



Cost Saving Opportunity: FEMA Flood Zone Revision Palm Beach Country Estates

WHO? Homeowners in Palm Beach Country Estates, currently in FEMA Flood Zone AO.

WHAT? South Indian River Water Control District (SIRWCD) previously mailed notices to affected homeowners in July of 2010 to gauge support for applying for a FEMA Flood Map revision, known as a Letter of Map Revision based on Fill ("LOMR-F"). This is a second notice.

WHEN? Interested homeowners should provide the information requested at the bottom of this form and return it to SIRWCD by **February 28**. If you have already sent in your form, you do not need to resend it. *Please note this is a voluntary program...you do not have to participate if you wish to keep your flood insurance.*

WHY? Landowners have requested SIRWCD's assistance in seeking a change in Flood Zone to reflect higher building pad elevations in this area. An approved change in Flood Zone can make flood insurance optional, instead of mandatory, and save homeowners a substantial amount of money each year in insurance premiums.

WHAT ELSE SHOULD YOU KNOW? Flood insurance is mandated for most mortgage holders in Flood Zone AO. **Changing to a moderate-to-low risk zone can make flood insurance optional and can help homeowners save anywhere from \$300 to \$2,000 each year on insurance premiums.**

LOMR-F zone modifications are potentially available to 462 developed lots within Flood Zone AO in Palm Beach Country Estates. Vacant lots are not eligible for participation.

Individual landowners are able to apply for a single-lot LOMR-F zone modification. However, the application fee, fees to request plat records and other property documentation, and an engineer's or surveyor's certification of the lot elevations could result in a cost of at least \$1,000 per individual landowner.

SIRWCD is able to apply on behalf of participating landowners for a multiple-lot LOMR-F zone modification. The costs for this process will depend on the amount of information FEMA requires of the District Engineer, as multiple-lot revisions may necessitate a review of the surrounding drainage system by FEMA. Depending on the number of participating landowners, the District estimates that this process will likely cost approximately \$200-\$500 per landowner. **The more landowners who participate, the lower the cost to each participant.**

Should there be sufficient support for a multiple-lot application, **SIRWCD is committed to providing this service to landowners at absolute cost.** The District does not profit in any way from this application process.

SIRWCD did review the costs to change the FEMA maps in this area based on drainage improvements made in 1989. The cost to re-certify the system improvements by this method far exceeded the cost of this proposed process. It is the District's belief that the currently proposed procedure **is the most efficient and cost-effective method** to achieve a flood zone modification and insurance savings for homeowners.

For more information, please refer to the following websites:
www.floodsmart.gov or www.fema.gov/plan/prevent/fhm/fmc_loma.shtm

Please fill out the information below and return it to the SIRWCD office at the address listed below by February 28.

Yes, I am interested in SIRWCD applying for a LOMR-F for my structure(s).

Name _____ Date _____

Property Control No. _____

No, I am not interested.