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## SRWMD's Virtual Meeting Rooms for Risk MAP

To promote flood risk awareness and inform residents of changes in the regulatory Special Flood Hazard Area (SFHA) under FEMA's Risk Mapping, Assessment, and Planning (Risk MAP) program, SRWMD created a virtual meeting platform; this platform provides virtual meeting rooms, available 24/7 for those who cannot attend RiskMAP meetings in person. The virtual meeting rooms include presentations and additional resources as well as an opportunity to leave comments.

To reach the virtual landing page, first go to

<https://www.SRWMDfloodreport.com/>. Then, click on the "Virtual Rooms" tab ( *Virtual Rooms* ) to be redirected to the SRWMD Virtual Landing Page. Alternatively, you can directly visit the webpage by going to <https://SRWMDfloodreport.com/virtual>. Two virtual meeting rooms are available at this time: the Waccasassa River Watershed Flood Risk Review Meeting held at 5pm on July 1st at the Dogan S. Cobb Municipal Building, 660 East Hathaway Avenue,

in Bronson and the Aucilla & Alapaha River Watersheds Resilience Meeting pending scheduling in July. The virtual meeting rooms are meant for those who cannot attend the in-person meetings. Additional virtual meeting rooms will become available as communities go through the various phases of the Risk MAP process. Clicking on one of the watersheds opens the SRWMD Virtual Tour page with instructions. Clicking the play button in the middle of instruction screen advances to the virtual room.

Figure 1 shows the landing page of the Waccasassa Watershed virtual room. You can use the mouse to pan around the virtual space. Clicking on the white circle in front of a panel "transports" you to the selected location to read more information about the subject. Or instead of panning the virtual room, you can also click one of the options on the bottom dashboard to be transported to that panel. Once you are in front of the panel, clicking on it will open a new tab with the contents of that virtual booth.

SRWMD hopes the virtual meeting rooms will be a creative and engaging way for users to interact with the materials presented to communities during the Risk MAP process.



Figure 1. SRWMD Virtual Tour of the Waccasassa Watershed

## SRWMD Flood Map Project Status

The SRWMD is currently updating the flood studies in all eight of its watersheds. A mapping project goes through different phases during its [mapping lifecycle](#). The following graphic shows the current mapping phase for the different ongoing mapping projects in SRWMD.

Watershed	Project Kickoff Meeting	Flood Risk Review Meeting	Follow-up meeting prior to Prelim	Community Coordination and Public Open House	Resilience Meeting	Effective Maps
Aucilla / Alapaha Phase 1	Complete	Complete	Complete	Complete	Summer 2025	Complete
Aucilla / Alapaha Phase 2	Summer 2025					
Withlacoochee	Summer 2025					
Upper/Lower Suwannee	Complete	Fall 2025				
Econfina-Steinhatchee	Complete	Summer 2026				
Waccasassa	Complete	7/1/2025				
Santa Fe	Complete	Early 2026*	Summer 2026			

\*Second Flood Risk Review meeting incorporating 2024 funding added for Detailed Urban Flood Risk Study

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## Ask the District

By Leroy Marshall, Director, Resource Management & Projects Division

### ***What should I know before submitting a permit application for residential development in a floodway?***

If you're planning to build near a river or stream, it's important to understand the permitting requirements that apply in the areas defined by FEMA as the “regulatory floodway.” These are the areas critical for safely conveying floodwaters, and there are strict rules in place to protect them.

One of the most important rules is the 75-foot setback from the top of the riverbank, which helps preserve the natural function of the floodplain and reduces erosion risks. A licensed surveyor must clearly identify the top-of-bank and setback line on your site plan to avoid delays during review.

If your project is located within a regulatory floodway, you'll need to submit a No-Rise Certification, as required by National Flood Insurance Program (NFIP) regulations as outlined in the Code of Federal Regulations (44 CFR 60.3(d)(3)). Development in a floodway must be certified by a licensed professional engineer showing the proposed development will not cause an increase in flood elevations during the base flood event. The District enforces this requirement as part of its Environmental Resource Permitting (ERP) process. Using an engineer familiar with FEMA-compliant modeling is highly recommended, and the District maintains a [list of professionals](#) who have submitted ERPs and no-rise certifications in the past.

Fill is not allowed in the floodway for residential structures. Instead, homes must be elevated on piles or piers, allowing floodwaters to pass underneath without obstruction. Your plans should include a certified elevation profile showing that the lowest floor is at least one foot above the Base Flood Elevation (BFE). To avoid delays, make sure your application includes a complete and certified site plan. This should show topographic elevations, the floodway boundary, the 75-foot setback, and all existing and proposed structures. Incomplete or uncertified plans can lead to permit delays.

Finally, take advantage of the District's free pre-application meetings. These meetings are a great opportunity to clarify requirements, identify potential issues, and streamline your review process. Bringing your surveyor and engineer to the meeting can help ensure that your submittal is on the right track from the start. By following these tips and understanding the overlap between SRWMD and NFIP requirements, you can help protect floodplain functions while keeping your project on schedule.

### **Floodplain Development Outside of the Floodway**

It's also important to note that even if your project is outside the floodway but still within the 1% annual chance floodplain (Zone AE), you may still need a permit from the District. While local governments are responsible for enforcing NFIP building standards in these areas, the District ensures that floodplain functions and water resources are protected, even if the project is not in the regulatory floodway. SRWMD may require an ERP if your project alters surface water flow, involves stormwater management systems, affects wetlands or other surface waters, or includes significant grading or fill.

# It's That Time of Year Again: Flood Preparedness for Florida's Hurricane Season

The Atlantic hurricane season officially started on June 1. The District urges North Florida communities and their residents to prepare for the heightened risk of flooding until the end of the season on November 30. With flooding ranked as the costliest natural disaster in the United States, early preparation is not just wise, it's essential!

Taking simple steps before a storm can go a long way in protecting lives and property. Below are some steps you could take to help reduce potential storm damage.

- Store important physical records like deeds, insurance policies, and identification documents in waterproof containers or back them up to secure cloud storage.
- Clear storm drains.
- Install flood vents.
- Elevate equipment such as HVAC systems and generators.

Most standard homeowners insurance policies do not cover flooding. Flood insurance policies purchased through the NFIP, however, can provide coverage for both buildings and their contents in the event of a flood.

In a significant shift, the new Florida budget introduces permanent sales tax exemptions for certain hurricane-related items rather than the traditional sales tax holiday. This means that instead of waiting for a designated tax-free weekend, residents can now purchase select emergency supplies without paying sales tax year-round. Supplies include AA-cell, AAA-cell, C-cell, D-cell, 6-volt and 9-volt batteries, fire extinguishers, smoke detectors, smoke alarms, carbon monoxide detectors, some portable generators, waterproof tarps and flexible waterproof sheeting up to 1,000 square feet, ground anchor systems and tie-down kits, and gas or diesel fuel cans, up to five gallons.

A good starting point for storm preparedness is understanding your flood risk. FEMA's Flood Insurance Rate Maps (FIRMs), available through the District's flood information site at <https://www.SRWMDfloodreport.com>, identify areas with a 1% or greater annual chance of flooding. These maps help guide local development decisions and emphasize the importance of both flood insurance and compliance with the NFIP.

In addition to knowing your flood zone, find out your evacuation zone. While flood zones are based on the likelihood of flooding, evacuation zones are determined by storm surge risk and are used to guide emergency evacuations during hurricanes. These zones vary by county and can be found through your local emergency management office or at <http://FloridaDisaster.org>. Knowing both your flood and evacuation zones ensures you're prepared when a storm approaches.

It's also important to understand the rules that come into play after storms and other damaging events. If the cost to repair a flood-damaged building exceeds 50% of its pre-damage value, it's considered "substantially damaged" and must be brought into compliance with current floodplain regulations — often requiring elevation. The same rule applies to renovations that exceed 50% of a building's value. Cooperating with local officials implementing these standards is critical, as attempts to skirt regulations can lead to fines and other penalties in addition to correcting the violation. To better understand the applicable local floodplain management regulations, you can read *FEMA P-758: Substantial Improvement/Substantial Damage Desk Reference*. With the right tools, knowledge, and partnerships, our communities can strengthen their resilience and be ready for whatever this hurricane season brings.

## RESOURCES FOR HURRICANE SEASON

SRWMD recommends visiting the following websites to prepare for hurricane season:

- <https://ready.gov/hurricanes> for guidance on hurricane preparedness.
- <https://nhc.noaa.gov/> for real-time storm tracking, forecasts, and alerts.
- <https://fema.gov/flood-insurance> to learn how to get a flood insurance policy.
- <https://floridadisaster.org/dem/> for preparedness tips, evacuation zones, and shelter information.
- <https://fema.gov/disaster/current> for information on current Presidential Disaster Declarations.

## LINKS OF INTEREST

- [FEMA.gov/Flood-Maps/Tools-Resources/Risk-MAP](https://www.fema.gov/Flood-Maps/Tools-Resources/Risk-MAP)
- [MSC.FEMA.gov](https://www.msc.fema.gov)

*The Flood Zone* is a publication of Suwannee River Water Management District. For editorial comments, questions, or be added to/removed from the mailing list, please contact Leroy Marshall at [Leroy.Marshall@srwmd.org](mailto:Leroy.Marshall@srwmd.org).