GOT FLOOD ZONES?

The Federal Emergency Management Agency (FEMA) works with local municipalities to evaluate flood risk by a combination of computer modeling and topographic surveys. The resulting maps designate whether your property is (or is not) in a special flood hazard risk area (i.e. flood zone). These maps are known as the Flood Insurance Rate Maps or FIRMs. Insurance companies use these maps to verify your designated flood risk which sets your premium for Federal Flood Insurance. The premiums are dictated by FEMA and the National Flood Insurance Program and are the same between insurance agents. If you are in a special flood hazard area and have a federally backed mortgage, then you are mandated by federal law to have flood insurance! In the face of no possibilities there are options that most people are not aware of. FEMA has a designated process to modify the FIRMs and potentially update your risk designation based on more accurate information. In most cases, the FIRM maps were created with topographical information that is in some cases up to 20 years old or taken via aerial imagery with limited accuracy.

J.R. Evans Engineering, a hydrologic engineering firm based in Estero, Florida, has developed a process to efficiently modify the maps where existing conditions support a change. The firm first performs a preliminary review of the existing data, maps, etc.; then utilizing this information, along with years of experience of working within the FEMA regulatory paradigm and sound engineering judgment, they are able to determine the potential success of a map modification.

J.R. Evans Engineering has a proven 100% approval record for FEMA map modifications, and is equally as successful in letting their clients know when it doesn't make sense to spend their money pursuing a change. It should be noted that amendments to the Flood Insurance Rate Maps (FIRMs) do not eliminate your physical risk of flooding and the continued purchase of flood insurance is always recommended. The firm's intention is to more accurately depict your property's risk designation on the FIRM.

J.R. Evans Engineering provides comprehensive flood zone mapping services, in addition to revisions to Flood Insurance Rate Maps. The firm is recognized by the State of Florida as **Certified Floodplain Managers (CFM)**. Specifically, specializing in revising properties erroneously located within higher risk "V" or "AE" flood zones to a lower risk flood zone or relocation of floodway boundaries where supported by onsite survey data and computer modeling. The result of these revisions substantially reduces flood insurance premiums. They also provide civil engineering services related to land development design & permitting, drainage studies, & regulatory compliance. Their professionals have extensive experience in establishing multi-disciplinary teams as necessary to include planning, surveying, landscape architecture, GIS, geological, and hydrogeological services as the projects warrant matching the needs of the project.

Their team of engineers is led by Josh Evans, P.E. as President of **J.R. Evans Engineering.** Mr. Evans, has been practicing in Florida since 1998, and received his Florida Professional Engineer Registration in 2001. He is a published author in the subject of water resource engineering and holds an undergraduate engineering degree from the University of Kentucky and a Master's Degree from the University of Florida in Hydrological Sciences Engineering.

Elizabeth Fountain, P.E., CRM as Vice President of **J.R. Evans Engineering**, heads up the Floodplain Management Division. Ms. Fountain has been practicing in Florida since 2001 and received her Florida Professional Engineer Registration in 2003. She is also certified by the Association of State Floodplain Managers, Inc. (ASFPM) as a Certified Floodplain Manager and holds a Civil Engineering degree from the University of Tennessee.

Please contact Elizabeth Fountain at 239-405-9148, 1-844-573-8267 (toll free), or elizabeth@jreeng.com for more information about how they can help.

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