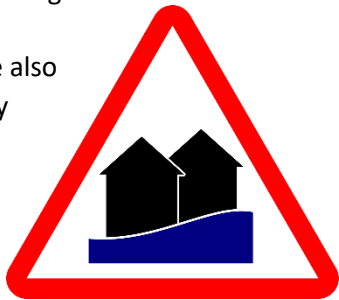


## Flood Fun Facts

- Flooding happens everywhere not just the high-risk area
- Six (6) inches of moving water can knock over an adult, two (2) feet can carry away a truck.
- Water can also destroy a building
- One inch of water can cost \$27,000 or more!
- Flood water is not clean. It may have mud, chemicals, road oil, bacteria, viruses and other health hazards.
- If you are **in** the Special Flood Hazard Area (SFHA) there is a **25% chance** of flooding during a 30-year mortgage.
- If you are **outside of the SFHA** there is a **20% chance** of flooding during a 30-year mortgage. You are also eligible for a highly discounted insurance rate called the Preferred Risk Policy



## Be Prepared!

Sign up for Code Red today to get emergency calls and texts. For more information visit <https://www.venicegov.com/government/fire/weather-and-disaster-information/code-red>

You can also visit the City's website to learn how to prepare for a flood and an emergency supplies list.

## Flood Insurance

Talk to your insurance agent today to figure out the best coverage for you.

Condos and apartments may only cover the common areas. Protect your space with contents coverage.

**Rates:** The National Flood Insurance Program (NFIP) rates do not change company to company. Your rate is calculated based on your risk factors like: your flood zone, your lowest floor elevation, date and construction type of the building

An Elevation Certificate may be available for your property visit the city website to check or call 941-882-7412

Flood Insurance has a 30-day waiting period for coverage to take effect. **Don't Wait** get yours before a hurricane comes.

## Building Smart

The City of Venice regulates development in the SFHA to reduce damage from future floods.

**There are many things you can do to lower your risk**

- Elevate your new home or existing one and all of your equipment like water heaters, A/C units and pool equipment above the base flood. Make sure you get your permits from the Building Division first!
- Plan for proper drainage and design a rain garden
- Install flood vents in areas below the base flood elevation
- For more information contact the Building Division or Engineering Dept.

## Buying a fixer upper?

Be aware of substantial improvement rules:

Remodeling projects that cost more than or equal to 50% of the value of the original structure will be required to elevate to one foot above the base flood.

If your house has been substantially damaged by flood, fire or other causes (50% or more than original value) it must also be elevated to one foot above the base flood.



## Everyone is in a Flood Zone

Everyone in Florida is in a Flood Zone, different properties may have a different level of risk. Flood Zones are determined by FEMA Flood Insurance Rate Maps (FIRMs). These maps set the minimum building requirements and insurance rates. Flood Zones are divided into 3 risk zones.

### High Risk (Special Flood Hazard Area) \*

Zones: V ( V,VE)  
A (A, AE, AH, AO)

### Moderate to Low Risk\*\*

Zones: X (shaded, unshaded)

\*If building is in an SFHA, flood insurance is mandatory with a federally backed mortgage

\*\*Moderate to Low risk zones account for over 25% of Nation Flood Insurance Program Claims.

To view your Flood Zone visit:

<https://msc.fema.gov/portal/home>

Or call 941-882-7412

## Evacuation Levels

Determine when you should evacuate based on ground elevation and vulnerability to flooding. Always follow evacuation orders



Evacuation maps have 4 levels A, B, C, D

To view your evacuation level visit:

<https://ags3.scgov.net/knowyourlevel/>

## Homeowners Insurance Does NOT Cover Flooding

To learn how to protect your new home visit [www.venicegov.com/government/engineering/flood-protection/flood-insurance](http://www.venicegov.com/government/engineering/flood-protection/flood-insurance)

Also speak to your insurance agent so you are covered for a rainy day



Address or Parcel ID: \_\_\_\_\_  
\_\_\_\_\_ Date: \_\_\_\_\_

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 rate.

\_\_\_\_\_ Also may apply \_\_\_\_\_

This property is in evacuation level \_\_\_\_.

*This form is for informational purposes only. It 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, the City of Venice or any officer or employee thereof.*

# Know Your Flood Risk Before You Buy

