

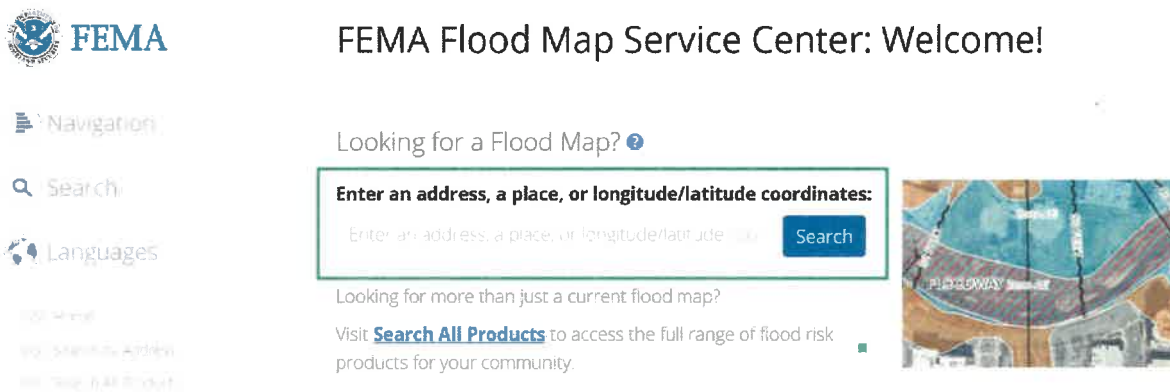
How to Find your Flood Zone on FEMA's Website

(instructions courtesy of Scott Fraser, City of Key West FEMA Coordinator)

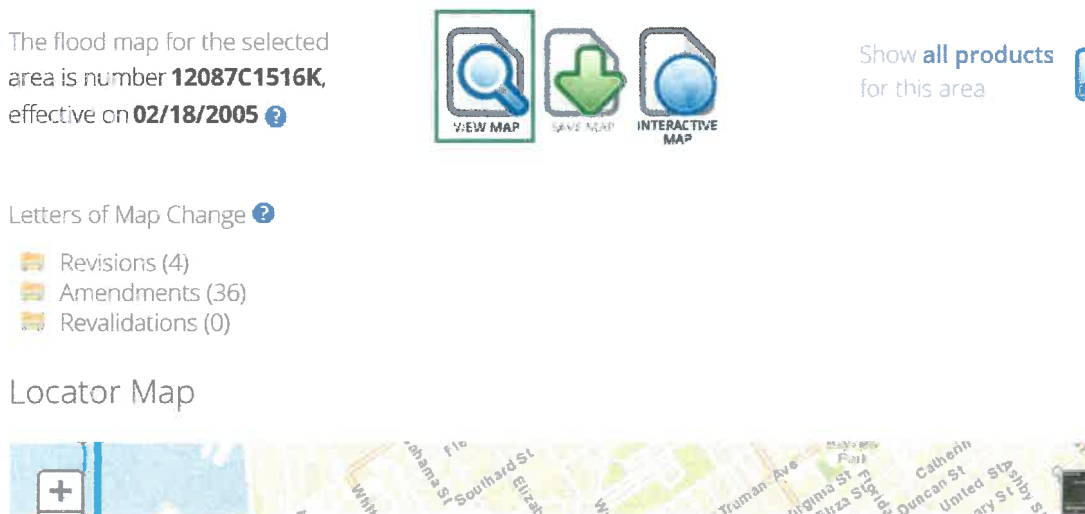
You can visit FEMA's Map Service center to find your flood zone and create a small 8.5x11 neighborhood version of the FEMA flood maps called a FIRMette. A FIRMette is created becomes a legal flood map for the area it covers.

Proceed to FEMA's Map Service Center at <https://msc.fema.gov/portal>

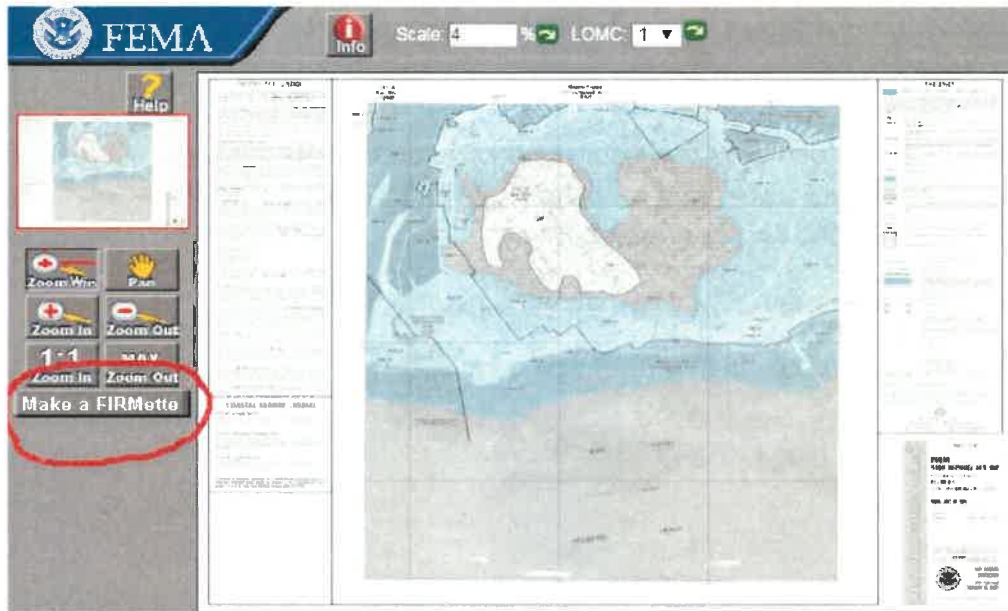
1. Enter the property address (outlined in green) and click Search.



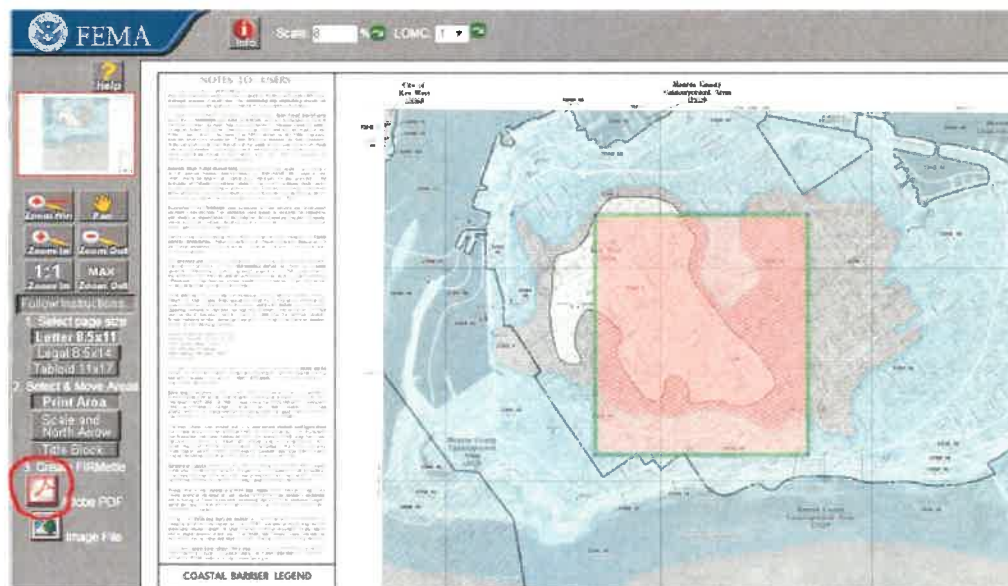
2. Next, click View Map at the top with blue magnifying glass (outlined in green)



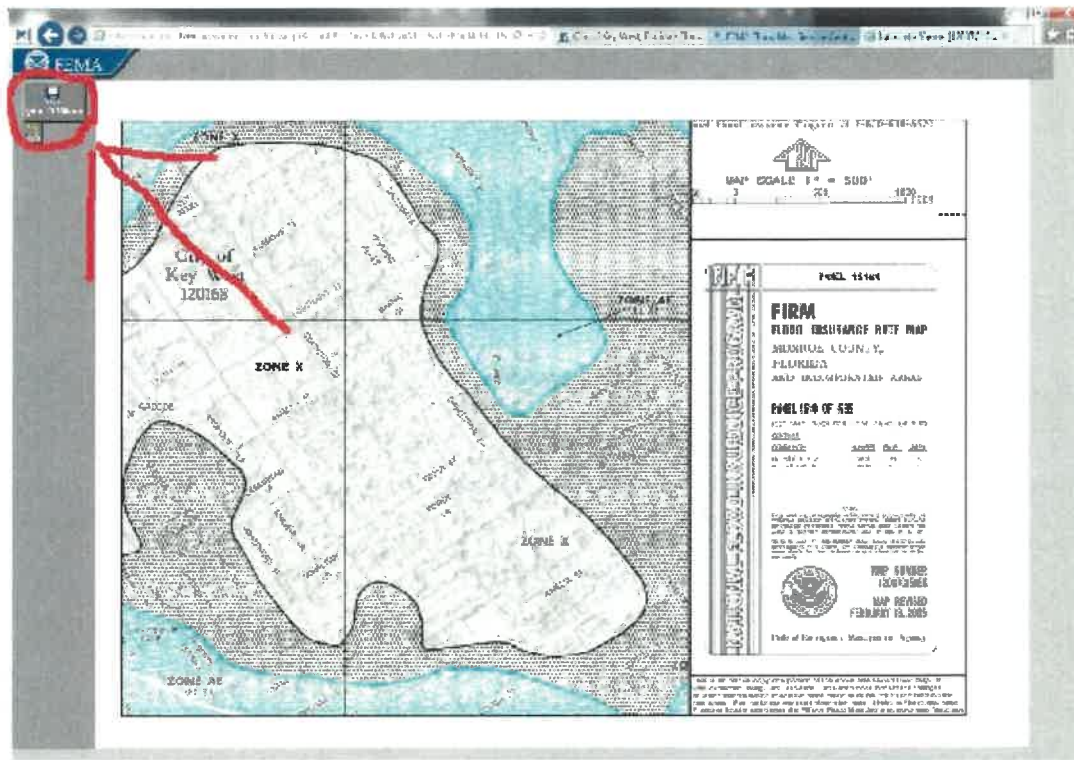
3. A flood map should appear. In the gray sidebar on the left, click "Make a FIRMette" (circled in red below).



4. A larger flood map should appear with a pink rectangle edged in green over the text to the left of the map. Left click on the pink rectangle and drag it to the area on the map where the property is located. Try to center the rectangle over the property; you only have to get close, not exact.
5. Back to the gray sidebar on the left click on the Adobe PDF logo near the bottom to create a FIRMette (circled in red below).



6. Your FIRMette should appear. In the upper left corner click on "Save your FIRMette (circled below in red) and save the file to your computer.



When a structure is close to a flood zone line, it can be difficult to determine from the old paper FIRMs in which zone a structure is located. You can zero in on your parcel by visiting FEMA's website and finding the digital maps on line at <http://arcg.is/1naWmy>. If a zone line intersects your property, it's best to discuss your options with your local floodplain expert and your insurance agent.

Important Note: If any portion of a structure (not the property lot) touches a flood zone dividing line, then the entire structure is considered to be in the zone with the most restrictive requirements or greater required elevation.

National Flood Insurance Program at 1-800-638-6620.



MAP SCALE 1" = 500'



NATIONAL FLOOD INSURANCE PROGRAM

PANEL 1516K

**FIRM FLOOD INSURANCE RATE MAP
MONROE COUNTY,
FLORIDA
AND INCORPORATED AREAS**

PANEL 1516 OF 1585

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
KEY WEST CITY OF	12048	1516	K
MONROE COUNTY	12328	1516	K

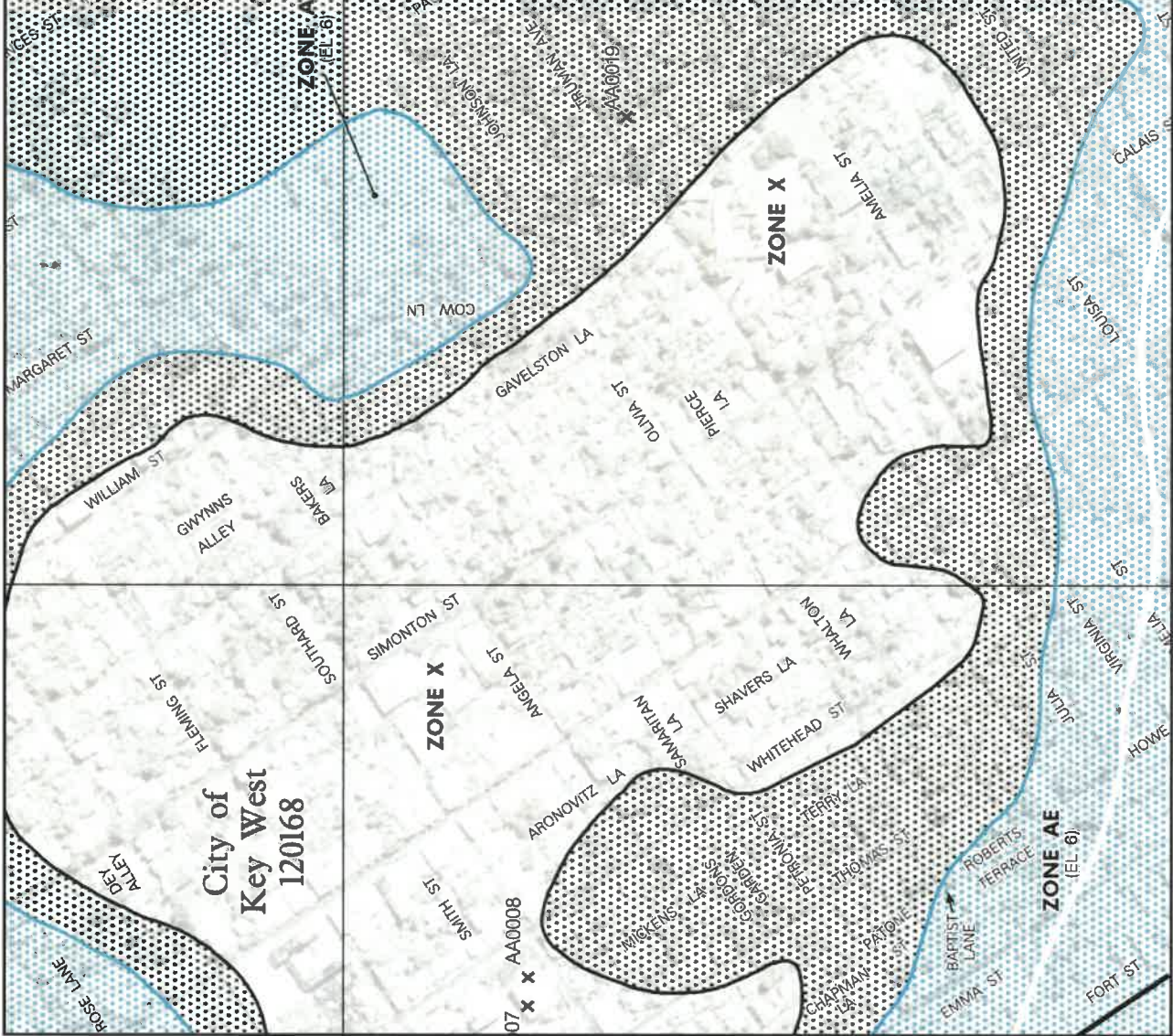
*NOTE- THIS MAP INCORPORATES APPROXIMATE BOUNDARIES OF UNINCORPORATED AREAS AND UNINCORPORATED AREAS ESTABLISHED UNDER THE COASTAL BARRIER IMPROVEMENT ACT OF 1990 (PL 101 650) based on User: The Map Number shown below should be used when placing map orders; the Community Number shown above should be used on insurance applications for the subject community



MAP NUMBER
12087C1516K
MAP REVISED
FEBRUARY 18, 2005

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using F-MIT On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps check the FEMA Flood Map Store at www.nsc.fema.gov





Federal Insurance and Mitigation Administration

Elevation Certificates: Who Needs Them and Why

If your home or business is in a high-risk area, your insurance agent will likely need an Elevation Certificate (EC) to determine your flood insurance premium. Floods mean rising water. Knowing your building's elevation compared to the estimated height floodwaters will reach in a major flood helps determine your flood risk and the cost of your flood insurance. An EC documents the elevation of your building for the floodplain managers enforcing local building ordinance, and for insurance rating purposes.

How an EC Is Used

If your building is in a high-risk area—a zone indicated with the letters A or V on a Flood Insurance Rate Map (FIRM)—the EC includes important information that is needed for determining a risk-based premium rate for a flood insurance policy. For example, the EC shows the location of the building, Lowest Floor Elevation, building characteristics, and flood zone.

Your insurance agent will use the EC to compare your building's elevation to the Base Flood Elevation (BFE) shown on the map being used for rating and determine the cost to cover your flood risk.

The BFE is the elevation that floodwaters are estimated to have a 1 percent chance of reaching or exceeding in any given year. The higher your lowest floor is above the BFE, the lower the risk of flooding. Lower risk typically means lower flood insurance premiums.

Who Needs an EC

For certain high-risk structures, an EC is required by an insurer as a condition for issuing flood coverage. There are exceptions. For example, if your building was constructed before your community's first FIRM became effective (known as pre-FIRM) and you are eligible for a subsidized rate, you do not need an EC to purchase coverage. However, subsidized rates for pre-FIRM buildings are being phased out through annual premium increases. Your full-risk rate is specific to the property, and an EC will be needed to calculate the property-specific full-risk rate. Depending on your elevation, the full-risk rate could already be lower than the subsidized rate.

Where to Get an Elevation Certificate for Your Building

1. Ask your local floodplain manager. One might already be on file. Every National Flood Insurance Program (NFIP)—participating community has a floodplain manager, but that person might have a different title or serve in multiple capacities.
2. Ask the sellers. When buying a property, ask the sellers to give you their EC. If they don't have an EC, ask if they can provide one before settlement.
3. Ask the developer or builder. In a high-risk area, the developer or builder might have been required to get an EC at the time of construction.
4. Check the property deed. ECs sometimes are included with the property deed.
5. Hire a licensed land surveyor, professional engineer, or certified architect who is authorized by law to certify elevation information. For a fee, these professionals can complete an EC for you. To find a professional surveyor:
 - Check with your State professional association for land surveyors.
 - Ask your State NFIP coordinator.
 - Talk to your local building permit office.

ECs are not required and are not used for rating in moderate- to low-risk areas (Zones X, B, and C), undetermined risk areas (Zone D), or certain high-risk areas eligible for other subsidies (e.g., Zones AR and A99). If you need

to document that your building is in one of these zones, you can simply provide a copy of the current FIRM that marks the building's location or obtain a letter signed and dated by a community official listing the building's address and flood zone. The property will remain eligible for the NFIP grandfather procedure if continuous coverage is maintained.

When You Need a New EC

If you make substantial changes to your building in a high-risk area—for example, you make an addition to your home or convert the garage to living space—you likely need a new EC to reflect the new building characteristics and Lowest Floor Elevation.

When You Do Not Need a New EC

As long as the structure information on your EC is accurate, you do not need a new one. If you get an EC from the previous property owner or have a copy of the one on file with your community, your insurance agent can use the EC to rate your policy.

If your community adopted new FIRMs and your building has not changed, your insurance agent can rate your policy using the information on the old EC and the FIRM used to rate your policy. However, you might need to provide additional information, such as new photographs of your home or business.

Plan for the Future

Building code requirements might change over time as flood risk changes and maps are updated. If you are remodeling or rebuilding, consider elevating to lower your flood risk, which, in turn, can lower your flood insurance rates and reduce the financial impact of the next flood.

USEFUL TERMS

- **Base Flood:** The flood having a 1 percent chance of being equaled or exceeded in any given year.
- **Base Flood Elevation (BFE):** The water surface elevation, expressed as an elevation above sea level, of the base flood. This is the minimum elevation a community must adopt for building standards.
- **Flood Insurance Rate Map (FIRM):** A map issued by the Federal Emergency Management Agency (FEMA) showing flood hazard areas, BFEs, and risk premium zones.
- **Pre-FIRM:** Buildings constructed before the community's first FIRM. Communities might not have elevation information on file for these properties.
- **Post-FIRM:** A building constructed on or after the date of the initial FIRM for your community. FIRM effective dates can be found at [FEMA.gov/fema/csb.shtm](https://www.fema.gov/fema/csb.shtm).

Resources:

For flood insurance information and to find an agent:

FloodSmart.gov Find your flood zone: [msc.fema.gov](https://www.msc.fema.gov)

Locate your State floodplain manager: [floods.org](https://www.floods.org)

Contact a surveyor from your National Society of Professional Surveyors state affiliate: [nsps.us.com](https://www.nsps.us.com)

Download a copy of the Elevation Certificate: [FEMA.gov/media-library/assets/documents/160](https://www.fema.gov/media-library/assets/documents/160)