



Property Address

709 Whitehall St.
Plant City, FL 33563

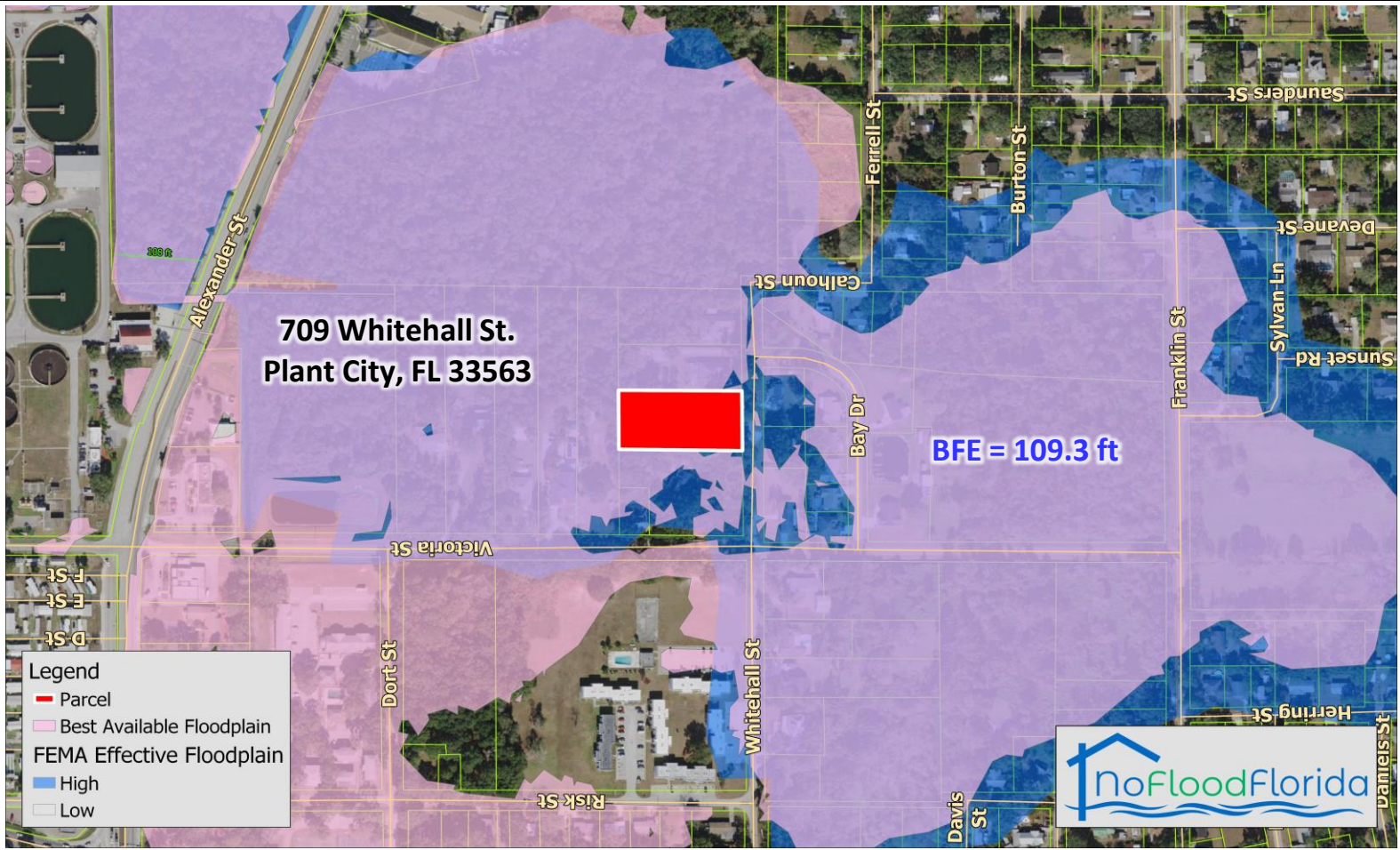
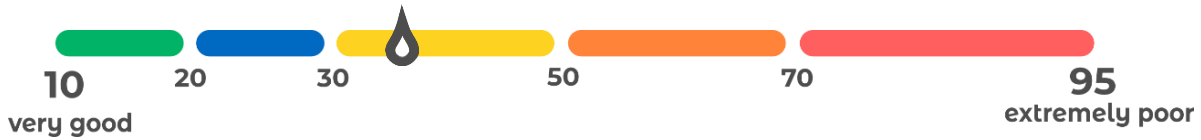
In Partnership with:



Hillsborough County
Concerned Resident

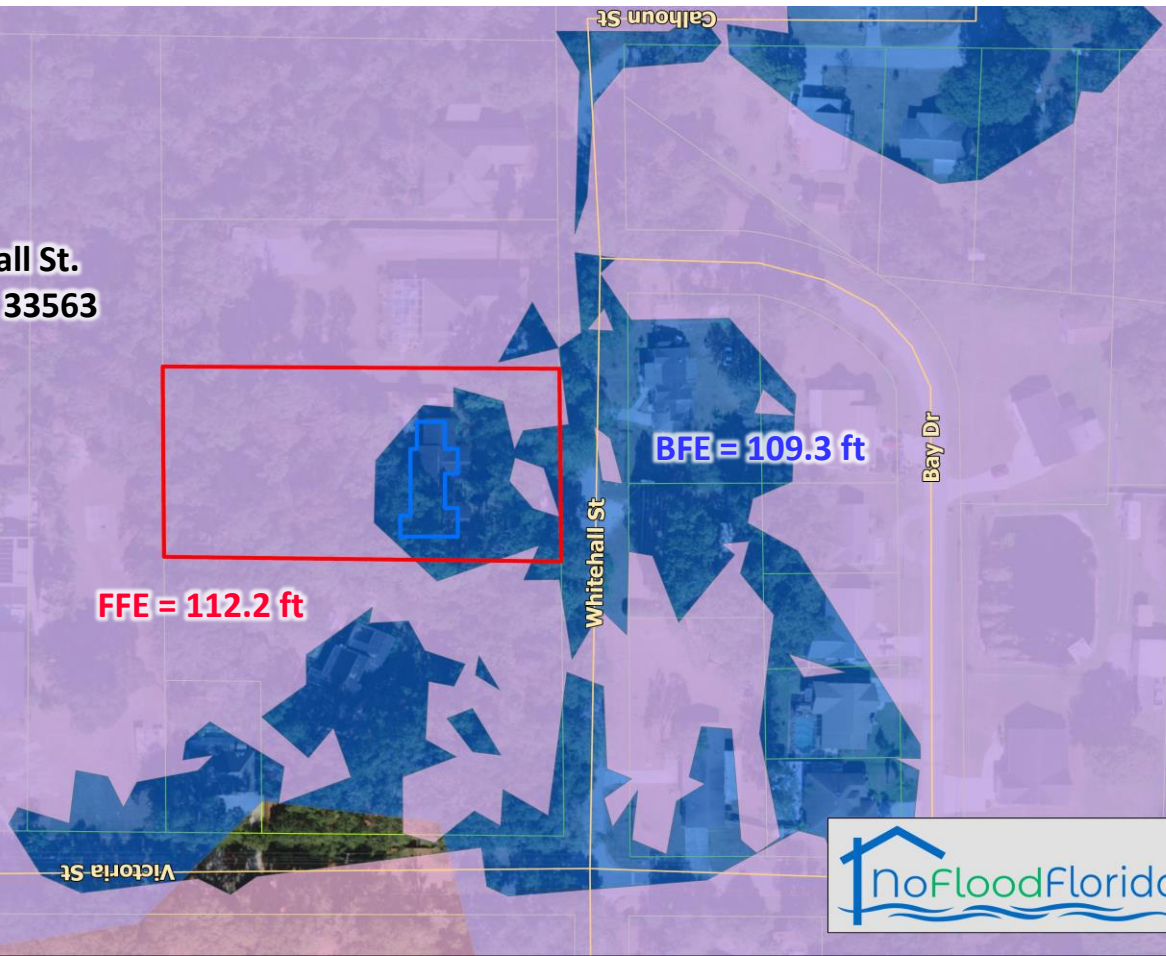
**** This property is within a high risk flood zone ****

Fair Flood Score

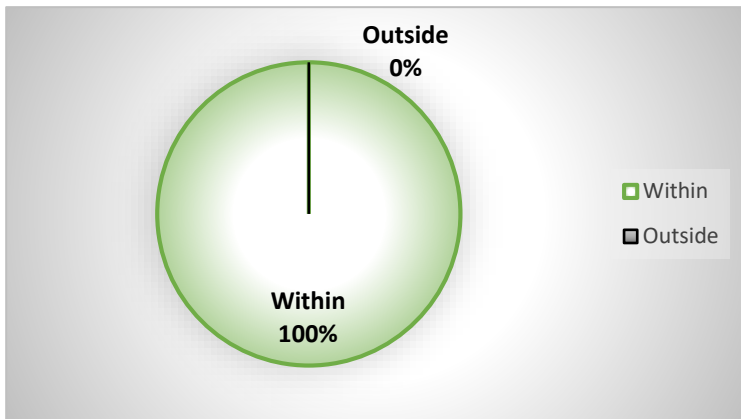


This property is located in the FEMA high-risk flood zone designated as Zone AE - an area with a 1% probability of experiencing flooding every year (also known as the "100-yr floodplain"). However, the property appears to be incorrectly mapped. The building structure is approximately 2.9 ft higher than the established floodplain elevation. The best available data more accurately represents the true floodplain extent (see pink shaded area in the map below). This property may benefit from obtaining an Elevation Certificate (precisely define the elevation of the building structure) and completing a Letter of Map Amendment (LOMA) application.

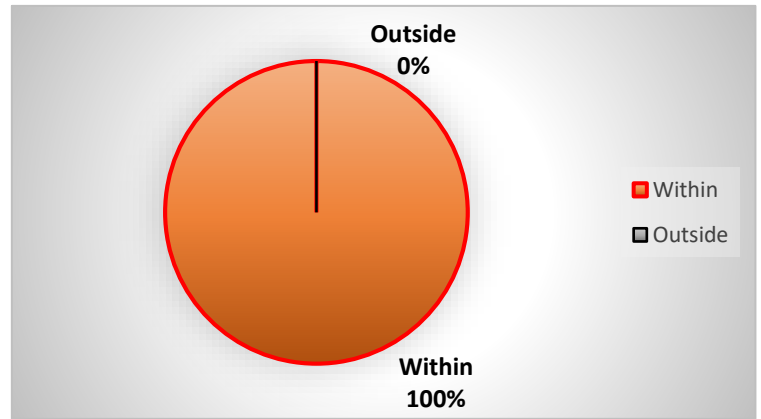
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Percent of **Parcel** within the Floodplain



Percent of **Structure** within the Floodplain



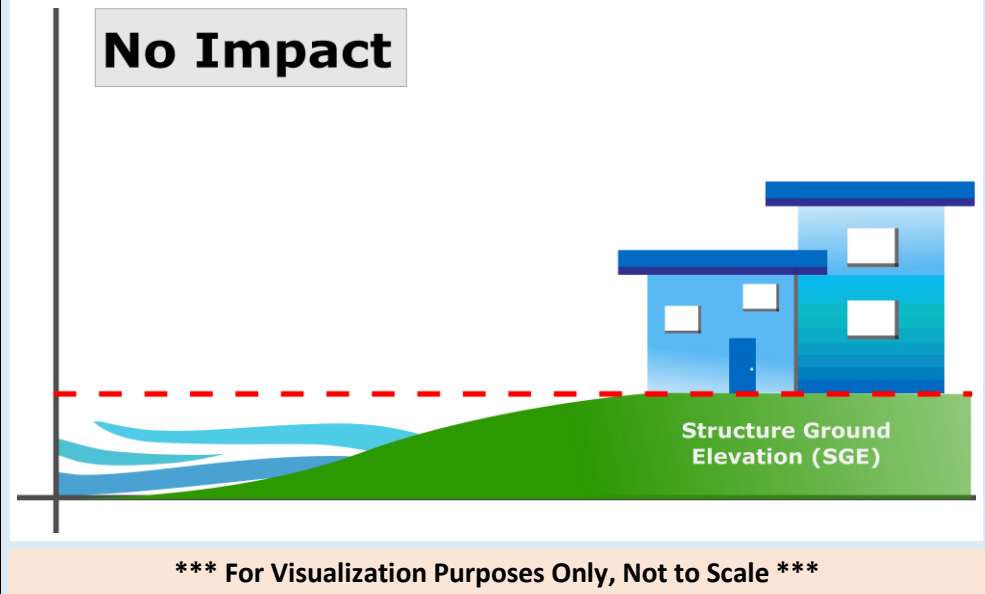
Floodplain Summary

Flood Zone	This property falls within the 100-yr flood zone category designated as...	AE
BFE (ft)	The Base Flood Elevation (BFE) associated with the AE flood Zone is...	109.3
FFE (ft)	The Finished Floor Elevation (FFE) for this property is approximately...	112.2
Effective Date	These FEMA floodplains became effective on...	8/28/2008

Potential Structural Impact

BFE	FFE	Impact
109.3	112.2	-2.9 ft

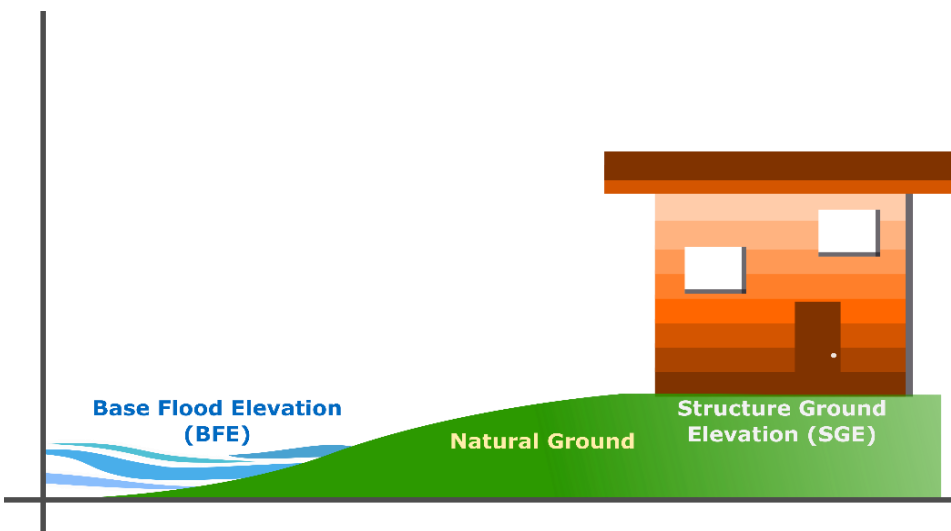
The Base Flood Elevation (BFE) is estimated to be 2.9 ft below the estimated Finished Floor Elevation (FFE). **Because of this, a Letter of Map Amendment (LOMA) may allow for complete removal of this property from the high-risk zone.**



LOMA Recommendation

A Letter of Map Amendment (LOMA) can be useful for homeowners in situations where the Finished Floor Elevation (FFE) is estimated within one foot of the established Base Flood Elevation (BFE). For these situations it is recommended that the homeowner apply for a Letter of Map Amendment which, if approved would effectively prove that the structure of the house is outside of the high-risk flood zone.

LOMAs and Elevation Certificates



A **LOMA** is an official amendment, by letter, to an effective National Flood Insurance Program (NFIP) map.

- establishes a property's location in relation to the high-risk flood zone
- typically issued because a property has been inadvertently mapped in the floodplain

A proper survey of the property and structure by a Professional Surveyor may be necessary to complete a LOMA. The surveyor will complete an **Elevation Certificate** highlighting various elevations throughout the property.

For more information on Letter of Map Amendments (LOMAs) and Elevation Certificates please visit nofloodflorida.com

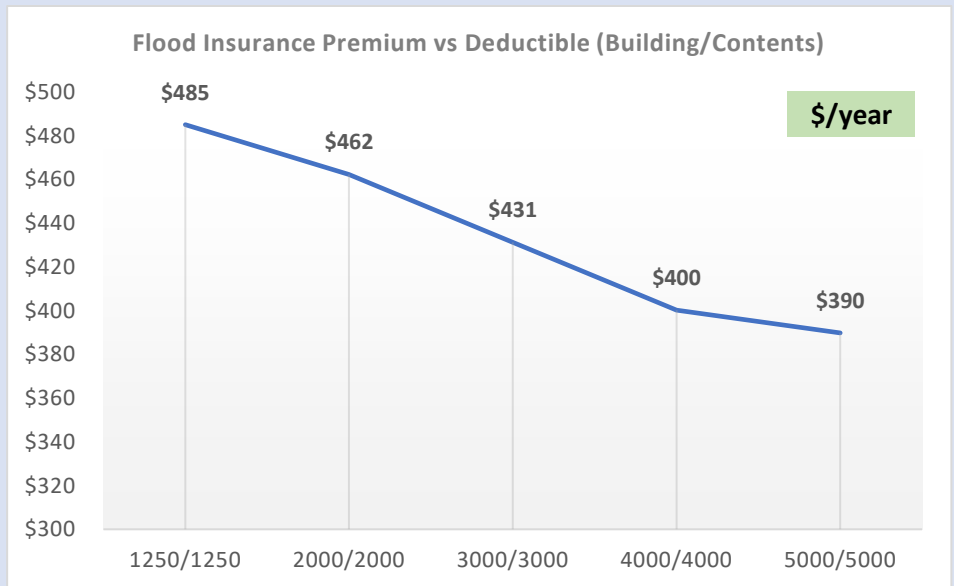
Flood Insurance Estimator

An estimation of flood insurance is provided below. Insurance premiums are calculated based on rates established by the National Flood Insurance Program (NFIP). The maximum coverage amounts available through the NFIP are displayed below:

Building Coverage	Emergency Program	Regular Program		
		Basic	Additional	Total
1-4 Family Building	\$35,000	\$60,000	\$190,000	\$250,000
Other Residential	\$100,000	\$175,000	\$325,000	\$500,000
Contents Coverage				
Residential	\$10,000	\$25,000	\$75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

Typical residential insurance premiums are quoted based on a maximum building coverage of **\$ 250,000**. Additional coverage must be handled through private insurance where rates may not reflect that of the NFIP program.

Building	\$220,800
Contents	\$55,200
Program	Regular
Residence	Primary
Flood Zone	AE
Occupancy	No Basement/Enclosure
Content Location	Lowest Floor Only - Above Ground Level
Construction Date	Rated as Post Firm



Insurance Estimation Assumptions

The replacement cost for this property was estimated by assuming a replacement cost of \$100/sqft. Contents replacement was estimated as 25% of the replacement cost. Premiums are calculated as full risk policies defined by the NFIP Regular Program as seen in the table above. Premiums are only an estimate and should be used as a first approximation. Acquired insurance policies may vary from the estimates provided above.

Terms to be aware of:

100 Year Storm - A storm that on average has a 1% chance of happening in a year. This does not mean it will only happen once a year. For example in 2004 there were several “100 year storms” within a few months.

100 Year Floodplain – This is the area that will be covered with water after a 100 year storm.

Base Flood Elevation (BFE) – This is the elevation of the water within the 100 year floodplain. This elevation is established using engineering models.

Finished Floor Elevation (FFE) – This is the elevation of the lowest floor of your home. It is typically determined through a survey by a Professional Surveyor. We use LiDAR technology to provide FFE approximations for flood insurance estimation purposes.

Structure Ground Elevation (SGE) - An approximation of the surrounding terrain near the building structure. This is officially defined as the Lowest Adjacent Grade and is determined through a survey by a Professional Surveyor. We use LiDAR technology to provide SGE values and use them for LOMA qualification purposes.

Zone A – These areas are similar to the 100 year floodplain, with the exception of not having an engineering model establishing the base flood elevation. Homes in these areas usually have to have flood insurance.

Zone AE – These areas are subject to inundation by the 100 year storm event. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are established. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Zone VE – These areas are subject to inundation by the 100 year storm event *with additional hazards due to storm-induced velocity wave action*. Base Flood Elevations (BFEs) derived from detailed hydraulic analyses are established. Mandatory flood insurance purchase requirements and floodplain management standards apply.

Zone X – These areas are subject to inundation during what is called the 500 year storm. The 500 year storm has a 0.2 % chance of happening every year. This happens less often than the 100 year storm. Homes in these areas typically are not required to purchase flood insurance.

Elevation Certificates – This is a certificate that a surveyor helps you get to verify a house’s FFE. You may want to get this to reduce flood insurance cost if a house is elevated.

Preferred Risk Policy (PRP) - a lower-cost Standard Insurance Policy (SIFIP) that offers fixed combinations of building/contents coverage limits. These policies are available for properties located in B, C, X, AR, or A99 zones, in Regular Program communities that meet eligibility requirements based on the property's flood loss history.

*Thank you for requesting the **Flood Analysis Memo** from No Flood Florida. This report is based upon best available data and analysis from publicly-available databases. The intent of this report is to provide the requester with a general understanding of the property of interest based on the best available data. Elevation information is estimated using LiDAR data which has a limited level of accuracy. Therefore, both property finished floor elevations and flood insurance premiums are estimates. If you have any questions about your **Flood Analysis Memo** please contact us at info@nofloodflorida.com.*