



FIRM

(Flood Insurance Rate Map)

Changes for Jackson County Apalachicola Chipola Watersheds

90-day Appeal Period

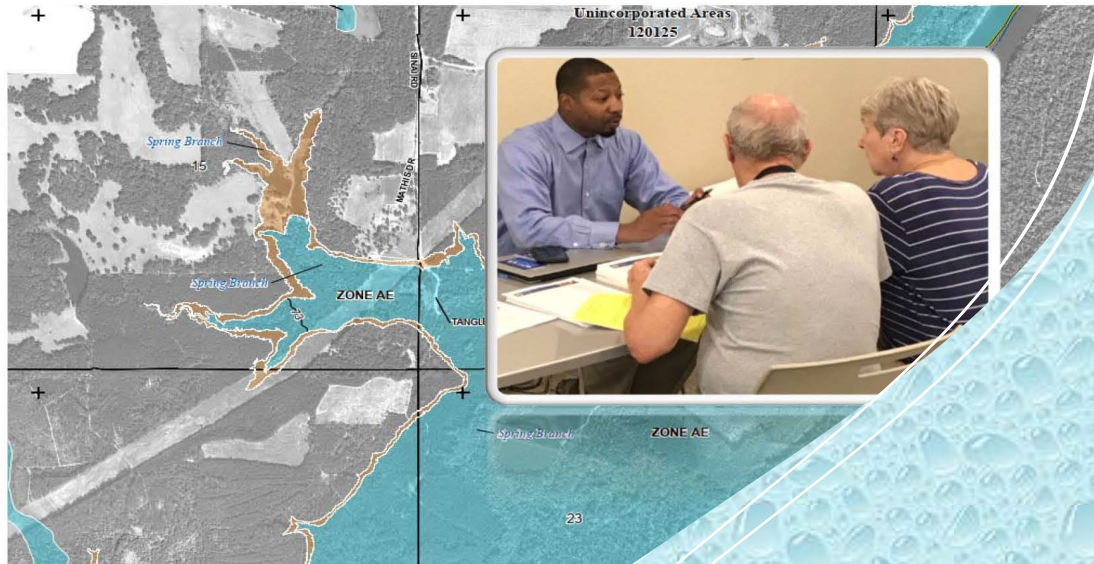
March 23, 2022 – June 21, 2022

Flood Risk Open House

Wednesday, August 25, 2021, 4pm to 7pm (Central Time)
WT Neal Civic Center Ballroom
17773 NE Pear Street, Blountstown, FL 32424

Thursday, August 26, 2021, 4pm to 7pm (Central Time)
Jackson County Agriculture Complex, Peanut Hall
2741 Penn Avenue, Marianna, FL 32448

The Federal Emergency Management Agency (FEMA) and the Northwest Florida Water Management District (NWFWM) are in the process of updating Flood Insurance Rate Maps within the Apalachicola Watershed and Chipola Watershed. We invite you to attend a **Flood Risk Open House** to learn more about the study and see if the identified flood risk changed at your property. This study may impact your flood insurance requirements and rates. Please attend either meeting and review your address for accuracy before the study is final.



Northwest Florida Water Management

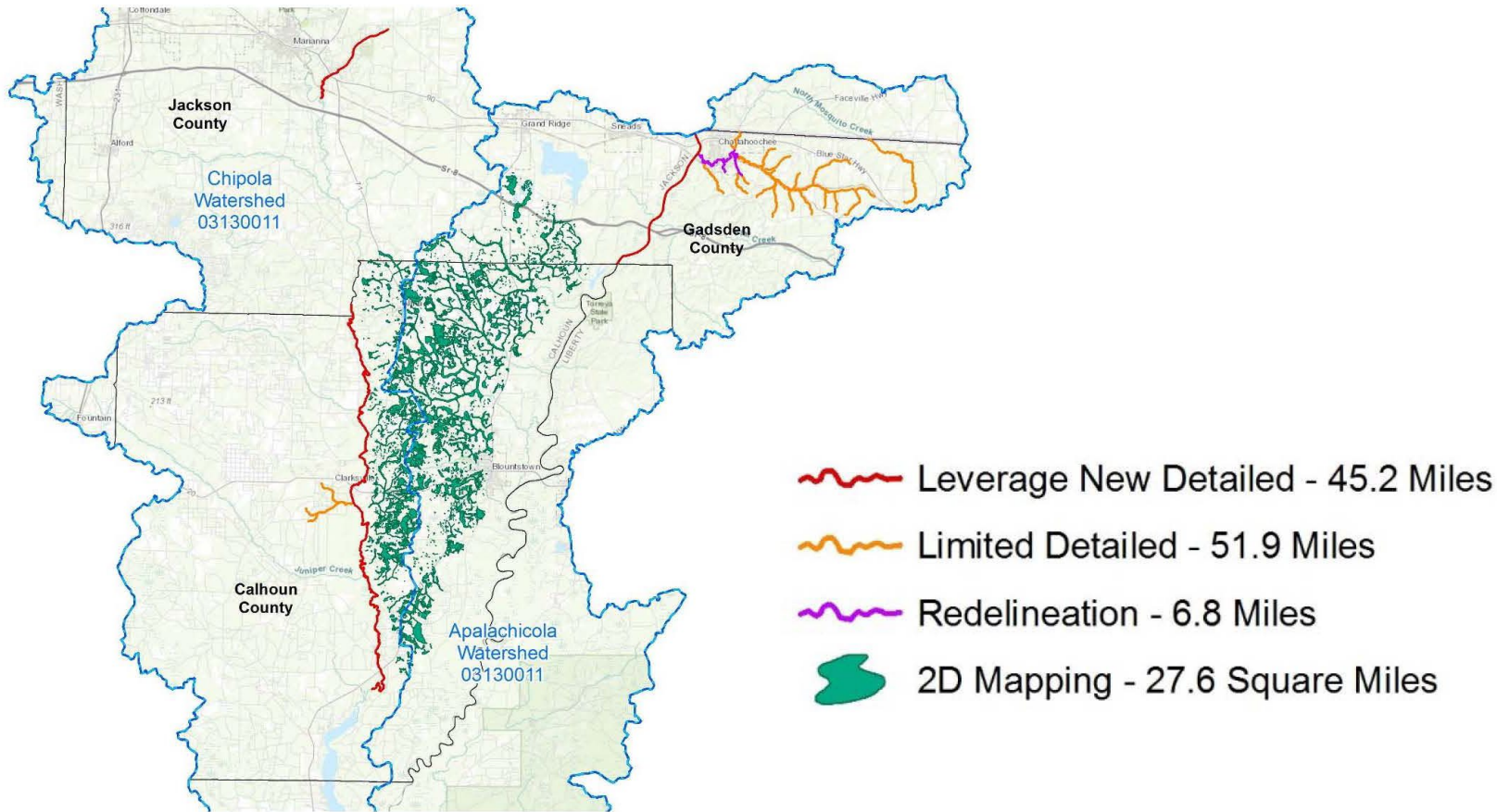
held open house events
on 8/25/21 and
8/26/21 for the
Apalachicola
& Chipola
Watershed areas.

Public Open House Layout & Stations

- **Welcome Table** (sign in/handouts)
- **Stations:**
 - 1) Property Lookup
 - 2) Insurance
 - 3) Letters of Map Change
 - 4) Appeals & Comments
 - 5) Engineering Study
 - 6) Community Assistance
 - 7) State of Florida
 - 8) NWFWMMD
- **Exit** (surveys)
- **Media/Elected Officials Table**



Apalachicola & Chipola Risk MAP Project: Scope of Work



Areas of Study

Chipola Area Watershed
and
Apalachicola Watershed

Apalachicola & Chipola Risk MAP Project: Post Preliminary Processing

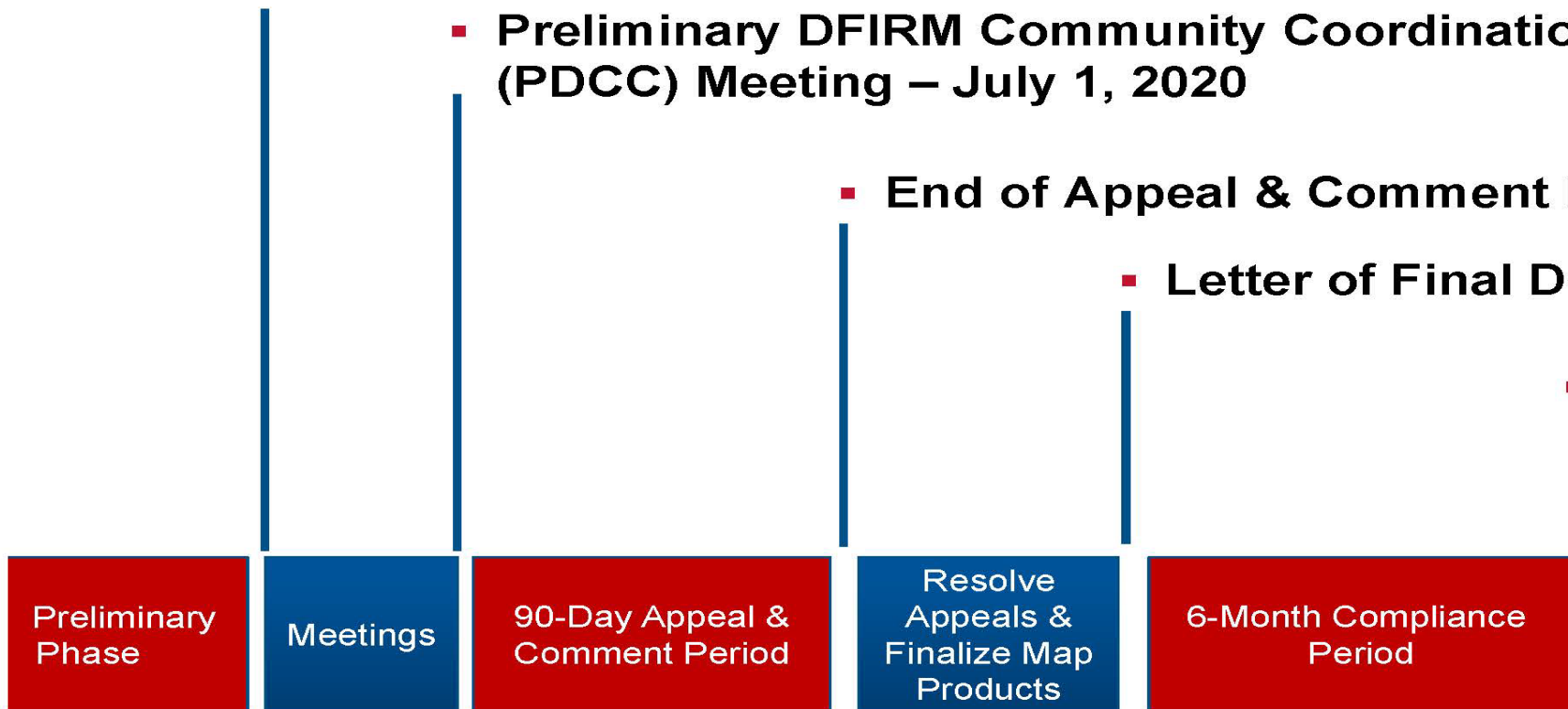
- Preliminary Maps Issued – June 13, 2019 and May 8, 2020

- Preliminary DFIRM Community Coordination (PDCC) Meeting – July 1, 2020

- End of Appeal & Comment Period

- Letter of Final Determination

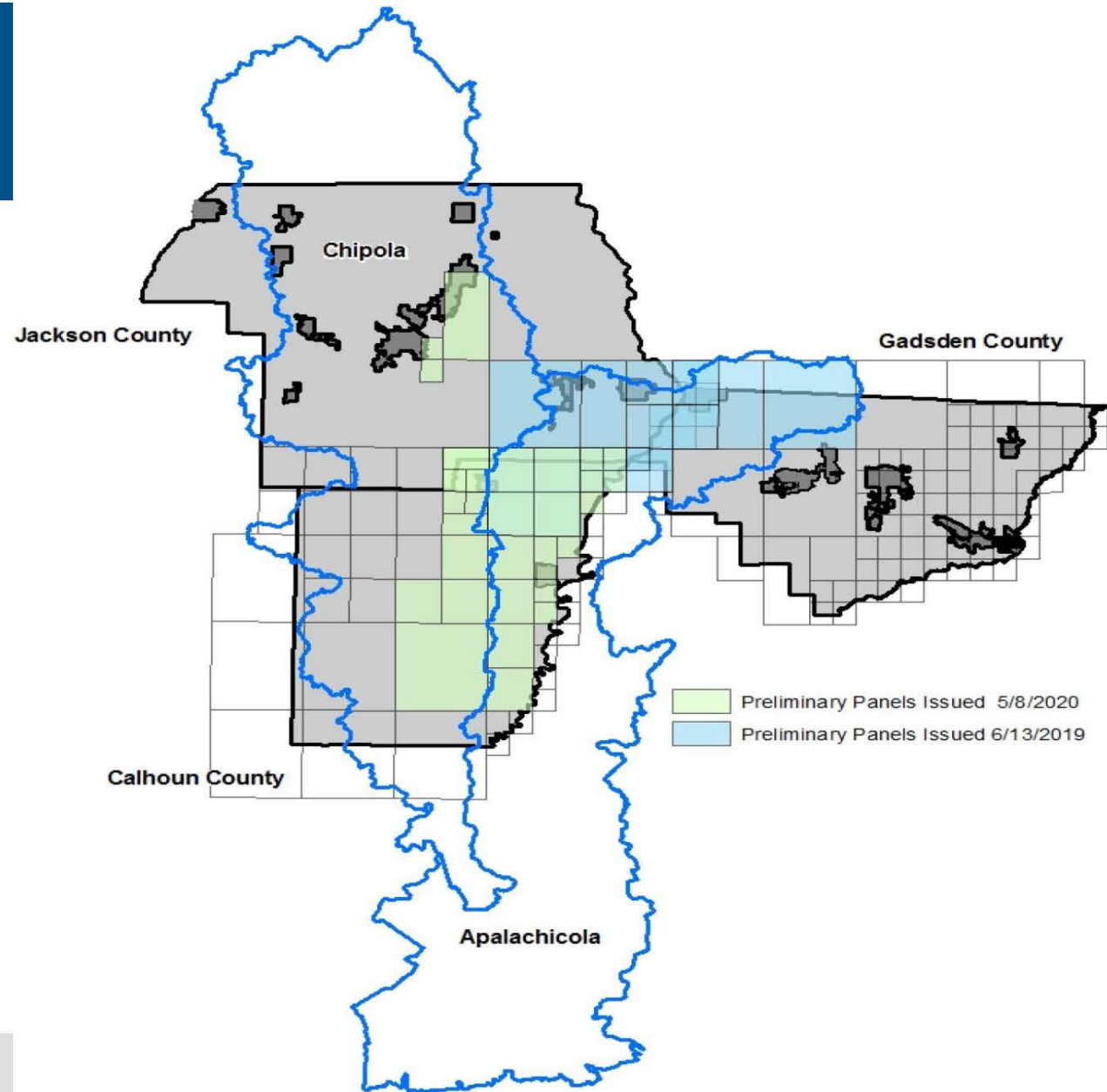
- Effective Maps



Preliminary Map Package

- **Sent to each community (CEOs and FPAs)**
 - June 13, 2019 and May 8, 2020
- **Package included:**
 - Updated County FIRM Index panel
 - Updated FIRM panels for community
 - Updated Flood Insurance Study (FIS) report
 - Preliminary Summary of Map Actions (SOMA)
 - Digital data

Updated FIRM Panels

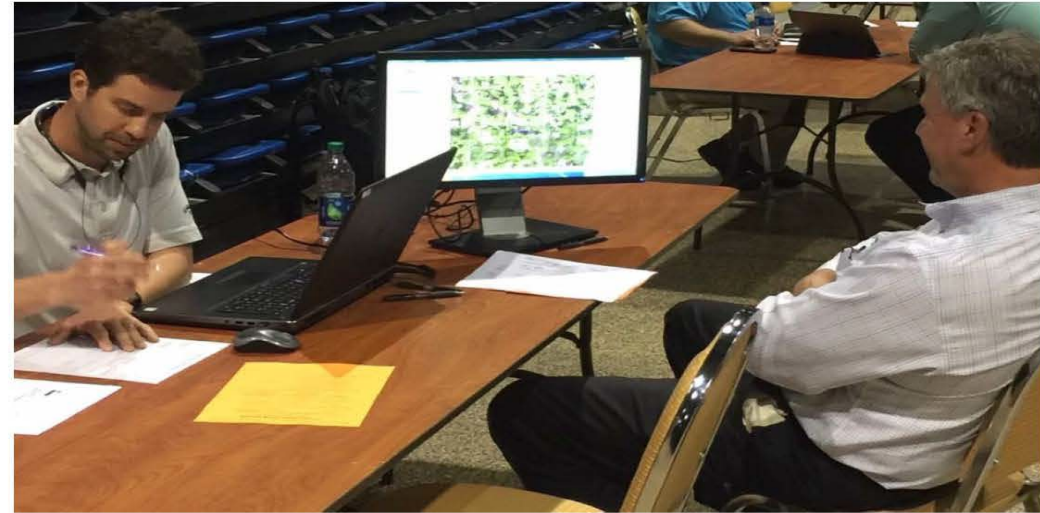


FEMA



Changes Since Last FIRM (CSLF): A Community Outreach Tool

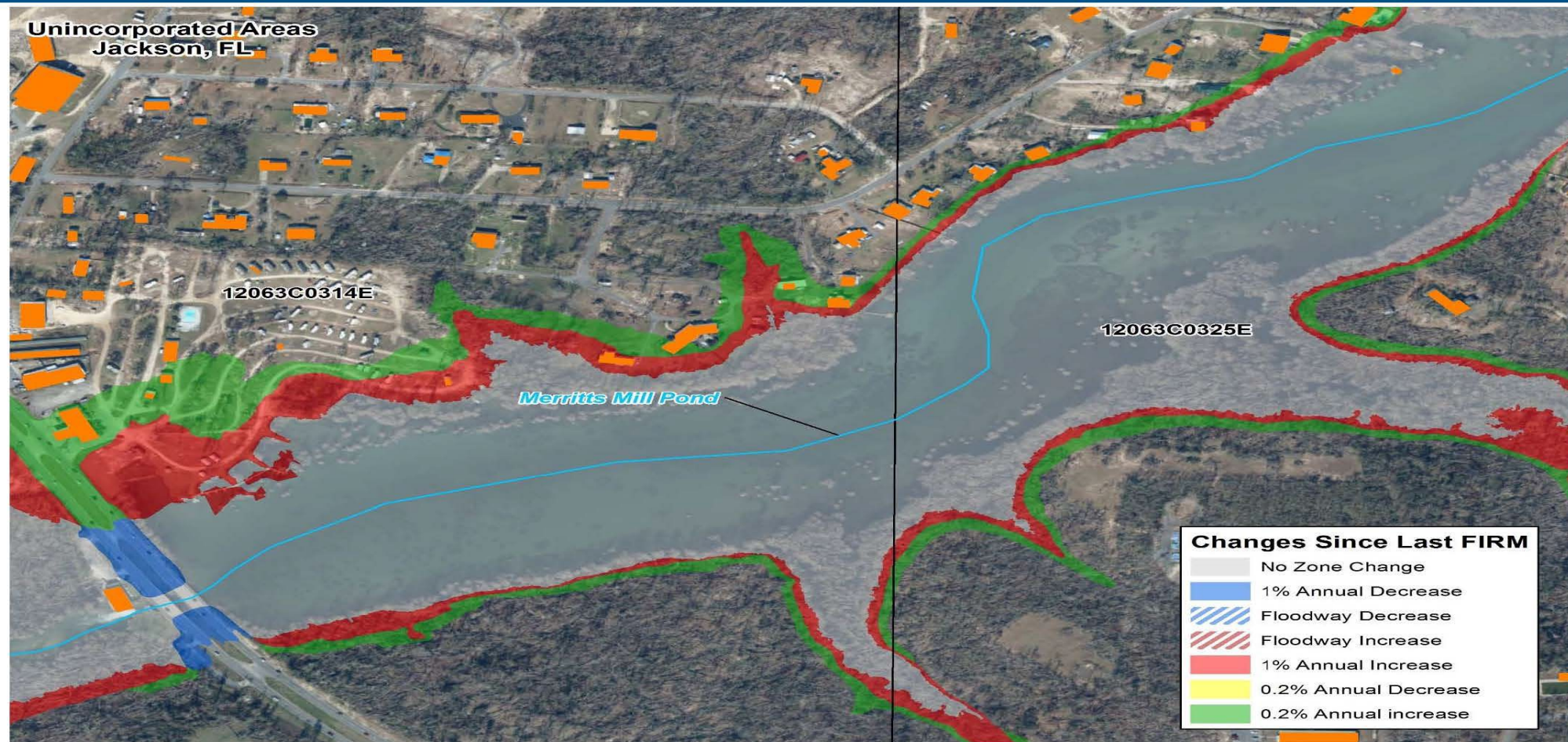
- Helps communities understand changes to flood maps
- Identifies areas of flooding increases and decreases and zone changes
- Produces a spatial layer that identifies at-risk structures and parcels



To Request CSLF data,
please contact:

Zachariah.Cohoon@aecom.com

Changes Since Last FIRM (CSLF): A Community Outreach Tool



Jackson County Map Changes: Building Footprints

Study Area	SFHA (State Flood Hazard Area) Buildings							
	SFHA (A Zones)				Floodway			
	Effective	Newly Added	Newly Removed	Net Change	Effective	Newly Added	Newly Removed	Net Change
Jackson County Unincorporated Areas	205	9	2	7	10	1	0	1
City of Marianna	10	0	0	0	3	0	0	0
Town of Grand Ridge	8	0	0	0	0	0	0	0
Town of Greenwood	0	0	0	0	0	0	0	0
Town of Sneads	60	0	0	0	0	0	0	0
Countywide	283	9	2	7	13	1	0	1

Newly Added: Buildings having a different SFHA zone designation than the current effect map.

Newly Removed: Building may not be removed from an SFHA zone designation (eg. A-> V or V -> A).

Jackson County Map Changes: Area

Study Area	Buildings							
	SFHA (A Zones)				Floodway			
	Effective	Newly Added	Newly Removed	Net Change	Effective	Newly Added	Newly Removed	Net Change
Jackson County Unincorporated Areas	116,935	456	754	-298	1,114	1	1	0
City of Marianna	1,749	0	0	0	384	0	0	0
Town of Grand Ridge	323	0	0	0	0	0	0	0
Town of Greenwood	2	0	0	0	0	0	0	0
Town of Sneads	674	0	0	0	0	0	0	0
Countywide	121,456	456	755	-298	1,503	1	1	0

Newly Added: area affected by zone designation has increased

Newly Removed: area affected by zone designation has decreased

NWFWMD Flood Portal:

<http://portal.nwfwmdfloodmaps.com/>

Effective Flood Map, Has been effective since 1/1/2000

Walton County

Map Layers

Search

Address ☐ FIRM ☐ Parcel ☐ Political ☐

Clear

Map Overlays

Map Overlays

Parcels

Effective FIRM

Base Flood Elevation ☒

Streams ☒

Political Boundary ☒

FIRM Panel ☒

Flood Hazard Line ☒

COBRA Areas ☒

COASTAL BARRIERS ☒

OTHERWISE PROTECTED ☒

Flood Hazard Area ☒

0.2 PCT ANNUAL FLOOD ☒

A

Flood Information Reports' View

Latitude: 30.380576 Longitude: -86.239145 Parcel ID: 27-2S-20-33210-000-12131C0563G Firm Panel: 12131C0563G (Effective)

Geographical Information

Latitude/Longitude: 30.380576 / -86.239145

Address: SANTA ROSA BEACH FL [APPROXIMATE]

Parcel ID: 27-2S-20-33210-000-0420

Firm Panel: 12131C0563G (Effective)

Print this report

Flood information

Flood Zone Information

Geographic Entity: Effective Flood Zone A

Location of Interest: A:100%

Parcel: A:100%

Base Flood Elevation*

N/A

*The computed elevation to which floodwater is anticipated to rise during the base flood (100 Year Flood). Base Flood Elevations (BFEs) are shown on Flood Insurance Rate Maps (FIRMs) and on the flood profiles. The BFE is the regulatory requirement for the elevation or floodproofing of structures. The relationship between the BFE and a structure's elevation determines the flood insurance premium. Datum of measurement is NAVD1988.

Legend

Location of Interest

Parcel Outline

Google

NWFWMD Map Date: Terms of Use Report a map error

Latitude	Longitude	Parcel ID	Firm Panel	Effective Flood Zone	Base Flood Elevation	Effective Flood Zone	Base Flood Elevation	Effective Flood Zone	Base Flood Elevation
30.380576	-86.239145	27-2S-20-33210-000-12131C0563G	12131C0563G	N/A (Preliminary)	N/A	A	N/A	A:100%	N/A

Appeal and Comment Period

- Communities in the Apalachicola and Chipola Watersheds will have a **90-day appeal period** for all changes to Special Flood Hazard Areas.
 - **SFHA changes will be published in the Federal Register**
 - **SFHA changes will be published in your local newspapers twice within a 10-day period**
 - **The second newspaper publication will begin the 90-day appeal period**

Appeals are for all SFHA changes

What is An Appeal?

- **The new or revised BFEs are believed to be scientifically or technically incorrect**
- **The BFEs are scientifically incorrect if:**
 - The methodology used and assumptions made in the determination of the BFEs is inappropriate or incorrect
- **The BFEs are technically incorrect if:**
 - The methodology was not applied correctly or was based on insufficient or poor-quality data.
 - The methodology did not account for the effects of physical changes that have occurred in the floodplain.



FEMA



What is a Comment?

- Communities in the Apalachicola and Chipola Watersheds will also have a **comment period**.
- Comments do not involve BFEs.
- Comments include, but are not limited to, the following:
 - **Channels Names and Locations**
 - **Road Names and Locations**
 - **Corporate Limit Changes**

All other changes are considered Comments

Where to Submit Appeals and Comments

- Please have appeals and comments directed to the local floodplain administrator.
- Local communities must review all appeals and comments and make a determination to support or not support.
- Please send all appeals and comments along with your determination to support or not support to:

John Crowe, CFM

NWFWMD

81 Water Management Drive

Havana, FL 32333

John.Crowe@nwfwater.com

Appeal Resolution Process

- **During the appeal period process, FEMA will:**
 - Acknowledge receipt of appeal(s)/comment(s) via letter(s) to CEO(s)
 - Send CEO(s) letter(s) to explain resolution of appeal(s)/comment(s)
 - Send communities updated FISs and FIRMs (if applicable).

FEMA will not move forward until your appeals and comments are resolved.

Scientific Resolution Panels

- **If FEMA rejects an appeal supported by the community and submitted during the 90-day appeal and comment period, the community can ask that a Scientific Resolution Panel (SRP) be convened.**
- **SRPs are established to achieve the following benefits to both FEMA and communities. The SRP will:**
 - Offer a process deemed neutral for all parties.
 - Offer the best independent scientific and technical expertise available to review and decide on conflicting flood hazard data and flood maps.
 - Provide faster resolution to community challenges of proposed flood hazard data.

Letter of Final Determination (LFD) and Adoption/Compliance

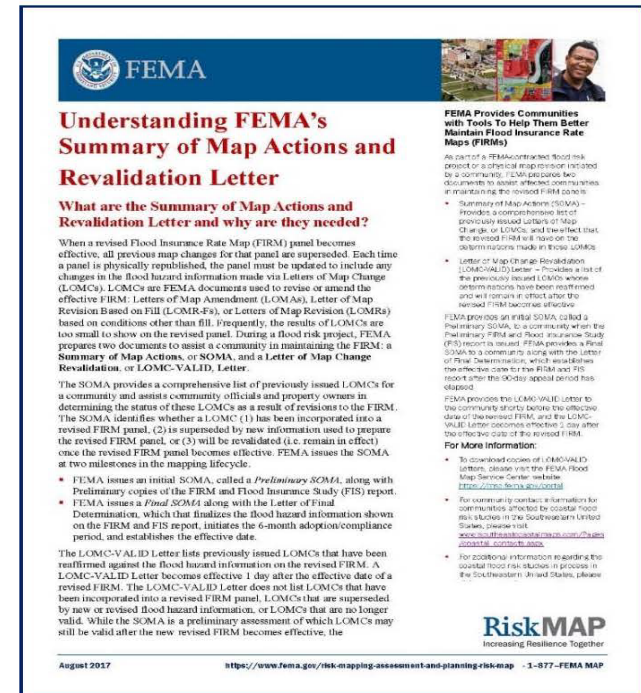
- LFDs follow the appeal period and begin the 6-month adoption/compliance period.
- Adoption/compliance: communities adopt the new FIRM(s) into floodplain ordinances.
- FDEM or FEMA Region IV staff may contact communities and offer assistance with reviewing and updating their floodplain ordinances.
- If a compliant ordinance is not received before the FIRM effective date, the community will be suspended from NFIP

Adoption/Compliance Period (Cont'd)

- **Communities can obtain support from the Florida Department of Emergency Management**
 - General Helpline – (850) 815-4556
 - General Help Email – Floods@em.myflorida.com
 - General Ordinance Email – Flood.ordinance@em.myflorida.com
- **FDEM Staff Ordinance Specialist – Conn Cole**
 - Phone: (850) 815-4507
 - Email: conn.cole@em.myflorida.com



Effective FIRM

- **During the adoption/compliance period, before the FIRM effective date, communities receive:**
 - Paper copies of effective FIRM Index, FIRM panels, and FIS report
 - Digital data
 - Revalidation Letter, effective 1 day after new FIRM effective date, informing community of LOMCs that are revalidated or superseded by new FIRM



Opportunities to Update Effective FIRM

- A FEMA flood hazard study update is **NOT** the only time the effective FIRM can be updated.
- The effective FIRM can be updated by LOMC:
 - Letter of Map Amendment (LOMA)
 - Letter of Map Revision Based on Fill (LOMR-F)
 - Letter of Map Revision (LOMR)



How to Request a Letter of Map Amendment (LOMA) or Letter of Map Revision Based on Fill (LOMR-F)

For More Information:

- For general information, please contact the FEMA Map Information Exchange (MIX) by telephone, toll free, at 1-877-FEMA-Map (1-877-366-6227), and choose "Option 1," by email at fema.mix@hhs.gov, or by live chat through <https://www.floodmap.fema.gov/chat>.
- The forms and other documents referenced in this fact sheet are also available on the "Forms, Documents, and Software" portion of the FEMA website: <https://www.fema.gov/forms-documents-and-software>.
- To view or download copies of effective National Flood Insurance Program maps and reports, please contact the NFIP by telephone, toll free, at 1-877-FEMA-Map (1-877-366-6227), and choose "Option 2," or visit the FEMA Flood Map Service Center website: <https://www.fema.gov/ncip>.

Quick Facts

- LOMA requests involving one or more structures:** The LAG must be at or above the BFE.
- LOMR-F requests:** The LAG must be at or above the BFE, and community floodplain administrators must determine that the land and any existing or proposed structures to be removed from the SFHA are "reasonably safe from flooding."
- LOMA requests involving one or more lots:** The lowest point on each lot must be at or above the BFE.
- Review and processing fee:** FEMA does not charge a fee to review a LOMC request, but there is a fee for the engineering review of LOMR-F requests.
- Required information:** The requester is responsible for providing all of the information needed for the review, including (if necessary) elevation information certified by a licensed land surveyor or registered professional engineer.

RiskMAP
Increasing Resilience Together

August 2022 <https://www.fema.gov/risk-mapping/assessment-and-planning/risk-map> - 1-877-FEMA-Map

Risk and Flood Insurance

Determine your flood risk

- **Nearly everyone is at some risk of flooding:**
 - High Risk – SFHA, identified as Zone A or Zone AE on FIRM
 - Federally regulated lenders making new loans or modifying existing loans secured by buildings in SFHAs must require borrowers to purchase flood insurance for the term of the loan
 - Moderate Risk – Identified as shaded Zone X on FIRM
 - Low Risk – Identified as unshaded Zone X on FIRM



Jackson County participates in the Community Rating System (CRS) through the National Flood Insurance Program (NFIP) to obtain discount flood insurance rates for citizens.



Our current discount is 15%. We are striving to maintain and even obtain a better rate during our current 5-year renewal cycle in 2022.

Contact the Department of Community Development at [850-482-9637](tel:850-482-9637) for more information:

**Wendy Schlesinger, Director/Floodplain Manager or
Amber Barnes, Senior Planner**