



Did You Know?

- ▶ Houses that are considered substantially damaged (50% or more of its market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired.
- ▶ Construction and development in identified floodplains is regulated throughout Pinellas County to ensure buildings are protected from flood damage.
- ▶ New buildings and additions must be elevated above flood levels.
- ▶ You can check on Special Flood Hazard Areas in your neighborhood by visiting the Pinellas County Flood Map Service Center at www.pinellascounty.org/flooding/maps.htm

Anywhere it Rains, it Can Flood.

Contacting a local insurance agent or lender for details is suggested. Be aware that there is a 30-day waiting period before coverage goes into effect – so don't delay.



Facts About Flooding

- ▶ Flooding can be caused by heavy rains as well as by tropical storms and hurricanes.
- ▶ 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.

National Flood Insurance Program Rating System

By providing the flood services mentioned in this brochure and participating in the National Flood Insurance Program Community Rating System, residents in Pinellas County's unincorporated areas saved over \$3 million dollars on flood insurance policy premiums in 2014. 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.

PARCEL ID: _____

- OR -

ADDRESS: _____

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.



Follow Pinellas County and Pinellas County Emergency Management on YouTube, Facebook, Twitter and Flickr.

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KNOW YOUR Flood Risk Before Buying or Building IN PINELLAS COUNTY



IT'S NOT ALL
SUNSHINE

www.pinellascounty.org/flooding

What Do You Need to Know Before You Buy?

Over the past 20 years, 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 rain in a short period of time, or after several days of continued rain.

How Do I Build Responsibly?

- Find out what permits are required.
- Plan for proper drainage.
- Be aware of the substantial improvement rules.
- Visit www.pinellascounty.org/flooding or contact Pinellas County Flood Information Services at (727) 464-7700. Staff are available to provide in-person property protection consultations and drainage evaluations.

Building your new home or elevating your existing home above the base flood elevation will reduce your flood risk and your flood insurance premium.

Will I Need Flood Insurance?

Nearly 20 percent of flood insurance claims come from areas that are not in a special flood hazard area. If your property is in a special flood hazard area, there is at least a one in four chance of flooding during a 30-year mortgage.



- Homeowner's insurance policies do not cover losses due to flooding.
- Flood insurance is mandatory for federally backed mortgages on buildings located in a special flood hazard area.



Know Your Flood Risk

Find out if an elevation certificate is available for the property and what the flood insurance rate will be prior to purchasing a property. One of the best protection measures is a flood insurance policy under the National Flood Insurance Program, which can be purchased through a licensed property insurance agent. A shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage.

What Flood Zone am I in?

- Is my property in a flood prone area?
- What types of flooding am I susceptible to?
- Do I need flood insurance?
- Am I in a storm surge area?
- What's the difference between a flood zone and an evacuation zone?
- Do I live near a wetland?
- How deep could the flood get ?
- How do I get the information I need to complete my elevation certificate?*

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

*Pinellas County provides copies of completed FEMA elevation certificates.

Check the Flood Zone of the Property You are Thinking About Buying

You can check on Special Flood Hazard Areas in your neighborhood by visiting the Pinellas County Flood Map Service Center at www.pinellascounty.org/flooding/maps.htm. The Pinellas County Flood Map Service Center is easy to use and you can search by address or map to find your property's letter-zone designation.

Use Flood Insurance Rate Maps (FIRMs) to locate Special Flood Hazard Areas (SFHAs) and Coastal Barrier Resources System Areas (CBRA).



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

*Moderate to low risk areas account for more than 20 percent of National Flood Insurance Program claims.