



FEMA

W-14030

June 13, 2014

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in cursive script that reads "Jhun de la Cruz".

FROM: Jhun de la Cruz
Branch Chief, Underwriting
Risk Insurance Division

SUBJECT: Volusia County, FL Coastal Barrier Resources System (CBRS)
Mapping Issue

This memorandum is to advise you of a mapping error made to the Volusia County, FL Countywide (CID 125155) Flood Insurance Rate Map, Suffix H, which became effective February 19, 2014. An incorrect publication date of the digital dataset 4/1/2010 was entered as the flood insurance prohibition date for all of the CBRS areas in Volusia County. The actual flood insurance prohibition dates in this county can be as far back as October 1, 1983.

This is a significant error that could allow property owners whose homes were built prior to 2010 to obtain invalid "grandfathered" flood insurance policies using the false 2010 prohibition date shown on the FIRMs. This error could also result in homes being incorrectly shown to be "in" or "out" of the CBRS. There may be more than a hundred single-family homes and more than a dozen condominium buildings that are affected by the error in the prohibition date.

The following chart lists the affected Volusia County communities and Suffix H panel numbers with the correct CBRS prohibition dates:

| FIRM Panel | Community Name | CID | CBRS_DATE |
|-------------------|-----------------------|------------|------------------|
| 12127C0061H | CITY OF FLAGLER BEACH | 120087 | 10/1/1983 |
| 12127C0061H | CITY OF FLAGLER BEACH | 120087 | 11/16/1990 |
| 12127C0061H | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0061H | VOLUSIA COUNTY | 125155 | 11/16/1990 |
| 12127C0062H | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0063H | VOLUSIA COUNTY | 125155 | 10/1/1983 |

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| FIRM Panel | Community Name | CID | CBRS_DATE |
|-------------------|-----------------------------|------------|------------------|
| 12127C0063H | VOLUSIA COUNTY | 125155 | 11/16/1990 |
| 12127C0064H | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0064H | VOLUSIA COUNTY | 125155 | 11/16/1990 |
| 12127C0529H | CITY OF NEW SMYRNA BEACH | 125132 | 11/16/1990 |
| 12127C0529H | TOWN OF PONCE INLET | 120312 | 11/16/1990 |
| 12127C0529H | VOLUSIA COUNTY | 125155 | 11/16/1990 |
| 12127C0533H | CITY OF NEW SMYRNA BEACH | 125132 | 10/1/1983 |
| 12127C0533H | CITY OF NEW SMYRNA BEACH | 125132 | 11/16/1990 |
| 12127C0533H | TOWN OF PONCE INLET | 120312 | 10/1/1983 |
| 12127C0533H | TOWN OF PONCE INLET | 120312 | 11/16/1990 |
| 12127C0533H | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0534J | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0540H | CITY OF NEW SMYRNA BEACH | 125132 | 11/16/1990 |
| 12127C0541H | CITY OF NEW SMYRNA BEACH | 125132 | 10/1/1983 |
| 12127C0541H | CITY OF NEW SMYRNA BEACH | 125132 | 11/16/1990 |
| 12127C0541H | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0542H | CITY OF NEW SMYRNA BEACH | 125132 | 11/16/1990 |
| 12127C0542H | VOLUSIA COUNTY | 125155 | 10/1/1983 |
| 12127C0543H | CITY OF NEW SMYRNA BEACH | 125132 | 11/16/1990 |
| 12127C0685H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0705H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0715H | CITY OF OAK HILL | 120624 | 11/16/1991 |
| 12127C0715H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0720H | CITY OF OAK HILL | 120624 | 11/16/1991 |
| 12127C0720H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0830H | CITY OF OAK HILL | 120624 | 11/16/1991 |
| 12127C0830H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0835H | CITY OF OAK HILL | 120624 | 11/16/1991 |
| 12127C0835H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0840H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0845H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0855H | VOLUSIA COUNTY | 125155 | 11/16/1991 |
| 12127C0865H | VOLUSIA COUNTY | 125155 | 11/16/1991 |

NFIP Bureau Underwriters are in contact with the NFIP Servicing Agent and each WYO Company that has reported policies written using Suffix H map data in any of the five NFIP communities affected. We recommend that insurers review existing policies as well as any applications for coverage in these communities to ensure eligibility.

FEMA is taking steps to correct this error by issuing replacement FIRM panels, which will be released soon. If you have any questions, please contact the NFIP Bureau and Statistical Agent's Underwriting Department at underwriting@nfipiservice.com.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Underwriting, Data Processing, Claims, Marketing