

Know Your Flood Risk

Before Buying or Building in Pinellas County

Understanding Flood Insurance

Flood insurance helps people recover faster after a flood and is a good way to help protect against financial losses caused by flooding. It provides funding for flood damage repairs without the need to draw down savings or take on debt from disaster assistance loans. Protect your home, business and belongings with a flood insurance policy.

Coverage: Find out what your homeowners/ building and flood insurance policies cover and do not cover. Condominium association flood policies typically only cover common areas and certain building elements within the unit.

Deductibles: Find out what the building and contents deductible amounts are.

Rates: National Flood Insurance Program (NFIP) rates are based on the specific property and include factors such as flood risk, elevation, foundation type, replacement cost value, the year it was built, the building's construction and other factors. 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 submitted elevation certificates.

Mandatory Requirement: Flood insurance is mandatory for federally backed mortgages on buildings located in a FEMA Special Flood Hazard Area (SFHA). There is a 30-day waiting period before coverage goes into effect, so don't delay.

Rental Properties: Most renters insurance policies do not cover damage from flooding. Renters can purchase flood insurance separately for their belongings. If you are buying a rental property in a floodplain, inform your renters of the flood risk and hurricane evacuation zone.

Flood Insurance Discount

Because Pinellas County 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. The CRS program promotes a comprehensive approach to floodplain management to reduce flooding impacts and helps make flood insurance more affordable.

Unincorporated residents and businesses may receive up to a 35% premium discount. Discounts vary by municipality.

For technical assistance on flood insurance with a County-affiliated advocate, visit Pinellas.gov/flood-advocates.

Stay Connected and Informed

Download the **Ready Pinellas** app on your mobile device to check your hurricane evacuation zone and access preparedness tips and checklists. The app is available on the Apple App store and Google Play.



Sign up for **Alert Pinellas** to receive free emergency notifications: Pinellas.gov/alert-pinellas. For more information about your flood risk, visit Pinellas.gov/flooding or contact the Flood Information Services at (727) 464-7700.

If you live in a municipality, you may contact your city or town directly. Go to Floodsmart.gov or call toll-free (888) 379-9531 for more flooding resources.



Did You Know?

- Flooding can occur both within and outside of designated floodplains.
- Most homeowners' insurance policies do not cover losses due to flooding.
- Nearly 40% of flood insurance claims in Florida come from areas that are not in the FEMA Special Flood Hazard Area.
- The force of moving water can destroy a building.
- A few inches of water in your building could cause tens of thousands of dollars in damage.
- Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.

For more information about your flood risk, visit Pinellas.gov/flooding or contact the Flood Information Services at (727) 464-7700. If you live in a municipality, you may contact your city or town directly. Go to Floodsmart.gov or call toll-free (888) 379-9531 for more flooding resources.

Address or Parcel ID: _____ Date: _____

- This property is in a designated floodplain and/or a floodway. Floodplain development standards vary by jurisdiction, so check with your municipality before planning your project.
- This property is in a FEMA Special Flood Hazard Area (SFHA). Flood insurance is required for structures with a mortgage from a federally regulated or insured lender.
- This property is in an area designated under the Coastal Barrier Resources Act. Flood insurance through the NFIP may not be available, but coverage may be obtained in the private market. Contact your insurance agent for more information.
- This property is in a storm surge area.
- This property is in hurricane evacuation zone _____.

Please Note: Flooding can occur anywhere. Flood insurance may not be required by FEMA, but it is recommended, and may be required by your mortgage company.

Realtor Contact Info: _____

This form does not imply that the referenced property will or will not be free from flooding or damage and does not create liability on the part of the realtor, Pinellas County or any officer or employee thereof.



Understand Flood Risks

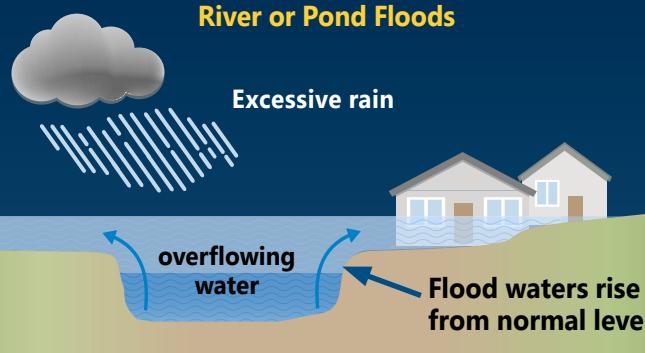
Flooding can happen anywhere and may be caused by different sources. In Pinellas County, flooding can occur from heavy or prolonged rainfall, storm surge or astronomical high tides, sometimes called king tides. Flooding can also be caused by combinations of these sources.

Your property's flood risk can change over time due to weather patterns, land development and erosion. Review your area's flood maps to better understand your flood risk: **Floodmaps.pinellas.gov**

Find Out Your Flood Risk

Pinellas County is surrounded by water, and flooding can occur anywhere – not just near rivers, lakes or the ocean. If you are considering buying or renting a property, be sure to check out its flood risk first!

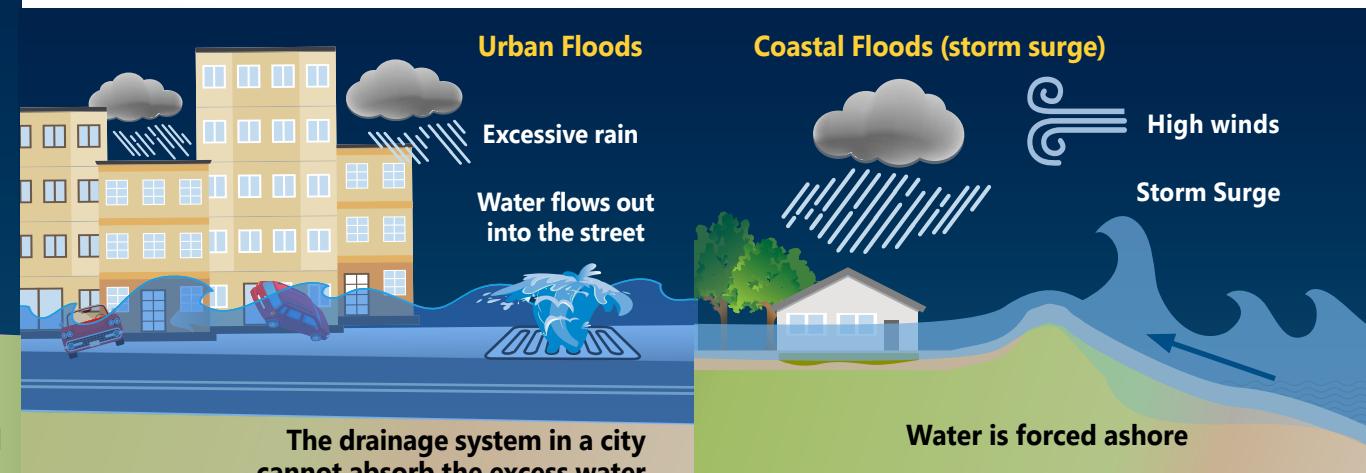
The Pinellas County Flood Map Service shows data from FEMA and Pinellas County: **Floodmaps.pinellas.gov**. The highest-risk areas are shaded in blue and green on the maps. Floodplains are areas of land at high risk of flooding from any natural source of water (i.e., rain and/or storms). Floodplains, also referred to as flood hazard areas, are used to set development standards to better protect your investment from flood damage.



Floodplains, Floodways, Hurricane Evacuation Zones and FEMA Flood Zones are all Different

- **Floodplains** are areas of land at high risk of flooding from any natural source of water (i.e., rain and/or storms).
- **FEMA flood zones** are designated by FEMA for minimum building requirements and insurance purposes.
- **Hurricane evacuation zones** are based on storm surge flood risk – the greatest threat to life from hurricanes.
- **Floodways** are protected waterway areas that carry floodwaters.

A property may be in a non-evacuation zone, yet still be in a floodplain because it is near a stream or pond. On the other hand, a property could be outside of the floodplain, but still be in a hurricane evacuation zone because of storm surge projections.



FEMA Flood Zones

FEMA flood maps also include flood zone designations that are used to set additional development standards and to determine flood insurance requirements. Federal requirements for flood insurance are based on FEMA flood zones and are not based on the Pinellas County floodplains.

Be an Informed Buyer or Renter

Whether you are thinking about buying, building, or renting a home or business, knowing the flood risk and the hurricane evacuation zone can protect you from unplanned expenses. Arm yourself with this knowledge to better protect your home or business from flooding.

- Is the property located in a floodplain?
- What types of flooding is the property susceptible to?
- How deep could the flood get?
- What hurricane evacuation zone is the property in?
- How much will flood insurance cost?
- Is there an existing flood insurance policy for the building? If so, can it be transferred to me when I purchase the property?

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

Build Smart

Pinellas County and its municipalities regulate construction and development in floodplains to reduce damage from flooding.

- Design projects with flood hazards and required development standards in mind.
- Determine what building permits you may need, and always hire a licensed contractor.
- If you are building new or elevating your existing home, consider building stronger to withstand future storms.
- Living space, electrical outlets, appliances and bathrooms below an elevated house are illegal.
- Plan for proper drainage by putting in new swales or improving existing swales on your property to assist with collecting stormwater. Also consider using low-impact development stormwater diversion, such as rain gardens, pervious pavement and native vegetative buffers. More information: [Pinellas.gov/green-infrastructure/](#)

Buying a Fixer-Upper?

- Elevate the equipment, such as water heaters and A/C units to reduce your flood insurance premium.
- Inspect and repair your sewer pipes to prevent sewer backups and overflows.

Be aware of the substantial improvement rules:

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

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