



## 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.

**JR Evans Engineering**, a local hydrologic engineering firm based in Estero, Florida, has developed a technology to efficiently modify the maps where existing conditions support a change. We first perform a preliminary review of the existing data, maps, etc. , Utilizing this information along with years of experience of working within the FEMA regulatory paradigm and sound engineering judgment, we are able to determine the potential success of a map modification. **JR Evans Engineering** has a proven 100% approval record for FEMA map modifications, and is equally as successful in letting our 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. Our intention is to more accurately depict your property's risk designation on the FIRM.

**JR Evans Engineering** provides comprehensive flood zone mapping services, including revisions to Flood Insurance Rate Maps which establish flood insurance premiums. Our firm is recognized by the State of Florida as **Certified Flood Plain Managers (CFM)**. Specifically, we specialize 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. We also provide civil engineering services related to land development design & permitting, drainage studies, & regulatory compliance. Our 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.

Our team of engineers is led by Josh Evans as President of **J.R. Evans Engineering,** Mr. Evans is a registered professional engineer and published author in the subject of water resource engineering with an undergraduate engineering degree from the University of Kentucky and a Master's Degree from the University of Florida in Hydrological Sciences Engineering. Mr. Evans has practiced in Florida within this field of work for over 16 years.

Elizabeth Fountain as Vice President of **J.R. Evans Engineering,** heads up the Floodplain Management Division. Ms. Fountain is a registered professional engineer and certified as a Certified Floodplain Manager by the Association of State Floodplain Managers, Inc. (ASFPM) with a Civil Engineering degree from the University of Tennessee. Ms. Fountain has practiced in Florida specifically within this field of work for over 13 years.

Please contact Jennifer Herrera, Business Development Manager at 239-340-0866 or [Jennifer@jrevansengineering.com](mailto:Jennifer@jrevansengineering.com) for more information about how we can help.