



CITY OF VENICE

Flood Zone Determination

401 W. Venice Ave.
 Venice, FL 34285
 (94)486-2626

Date: 5/27/2021
To:
Address:
From: Christina Rimes, CRS Coordinator, Engineering Department
RE: Flood Zone Determination

Property Address: _____ **Or Lot No.** _____
Property Owner: _____
PID: _____ **Year Built:** _____
Vacant Land **Pre-FIRM Structure** **Post-FIRM Structure**

Community # 125154- FIRM Panel #s

<input type="checkbox"/> 12115C0243F	<input type="checkbox"/> 12115C0244F	<input type="checkbox"/> 12115C0245F	<input type="checkbox"/> 12115C0263F
<input type="checkbox"/> 12115C0326F	<input type="checkbox"/> 12115C0327F	<input type="checkbox"/> 12115C0329F	<input type="checkbox"/> 12115C0331F
<input type="checkbox"/> 12115C0332F	<input type="checkbox"/> 12115C0333F	<input type="checkbox"/> 12115C0337F	<input type="checkbox"/> 12115C0341F
<input type="checkbox"/> 12115C0351F	*FIRM Index Date: 11/4/2016		

FIRM Flood Zone (in/out of the Special Flood Hazard Area)

Within the SFHA	Outside the SFHA
<input type="checkbox"/> VE: High Risk. BFE(NGVD):	<input type="checkbox"/> X: Low Risk.
<input type="checkbox"/> AE: High Risk. BFE(NGVD):	<input type="checkbox"/> X Shaded: Moderate Risk 0.2% Annual Chance Flood Hazard.
<input type="checkbox"/> A: High Risk. BFE(NGVD):	

Insurance Requirements:

- High Risk flood zone:** Flood insurance is mandatory in high-risk areas for most mortgages that are secured by loans from federally regulated or insured lenders.
- Moderate or Low Risk flood zone:** Flood insurance is optional but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, but at lower rates. Please note that lenders have the option to *require* flood insurance in these areas.

City of Venice Regulations regarding construction in the SFHA:

- The minimum Finished Floor Elevation (FFE) must be the higher of the Base Flood Elevation (BFE) or 15 inches above the adjacent grade. A signed and sealed survey is required to establish the finished floor elevation and crown of road.
- An Elevation Certificate is required for new construction or substantial improvement, if the property is within the regulatory floodplain.

Special flood related hazards associated with this property are:

- Uncertain flow paths, where the channel moves during a storm
- Closed basin lakes, with no outlet, which may stay above flood stage for a period of time
- Coastal erosion caused by waves on the Gulf of Mexico
- Land subsidence caused by withdrawal of subsurface water or minerals or by compaction of organic soils

Additional Property Information

Elevation Certificate on File for the Property	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
LOMA/LOMR on record for this property	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Within the Coastal Barrier Resources System	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Within an otherwise Protected Area	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Within an undeveloped Coastal Barrier	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Located seaward of the LiMWA **LiMWA not shown on the FIRM	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Located seaward of the CCCL	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Located seaward of the CGPL	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Located in a floodway	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In a Coastal A zone	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In the Coastal High Hazard Area (CHHA)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Listed in the National Wetlands Inventory	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In an area listed as Critical Habitat	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In an <input type="checkbox"/> existing/ <input type="checkbox"/> potential Conservation area	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In an area designated as Open Space	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In a dam inundation zone	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
In a Repetitive Loss Area	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Predicted to flood because of climate change or a rise in sea level (SLOSH Model)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Depth of BFE	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Depth of flooding expected is:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
This area has flooded in the past. Date: Reason:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
The closest historic flood level or High-Water Mark is located at:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
Photos of previous flooding in this area are attached	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown
The local drainage issues related to this property are:	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Unknown

Evacuation Zone

<input type="checkbox"/> Zone A: Impact anticipated from a Tropical Storm / Surge Height of 7ft
<input type="checkbox"/> Zone B: Impact anticipated from a Cat 1 / Surge Height of 7ft
<input type="checkbox"/> Zone C: Impact anticipated from a Cat 2 / Surge Height of 15ft
<input type="checkbox"/> Zone D: Impact anticipated from a Cat 3 / Surge Height of 26ft
<input type="checkbox"/> Zone E: Impact anticipated from a Cat 4 / Surge Height of 33ft

Evacuation zones may be viewed at: <https://ags2.scgov.net/knowyourzone/>. To receive evacuation, hurricane, boil water, and other alerts from the City, sign up with Alert Sarasota County, an Emergency Telephone Calling System utilized by the City of Venice, by visiting <https://www.alertsarasotacounty.com/>. Flood maps may be viewed on the FEMA Map Service Center website at: <https://msc.fema.gov/portal>. Additional flood insurance information, including policy rates and a Flood Insurance Agent locator, may be found at: https://www.floodsmart.gov/floodsmart/pages/residential_coverage/homeowner.jsp

Disclaimer: This evaluation is based on the FEMA flood maps dated 11/4/2016. The City has provided this evaluation as a service to the community and no guarantee is implied. Questions regarding these flood maps should be directed to FEMA at 877-336-2627.

Please contact me if you have any questions regarding the above information.

Christina Rimes
 CRS Coordinator
 crimes@venicefl.gov

Attachments:

- About the Mandatory Purchase of Flood Information
- Flood Insurance Options Based on the New Flood Maps
- Newly Mapped into a High-Risk Flood Zone / LOMA Info

Definitions

Base Flood Elevation (BFE): The term "Base Flood Elevation" refers to the elevation, measured in feet above sea level, that the base flood is expected to reach. The base flood elevation for the City of Venice is set at the 100-year flood.

CBRA: Coastal Barrier resources Act.

CBRS: Coastal Barrier Resources System area. More information about the CBRS can be found at www.fws.gov/CBRA.

Coastal A Zones: Areas with a water depth sufficient to support waves between 1.5ft and 3.0 ft high, and an

actual presence of wave heights between 1.5ft and 3.0 ft high.

Coastal Construction Control Line (CCCL): A CCCL establishes an area of jurisdiction in which special siting and

design criteria are applied for construction and related activities.

Coastal General Permit Line (CGPL): The 'General Permit (GP) Line' is the line that defines the seaward limit

where General Permits can be issued for activities authorized by this rule chapter, it is established pursuant to

the provisions of Section 161.053(19), Florida Statute, and is recorded in the official records of the county.

Coastal High Hazard Area (CHHA): The V zones depicted on the FIRM

Coastal High Hazard Area (CHHA /SLOSH): Estimated storm surge heights resulting from historical, hypothetical,

or predicted hurricanes by taking into account the atmospheric pressure, size, forward speed, and track data.

DFIRM: This is the acronym for the new, digital, Flood Insurance Rate Maps

FIRM: FIRM is the acronym for the "Flood Insurance Rate Map" which is used to determine your flood zone for flood insurance purposes.

Floodway: A "Regulatory Floodway" means the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height. The City of Venice has regulations regarding construction in a floodway. Please contact the Building department, at 941-882-7383, for more information.

LiMWA: Limit of Moderate Wave Action line is determined based on the landward limit of the 1% annual chance coastal flood that can support a 1.5ft wave. Waves and velocity from coastal storms and hurricanes can cause significant damage to a structure that is not properly elevated on an open foundation and protected from erosion and scour.

SFHA: The Special Flood Hazard Area, or High-Risk flood zone.

About the Mandatory Purchase of Flood Insurance

The NFIP: The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents, whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings during construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

The mandatory purchase requirement also applies to secured loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by federal agencies, such as the Federal Reserve, the Federal Deposit Insurance Corporation, the Comptroller of Currency, the Farm Credit Administration, the Office of Thrift Supervision, and the National Credit Union Administration. It further applies to all loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, and Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any type of federally backed loan, lenders are required to conduct a flood zone determination using the most current FEMA FIRM to determine if any part of the building is in an SFHA. If the building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within an SFHA, the purchase and notification requirements do not apply unless the building itself, or some part of the building, is in the SFHA. However, lenders, on their own initiative, may require the purchase of flood insurance even if a building is located outside an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (8, C, and X Zones).

Under federal regulations, the required coverage must equal the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000 and for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements.

For additional information regarding your property flood zone, please contact

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