

POST OFFICE BOX 296,  
LARGO, FLORIDA  
33779-0296



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LARGO, FLORIDA EST. 1905

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August 26, 2016

**YOU ARE RECEIVING THIS LETTER BECAUSE YOUR PROPERTY IS LOCATED IN  
OR NEAR A SPECIAL FLOOD HAZARD AREA**

Dear City of Largo Resident:

The City of Largo has been participating in the National Flood Insurance Program (NFIP) since 1991. Through the NFIP's Community Rating System, residents and businesses receive a discount on their flood insurance premiums in recognition of the City of Largo's efforts to reduce the negative impact of flooding. This letter is to inform you about the risk of flooding in the city, and to provide you with information on purchasing flood insurance to protect your property.

***Is my property at risk of flooding?***

Flooding in the city of Largo could be caused by several sources, including heavy storms, hurricanes, or overloaded drainage systems. A Largo Flood Zone Map is located on the back of this letter for a reference point. Properties located within or around a coastal high hazard area and the 100 year flood plain are at particular risk of flooding. Approximately 25% of all flood insurance claims, however, are paid on properties rated as being in the low-to-moderate risk areas. Just an inch of water can cause costly damage to your property, and you don't need to live near water to be flooded.

***What protection will flood insurance provided?***

Most property insurance policies do not cover damage caused by flooding. In addition, less than 50% of flooding events receive a Presidential declaration and federal disaster assistance, which is most often a loan that must be repaid with interest. Property owners can purchase flood insurance for eligible residential and commercial buildings and/or their contents, or residential or commercial property tenants can purchase contents-only coverage. A flood insurance policy will pay covered losses even if a disaster is not declared by the President. Due to the City of Largo's participation in the NFIP, your property is eligible for a reduced cost Preferred Risk Policy that will provide "peace of mind" flood insurance at an affordable price.

***How can I get more information?***




Contact your insurance agent for more information about flood insurance, or to purchase a flood insurance policy. In most cases, there is a 30-day waiting period after you purchase a flood policy before coverage is in effect, so don't wait until a flood is threatening. If you don't have an agent or your agent does not write flood insurance, the NFIP has an agent locator online at <http://FloodSmart.gov>. You can also get more details about flood insurance by contacting the NFIP at 1-888-379-9531.

If you have other questions, you can contact the Planning Division at (727) 587-6749, ext. 7301, or email [askplanner@largo.com](mailto:askplanner@largo.com).

Sincerely,

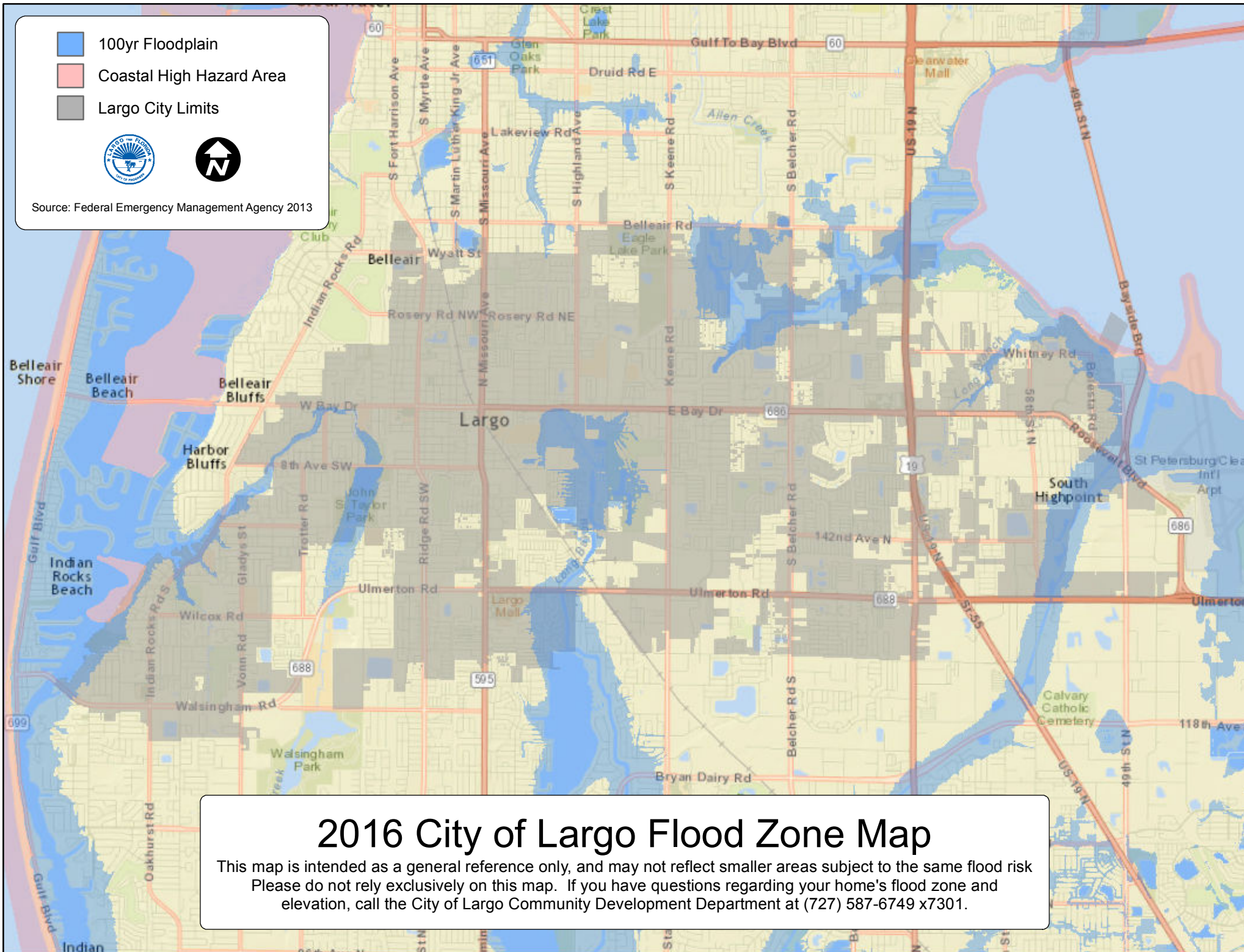
A handwritten signature in blue ink that reads "Carol Stricklin".

Carol Stricklin, AICP  
Director of the Community Development Department

-  100yr Floodplain
-  Coastal High Hazard Area
-  Largo City Limits



Source: Federal Emergency Management Agency 2013



## 2016 City of Largo Flood Zone Map

This map is intended as a general reference only, and may not reflect smaller areas subject to the same flood risk. Please do not rely exclusively on this map. If you have questions regarding your home's flood zone and elevation, call the City of Largo Community Development Department at (727) 587-6749 x7301.

CITY OF LARGO

# FLOOD HAZARD INFORMATION

*"In Pinellas County everyone is at risk for flooding. You may be in a flood zone, a storm surge area, or an evacuation zone."*



*"A few inches of water is all it takes to cause major damage to your home and its contents."*

## ► Protect the Natural Floodplain



### HOW YOU CAN HELP!

- Keep lawn clippings, leaves and other debris out of streets and storm drains.
- Do not dispose of yard debris in ditches, wetlands, ponds or streams.
- Do not fill a floodplain. Floodplains lessen the effect of flood and storm waters and provide natural storage areas for flood waters.

Remember, there are regulations against dumping. Storm drains carry rainwater directly to the nearest body of water.



### WHAT SHOULD I DO IF A FLOOD ADVISORY IS ISSUED?

#### WHEN THE WARNING IS ISSUED

- Keep tuned to local stations for evacuation information.
- Avoiding putting rescue workers at risk and obey evacuation orders.
- Store drinking water in sterile, covered containers.
- Place valuable objects on shelves, tables and counter tops.
- Fuel your vehicle and check oil and water.

#### DURING THE FLOOD

- If floodwater threatens to enter your house, turn off electricity main circuit box.
- Stay on higher ground.
- Do not drive on flooded road.
- Do not attempt to wade in water above your knees.

#### AFTER THE FLOOD

- Do not return to your home until officials give the "all clear."
- Do not eat food that has come into contact with floodwater.
- Use non-perishable food.
- Drink only bottled or previously stored water.
- Stay way from disaster areas.
- Do not handle live electrical equipment.
- Report downed power lines.
- Tune into local radio and tv stations for emergency information.

#### FLOOD WARNING ADVISORY

The Tampa Bay region, including the City of Largo, depends on the National Weather Service (NWS) office in Ruskin, Florida for flood threat warnings. The NWS issues flood advisories for our area when expected rainfall may overflow drainage systems and cause isolation of structures due to the potential of ponding floodwater. Local radio and television stations routinely broadcast advisories issued by the NWS. Sign-up for free community notification service at:

[PinellasCounty.org/Emergency](http://PinellasCounty.org/Emergency)

## LARGO.COM/FLOODING

City of Largo · Community Development Department · (727) 587-6749 ext. 7301



## PROPERTY PROTECTION

- Elevate your utilities, such as water heaters, AC units, etc.
- Implement floodproofing techniques.
- Visit [Largo.com/flooding](http://Largo.com/flooding) or contact the City of Largo Planning Division at (727)587-6749 ext. 7301

## SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The City of Largo and the National Flood Insurance Program require that if the cost of reconstruction, rehabilitation, additions, or other improvements to a building equals or exceeds fifty percent of the building's market value, the building must meet the same construction requirements, including lowest floor elevations, as new building. Substantially damaged buildings must also be brought up to the same standards.

## FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All buildings under construction within the City of Largo require permits. Contact the City's Building Division at **201 Highland Avenue** prior to any construction activities. Illegal floodplain development can be reported to Code Enforcement at (727)586-7488.

## FLOOD INSURANCE

Homeowner's insurance policies do not cover losses due to flooding. Flood insurance is mandatory for federally backed mortgages on buildings located in the special flood hazard area. Contacting a local insurance agent or lender for details is suggested. Be aware that there is a 30-day waiting period before coverage goes into effect – so don't delay.

Visit [FloodSmart.gov](http://FloodSmart.gov) or call toll-free, (888)379-9531 for information on policy rates and coverage.

## WHAT IS MY RISK?

The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required by federal law to carry flood insurance. You can find your flood hazard area by calling (727)587-6749 ext. 7301.

Elevation Certificates are available for some properties. Call (727)587-6749 ext 7301 to determine if an Elevation Certificate is available for a specific property or for more information on Largo's floodplain management program.

Flood Insurance Rate Maps and parcel specific flood zone information can also be viewed at the Federal Emergency Management Agency: [Msc.fema.gov](http://Msc.fema.gov)



# LARGO.COM/FLOODING

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