



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