

CITY OF GAINESVILLE**Inter-Office Communication****Public Works Department****Telephone 334-5070****FAX 334-2093****Box 58****Date: March 26, 2007****To: Russ Blackburn, City Manager****Via: Teresa Scott, Public Works Director****From: Alice Rankeillor, Supervising Engineer PT Ldr (GG)**

New Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps became effective on June 16, 2006. A local flood study originally carried out in 1974 and updated in 1986 was incorporated into the FEMA Flood Insurance Rate Maps. There was an approximate net increase of 702 properties located within Flood Hazard areas within the City of Gainesville as a result of the map change.

Number of Parcels in a Special Flood Hazard Area					
	1996 FIRM	2006 FIRM	Parcels Added	Parcels Removed	Net Increase
Residential	2,944	3,525	1,173	587	581
Commercial	241	317	125	51	76
Industrial	184	187	56	55	3
Agricultural	49	48	1	2	-1
Institutional	21	33	17	5	12
Government	133	164	39	9	31
Totals:	3,572	4,274	1,411	709	702

Public Outreach: FEMA advertised the proposed Flood Insurance Rate map changes in the Federal Register and in the Gainesville Sun during the summer of 2005. The City initiated additional public outreach efforts. Copies of the preliminary Flood Insurance Rate maps were placed at the Downtown Branch of the Alachua County Public Library and copies were also available for viewing on line at: <http://cityofgainesville.org/pubworks/stormwater/floodplainmgt.shtml>. The City held a Flood Map Workshop at the Downtown Public Library during September 2005 and although there was media coverage of the Map Workshop attendance was poor. There was additional media coverage to inform citizens of the adoption of the Final FEMA Flood Insurance Rate maps on June 16, 2006.

Floodplain Assistance: The Public Works Department began to receive a high call volume from citizens beginning in August 2006 as home owners began to receive notices that they were required to obtain mandatory flood insurance from their mortgage companies. The Public Works Department has responded to citizen requests for flood zone information and provided assistance with applications for Letters of Map Amendments. This included researching development records to provide results of private flood studies and writing letters to FEMA to provide them with the information. Staff also provided copies of plat maps and Flood Insurance Rate Maps. These services were provided to property owners within five business days and were free of charge.

Floodplain Assistance Provided				
	3 rd Quarter 2006	4 th Quarter 2006	1 st Quarter 2007	2 nd Quarter 2007
Flood Zone Requests	222	163	404	198
Community Support Letters	6	17	67	6

FEMA Letters Of Map Change: Letters of map change are important because a favorable determination eliminates the need to carry flood insurance. A property owner must first demonstrate that the elevation of their property or the lowest floor of their home or business is higher than the base flood elevation. A FEMA elevation certificate is required and must be obtained by the property owner. The number of FEMA Letters of Map Amendment issued by FEMA and sent to the City are listed in the following table. This is not a comprehensive accounting however, because FEMA often sends Letters of Map Change for annexed Gainesville properties to the Alachua County Public Works Department.

FEMA Letters of Map Change				
	3 rd Quarter 2006	4 th Quarter 2006	1 st Quarter 2007	2 nd Quarter 2007
Number Issued	7	7	16	16

FEMA Grandfather Rules: FEMA offers flood insurance discounts under Grandfather Rules for policyholders who have maintained continuous coverage and who originally built in compliance with existing Flood Insurance Rate Maps. These insurance discounts offset the financial impact of map changes to property owners. FEMA Grandfather Rules are complex, a handout and flowchart describing the possible scenarios and options is attached.

Neighborhood Meetings: The Public Works Department has attended Neighborhood Meetings and discussed issues that resulted from the new Flood Insurance Rate Maps. Two neighborhood meetings were held on November 14, 2006. The first meeting was held in the Rosemont/Mile Run Neighborhood. Approximately 40 homeowners attended. Three scenarios affecting homeowners were explained and discussed;

1. Letters of Map Change previously issued had been superceded by the new Flood Insurance Rate Maps. These residents simply needed a copy of the FEMA Revalidation Letter to provide to their mortgage lender.
2. One Letter of Map Change covering multiple lots, had been overlooked and was not included in the Revalidation Letter. The Public Works Department wrote to FEMA and requested a reevaluation of the Letter of Map Change. The Letter of Map Change was revalidated by FEMA three months later.
3. Some lots that were not previously in a Flood Hazard Area were added. These changes or errors resulted during the process when the paper maps were converted to the new digital map format. Property owners in this situation received FEMA Letter of Map Amendment application packages and instructions on how to fill them out. Residents were eager to learn how to apply for a Letter of Map Amendment so that they would not be required to carry flood insurance and so that the Special Flood Hazard Area stigma would not affect the resale value of their homes.

The second neighborhood meeting that Public Works staff attended was the Duck Pond Neighborhood Association Meeting. There were approximately 20 home owners in attendance. Residents wanted to know if the Duck Pond stream restoration project had affected the floodplain limits. The existing roadway culverts in this area control flooding. Because the road crossings did not change, the base flood elevations were not significantly affected by the restoration project. The section of Sweetwater Branch above the

Duck Pond was not included in the updated Sweetwater Branch flood model, because the stream restoration was not completed at the time that the study was underway. Public Works will add this section of Sweetwater Branch to the flood modeling project scheduled to begin in 2008.

FEMA Map Modernization: Local efforts are underway to improve the accuracy of the Flood Insurance Rate Maps within the City of Gainesville. Flood studies using current topography and computer models have been completed for Sweetwater Branch and Tumbler Creek. These flood studies are presently under review by FEMA. Once they are approved, FEMA will issue revised maps for these areas. Watershed Management Plans, including flood map updates for Little Hatchet Creek and Lake Forest Creek, are included in the 2008 Capital Improvement Plan. A request for \$400,000, for this project is included in the St Johns River Water Management District 2007-2008 Legislative Initiative for the Orange Creek Basin. Updates to the flood maps for Hogtown Creek, Calf Pond Creek, and isolated depressional areas are also needed.

Development Review: Public Works reviews development applications for compliance with the City's Floodplain Ordinance. If a proposal includes filling in low areas that are in a FEMA Special Flood Hazard Area, the City requires compensation for loss of floodplain storage and also requires the developer to apply for FEMA Letters of Map Change. This process results in more accurate floodplain maps. All development review engineers within the Public Works Department have received FEMA floodplain management training and are now Certified Floodplain Managers.

Alachua County: Beginning in November, 2006, the Alachua County Commission waived the charges for floodplain information and assistance for unincorporated areas of the County. The County has revised their development review process. They now require developers to apply directly to FEMA for letters of map amendment when new subdivisions are proposed within Special Flood Hazard Areas. The County staff would like to request that FEMA perform a comprehensive re-mapping of Alachua County. A flood map update will be presented to the Alachua County Commission in the near future.

Recommendations: FEMA funding for flood map revisions is distributed in Florida through the Water Management Districts. Gainesville and Alachua County are partially contained within both the St. Johns River Water Management District and the Suwannee River Water Management District. It would be beneficial for The City of Gainesville and Alachua County to jointly request FEMA Map Modernization assistance from both Water Management Districts.