Pinellas County?
Floodplain Management Program

- Floodplain Management Working Group
  - Review NFIP requirements / Resource Assessment (What? Who?)
- Review and update of Floodplain Ordinance
- SWA Fee Adoption
- Floodplain Program Development / PPI

Proactive

Reactive
Program for Public Information

Services

Initiatives

Messages & Projects
Real Estate Flood Disclosure Program
Partnerships & Teamwork

County | McKiernan Consulting | Jones Edmunds | PPI Committee
PRO | ISO | Insurance Professionals | Municipalities | Realtors
Real Estate Disclosure Program

- Agents in ideal position to informs buyers
- Reduces Liability from misrepresentation
- Helps reduce flood insurance premiums through CRS
Pinellas County Real Estate Flood Disclosure Program: Flood Map Service

Pinellas County Flood Information

Introduction Preliminary FEMA FIRM FEMA FIRM Real Estate Flood Disclosure County Flood Hazard Area

SFHA vs Non-SFHA:

SFHA: Special Flood Hazard Area

- High-risk zones
- Begin with “A” or “V”
- Flood Insurance Required with federally backed mortgage
Pinellas County Real Estate Flood Disclosure Program: Brochure

Flood Zones and Evacuation Zones are Different
Whether you are thinking about buying or building a home, knowing the flood risk and evacuation zones 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 (FIRMA), 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)**: Zoned A, AE, AH, AG
- **Moderate/Low Risk (Non-special Flood Hazard Area)**: Zoned V, X, VE

FEMA flood insurance is not available for properties in Zone A or VE.

Flood Insurers
By providing the brochure, the Pinellas County Real Estate Flood Disclosure Program encourages homeowners and property owners to understand their flood risk.

County floodplain maps from detailed watershed studies identify areas that have a 1% or greater chance of flooding in any given year. Unlike the FEMA flood plain maps, those floodplain areas are not considered high-risk areas and subject to specific regulations.

Storm surge maps display 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 disaster preparedness and planning.

Evacuation may be necessary due to the risk of storm surge from tropical storms or hurricanes. Evacuation zones are based on ground elevation and the area’s vulnerability to storm surge. Know your zone and follow evacuation orders.

Flood Insurer
This property is in a Special Flood Hazard Area (SFHA), which is a high-risk area. Flood insurance is required for structures in the SFHA on this property if they have a mortgage from a federally regulated or insured lender.

- OR -

This property is in a moderate or low-risk area. Flood insurance is recommended and you may be eligible for a highly discounted preferred risk rate.

Also May Apply:
- Flood insurance through the NFIP may not be available at this property because it is in an area designated under the Coastal Barrier Resources Act. 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 an evacuation zone B.

Comments:

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.
Real Estate Flood Disclosure Program: Disclosure and Map Information: Training
Pinellas County Real Estate Flood Disclosure Program: Participation
Pinellas County Real Estate Flood Disclosure & Map Information Training (Basics)

- Pinellas County Floodplain Management Program
- The Community Rating System (CRS)
- Flood Risk & Flood Maps
- Real Estate Flood Information & Disclosure Brochure
- Flood Insurance Basics
Pinellas County Real Estate Flood Disclosure & Map Information Training (Essentials)

- Flood Risk & Flood Maps
- Flood Mitigation & Property Protection
- Floodplain Regulations
- Flood Insurance
- Real Estate Flood Information & Disclosure Brochure Practical
Evaluating Risk, Everywhere, All the Time
Perceptions of Flood & Hurricane Risk
Perceptions of Flood & Hurricane Risk
Perceptions of Flood & Hurricane Risk
Perceptions of Flood & Hurricane Risk
Perceptions of Flood & Hurricane Risk

About 80% of Hurricane Harvey victims do not have flood insurance, face big bills

Bernard Condon and Ken Sweet, The Associated Press
Published 11:08 a.m. ET Aug. 29, 2017 | Updated 3:03 p.m. ET Aug. 30, 2017

Genetic health insights from Mayo Clinic.
Real Estate Flood Disclosure Program: Disclosure and Map Information Training

Why are you here?

• **Save your clients money** on their flood insurance premiums
• **Arm yourself with knowledge** to increase your credibility and value as a real estate representative
• **Reduce your risk** of exposure to claims of misrepresentation
“We are just realtors.”

~Real Estate Flood Disclosure Training Member

Psychologists
Researchers
Economists
Detectives
Financial Advisors
Community Advocates
Informed Decisions
Questions?

Lisa Foster
Floodplain Coordinator
(727) 464-8962
ldfoster@PinellasCounty.org