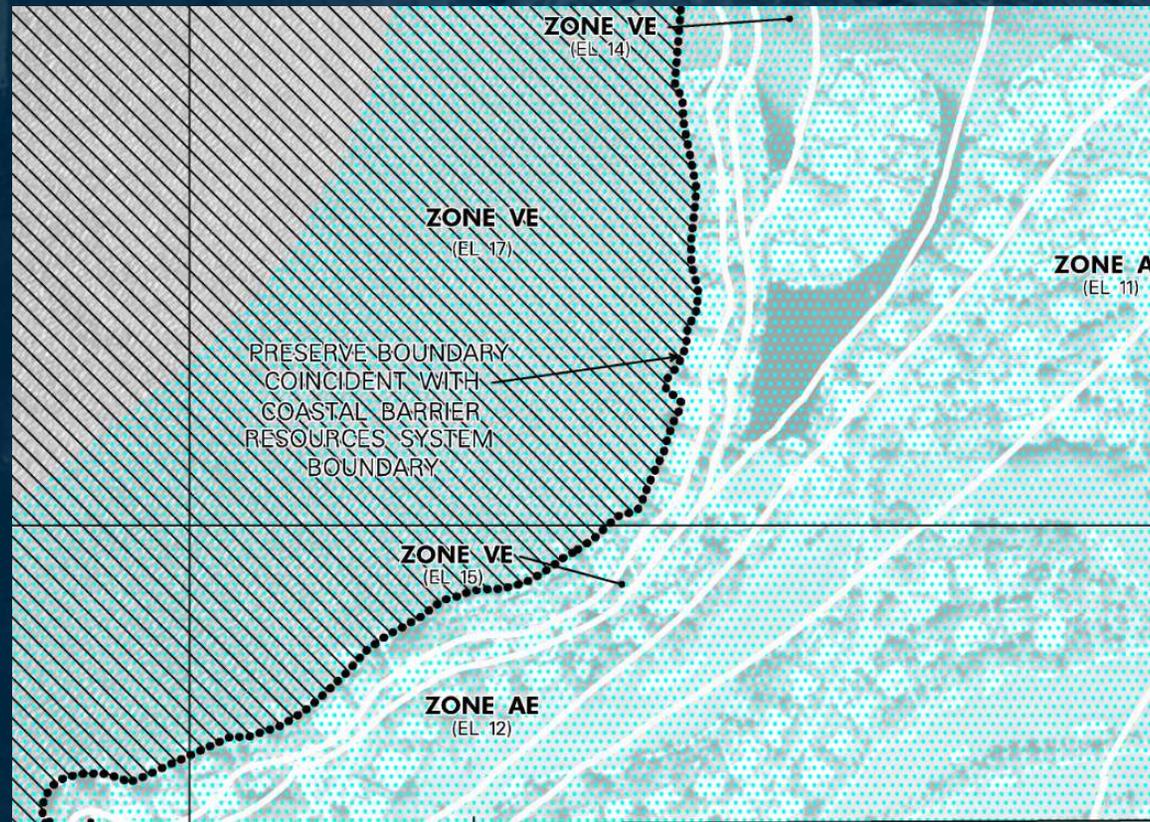
New Map- Channel Cay, Angelfish Cay, and Pumpkin Cay Road



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# Map Comparisons

Old Map - Card Sound Road & Sail Point Drive



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# Map Comparisons

New Map - Card Sound Road & Sail Point Drive



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# 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.



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# 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.



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# 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.



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# Impact of Map Changes on NFIP: An Example



**Current Flood Zone:** AE  
**Current BFE:** 6'NGVD29  
**Current DFE:** 7'NGVD29  
**Fin. Floor Elev:** 5.2' NGVD29  
**Below DFE by 1.8' per current maps**

**Proposed Flood Zone:** AE  
**Proposed BFE:** 8'NAVD88  
**Proposed DFE:** 9'NAVD88  
**Fin. Floor Elev:** 3.7'NAVD88  
**Below DFE by 5.3' per proposed maps**  
If the home maintains Flood Insurance, the home will remain grandfathered in. If the policy lapses, the home would be subject to market insurance rates for a home below Base Flood Elevation.



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# Appeal Update

- Woods Hole Group has submitted Monroe County's Appeal of the Preliminary FIRMs.
- No private appeals were submitted to Monroe County.



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# Appeal Update

- 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)			MAP ADOPTION	
SRP	June 2022 (Starts)	May 2023 (Ends)	January 2024	



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# Appeals

- Monroe County has created an Appeal Comparison Map Application that will show property owners the current FIRMs, the Preliminary FIRMs, and the FIRM data developed by Woods Hole for the appeal.
- This App can be accessed at [https://mcgis4.monroecounty-fl.gov/MCGIS/FEMA21/Prelim\\_FEMA\\_Compare.html](https://mcgis4.monroecounty-fl.gov/MCGIS/FEMA21/Prelim_FEMA_Compare.html).
- Simply enter in the RE#, the AK#, or the owner name and the App will fetch the property in question, showing side-by-side comparisons of the data.



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# Monroe County Appeal Comparison Application



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# 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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