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Flood maps take spotlight as hurricane season nears

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In the wake of Hurricane Katrina, residents living in coastal areas were awed by the sheer power of water to ruin lives, dreams and possessions assembled over generations of families.

It is an example Collier County Principal Project Manager Robert Wiley goes back to often when discussing the need to prepare for a flood.

With Hurricane Katrina, Wiley said, the lines between damage caused by wind and by water were impossibly tangled. Sorting out the differences became a monumental task, as some frustrated insurance customers resorted to lawsuits to recoup their losses.

"It really made people realize the limitations of their homeowners insurance policy," Wiley said.

Wiley, the go-to guy in Collier County for flood protection do's and don'ts, is full of bits of wisdom like the warning that homeowners insurance does not cover flood damage.

It is an especially important message as Southwest Florida heads into hurricane season next month, made all the more crucial as both Collier and Lee counties update flood maps.

Collier County, which received updated flood maps from the Federal Emergency Management Agency in 2005, is in the process now of helping residents get up to date on their flood insurance needs.

Many residents who were not in areas of high risk before are now living in zones classified as Zone AE, or areas susceptible to 100-year flooding. For people living in those Zone AE areas, flood insurance is mandatory if the home receives the benefit of any federal money, including federally backed mortgages.

A lot of people have this misconception that because they're in a flood area, they have to buy flood insurance," said Joan LaGuardia, the communications manager for the Lee County Department of Community Development.

Lee County is getting ready to implement a new flood map, effective Aug. 28. LaGuardia said her area is just a step behind Collier County, dealing with many of the same issues of informing homeowners that their status has changed.

Some 8,000 new parcels of land have been added to the maps in Lee County, part of 195 new square miles classified as special flood hazard areas. Some have been taken out as a result, LaGuardia said, though most of the properties are in northern Lee County.

"Most of the changes had to do with the new mapping of interior waterways," said LaGuardia. "Previously, the areas around the rivers and creeks had not been mapped by FEMA. Most of those areas are in a floodway. Our citizens need to pay attention to whether they're in those floodways, and if they are, they may need to consider purchasing flood insurance through the National Flood Insurance Program."

Few private insurance companies sponsor their own policies, LaGuardia said, so residents who purchase a flood plan through a private insurer are essentially paying for the same thing.

"That's another thing that's confusing to people," LaGuardia said. "Most policies come from FEMA's flood program."

However, some experts say there are benefits to contracting the policy through a local insurer.

"I think it's a better solution to work through your agent because there's questions that only your agent can answer," said Bob Devlin, the flood plain coordinator for Marco Island.

When working with a bureaucracy based out of state, homeowners might want an agent who is used to working past the red tape, said Wiley.

"Look at it this way," he said. "How fast do you want your service? Your local agent will get to you faster than the national agency in Atlanta. You only pay for an insurance policy hoping you'll never have to cash it in, but when you do, you want to just get on with your life."

Aside from providing most flood insurance policies for homeowners, the National Flood Insurance Program also rates municipalities on their efforts at mitigating flood risks in their communities. Based on an area's rating, policy holders can get a savings on their insurance deductibles.

In Collier County, the rating of 7 corresponds to a 15 percent savings. However, within the city of Naples' Special Flood Hazard Area, residents are entitled to a 20 percent discount thanks to the city's Class 6 rating.

Lee County's rating of 6, likewise, earns residents there a 20 percent discount.

It is the goal of any city participating in the program to get a lower rating to help residents get more savings. This typically involves the remapping process Lee and Collier counties are now undergoing.

Though Collier County did so just two years ago, Wiley said, the county is in the process of re-working the maps the show an additional flooding factor: rainfall.

"We've got this agreement between the city of Naples, Collier County, FEMA and South Florida Water Management District to produce the best engineered flood map we can come up with," Wiley said. "We want to produce a map that is as close as we can come to reflecting the reality of the probability of that storm event. Our current maps don't reflect reality."

With new maps, Wiley said, Collier County will be able to predict where flooding will occur from both storm surges and heavy rains. If the county can reach the goal of a Class 5 rating, it would mean a 25 percent discount for county residents.

It is a double-edged sword though. More accurate maps will likely reflect additional flooding areas, meaning higher insurance rates for some and mandatory policies for others.

"Contractors, builders and developers argue against it because we have to be more restrictive with building codes," LaGuardia said. "You help the majority of people at the expense of a few."

Wiley said that is the case in Collier where some residents looking to make improvements, changes or even repairs to their homes find that they have to build to a different code because the flood rating of their properties has changed since the homes were constructed.

"You look at the value of the improvement," Wiley said. "If the value of the improvement equals or exceeds 50 percent of the value of the existing structure, then you have to make the entire structure compliant. There are situations where people would have to find themselves tearing down the whole house and rebuilding it."

The same standards apply to damaged homes, Wiley said.

"Your house can catch on fire and to repair it, if more than 50 percent of the value was damaged, you have to rebuild to flood standards," Wiley said.

However, some homeowners have lucked out in the flood map changes.

One area of Marco Island experienced a big change when FEMA reworked the elevation levels to far less hazardous ratings.

"They're varying," Devlin said. "When the maps were changed by FEMA in November of 2005, much of the eastern part of the island was impacted... Folks are able to lower their insurance. I'm hearing \$300. One customer was in here this morning and he said he saved \$900."

Wiley said the Marco Island cases are extreme examples, though some other residents in the county will be eligible for similar benefits.

In that case, people need to check out flood maps or contact the county or city to find out if elevations on their properties have changed. Residents need to have a letter verifying the change in order to secure the savings in deductible rates. Residents with an existing flood policy don't need to do anything, even if their flood rating has become more severe.

In the effort to provide fully updated maps, Collier County is hosting a meeting at 6:30 tonight at St. John the Evangelist Catholic Church, 625 111th Ave N. The public is invited to come out, ask questions about flood maps and give feedback the location and severity of flooding they have experienced during storm events.

Flood maps for Lee and Collier counties are available at both counties' Web sites. Both maps allow property owners to search for flood zones by property address.

For Collier County, go to <http://gis.colliergov.net/website/FEMAFLOODvision/index.aspx>.

For Lee County, go to www.lee-county.com/dcd/Maps/FEMA_GIS_Tools.htm.

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