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

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.