


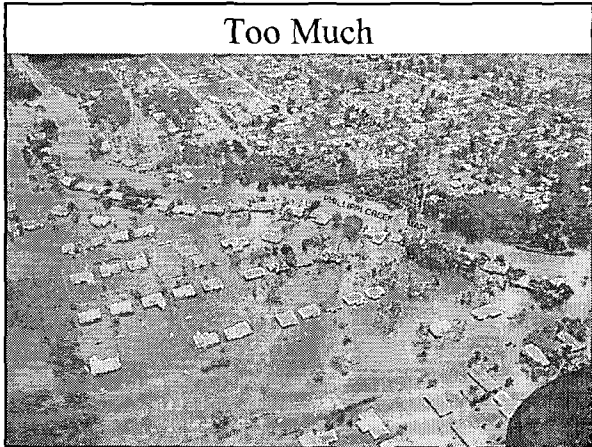
**RISK MAPPING
FOR
CITRUS COUNTY
AND
INCORPORATED COMMUNITIES**

March 9, 2010

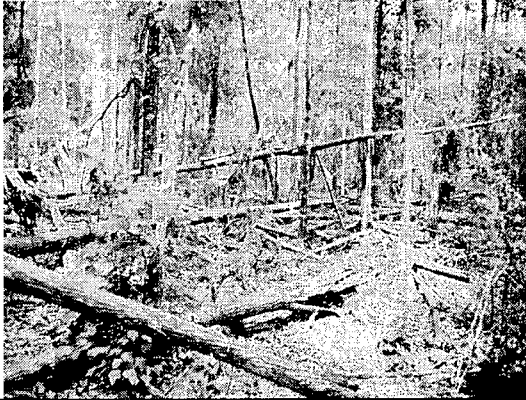
Three circular logos are arranged horizontally at the bottom of the page. The left and right logos are the official seals of Florida and Citrus County, respectively. The middle logo is a smaller, less distinct circular emblem.

**What Does Flood Protection
Mean To You?**

- Protection of Homes and Structures
- Protection of Areas that Normally, or even Occasionally, Flood
- Potential Loss of Life



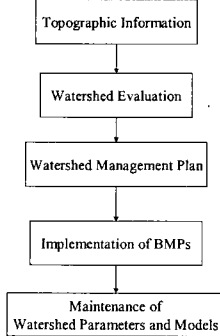
Too Little



Implementing Comprehensive
Watershed Management through
the
Watershed Management
Program

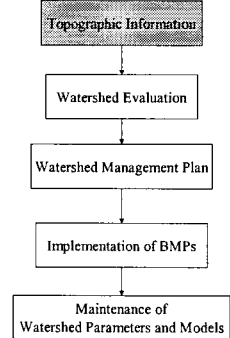
Watershed Management Program

Five Elements

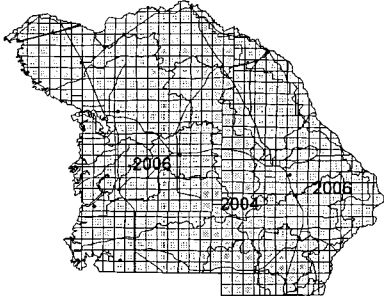


Watershed Management Program

Five Elements

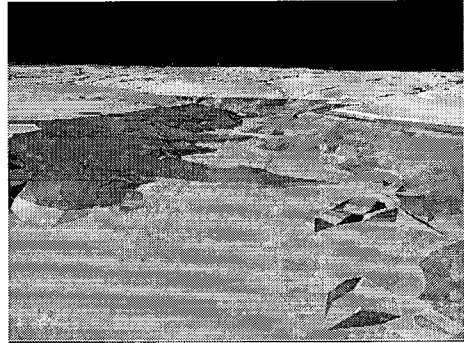


Aerial Topography (LiDAR)

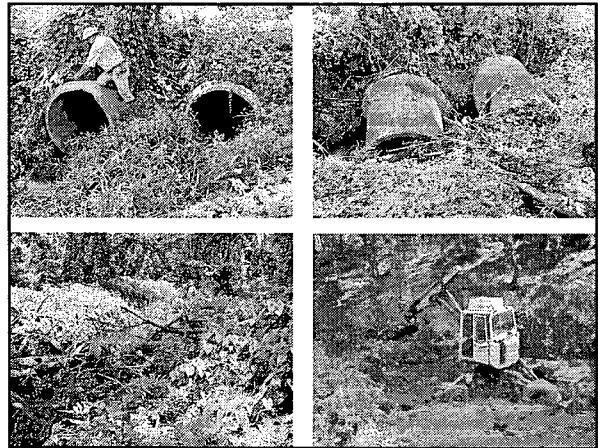
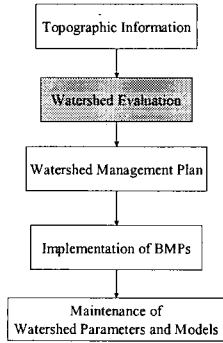


Topographic Information

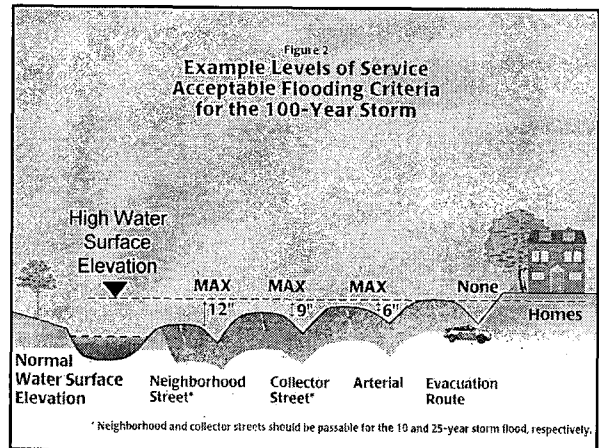
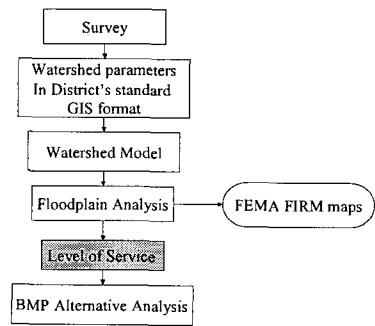
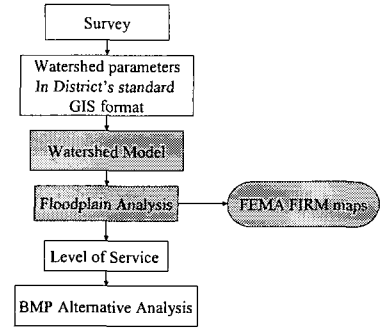
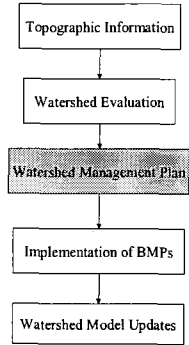
Digital Terrain Model

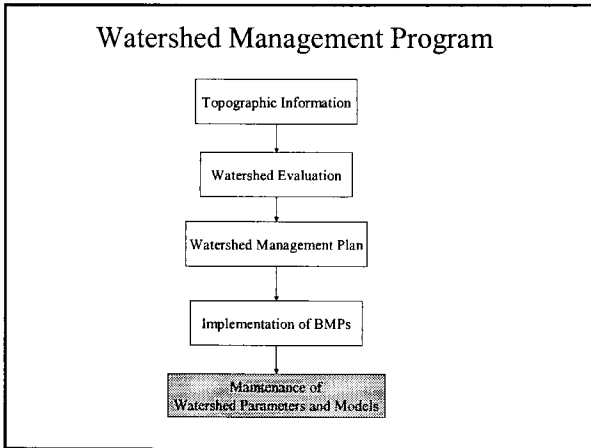
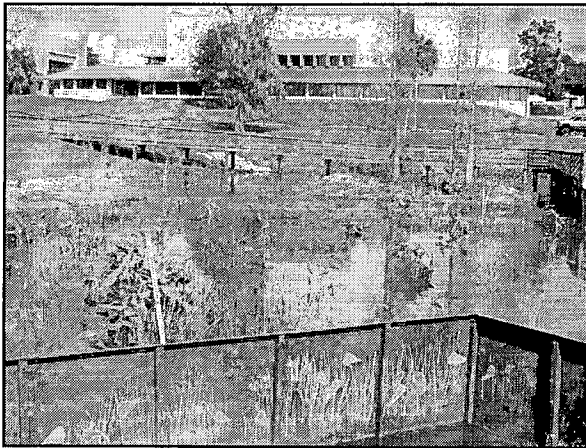
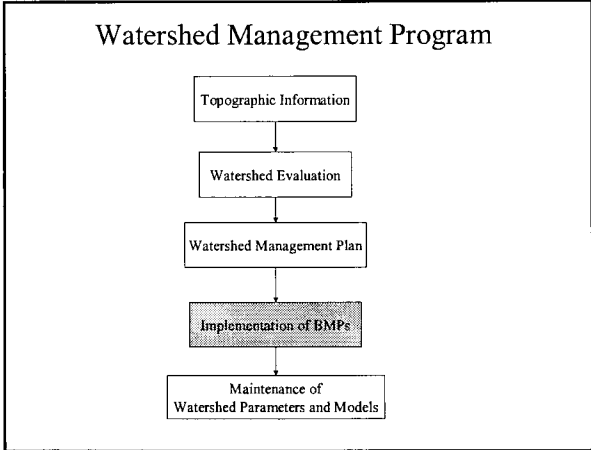
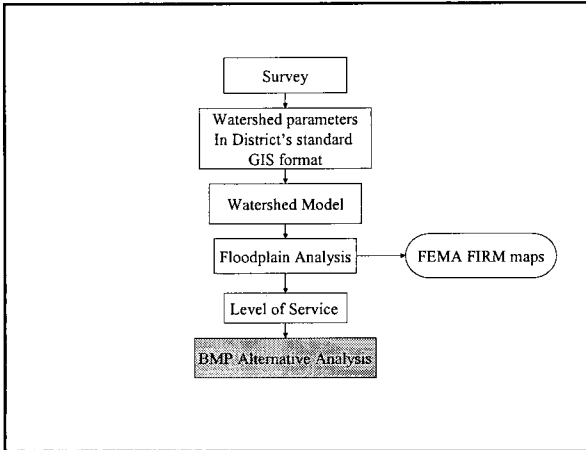


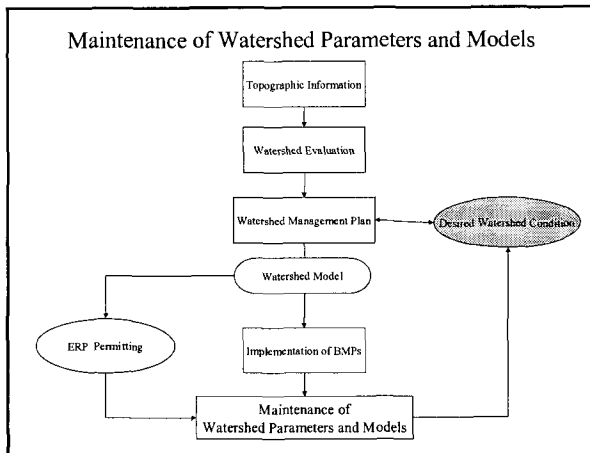
Watershed Management Program



Watershed Management Program







How do **We** work toward the
Desired Watershed Condition?

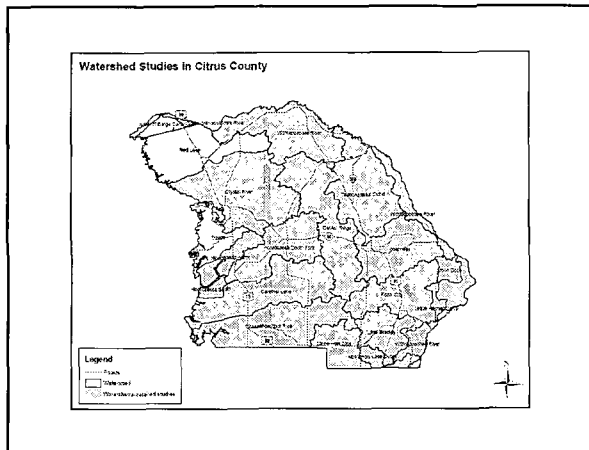
COORDINATION

**Watershed Management Program
Coordination Document**

- The WMP document was started in 2003 and is continually being updated.
- Continued cooperation and coordination is a beneficial and efficient use of resources.
- Recognize that each agency has flood protection responsibilities.
- County and SWFWMD each are committing approximately \$1,000,000 annually to the WMP.
- FEMA has provided \$800,000 to update DFIRMs

Citrus County
WATERSHED MANAGEMENT PROGRAM

- Watersheds Under Contract – 16
- Data Collection Started – 14 watersheds
- Watershed Evaluations complete – 9 watersheds
- Preliminary Model received – 2 watersheds
- DFIRM consultant lifted coastal & non-detailed



District & County Review

- District & County review all deliverables
- District has added a Peer Review Process
- Floodplains will be revised based on comments from County, District & Peer
- Final floodplains will be approved by Governing Board and County before being incorporated into the DFIRMs

Cooperating Technical Partner

- SWFWMD and FEMA executed the CTP Memorandum of Agreement on Sept. 14, 2001
- As a CTP, SWFWMD is eligible for grants to further the Map Modernization effort.
- SWFWMD's Business Plan identifies FEMA participation in perpetual updates.

National Flood Insurance Program (NFIP)

- Flood Insurance
 - Property owners in participating communities purchase flood insurance
- Floodplain Management
 - Participating communities adopt and enforce floodplain management ordinance
- Flood Hazard Mapping
 - Develop flooding limits

Flood Insurance Rate Maps (FIRMs)

- Maps used an estimated 15-20 million times annually for:
 - M andatory Purchase Determinations
 - F lood Insurance Rating
 - F loodplain Management
 - E mergency Management Purposes
 - A nd Others

How Do We Make Sound Decisions?

The Result — Outdated Maps

Why Update Flood Maps?

- Updated flood maps are critical to:
 - Reduce potential loss of life and property through sound floodplain management
 - Reduce National Flood Insurance Program (NFIP) and disaster costs
 - Protect natural and beneficial values of floodplains

Flood Hazard Risk Not Identified

According to the effective 1983 FIRM, this property was not identified as being in a flood hazard zone. Since 1983, more than 14 years, the area has experienced significant changes in the landscape caused by land use change, development, erosion and related forces. The Blue Sink Watershed is now largely rural, with significant changes in the FIRM and land use patterns, it is necessary to update the FIRM. These updates will provide more accurate and reliable flood risk data for a digital format that can be used to update.

NFIP ACQUISITION COSTS

Acquisition Method	Estimated Cost
Property purchase	\$100,000
Property purchase and relocation	\$150,000
Property purchase and relocation with relocation costs	\$200,000
Property purchase and relocation with relocation costs and relocation costs	\$250,000
Property purchase and relocation with relocation costs and relocation costs and relocation costs	\$300,000

Blue Sink Watershed
Canopy Oaks Road • Brooksville, Florida

This document does not constitute an offer of insurance. For more information, please contact your insurance agent. This document is not intended to be used as a basis for any insurance policy.

National Flood Map Modernization

- Nationwide 5-year effort, up to \$1 billion
- Update FEMA Flood Insurance Rate Maps (FIRMs) for the entire nation
- Produce quality maps
- Reduce map production time
- Reduce cost/time for future updates
- Produce seamless, nationwide flood data

Benefits to Community

- Updated FIRM into a digital product (DFIRM)
 - GIS information & geodatabase
 - Available to County, cities, FDOT, developers, etc.
- More accurate depiction of flood prone areas
- Improved tool for floodplain management
- Better flood insurance coverage and CRS rating
- Countywide format for DFIRM
- Community input into process
- Potential future cooperative funding for drainage improvement projects with the District & others



Federal Emergency Management
Agency (FEMA)

Post-Preliminary Process FEMA Region IV

Post-Preliminary Process

- 1.0 PRELIMINARY FIS/FIRM
- 2.0 PDCC MEETING
- 3.0 APPEALS & PROTESTS PERIOD
- 4.0 LETTER OF FINAL DETERMINATION
- 5.0 COMPLIANCE PERIOD
- 6.0 EFFECTIVE FIS / FIRM DISTRIBUTION



Preliminary and Post – Preliminary Processing

- **Letter of Final Determination (LFD)**
 - Develop and distribute LFD after appeals and protests have been addressed
 - Contact community to confirm receipt of LFD
 - If needed, provide copy of NFIP regulations, model Ordinance, and a POC for assistance in the development of an ordinance and adoption of the DFIRMs in a timely manner
 - Input information into tracking system
 - Maintain a monthly contact with community via email, letter, phone, or other providing technical support as needed.

Preliminary and Post – Preliminary Processing

- **90 Day Letter** – prior to effective DFIRM
 - If community has not adopted an ordinance, develop and distribute 90-day warning letter
 - Contact community officials to confirm receipt of notification & advise technical support is available for development of required ordinance
 - Advise community if compliant ordinance is not adopted within 60 days, a 30-Day notification and publication in the Federal Register that the community will be suspended from the NFIP on the effective date of DFIRM

Preliminary and Post – Preliminary Processing

- **30 Day Letter** – prior to effective DFIRM
 - If community has not adopted an ordinance, develop and distribute 30-day warning letter
 - Place notice in Federal Register
 - Contact community officials to confirm receipt of notification
 - Advise community that a notification has been placed in the Federal Register that the community will be suspended from the NFIP within 30 days.
 - To avoid suspension the community must provide a certified copy of adopted ordinance

Citrus County

Review and Adoption

DFIRMs - 2012

How do we get there?

- Understand the Maps (DFIRMs)
- Understand Flood Risk
- Assure that Maps have the Best Available Information
- Continue to Update the Maps
- **Educate the Public**

Outreach

- **Outreach Meetings**
- **Information Mailings**
- **Website Postings**
- **Multi-Media Promotional Activities**
- **Outreach Materials**



Questions?