

# TAURUS FLOOD

## ***Understanding Flood Zones***

*July 2024*



- Definition
- Special Flood Hazard Areas
- Non-Special Flood Hazard Areas

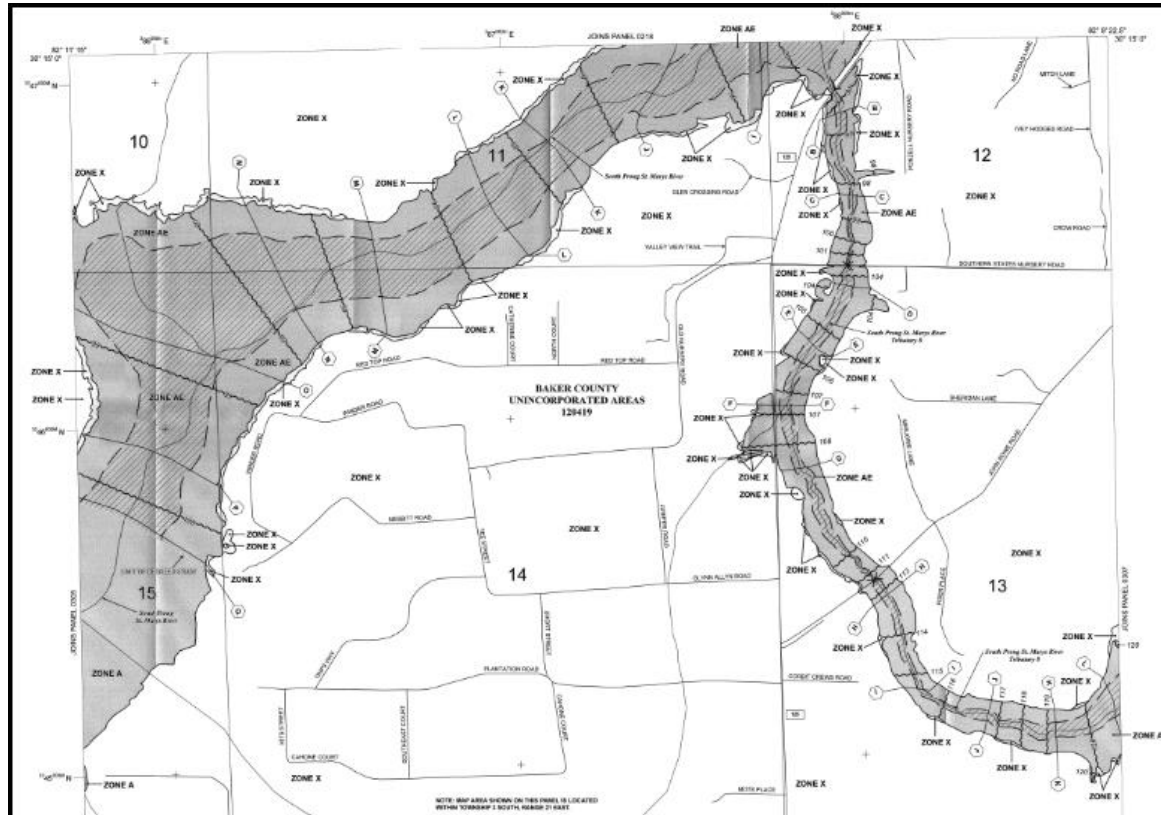
# Fact

*Everyone is in a Flood Zone!*



# What is "Zone"?

Geographical areas that FEMA has defined according to varying levels of flood risk shown



**NFP** PANEL 0306C

**FIRM**  
FLOOD INSURANCE RATE MAP

**BAKER COUNTY,  
FLORIDA  
AND INCORPORATED AREAS**

PANEL 306 OF 345  
(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
BAKER COUNTY UNINCORPORATED AREAS	122419	0306	C

Notice to 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  
12003C0306C**  
**EFFECTIVE DATE  
JUNE 17, 2008**

Federal Emergency Management Agency

Zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map (FHBM)

# Special Flood Hazard Areas (SFHAs)

*An area having special flood, mudflow, or flood-related erosion hazards, and shown on an FHBM or FIRM as Zones beginning with A or V*

## High Risk Areas

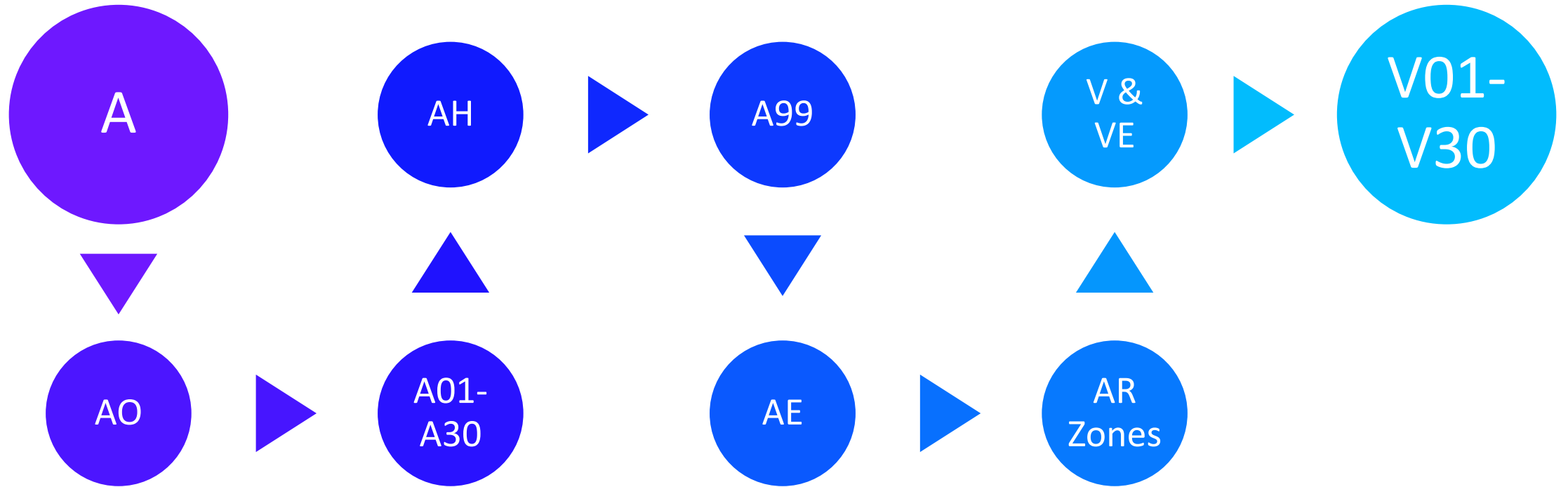
Zones  
beginning  
with A or V

A =  
Accumulation

V = Velocity

1% chance of  
flooding  
annually

# SFHA Zone Designations



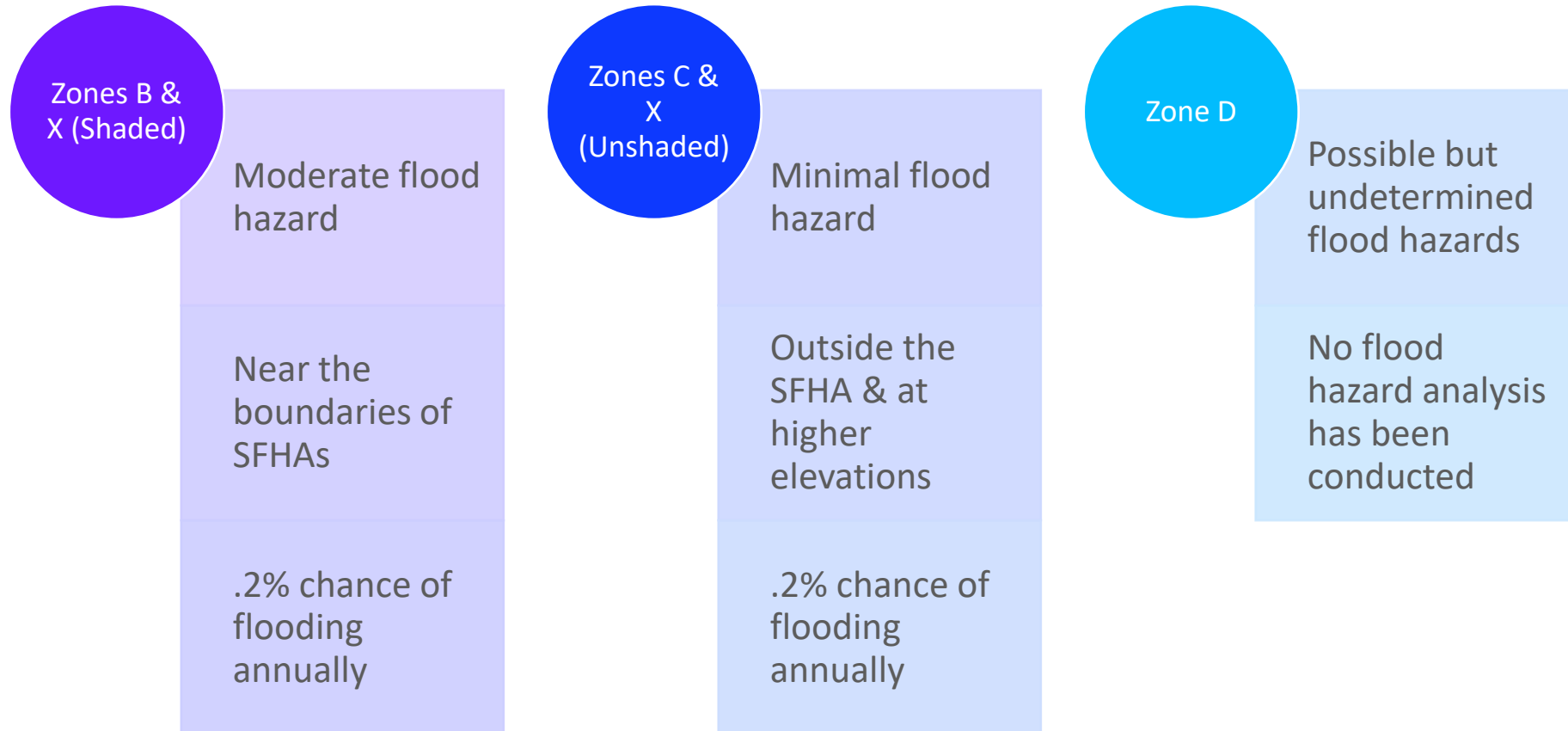
# *Did You Know?*

**Risks have a 26% chance of flooding during a 30 year mortgage in high risk areas versus a 10% chance of a fire**



# Non-Special Flood Hazard Areas (Non-SFHAs)

*Areas outside SFHAs, where the flood risk is lower and where mandatory flood insurance purchase requirements and floodplain management standards do not apply*



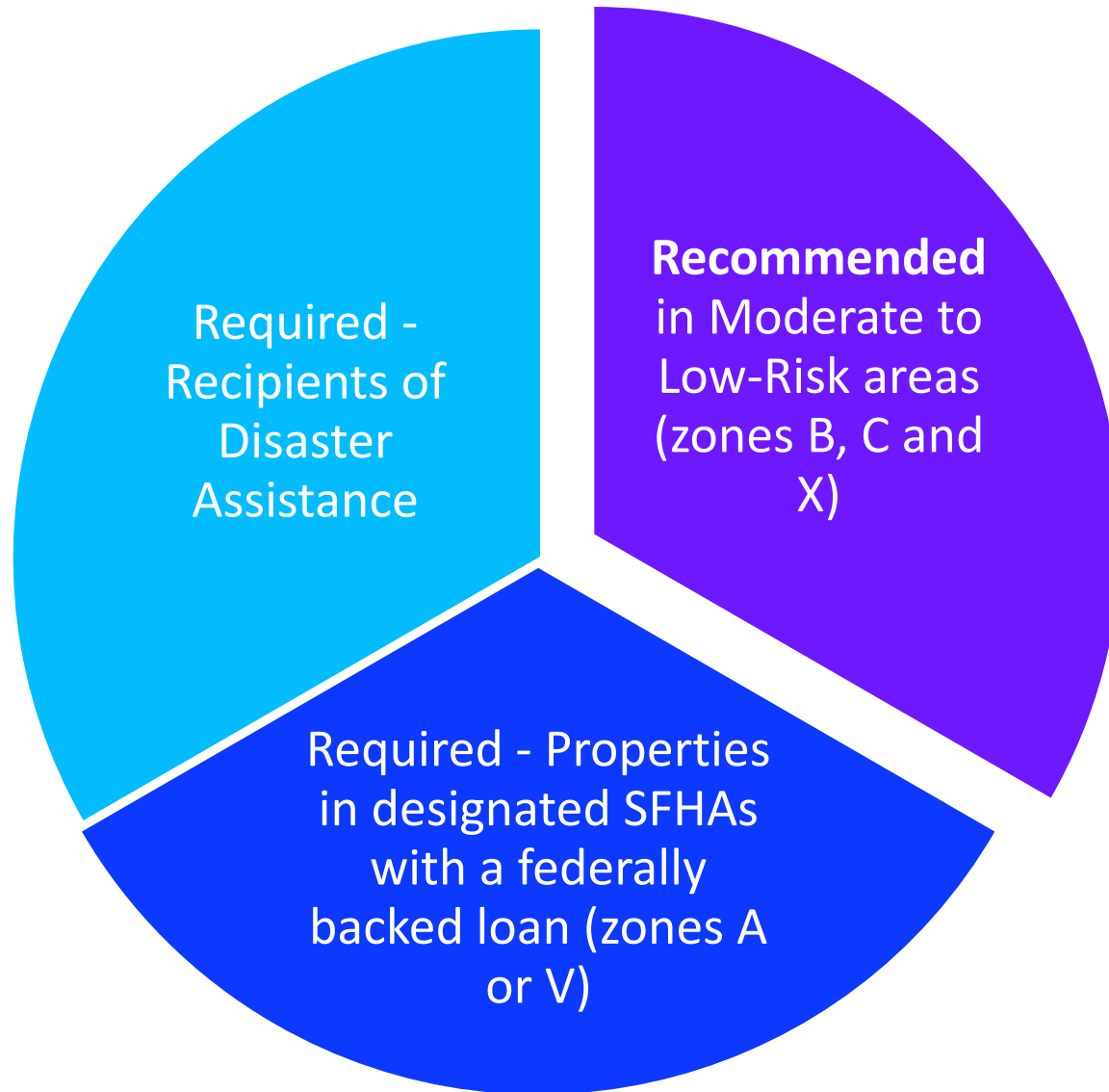


# *Did You Know?*

**Nearly 30% of NFIP flood claims occur in these moderate to low risk areas annually**



# When is Flood Insurance Required?



# More Flood Facts...



98% of counties in the US have suffered a flood



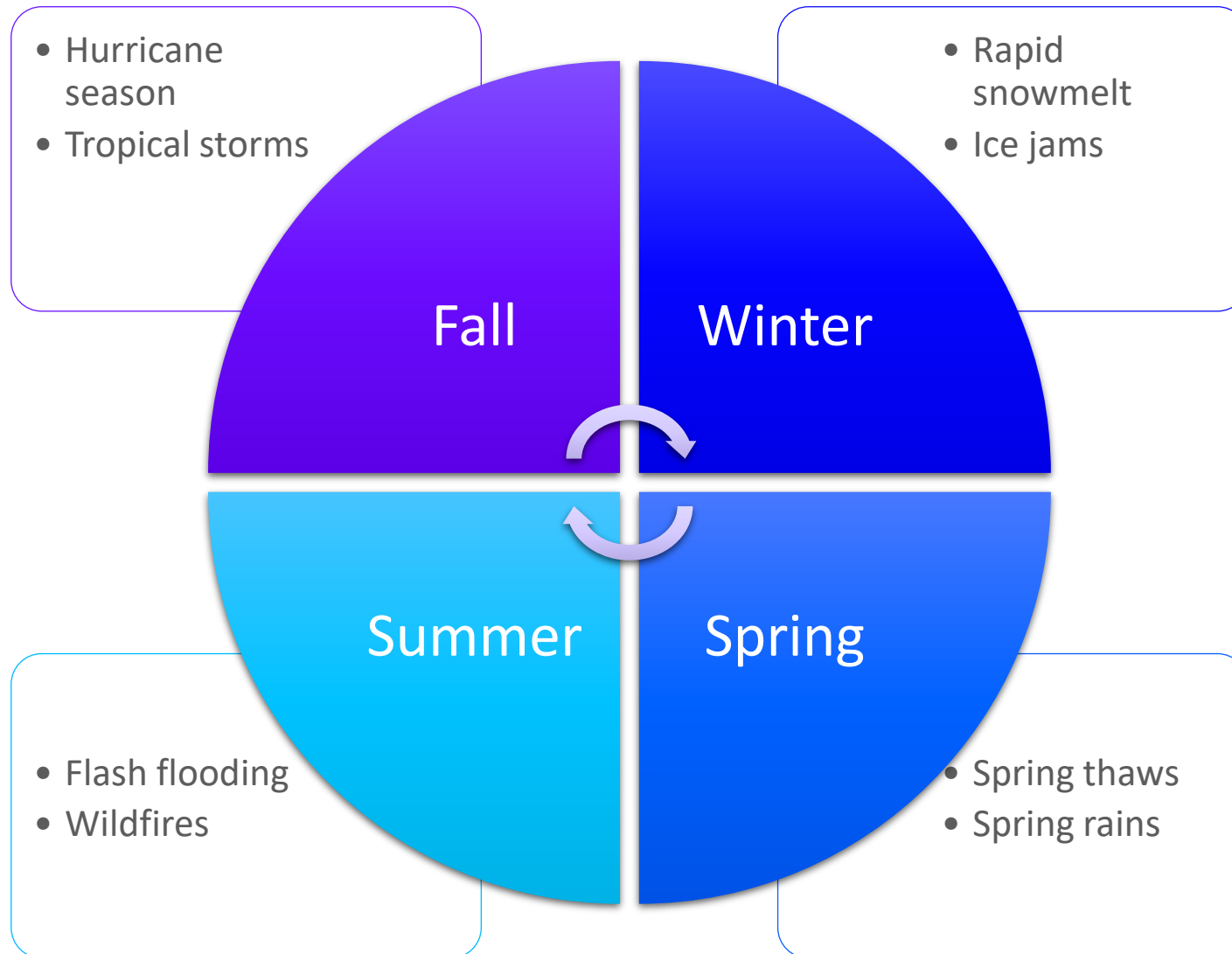
In 2007 all 50 states experienced a flooding event



Floods are the nations most common and costly natural disaster



# Flooding Knows No Season



***Record  
Flooding  
in  
Missouri***



# FACT

Just 1 inch of water can cause \$25,000 of damage to your home



# Be an Advocate for the Product



# Protect What's Important



Protect  
Your  
Clients



Round  
Out Your  
Portfolio



Protect  
Yourself



# Resources

## FEMA/NFIP Flood Insurance

- <https://fema.gov/flood-insurance>

## FloodSmart

- <https://agents.floodsmart.gov>

## Taurus Flood

- <https://edu.myflood.com>

*By making flood insurance your business,  
you can help protect your clients*

**THANK YOU**



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