

## Everyone is in a Flood Zone

St. Lucie County often has storms that cause flooding. If you are considering buying property or an existing home, check out flood hazards before you buy. Flooding can occur when there is heavy rainfall or a tropical weather event. Flooding and other surface drainage problems can occur well away from a river, lake or ocean.

## Find Out Your Flood Risk

Be an informed buyer and arm yourself with the knowledge to better protect your home from hazards

- ▶ What flood zone is the property located in?
- ▶ What types of flooding is the property susceptible to?
- ▶ How deep could the flood get?
- ▶ Will I need flood insurance?
- ▶ How much will flood insurance cost?
- ▶ Where are the evacuation zones?

To find answers to these questions and more visit <https://www.stlucieco.gov/departments-services/a-z/public-works/stormwater-water-quality-division/stormwater-information/flood-protection-information>

## Build Smart

- ▶ Get required permits before you start new construction, or any home repair or improvement
- ▶ Build your new home or elevate your existing home and/or equipment, such as water heaters and A/C units above the base flood elevation to reduce your flood risk and your flood insurance premium.
- ▶ Living space, electrical outlets, appliances and bathrooms below an elevated house are illegal.
- ▶ Plan for proper drainage and use low impact development (LID), such as rain gardens, pervious pavers and vegetative buffers.

## Buying a Fixer-Upper?

Be aware of the substantial improvement rules:

- ▶ Remodeling projects that cost half of the value of the original structure will require you to elevate the building above the flood level.
- ▶ Houses substantially damaged by fire, flood or any other cause must be elevated above the regulatory flood level when they are repaired.

## Flood Facts

Flooding occurs in and out of designated high risk flood zones.


- ▶ Nearly 20 percent of flood insurance claims in Florida come from areas that are not in a Special Flood Hazard Area (SFHA). Take advantage of a highly-discounted Preferred Risk Policy.
- ▶ The force of moving water can destroy a building.
- ▶ A few inches of water in your house could cause thousands of dollars in damage. Find out how much a flood could cost.
- ▶ Floodwaters carry mud, chemicals, road oil, bacteria and viruses that cause health hazards.
- ▶ If your property is in a SFHA, there is at least a one in four chance of flooding during a 30-year mortgage.



## Stay Connected and Informed

Sign up for Alert St. Lucie to receive free emergency notifications via phone call, email or text from local public safety agencies. Visit [www.stlucieco.gov/alert](http://www.stlucieco.gov/alert)

St. Lucie County and its municipalities regulate construction and development in floodplains to reduce damage from future flooding



 **St. Lucie County BOCC**  
2300 Virginia Avenue  
Fort Pierce, FL 34982

 8:00 A.M. to 5:00 P.M.  
 772-462-1670

Visit us online at [www.stlucieco.org](http://www.stlucieco.org)

St. Lucie County complies with the Americans with Disabilities Act. To obtain accessible formats of this brochure, please contact: **772-462-1783** or email [wishardm@stlucieco.org](mailto:wishardm@stlucieco.org)

KNOW YOUR

# FLOOD RISK

BEFORE  
BUYING OR  
BUILDING

**ST. LUCIE  
COUNTY**  
FLORIDA



## Understanding Flood Insurance

Protect your new home or business and your belongings with a flood insurance policy. Most homeowners' insurance policies do not cover losses due to flooding. Condominium association flood policies typically cover common areas and certain building elements within the unit.

Coverage: Find out what your homeowners and flood insurance policies cover and do not cover. Deductibles: Find out your building and contents deductible amounts.

Rates: National Flood Insurance Program (NFIP) rates do not differ from company to company or agent to agent. They depend on many factors, such as the flood risk, the lowest floor elevation of the building, and the date and type of construction of the building. Build smart to lower your rate.

Find out if an elevation certificate is available for the property and what the flood insurance rate will be prior to purchasing a property. St. Lucie County and its municipalities provide copies of completed FEMA elevation certificates.

Flood insurance is mandatory for federally backed mortgages on buildings located in a SFHA. There is a 30-day waiting period before coverage goes into effect, so don't delay.

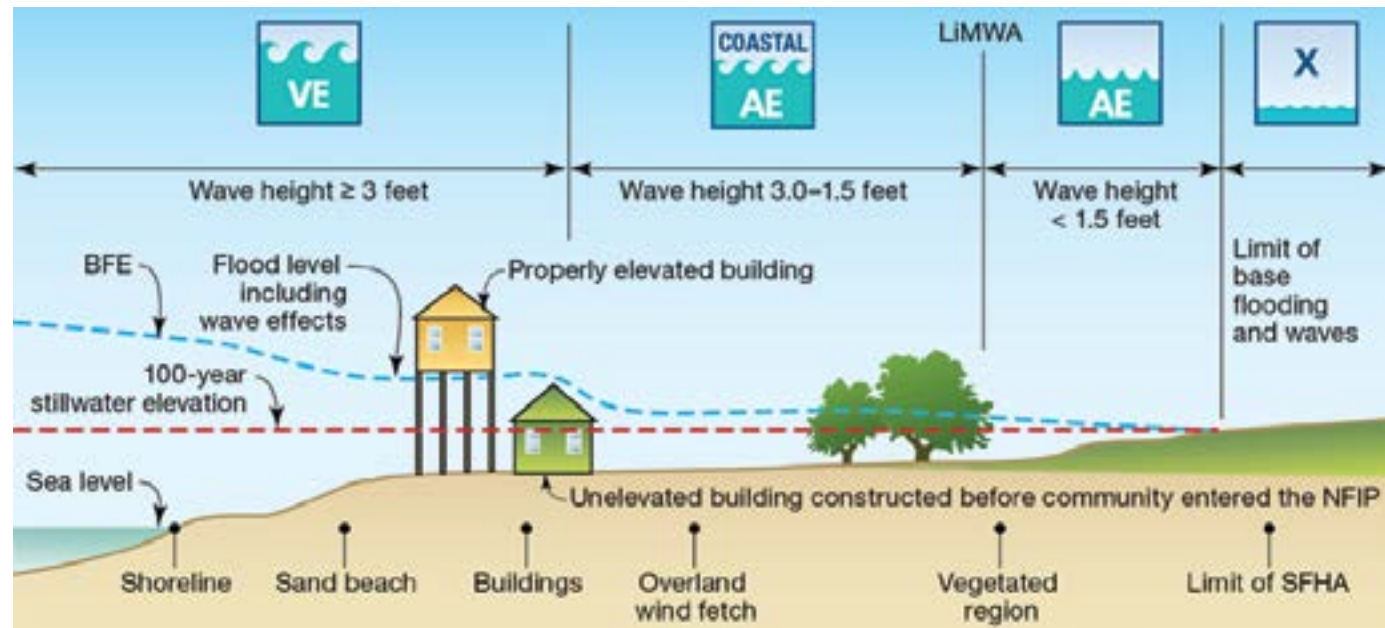


## Flood Insurance Discount

By providing the flood services mentioned in this brochure and participating in the National Flood Insurance Program Community Rating System (CRS), many residents and businesses throughout PSt. Lucie County are eligible for a discount on their flood insurance premiums.

Unincorporated residents and businesses may receive up to a 25 percent premium discount, which is a cumulative savings of more than \$5.5 million a year for policyholders. Discounts vary by municipality, so check with your flood insurance agent to make sure your flood insurance policy is rated correctly and you are receiving the correct CRS discount.

With your continued support, there is an opportunity to save even more in the future. For more information contact the Flood Information Services [www.floodsmart.gov](http://www.floodsmart.gov) or call toll-free (888) 379-9531 for more flooding resources.



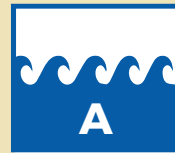
## Understanding Flood Maps

FEMA flood zone maps, known as Flood Insurance Rate Maps (FIRMs), 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.

\*If the building is located in the SFHA, flood insurance will be required for federally backed mortgages.

\*\* Moderate to low risk flood zones account for more than 25 percent of National Flood Insurance Program claims.

## Types of Flood Zones



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

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



**Moderate/Low Risk**

Zones B, C, X

County floodplain maps from detailed watershed studies show areas that have a 1% or greater chance of flooding in any given year. Like with the FIRM high risk area, these floodplain areas are also considered high risk areas and subject to specific regulation.

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 hurricane preparedness and planning.

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