

# myFlood Analysis Memo

## Property Address

6531 109th Ter  
Pinellas Park, FL 33782

In Partnership with:



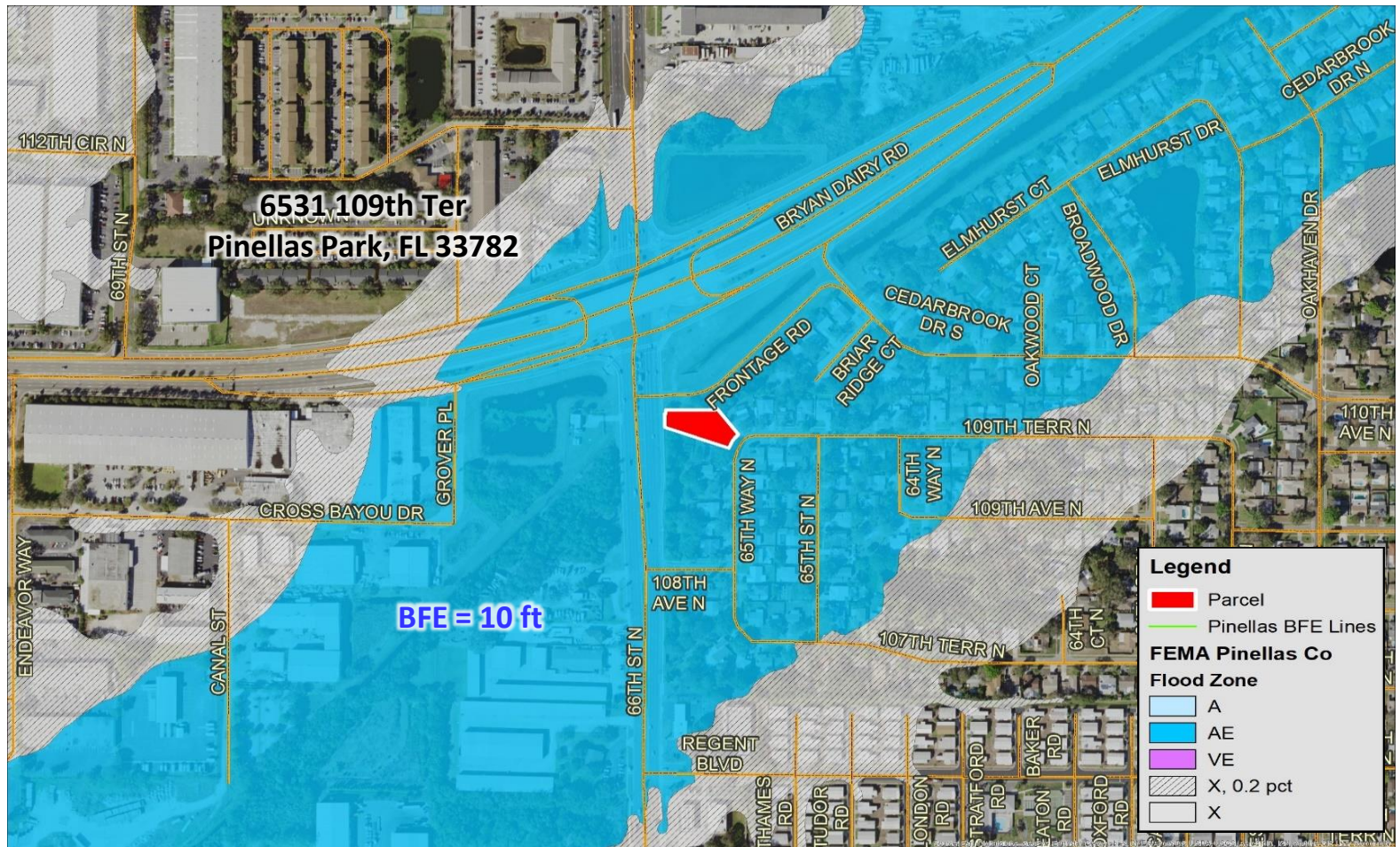
Pinellas County  
Concerned Resident

**\*\* This property is within a high risk flood zone \*\***

myFloodScore

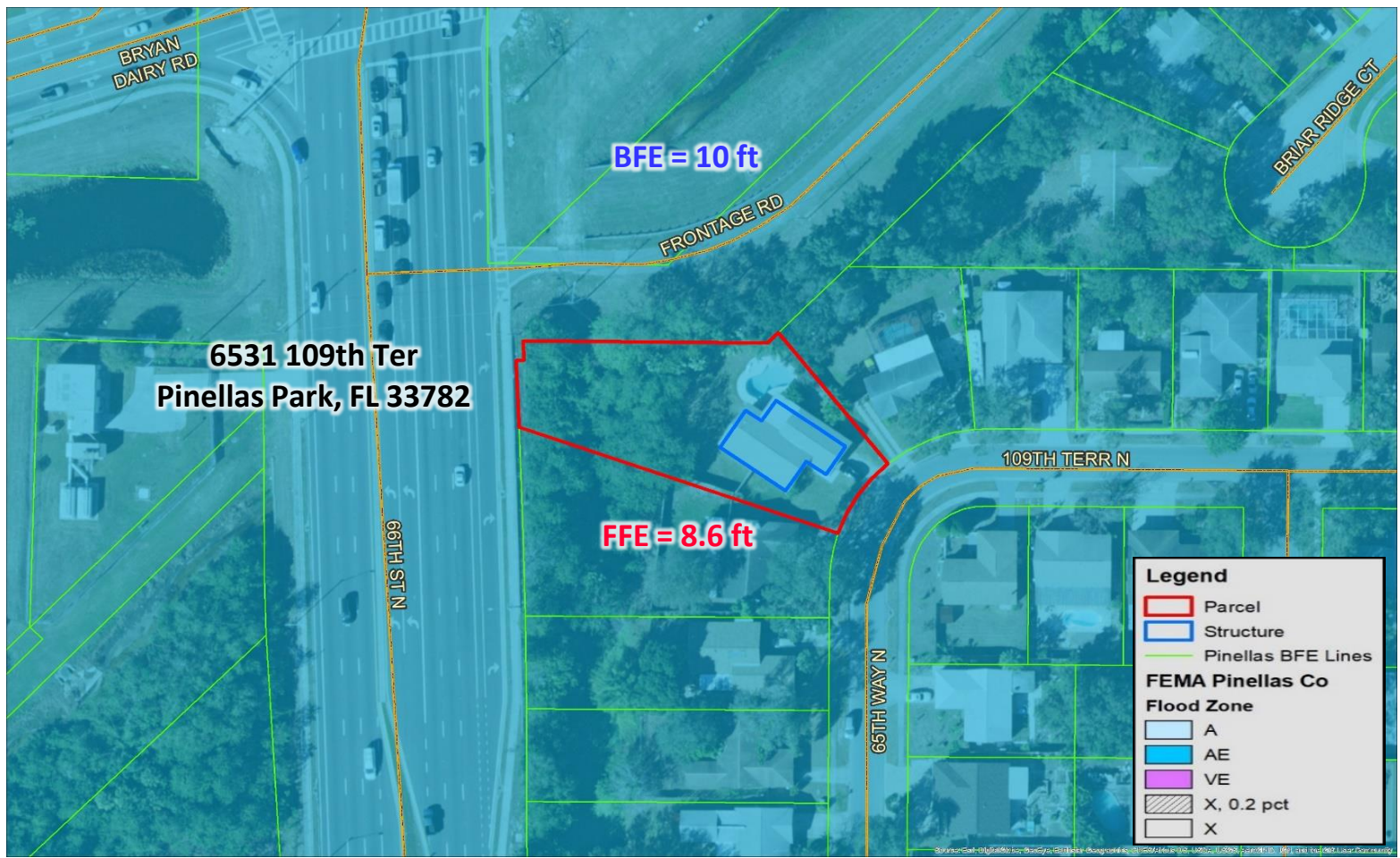
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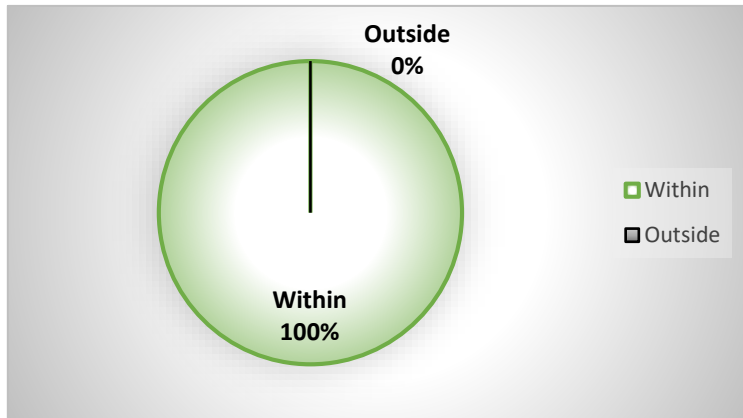


This property is located in the FEMA high-risk flood zone designated as Zone AE - *an area with a 1% probability of experiencing flooding every year* (also known as the "100-yr floodplain"). Flooding in this area is directly related to the combination of low-lying terrain and the influence of a canal system called Cross Bayou. The building structure is approximately 1.4 feet lower than the established Base Flood Elevation (BFE). Flood insurance **will** most likely be required for this property.

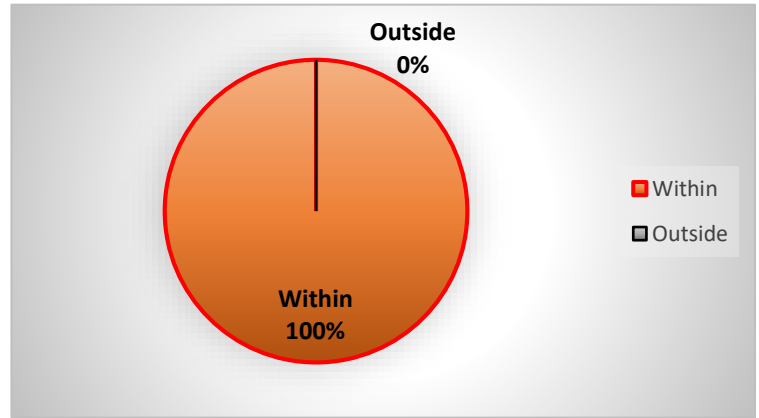




Percent of **Parcel** within the Floodplain



Percent of **Structure** within the Floodplain



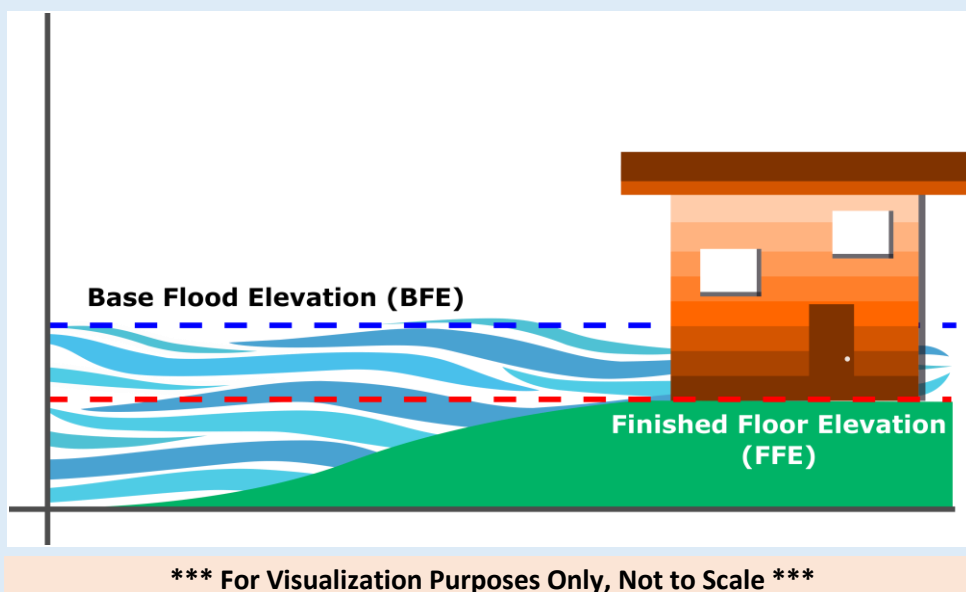
### Floodplain Summary

<b>Flood Zone</b>	This property falls within the 100-yr flood zone category designated as...	AE
<b>BFE (ft)</b>	The Base Flood Elevation (BFE) associated with the AE flood Zone is...	10
<b>FFE (ft)</b>	The Finished Floor Elevation (FFE) for this property is approximately...	8.6
<b>Effective Date</b>	These FEMA floodplains became effective on...	8/18/2009

## Potential Structural Impact

BFE	FFE	Impact
10	8.6	1.4 ft

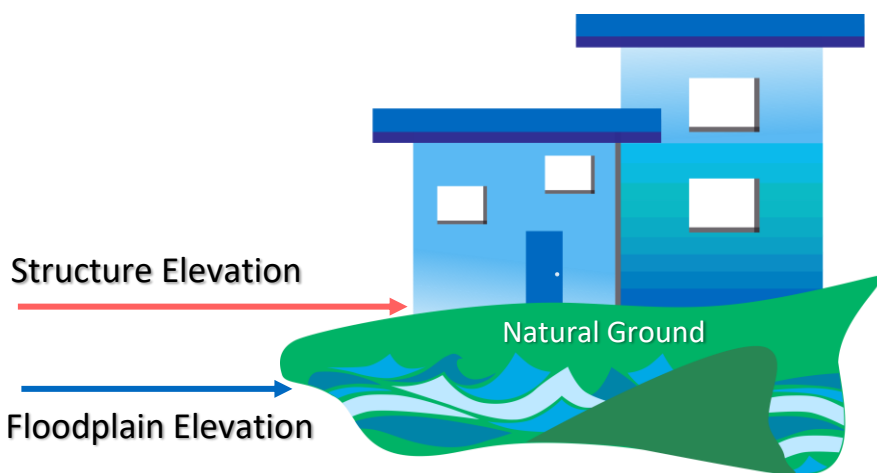
There is a potential for 1.4 ft of flood impact to the structure of the property based on the effective FEMA floodplain and the FFE of the structure.



## LOMA Recommendation ❌

A Letter of Map Amendment (LOMA) can be useful for homeowners in situations where the Finished Floor Elevation (FFE) is estimated within one foot of the established Base Flood Elevation (BFE). For these situations it is recommended that the homeowner apply for a Letter of Map Amendment which, if approved would effectively prove that the structure of the house is outside of the high-risk flood zone. **Since the floodplain impact estimate for this property is greater than 1 ft, it is NOT recommended to go through the Letter of Map Amendment process.**

## LOMAs and Elevation Certificates



For more information on Letter of Map Amendments (LOMAs) and Elevation Certificates please visit [nofloodflorida.com](http://nofloodflorida.com)

A **LOMA** is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map.

- establishes a property's location in relation to the high-risk flood zone
- typically issued because a property has been inadvertently mapped in the floodplain

A proper survey of the property and structure by a Professional Surveyor may be necessary to complete a LOMA. The surveyor will complete an **Elevation Certificate** highlighting various elevations throughout the property.

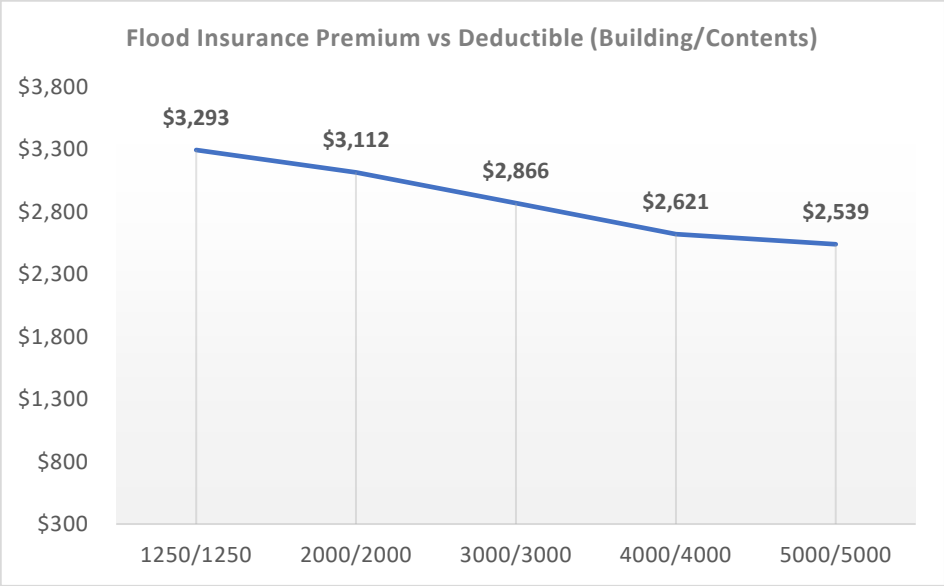
Flood Insurance Estimator

An estimation of flood insurance is provided below. Insurance premiums are calculated based on rates established by the National Flood Insurance Program (NFIP). The maximum coverage amounts available through the NFIP are displayed below:

Building Coverage	Emergency Program	Regular Program		
		Basic	Additional	Total
1-4 Family Building	\$35,000	\$60,000	\$190,000	\$250,000
Other Residential	\$100,000	\$175,000	\$325,000	\$500,000
Contents Coverage				
Residential	\$10,000	\$25,000	\$75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

Typical residential insurance premiums are quoted based on a maximum building coverage of **\$ 250,000**. Additional coverage must be handled through private insurance where rates may not reflect that of the NFIP program.

Building	\$152,500
Contents	\$38,125
Program	Regular
Residence	Primary
Flood Zone	AE
Occupancy	No Basement/Enclosure
Content Location	Lowest Floor Only - Above Ground Level
Construction Date	Post Firm



Insurance Estimation Assumptions

The replacement cost for this property was estimated by assuming a replacement cost of \$100/sqft. Contents replacement was estimated as 25% of the replacement cost. Premiums are calculated as full risk policies defined by the NFIP Regular Program as seen in the table above. Premiums are only an estimate and should be used as a first approximation. Acquired insurance policies may vary from the estimates provided above.

## Terms to be aware of:

**100 Year Storm** - A storm that on average has a 1% chance of happening in a year. This does not mean it will only happen once a year. For example in 2004 there were several “100 year storms” within a few months.

**100 Year Floodplain** – This is the area that will be covered with water after a 100 year storm.

**Base Flood Elevation (BFE)** – This is the elevation of the water within the 100 year floodplain. This elevation is established using engineering models.

**Finished Floor Elevation (FFE)** – This is elevation of the lowest floor of your home. It is typically determined through a survey by a Professional Survey. We use LiDAR technology to provide FFE approximations for flood insurance estimation purposes.

**Zone A** – These areas are similar to the 100 year floodplain, with the exception of not having an engineering model establishing the base flood elevation. Homes in these areas usually have to have flood insurance.

**Zone AE** – These areas are subject to inundation by the 100 year storm event. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are established. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Zone VE** – These areas are subject to inundation by the 100 year storm event *with additional hazards due to storm-induced velocity wave action*. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are established. Mandatory flood insurance purchase requirements and floodplain management standards apply.

**Zone X** – These areas are subject to inundation during what is called the 500 year storm. The 500 year storm has a 0.2 % chance of happening every year. This happens less often than the 100 year storm. Homes in these areas typically are not required to purchase flood insurance.

**Elevation Certificates** – This is a certificate that a surveyor helps you get to verify a house's FFE. You may want to get this to reduce flood insurance cost if a house is elevated.

**Preferred Risk Policy (PRP)** - a lower-cost Standard Insurance Policy (SFIP) that offers fixed combinations of building/contents coverage limits. These policies are available for properties located in B, C, X, AR, or A99 zones, in Regular Program communities that meet eligibility requirements based on the property's flood loss history.

*Thank you for requesting the **My Flood Analysis Memo** from My Flood Score. This report is based upon best available data and analysis from publicly-available databases. The intent of this report is to provide the requester with a general understanding of the property of interest based on the best available data. Elevation information is estimated using LiDAR data which has a limited level of accuracy. Therefore, both property finished floor elevations and flood insurance premiums are estimates. If you have any questions about your **My Flood Analysis Memo** please contact us at [info@myfloodscore.com](mailto:info@myfloodscore.com).*

