



March 27, 2024

Re: Flood Hazards

Dear Local Real Estate Agent:

Enclosed is a copy of the City's "Is Your Home Protected" flyer to help educate your clients about local flood risks. If you need more copies for your office, please reach out to me at (941) 882-7412 or [crimes@venicefl.gov](mailto:crimes@venicefl.gov). Thank you for supporting residents in staying informed about flood hazards by visiting [venicegov.com](http://venicegov.com) keyword search "flood zone map." We provide details on flood zones, Base Flood Elevations (BFEs), historical flooding on properties, and the mandatory purchase requirement for flood insurance, if applicable. FEMA Elevation Certificates for many Venice properties are accessible at [venicegov.com](http://venicegov.com) by searching "elevation certificate" to bring up the map. For construction, additions, or flood protection installations, contact the Building Department to confirm permit needs. The library also offers resources on flood protection techniques to reduce property damage.

Prevent hazards by keeping construction waste away from streams, ditches, and storm drains. Dumping in storm drains violates City Code, Section 74-266, and harms our floodplains which are crucial for our residents' welfare, recreation, and environment. Report illicit discharges to Steve Berens at 941-882-7413.

Inform your buyers about the vast resources available at [venicegov.com](http://venicegov.com). To find out the evacuation level, visit [venicegov.com](http://venicegov.com), keyword search "evacuation level map." Residents should know multiple evacuation routes by visiting [scgov.net](http://scgov.net) and searching "evacuation routes." Sign up for AlertSarasota at [alertsarasotacounty.com](http://alertsarasotacounty.com) for emergency notifications via text and phone calls. Before hurricane season, discuss flood risks with all household members, create a disaster plan, and store important documents safely. Visit the Red Cross website at [redcross.org](http://redcross.org) for more information. Find hurricane-related information at [venicegov.com](http://venicegov.com) by searching "hurricane information." The City provides an annual hurricane guide, and it can be found at [venicegov.com](http://venicegov.com) by searching "hurricane guide." The annual Hurricane Expo is on May 17 from 9 a.m. to 3 p.m. at the Venice Community Center, at 326 S. Nokomis Ave, Venice FL 34285.

Let's collaborate to raise awareness about flood risks, protection, and flood insurance among the public.

Sincerely,

*Christina Rimes*

Christina Rimes, CFM  
CRS Coordinator  
941-882-7412  
[crimes@venicefl.gov](mailto:crimes@venicefl.gov)

CC: Kathleen Weeden, City Engineer  
Enclosure: Is Your New Home Protected flyer

# IS YOUR NEW HOME PROTECTED?



To find out your flood risk, visit [venicegov.com](http://venicegov.com), keyword search "flood zone map."



Protect yourself from flood hazards and save lives. Never drive or walk through floodwaters, as 6 inches can carry away a person. **Turn around, don't drown.**



Protect your property by purchasing National Flood Insurance Program flood insurance, with a 20% discount through the Community Rating System.



"Only rain down the drain." Keep debris out of driveways, culverts, and ditches and maintain your drainage swales.

In Florida, every area is considered a flood zone, but the level of risk varies. Flooding issues can arise even in locations far from water sources or outside the high-risk Special Flood Hazard Area (SFHA). The force of moving water has the potential to devastate a structure. Just one inch of water can cause \$25,000 or more in damage. Approximately 40% of National Flood Insurance claims come from properties in low-to-moderate risk zones.

- Properties within the SFHA must have flood insurance if they have a federally backed mortgage.
- Flood insurance typically has a 30-day waiting period, except if purchased during a home sale, which has a 1-day waiting period.
- When planning renovations or repairs that exceed 50% of a home's value, the property must comply with FEMA standards.
- Flood zones are determined by FEMA Flood Insurance Rate Maps (FIRMs). High-risk areas are VE, A, AE, and AO. Moderate-risk areas are zone X-Shaded and low-risk areas are zone X.
- Multiple factors affect flood insurance rates such as where the home is built, its proximity to a water source, the ground elevation, how it is built, the foundation type, construction type, flood openings, replacement cost value, building and contents deductibles, and more. Rates are not solely based on the flood zone.



Obtain required permits before beginning any work on your home. Be aware of the 50% Rule by calling the Building Department at 941-486-2626.



Protect natural floodplains by keeping our waters clean. Report illicit discharges to 941-882-7413.



Be prepared for hurricanes by knowing your evacuation zone. Visit [venicegov.com](http://venicegov.com), keyword search "evacuation level map."



Floods are costly to families and communities so purchase flood insurance. Build with the future in mind.