

Whether you are thinking about buying
or building a home, knowing the flood
risk can protect you from unplanned expenses.

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Flooding can occur when there is a heavy rainfall or tropical weather events, so be sure to find out if the property is in a Special Flood Hazard Area (SFHA) or storm surge area. Find out your flood risk at: www.pinellascounty.org/flooding/maps.htm

Understanding Flood Maps

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**
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 areas account for more than 20 percent of National Flood Insurance Program claims.

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.

Flood Insurance Discount

By providing the flood services mentioned in this brochure and participating in the National Flood Insurance Program Community Rating System, 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 over \$5 million a year in savings. 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:

- ☐ This property is in a Special Flood Hazard Area (SFHA).
- ☐ Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.
- ☐ Flood insurance through the NFIP **is not** available at this property because this property **is** in an area designated under the Coastal Barrier Resources Act.
- ☐ This property is in a storm surge area.
- ☐ This property is in evacuation zone _____.



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KNOW YOUR Flood Risk Before Buying or Building IN PINELLAS COUNTY



www.pinellascounty.org/flooding

Pinellas County has experienced numerous storms or rainfall events causing flood damage. If you are considering buying a property, it is wise to check out possible flood hazards before you buy. Flooding and other surface drainage problems can occur well away from a river, lake or ocean. Flooding can result after several inches of rainfall in a short period of time or after several days of continued rain.

Did you know?

- ▶ Flooding occurs in and out of designated flood zones.
- ▶ The force of moving water can destroy a building.
- ▶ Even slow-moving floodwaters can knock people off their feet or float a car.
- ▶ Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.

Protecting Your Property

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

- ▶ 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?
- ▶ Are there special building or remodeling requirements?
- ▶ 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.



Understanding Flood Insurance

Homeowner's insurance policies do not cover losses due to flooding. Condominium association's flood coverage will only cover common areas. Get a flood insurance policy for your house, condo, business, or rental.

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

Deductibles: Know your building and contents deductible amounts.

Rates: 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.

Visit www.floodsmart.gov for more information and to find a flood insurance agent.

Pinellas County and its municipalities regulate construction and development to ensure that buildings will be protected from flood damage.

Build Smart

- ▶ Building your new home or elevating your existing home above the base flood elevation will reduce your flood risk and your flood insurance premium.
- ▶ Elevate your equipment, such as water heaters, AC units, etc.
- ▶ Get required permits before you start new construction, or any home repair or improvement.
- ▶ Plan for proper drainage.
- ▶ Be aware of the substantial improvement rules.
- ▶ New buildings must be elevated above flood levels.

Buying a Fixer-Upper?

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

- 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.
- 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.
- Nearly **20 percent** of flood insurance claims come from areas that are not in a Special Flood Hazard Area (SFHA). Take advantage of a preferred risk policy.
- A shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage. Find out how much a flood could cost.

HIGH RISK
Special Flood Hazard Area (SFHA)
MODERATE / LOW RISK

