

Learn Your Property's Flood Risk

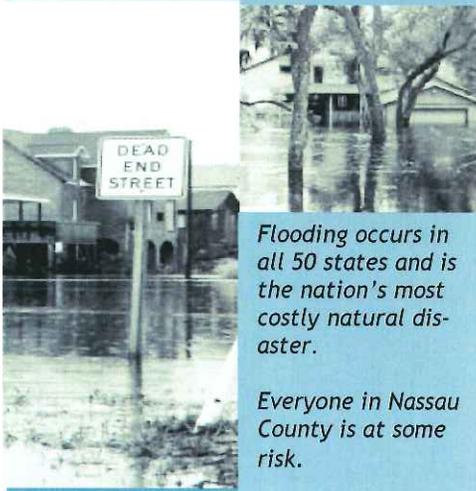
Floods can — and do — occur throughout Nassau County. And flooding not only occurs in high-risk areas but in moderate-to-low-risk areas, as well. More than 20 percent of flood insurance claims come from property owners who had coverage in moderate-to-low risk area.

The Nassau County's digital flood maps show flood risks property-by-property. Learn your risk.

Go to www.nassaucountyfl.com

- Departments
- Building Department
- Flood Information
- "Finding Your Flood Zone"

This will give you step by step instructions on finding your property Flood Zone.



Flooding occurs in all 50 states and is the nation's most costly natural disaster.

Everyone in Nassau County is at some risk.

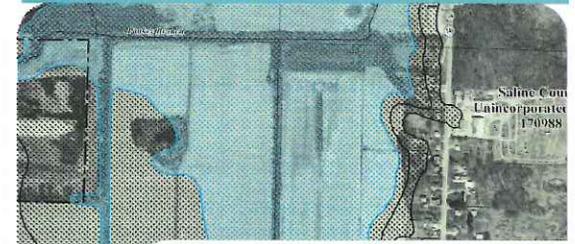
Working together to keep you safe:



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PROPERTY PROTECTION



NEW FLOOD HAZARD MAPS

What Property Owners Should Know



MAPPING THE RISK



Mapping The Risk

Flooding is a frequent and costly hazard in Nassau County and the first step in flood protection is knowing your flood risk.

Flood risks vary from property to property, even in the same neighborhood. And risks can change over time due to erosion, new construction and other factors. Nassau County has now completed a major effort to update digital flood hazard maps that reflect current flood zone. This study integrates the most current rainfall, elevation and other key data with the latest modeling technology to provide the most up-to-date picture of the area's flood risk. Planners, local officials, engineers and builders can use the maps to determine where and how to build new structures and developments. Residents and businesses can use the maps to learn their risk, and decide the financial steps they need to take to protect against damage and loss.



Flood Maps And Flood Insurance

With the release of the new maps, some property owners will learn that their risk is higher or lower than they thought. If there is a change in your flood risk status, the change may affect what you pay for flood insurance.

Flood insurance is a federally underwritten program that can help you repair or replace your structure and belongings after a flood. The federal government requires most mortgage holders in high-risk areas (known as Special Flood Hazard Areas) to carry flood insurance. However, if you are newly mapped into a high-risk area, the National Flood Insurance Program (NFIP) has cost-saving options to help reduce the cost of flood insurance. Most property owners can purchase a low-cost Preferred Risk Policy for the first two years after the maps become effective and then **after that**, grandfather the lower-risk zone for future rating. Property owners should contact their insurance agent for more details.

IF MAPS SHOW...

THESE REQUIREMENTS, OPTIONS AND SAVINGS APPLY

Change from low or moderate Flood risk to high risk

Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders. Insurance costs may rise to reflect the risk.

Preferred Risk Policy (PRP) Extension & "Grandfathering" offers savings. The National Flood Insurance Program (NFIP) has extended the purchasing of low-cost PRP for two years for properties newly mapped into a high-risk zone. In addition, there are "grandfathering" rules to recognize policyholders who have built in compliance with the flood map or who maintain continuous coverage. Your client's insurance agent can provide more details on how to save.

Change from high flood risk to low or moderate risk

Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained at lower rates. More than 20 percent of all flood insurance claims come from policies in moderate- and low-risk areas.

Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.

No change in risk level

No change in insurance rates. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets