



Town of Ponce Inlet

4300 South Atlantic Avenue
Ponce Inlet, Florida 32127
Phone: (386) 236-2150
Fax: (386) 322-6717
www.ponce-inlet.org

August 17, 2020

Dear Ponce Inlet Resident:

Every year, flooding causes more property damage in the United States than any other type of natural disaster. The National Flood Insurance Program (NFIP), a part of the Federal Emergency Management Agency (FEMA) has asked the Town to provide information to keep residents current with flood insurance information. It is important to have protection from floods which can occur from hurricanes, tropical storms, heavy rains and other weather conditions and standard homeowner's insurance doesn't cover flooding from rising water. The Town participates in the National Flood Insurance Program (NFIP) and all property owners can purchase flood insurance for structures and contents within the Town.

Please know flooding can happen anywhere, but certain areas are more prone to serious flooding, and standard homeowners' policies **do not cover flooding** from rising water. To determine the flood zone for your property, please contact the Hank Baker, Chief Building Official/Floodplain Manager, Planning & Development Department at 386-236-2185 or hbaker@ponce-inlet.org.

Properties out of the SFHA

- No Color Overlay = "Flood Zone X" = Area of Minimal Flood Hazard
- Magenta/Purple Shading = "Shaded Flood Zone X" = 0.2% Annual Change Flood Hazard, Areas of 1% Annual Change Flood with Average Depth less than 1 foot, or a Drainage Area of less than 1 Square Mile

Properties in the SFHA

- Cream/Orange/Blue Shading = Flood Zone A, AE or AH = Areas subject to inundation by a 1% Annual Change Flood

To obtain more information about flood insurance to protect your property and its contents, **contact your insurance professional**. Your insurance professional will explain your flood insurance needs and to check if you are fully insured. Information is also available by contacting the Town of Ponce Inlet, Planning & Development Department at 386-236-2185 and from www.floodsmart.gov website.

Any questions or assistance, please visit your local Building Department.

Sincerely,

Mayor Gary Smith

The Town of Ponce Inlet staff shall be professional, caring, and fair in delivering community excellence while ensuring Ponce Inlet citizens the greatest value for their tax dollar.