



CITY OF NORTH PORT (NFIP Community No. 120279)
Flood Insurance Rate Map (FIRM)
Information

Date: _____ Walkin _____ Telephone Request _____ Email Request _____ Letter Request _____

Property Owner Contact Information

Name: _____ Telephone: _____ E-Mail: _____

Street Address: _____ City: _____ State: _____ Zip Code: _____

Property Description Parcel I.D. No(s). _____

Street Address (if different from above): _____

FEMA FIRM Effective Date: November 4, 2016

FIRM INDEX Date: November 4, 2016

FIRM Map Panel No. _____ Map Attached: Yes No Is property in the Flood Way? Yes No

Flood Zone for Building Structure* _____ Base Flood Elev. _____ Ft (NGVD29) _____ Ft (NAVD88)

Flood Zone for Rest of Parcel _____ Base Flood Elev. _____ Ft (NGVD29) _____ Ft (NAVD88)

Flood Depth** _____ (ft) Big Slough Model Junction Number (if applicable): _____ (Note: NGVD29 = NAVD88 + 1.12')

Past Flood or Repetitive Loss Area? _____ Any other known flood problems? _____

Sensitive or Wetland*** or Natural Flood Plain Functions: _____

Other Comments:

*For building structures built in Special Flood Hazard Area (SFHA) (Flood Zone AE), Federal Law requires that a flood insurance policy be obtained as a condition of federally backed mortgage or loan that is secured by the building. Flood insurance is available in North Port under the National Flood Insurance Program (NFIP). For buildings not located in SFHA, please check with lender on whether flood insurance will still be required.

**Flood depth is an approximation based on Light Detection and Ranging (LiDAR) data taken from the lowest point in SFHA.

***This is a cursory evaluation based on SWFMWD wetland data. It does not define accurately if there are wetlands on site or the extent of the wetlands. Please call FDEP (813)632-7600 or SWFWMD (941)377-3722 for more information. It is the owner's responsibility to retain an environmental firm to investigate the presence of wetlands and delineation of wetland boundary.

NOTE: THIS DETERMINATION IS BASED ON THE FEMA FLOOD INSURANCE RATE MAP (FIRM). THIS DOCUMENT DOES NOT IMPLY THAT THE REFERENCED PROPERTY WILL OR WILL NOT BE FREE FROM FLOODING OR DAMAGE. A PROPERTY NOT IN A SPECIAL FLOOD HAZARD AREA MAY BE DAMAGED BY A FLOOD GREATER THAN THAT PREDICTED ON THE FIRM OR FROM A LOCAL DRAINAGE PROBLEM NOT SHOWN ON THE MAP. THIS DOCUMENT DOES NOT CREATE LIABILITY ON THE PART OF THE CITY, OR ANY OFFICER OR EMPLOYEE THEREOF, FOR ANY DAMAGE THAT RESULTS FROM RELIANCE ON THIS DETERMINATION.

For more information on floodplain management, please call the Public Works Department (941)240-8050 or visit the City's website <http://www.northportfl.gov/government/city-services/public-works/flood-information>.

City Staff Name (Print): _____ Title : _____ Tel : _____

City Staff Signature: _____ Date: _____ Email: _____

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 in the course of 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 <https://www.fema.gov/national-flood-insurance-program>.

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 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 located 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 (B, 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.