

# Maps give better view of flood zones

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## Technology allows more accurate gauge of risk for homeowners, contractors

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New and more accurate maps detailing areas in Duval County that are most susceptible to flooding have been released, the first revisions to the charts in about two decades.

City Engineer Bill Joyce, who's in charge of organizing the Jacksonville maps, said the changes provide better information on the risk of water damage to homes and businesses.

"New maps better define the flood plain. They're more accurate, and they define risk," Joyce said. "The more educated you are, the better you are in managing risk."

Many lenders require homebuyers to have flood insurance if they're in a designated flood zone.

The new system spells out where flood plains are, including detailing areas that would be affected by 100-year storm events. Such storms have 11.5 inches of rain fall in 24 hours. There's a 1 percent chance such an event could occur in any given year — but that doesn't mean they only happen every hundred years.

During Tropical Storm Debby in 2012, several areas

of the First Coast sustained heavy flooding because the rainfall was heavier than the 100-year-storm event level. Another such storm happened a year earlier, when several areas of Duval County were deluged with heavy rains, most notably the Beaches.

The maps also mark 500-year-storm areas, places that would flood with 15 inches of rain in a 24-hour period. There's a 0.2 percent likelihood of such a storm occurring in any given year and mortgage companies do not require flood insurance in the 500-year-storm areas.

The new maps are the first change in Jacksonville since the mid 1980s. Joyce said topography technology was much less sophisticated at the time and was largely reliant on traditional surveying techniques such as elevation measurements on the ground.

Stormwater mapping now is mainly reliant on technology known as Lidar, Joyce said — a combination of laser light and radar techniques that scans the earth with a beam generated from an airplane. The reflections from the laser system bounce back to the

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aircraft and pinpoint the elevation levels.

The implications of the new maps to property owners in or even near flood zones can be significant.

"From an insurance point of view, it is important for homeowners and businesses to determine if they are in a flood hazard area since there may be an impact on their insurance rates" since flood insurance has to be purchased separately, said Amy Bogner, deputy director of communications at the Florida Office of Insurance Regulation in Tallahassee.

Most mortgage lenders require homeowners to have flood insurance if they live in a flood plain as a stipulation for approval of the loan. If the property is owned outright, it's optional.

But Bogner said just because someone doesn't live in a flood plain, that doesn't mean water automatically stops at some boundary on a chart.

"Even people outside of flood hazard areas should consider obtaining coverage since there is always the likelihood of flooding damage to a property," Bogner said, adding damage to homes by floods is not usually covered in homeowners' policies.

And some homes now listed in flood plains might not have been in the past. There are many areas of Jacksonville that didn't even have build-

ings on land when the last flood maps were drawn in the 1980s, Joyce said, particularly the boom in subdivisions and office parks in the northern and southern areas of town. He said the new maps will also impact decisions by builders considering new developments.

Dennis Ginder, president of the Northeast Florida Builders Association, said the organization will be sending out notices about the new maps to about 1,000 companies who are members.

"Of course it's important," Ginder said. "It's something that we'll have to be compliant with and design our communities and homes with."

For homebuyers, the new maps point the need to plan ahead in buying such insurance.

"There are less and less insurance carriers in Florida now," said Melanie Green, communications director for the Northeast Florida Association of Realtors. "You can't wait until a day or two before [a sale] closing to buy flood insurance."

When it comes to new construction, Ginder said the new maps could influence where builders put their projects.

"Depending on the new elevations and the requirements, it could certainly have an impact on the business," he said. "It'll be part of the due diligence that a homebuilder or homebuyer does before they buy a new home for themselves."

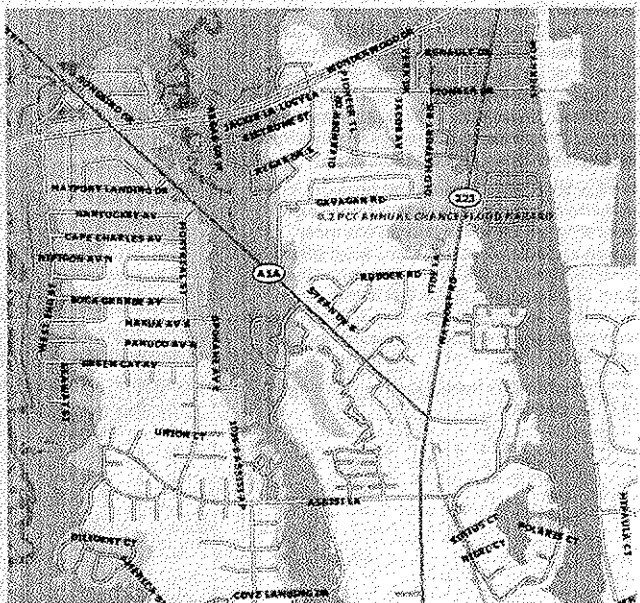
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## New flood maps

The government has released new maps that more accurately show which properties are in danger of flooding.

Flood after 11.5 inches of rain within 24 hours

Flood after 15 inches of rain within 24 hours



Source: City of Jacksonville