

Flood Zones and Evacuation Zones are Different

Whether you are thinking about buying or building a home, knowing the flood risk and evacuation zone can protect you from unplanned expenses. Find out your flood risk and evacuation zone at www.pinellascounty.org/flooding/maps.htm

Understanding Flood Maps

FEMA flood zone maps, known as **Flood Insurance Rate Maps (FIRMs)**, show areas of high and moderate to low flood risk. These maps are used to set minimum building requirements and to determine flood insurance requirements and rates.

Types of Flood Zones



! High Risk (Special Flood Hazard Area)*
Zones A (A, AE, AH, AO)
Zones V (V, VE)

! Moderate/Low Risk (Non-Special Flood Hazard Area)**
Zones B, C, X

*If the building is located in the SFHA, flood insurance will be required for federally backed mortgages.

**Moderate to low risk flood zones account for more than 25 percent of National Flood Insurance Program claims.

County floodplain maps from detailed watershed studies show areas that have a 1% or greater chance of flooding in any given year. Like with the FIRM high risk area, these floodplain areas are also considered high risk areas and subject to specific regulation.

Storm surge maps display where flooding will occur when an abnormal rise of water generated by a storm is pushed toward the shore by strong winds. These maps are used for hurricane preparedness and planning.

Evacuation may be necessary due to the risk of storm surge from tropical storms or hurricanes.

Evacuation zone maps are based on ground elevation and the area's vulnerability to storm surge. Know your zone and follow evacuation orders.

Flood Insurance Discount

By providing the flood services mentioned in this brochure and participating in the National Flood Insurance Program Community Rating System (CRS), many residents and businesses throughout Pinellas County are eligible for a discount on their flood insurance premiums.

Unincorporated residents and businesses may receive up to a 25 percent premium discount, which is a cumulative savings of more than \$5.5 million a year for policyholders. Discounts vary by municipality, so check with your flood insurance agent to make sure your flood insurance policy is rated correctly and you are receiving the correct CRS discount.

With your continued support, there is an opportunity to save even more in the future. For more information about your flood risk, visit www.pinellascounty.org/flooding or contact the Flood Information Services at (727) 464-7700. Go to www.floodsmart.gov or call toll-free (888) 379-9531 for more flooding resources.

ADDRESS OR PARCEL ID: 193017871920060040

DATE: 12/13/2021

This property is in a Special Flood Hazard Area (SFHA), which is a high-risk area. Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.

----- **OR** -----

This property is in a moderate or low-risk area. Flood insurance is recommended and you may be eligible for a highly discounted preferred risk rate.

----- **ALSO MAY APPLY:** -----

Flood insurance through the NFIP may not be available at this property because it is in an area designated under the Coastal Barrier Resources Act. Coverage may be obtained in the private market. Contact your insurance agent for more information.

This property is in a storm surge area.

This property is in evacuation zone A.

Comments: _____

This form does not imply that the referenced property will or will not be free from flooding or damage and does not create liability on the part of the realtor, Pinellas County or any officer or employee thereof.



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Know Your Flood Risk Before Buying or Building in Pinellas County



Everyone is in a Flood Zone

Pinellas County often has storms that cause flooding. If you are considering buying a property, check out flood hazards before you buy. Flooding can occur when there is heavy rainfall or a tropical weather event. Flooding and other surface drainage problems can occur well away from a river, lake or ocean.

Find Out Your Flood Risk

Be an informed buyer and arm yourself with the knowledge to better protect your home from hazards.

- What flood zone is the property located in?
- What types of flooding is the property susceptible to?
- How deep could the flood get?
- Will I need flood insurance?
- How much will flood insurance cost?
- What evacuation zone is the property in?

To find answers to these questions and more, visit www.pinellascounty.org/flooding or contact Pinellas County Flood Information Services at (727) 464-7700.

Did You Know?

- Flooding occurs in and out of designated high risk flood zones.
- The force of moving water can destroy a building.
- A few inches of water in your house could cause thousands of dollars in damage. Find out how much a flood could cost.
 - Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.
 - If your property is in a **Special Flood Hazard Area** (SFHA), there is at least a one in four chance of flooding during a 30-year mortgage.
 - Nearly **20 percent** of flood insurance claims in Florida come from areas that are **not in** a SFHA. Take advantage of a highly-discounted **Preferred Risk Policy**.

Understanding Flood Insurance

Protect your new home or business and your belongings with a flood insurance policy. Most homeowners' insurance policies do not cover losses due to flooding. Condominium association flood policies typically cover common areas and certain building elements within the unit.

Coverage: Find out what your homeowners and flood insurance policies cover and do not cover.

Deductibles: Find out your building and contents deductible amounts.

Rates: National Flood Insurance Program (NFIP) rates do not differ from company to company or agent to agent. They depend on many factors, such as the flood risk, the lowest floor elevation of the building, and the date and type of construction of the building. Build smart to lower your rate!

Find out if an elevation certificate is available for the property and what the flood insurance rate will be prior to purchasing a property. Pinellas County and its municipalities provide copies of completed FEMA elevation certificates.

Flood insurance is mandatory for federally backed mortgages on buildings located in a SFHA. There is a 30-day waiting period before coverage goes into effect, **so don't delay.**

Visit www.pinellascounty.org/flooding/insurance.htm for technical assistance on flood insurance or for more information.

Stay Connected and Informed



Sign up for **Alert Pinellas** to receive free emergency notifications from the county, www.pinellascounty.org/alertpinellas.



Download the **Ready Pinellas** app to look up your evacuation level, preparedness checklists and plans. Download on your mobile device through Apple App Store or Google Play.

Pinellas County and its municipalities regulate construction and development in floodplains to reduce damage from future flooding.

Build Smart

- Get required permits before you start new construction, or any home repair or improvement.
- Build your new home or elevate your existing home and/or equipment, such as water heaters and A/C units above the base flood elevation to reduce your flood risk and your flood insurance premium.
- Living space, electrical outlets, appliances and bathrooms below an elevated house are illegal.
- Plan for proper drainage and use *low impact development* (LID), such as rain gardens, pervious pavers and vegetative buffers.

Buying a Fixer-Upper?

Be aware of the substantial improvement rules:

- Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.
- Houses substantially damaged by fire, flood or any other cause must be elevated above the regulatory flood level when they are repaired.

