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, (SFHA))**
  - Zones A (A, AE, CAZ, 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 are based on local watershed and coastal studies showing areas that have a 1% or greater chance of flooding in any given year. Like with the FEMA high risk flood zones, these floodplain areas are also considered high-risk areas and subject to specific regulation. Find out what the flood hazard and required development standards are BEFORE you develop your plans. Storm surge maps show 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

Because Pinellas County provides flood services and participates in the National Flood Insurance Program Community Rating System (CRS), many residents and businesses are eligible for a discount on their flood insurance premiums.

Unincorporated residents and businesses may receive up to a 35 percent premium discount, which is a cumulative savings of almost $8 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 properly and you are receiving the correct CRS discount.

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.
Understanding Flood Insurance

Protect your 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 are based on the specific property and include factors such as flood risk, the elevation of the lowest enclosed living space, the date it was built and the building’s construction.

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

For technical assistance on flood insurance with a County-affiliated advocate, visit the Flood Insurance section of www.pinellascounty.org/flooding/advocates.htm

Build Smart

- Get required permits before you start new construction, or any home repair or improvement.
- Elevate your equipment, such as water heaters and A/C units above the base flood elevation to reduce your flood risk and your flood insurance premium.
- If you are building new or elevating your existing home, consider building stronger to withstand future storms.
- Plan for proper drainage and use low impact development (LID), such as rain gardens, pervious pavers and non-invasive vegetative buffers.

Buying a Fixer-Upper?

Be aware of the substantial improvement rules:

- Remodeling projects that costs half of the value*, or greater, 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.
- Inspect and repair sewer laterals to prevent sewer backups and overflows.

* Check with your municipality for defined substantial improvement rules pertaining to your specific area.

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 25 percent of flood insurance claims in Florida come from areas that are not in a SFHA.

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.