



**CITY OF ORMOND BEACH**

Updated: 04/2015

Planning Department

22 South Beach Street, Ormond Beach, FL 32174

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**FLOOD HAZARD INFORMATION**

**FIRM DETAILS**

Property Address:

Community Number: Ormond Beach - 125136

FIRM Panel and Suffix Number

Date of FIRM: February 19, 2014

The property is located in FIRM Zone(s)

Base Flood Elevation(s)

NGVD

NAVD (if applicable)

**The main building on the property:**

- IS located in a Special Flood Hazard Area (SFHA) on the current effective 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 previous 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.
- A decision about the exact location cannot be made on the current or previous 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:**

Flood Insurance from the FNIP is available for any property owner in the City of Ormond Beach. Questions about this letter or about the City's floodplain management program are welcome at this office by calling 386-676-3238, then press option "3".

This information is based on the Flood Insurance Rate Map for the City of Ormond Beach. This letter 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.

**COMPLETED BY:**

Name:

Title:

Date: