



Flood Map Changes Decision Tree

I have looked up my property on the **PENDING** FEMA FIRM map application. Now what?



► NO CHANGE


There is no change in my flood zone or Base Flood Elevation (BFE).

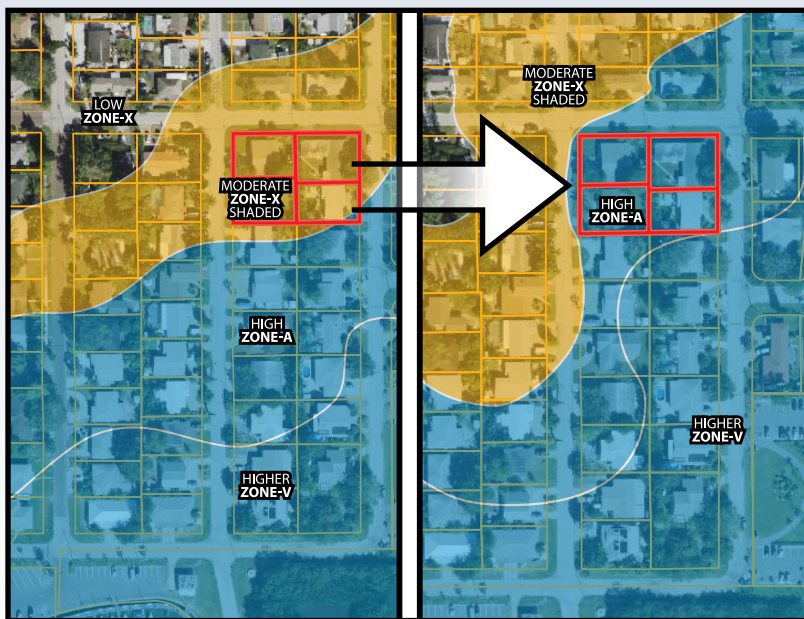
There is no change in flood insurance rates. Contact your flood insurance agent to learn about your specific risk. Make sure you understand what is covered under your policy and that you have enough flood insurance coverage. Most municipalities in Pinellas County participate in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) which provides discounts on flood insurance policies based on the rating. Make sure you are getting the correct CRS discount and you have the lowest rate possible. Visit www.pinellascounty.org/flooding/property_protection.htm for comprehensive information about flooding as well as a list of things you can do to improve your property and reduce the impacts of flooding to keep you and your family safe.

► CHANGES IN RISK

Change 1

From: Moderate-risk area  (Zone X-shaded) or Low-risk area  (Zone X)

To: High-risk area  (Zone A or V)




Flood insurance is mandatory.


Flood insurance is required if you have a federally regulated or insured mortgage. Standard homeowners, business owners, and renters' insurance policies typically don't cover flood damage.

Talk to a Flood Insurance Agent as rating options can offer savings.

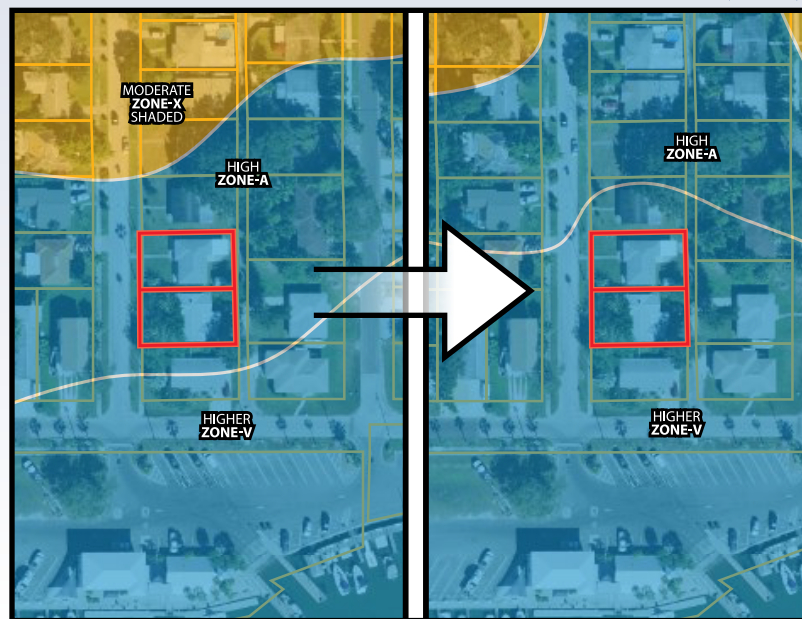
Buildings newly mapped into a Special Flood Hazard Area (SFHA) may be eligible for a lower premium through the Newly Mapped Procedure. Rates will then go up no more than 18 percent each year. Obtain flood insurance before August 24, 2021 to avoid potentially higher rates later. Call the National Flood Insurance Program Help Center at 800-427-4661, visit www.floodsmart.gov, or contact a Flood Insurance Advocate (bit.ly/PinellasFloodAdvocates) for more information.

Change 2

From: High-risk area  (Zone A)

To: Higher-risk area  (Zone V)

Or: Increase in Base Flood Elevation (BFE)




Flood insurance is mandatory.

Flood insurance is required if you have a federally regulated or insured mortgage. Standard homeowners, business owners, and renters' insurance policies typically don't cover flood damage.

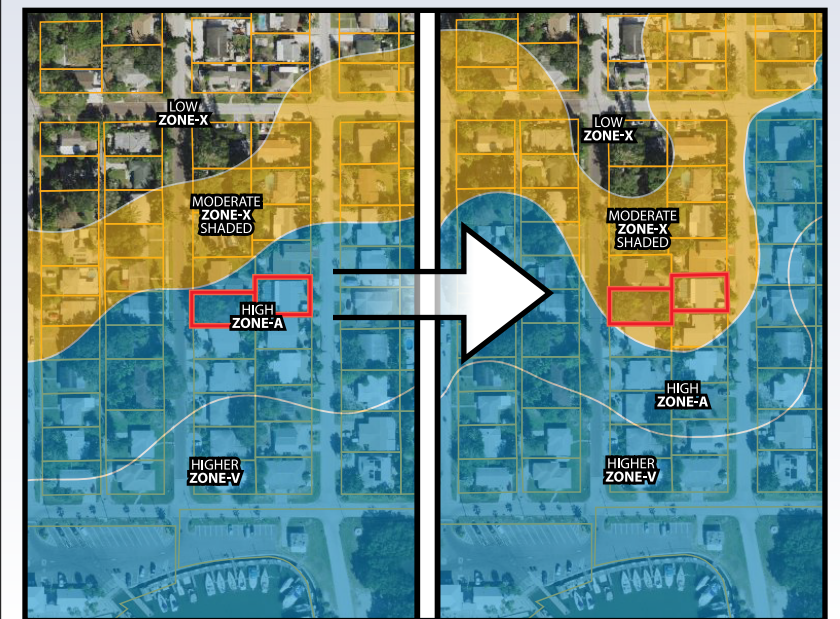
Grandfathering can offer savings.

The NFIP grandfathering option lets policyholders who have built-to-compliance with the flood map in effect at the time of construction to use their previous zone to calculate their insurance rate. This could lead to large savings. This grandfathering option is only available for a limited time so talk to your flood insurance agent now to see how you can get the lowest rate possible. Don't have a flood insurance policy? Call the National Flood Insurance Program Help Center at 800-427-4661, visit www.floodsmart.gov, or contact a Flood Insurance Advocate (bit.ly/PinellasFloodAdvocates) for more information.

Change 3

From: High-risk area  (Zone A or V)

To: Moderate-risk area  (Zone X-shaded) or Low-risk area  (Zone X)



Flood insurance is optional, but highly recommended.

A moderate- or low-risk flood zone designation does not mean there is no risk or that you will never flood. Having a flood insurance policy will help you recover from flooding. Nearly 20 percent of flood insurance claims in Florida come from moderate- or low-risk areas. Most properties in these areas are eligible for a highly discounted Preferred Risk Policy. Get your Preferred Risk policy in place now because it will only be available for a limited time. Talk to your flood insurance agent to see how you can get the lowest rate possible. Don't have flood insurance? Call the National Flood Insurance Program Help Center at 800-427-4661, visit www.floodsmart.gov, or contact a Flood Insurance Advocate (bit.ly/PinellasFloodAdvocates) for more information.