



**CITY OF ORMOND BEACH**

v5.2

Planning Department

22 South Beach Street, Ormond Beach, FL 32175

Tel: (386) 676-3238

www.ormondbeach.org

comdev@ormondbeach.org

**FLOOD ZONE DETERMINATION**

*For Planning Department Use*

Request Number

Date Submitted

**APPLICANT INFORMATION**

This application is being submitted by

Property Owner

Agent, on behalf of Property Owner

Name

Address

City, State, Zip Code

Telephone

Email Address

If this determination is being made for an other property, please provide the following Property Address.

**PROPERTY ADDRESS**

Address

**FIRM DETAILS**

Community Number

FIRM Panel and Suffix Number

Date of FIRM

The property is located in FIRM Zone(s)

Base Flood Elevation(s)

NGVD

NAVD

**DETERMINATION**

The  Main Structure  Property  Lot (if vacant)

- Is located in a Special Flood Hazard Area (SFHA) on the 2003 FIRM. Federal law requires a flood zone determination as a condition of a federally backed mortgage, to determine if the structure is in an SFHA and if so, to require insurance. Please note that it is up to the lender to determine whether flood insurance is required for a property.
- Is not located in a SFHA. However, the property may still be subject to local drainage problems or other unmapped flood hazard. Flood insurance from the NFIP is available or the financial lender may still require purchase of a flood insurance policy.
- Was previously located in Zone X or C on the 1990 FIRM Panel, and is therefore eligible for the grandfathered Pre- or Post-FIRM Zone X rate. FEMA allows flood insurance premiums to be determined using the BFE and/or flood zone on the Flood Insurance Rate Map (FIRM) that was in effect when the building was originally constructed. Maps illustrating the designations are attached for reference.
- The exact location of the structure cannot be made on the 1990 FIRM. You are encouraged to seek official determination through a licensed engineer, surveyor or architect.
- A decision about the exact location cannot be made on the FIRM. You are encouraged to seek official determination through a licensed engineer, surveyor or architect.

Effective date of Letter of Map Change (if applicable)

Other Information

**NOTE:**

Federal law requires that a flood zone determination be done as a condition of a federally backed mortgage 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 for a property.

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. This determination does not create liability on the part of the City of Ormond Beach, or any person employed there, for any damage that results from individual reliance on this information. You are encouraged to seek further advise from your lender or to seek an official determination through a licensed engineer, surveyor or architect.

**COMPLETED BY**

This determination was made by:

Name

Date