



Newly revised preliminary Digital Flood Insurance Rate Maps for the County

The new maps were produced through a partnership between the Federal Emergency Management Agency (FEMA) and Broward County.

They are more precise than older maps because better flood hazard and risk data and the latest science available have been applied to make the maps more accurate, with the ultimate goal of protecting property owners and the community from the risks associated with flooding.



Flood maps are being updated for communities across the country. The new digital flood maps will help community officials and citizens be better prepared for flood-related disasters by providing an official depiction of flood hazards for unincorporated Broward County, Broward's 31 municipalities and properties located within them.

The updated flood maps become effective after a series of public open houses and an appeal and adoption process. Updated flood maps may be adopted December 2012 and will then be used for:

- determining flood insurance purchase requirements
- determining flood insurance rates
- establishing minimum finished floor elevations for new construction and substantial improvements to existing structures

Homeowners and businesses are encouraged to view FEMA's preliminary flood maps online by using an interactive map tool. Find out if your home or business is in a flood zone.

Broward County Preliminary FEMA Flood Designations

<http://www.arcgis.com/home/webmap/viewer.html?webmap=64a60d8ee29d4bbc90e5156762ed8855>



QUESTIONS YOU MIGHT HAVE:

What is a Flood Zone Map?

Flood zone maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine the flood risk to properties. The low- and moderate-risk zones are represented on the maps by the letter "X", "0.2 PCT" or an "X" that is shaded. The inland high-risk zones will be labeled with designations such as "A", "AE", "AO" or "AH", and coastal high-risk zones that have additional risk from storm surge will be labeled "V" or "VE".

How will the new flood hazard maps affect me?

Neighborhoods across Broward County will be affected differently by these map changes. There will be some properties that aren't affected and their risk remains the same. Other properties will now be mapped into a higher-risk area and/or show a new Base Flood Elevation.

Will the new flood maps affect me financially?

When new maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance. If your property is mapped into a low-or moderate-risk area, you are not required to purchase or maintain insurance, but are strongly encouraged to do so. The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. The average cost for a flood insurance policy is around \$500 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as \$112 per year. Coverage for renters starts at just \$39 a year. Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

