

FLOOD INSURANCE RATE MAPS

Flood maps for Pasco County are available for viewing on-line.

The maps displayed on the FEMA/ESRI or any other on-line site should be considered an advisory tool for general hazard awareness, education and flood plain management. The maps on the sites are not the legal documents to be used when making a flood hazard determination.

Contact the Pasco County Development Review Division or any County library to view the legal flood insurance rate maps. Pasco County maintains all maps issued for unincorporated Pasco County since 1981. To view the on-line maps click [here](#).

LETTERS OF MAP AMENDMENTS/LETTERS OF MAP REVISIONS

The Flood Insurance Rate Maps (FIRM'S) portray the Special Flood Hazard Area (SFHA) within which the purchase of flood insurance is required as a condition for granting a mortgage from a federally backed or federally regulated lending institution. The lender or insurance agent **must** use the boundaries of the SFHA's shown on the maps to determine if mandatory insurance applies. Thus, even though a site survey may indicate that the home site is above the base flood elevation and is technically outside the floodplain, if the home site is within the gray shaded area on the map, flood insurance must be required.

The general lack of detailed topographic mapping throughout the nation means that the floodplain boundaries in most communities cannot be mapped with 100% accuracy. Many areas of high ground are shown as floodplain and some low areas are not.

FEMA created the Letter of Map Amendment and Revision (LOMA/R) process to correct or change the flood maps to reflect actual ground surveys or better topographic mapping. Letters are issued by **FEMA** officially removing lots or portions of lots from the SFHA. These are sent to the homeowner and also filed with the County. The building/site is removed from flood zones AE, A, V, etc, and placed in flood zones B,C, or X which are not part of the SFHA.

When a LOMR/R is issued removing a building from the SFHA, the **mandatory** flood insurance purchase requirement is lifted. However, the lender has the option of requiring flood insurance anyway. For example, the home site might be just a few inches above the BFE, so the lender feels that there may still be a threat of flood damage to their secured property. On the plus side, once the flood zone has been changed to B, C, or X, the building qualifies for a **preferred risk policy**, the least expensive flood insurance available. Application fees are required and the process can take 6-8 weeks. Applications are available [on line](#), at the offices of the Development Review Division or you can contact FEMA at 770-220-5400.

To see if your property has received a LOMA/LOMR, click [here](#).