



Development Services
 Floodplain Management
 9000 Town Center Parkway
 Lakewood Ranch, FL 34202
 Phone: (941) 748-4501 x5871
 flood@mymanatee.org
 mymanatee.org

Month DD, YYYY

Mailing Address

Flood Risk Information

Property Address:

The above referenced property has been located on the corresponding Manatee County Unincorporated Areas Flood Insurance Rate Map (FIRM). The following information is provided:

Community: 120153

Panel Number: 12081C0

Index Date:

- The structure** is located within Special Flood Hazard Area _____. The base flood elevation is ____ NAVD 88. Federal law requires that a flood zone determination be completed as a condition of a federally backed grant or loan, or home improvement loan, to determine if the structure is in a SFHA and if so, to require flood insurance. It is up to the lender to determine whether flood insurance is required.
- The structure** is not located within a Special Flood Hazard Area (SFHA). However, the area may be subject to the 0.2% annual chance flood (areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile) or may have local drainage or shallow flooding problems or other unmapped flood hazards that do not meet the criteria for being mapped as a SFHA. Flood insurance from the National Flood Insurance Program (NFIP) is available at non-floodplain rates. A flood insurance policy may be required by a lender.
- The structure** is in an area that is susceptible to erosion that threatens development and recreational interests.
- The structure** is in a mapped repetitive loss area and/or has had repetitive loss flood insurance claims paid.
- The structure** is in or near an area that should be protected due to its natural floodplain functions, including providing flood storage and conveyance, and filtering nutrients and impurities from stormwater runoff.
- A decision cannot be made about the structure’s exact location on the FIRM. A copy of the map has been provided for reference.

This information is based on the Manatee County Unincorporated Areas Flood Insurance Study, effective August 10, 2021, or other local information. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a SFHA may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not reflected on the map.

CAROL ANN
 FELTS
 District 1

AMANDA
 BALLARD
 District 2

TAL
 SIDDIQUE
 District 3

MIKE
 RAHN
 District 4

DR. BOB
 MCCANN
 District 5

JASON
 BEARDEN
 At Large

GEORGE W.
 KRUSE
 At Large

The NFIP: The National Flood Insurance program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible structures and contents, whether they are in or out of a high-risk floodplain. Manatee County participates in the NFIP, making federally backed flood insurance available for any property. The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes, and buildings under 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, Federal Housing Administration, Small Business Administration, and FEMA disaster assistance.

How it Works: When making, increasing, renewing, or extending any federally backed loan, lenders are required to conduct a flood zone determination using the current FEMA FIRM to determine if any part of the building is located in a 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. 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.

Questions on this letter or the county's floodplain management program are welcome at this office by calling (941) 748-4501 x5871 or by email at richard.benton@mymanatee.org or flood@mymanatee.org.

Sincerely,



Richard Benton, CFM
Floodplain Administrator