



March 1, 2019

**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 provide?

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?

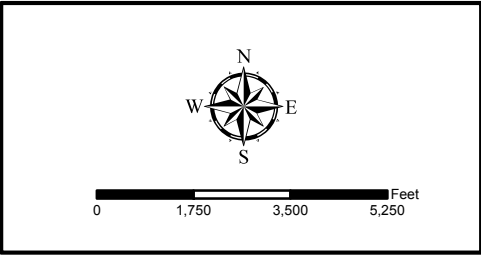
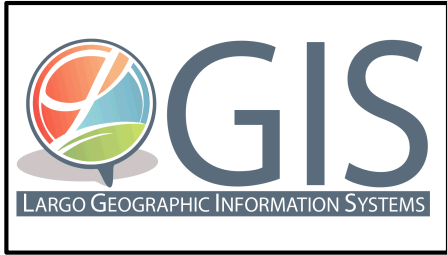
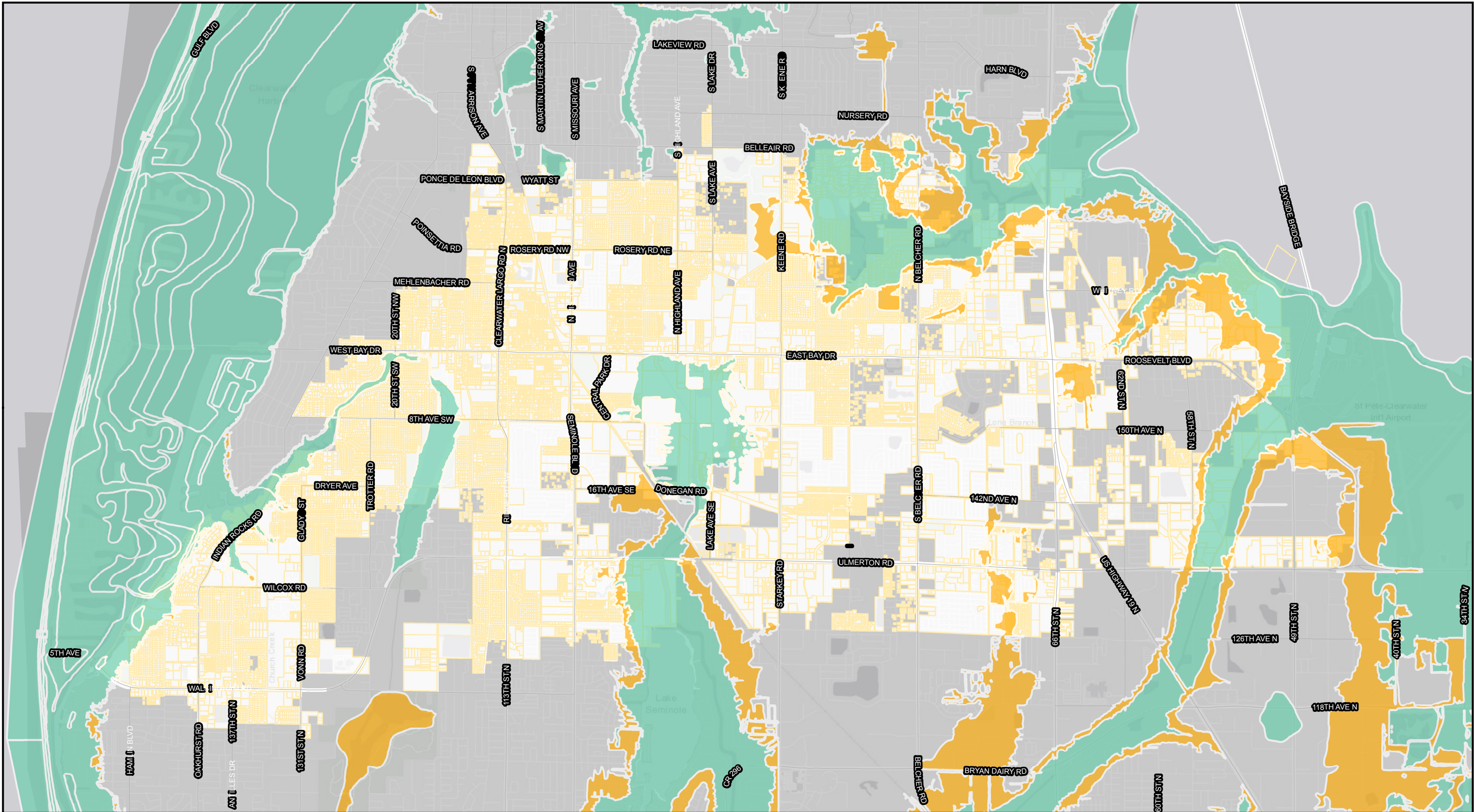
Contact your insurance agent for more information about flood insurance, or to purchase a flood insurance policy. In most cases, there is a 30-day waiting period after you purchase a flood policy before coverage is in effect, so don't wait until a flood is threatening. If you don't have an agent or your 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 askaplanner@largo.com.

Sincerely,

Carol Stricklin

Carol Stricklin, AICP
Director of the Community Development Department



2019 City of Largo Flood Zone Map

Flood Inundation Risk	1.0% Annual Flood Risk	City of Largo Parcels
	0.2% Annual Flood Risk	Outside Largo City Limits

Date: 2/28/2019