



# DO YOU HAVE FLOOD INSURANCE?

Your property is in or near the flood hazard area as mapped by the Federal Emergency Management Agency. The purpose of this pamphlet is to inform residents and property owners of the presence of flood hazards and suggest possible actions which may be taken to protect persons and property.

## FLOOD HAZARD

**Y**ou don't need to live near water to be flooded. Properties in the City of Orlando's floodplain are subject to flood problems caused by heavy storms, hurricanes, or inadequate or overloaded drainage systems. Just an inch of water can cause costly damage to your property.

Your property may be sufficiently elevated such that it has not flooded recently. However, you are still at risk since the next storm could be more intense. If your property is located in the floodplain, the odds are that someday your property will be damaged. This flyer gives you some ideas of what you can do to protect yourself.

The first thing you should do is to check your flood hazard. Flood maps and flood protection references are available at the Orange County Public Library. You can also visit the Office of Permitting Services on the first floor of City Hall to see if you are in a mapped floodplain. If so, they can give you more information, such as copies of elevation certificates on buildings built in the floodplain since 1992. Even if you are not in a floodplain, there still may be some risk of flooding.

If requested, a staff member will visit your property to review its flooding potential and explain ways to stop flooding or reduce flood damage. Call Permitting Services at 407.246.2271. These services are free. If you are in a floodplain or have had a flood, drainage or sewer backup problem, check out these sources of assistance.

## FLOOD SAFETY

- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that there are no hidden obstacles.
- Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.
- Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.



- Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.



## FLOOD INSURANCE

Standard homeowners insurance policies do not cover damage caused by flooding. However, the City of Orlando is a participant in the National Flood Insurance Program (NFIP), which means that you can purchase flood insurance to protect your property against the hazard of flooding. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Tenants can purchase contents-only coverage. City of Orlando residents and business owners will receive a discount on their flood insurance premiums in recognition of efforts made by the City of Orlando to reduce the impact of flooding.

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!

Federal disaster assistance requires a Presidential declaration, which happens in less than 50% of flooding events. A flood policy will pay covered losses even if a disaster is not declared by the President. The most typical form of federal assistance is a loan that must be repaid with interest.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. If you are covered, double-check that the building coverage is adequate and make sure you have contents coverage. Remember: even if you have never been flooded, or if you have flood-proofed your property, the next flood could be worse. Flood insurance covers all surface floods.

Contact your insurance agent for more information or to purchase a flood insurance policy. If you don't have an agent, or your agent does not write flood insurance, the NFIP has a toll-free number for agent referrals, 1.800.CALLFLOOD (1.800.427.5593). You can also get more details about flood insurance at [floodsmart.gov](http://floodsmart.gov).



## PROPERTY PROTECTION MEASURES

There are various actions which can be taken to floodproof structures. Electrical panel boxes, furnaces, water heaters, and washers/ dryers should be elevated or relocated to a location less likely to be flooded. Basement floor drains and interior and exterior backflow valves can be installed, and interior floodwalls can be placed around utilities.

If flooding is likely and time permits, move essential items and furniture to the upper floors of your home. Keep waterproofing materials like sandbags, plywood, plastic sheeting, and lumber handy. This action will help minimize the amount of damage caused by floodwaters.

Floodproofing a house means altering it so floodwaters will not cause damage. Different floodproofing techniques are appropriate for different types of buildings. Use the following as a guideline:

If you have a basement, split level, or other floor below ground level, there are lots of ways to protect your basement or lower floor from seepage and sewer backup. Some of the more common methods are constructing flood berms, flood walls or "wet floodproofing." "Wet floodproofing" is a method of reducing flood loss by moving all items subject to damage out of harm's way so water can flow without causing any damage.

If your house is on a slab foundation, investigate a low floodwall, berm or "dry floodproofing" (i.e., making the walls watertight and closing all the openings when a flood comes).

If your house is on a crawlspace, a low floodwall, berm or "wet floodproofing" will work. If floodwaters rise above the first floor, it is relatively easy to elevate the building above the flood level. No matter what kind of building you have, some last minute emergency measures can help. For example, you could move valuable items (photos, antiques, and other "irreplaceables") or items that are most damaged by floodwaters (upholstered furniture, stuffed toys, mattresses, foam rubber, etc.) up to a higher level. You can place sandbags or plastic sheeting in front of doorways and other low entry points. Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you don't forget anything after you hear the flood warning.

An excellent source for more information is *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding* (FEMA publication 312). It can be read at the Library, ordered (for free) from the Federal Emergency Management Agency by calling 1.800.480.2520, or viewed and downloaded from FEMA's website, at <http://www.fema.gov/rebuild/mat/fema312.shtm>



## FLOODPLAINS - NATURAL AND BENEFICIAL FUNCTIONS

Floodplains should be seen in their natural context. They are more than just hazardous locations for human development. Open and natural areas, such as forest preserves, absorb much more rain and floodwater than urbanized areas reducing flood flows on downstream properties. Wetland plants filter stormwater runoff, making stormwater cleaner for those downstream. These floodprone areas are used by a variety of wildlife and provide habitat for species that cannot live or breed anywhere else.

It is important that we preserve such natural areas and wetlands. While some development is allowed, the City, State and Federal agencies make sure that the natural benefits of any filled wetlands are mitigated by the creation of additional or improved wetland habitats nearby.

Methods provide a natural habitat for native prairie and wetland plants with deep root systems that absorb and utilize stormwater better than typical lawns. Preserving these plants reduces flooding and stormwater pollution.

Another concern is water quality. The storm drain system carries untreated stormwater runoff directly to our streams. Pouring wastes into storm drains directly impacts our environment. Oil, anti-freeze, paint, fertilizer and pesticides pollute the water, destroy plants, and endanger wildlife. For example, one quart of oil can contaminate 250,000 gallons of water. The oil from one motor oil change can create an eight acre oil slick. We should all do our part to help keep our streams and storm drains free of pollutants.

## FLOOD WARNING SYSTEM

Flood warnings are forecasts of impending storms and are broadcast to the public by the NOAA Weather Radio, commercial radio and TV stations and through local emergency agencies. These warnings are intended to provide all citizens advanced warning in order to prepare, protect and lessen their exposure to damage from flooding. These broadcasts provide detailed information and establish predictions of duration and expected flood levels.

The most serious threat of general flooding is during the hurricane season (June through November). Flood watches (when conditions are right for flooding) and flood warnings (flooding is imminent) will be issued by local TV and radio stations.

Residents should tune to local news broadcasts and be alert to special local advisories.

## FLOODPLAIN DEVELOPMENT PERMITS

Most resident lots are designed so water will flow away from the building and along property lines to the street, storm sewer, or storm channel. Fences, accessory structures, landscaping and pools block this flow. Always check with the Permitting Office before you build on, fill, alter, or regrade your property. A permit is needed to ensure that those projects do not cause problems on your or other properties.

Every piece of trash and debris can contribute to flooding. Even grass clippings and branches can accumulate and plug channels. If your property is next to a ditch or storage basin, please do your part and keep the banks clear of brush and debris.

You can do your part in helping the drainage system work. Sweep or pick up your gutters to prevent blockages in the storm sewers. Pick up trash and fallen branches in the ditches.

Do not dump or throw anything in the ditches or basins. Dumping in our ditches or storage basins is a violation of City code. If you see dumping or debris in the ditches or basins, filling or construction near property lot lines, or filling or construction in the floodplain without a permit sign posted, contact the Permitting Office at 407.246.2271. The debris from these or projects may cause flooding on your property.

Building in the floodplain is regulated in accordance with the City's floodplain Development Ordinance. All development is required to be elevated one foot above the base flood elevation in designated flood hazard areas. In addition, any building within the floodplain must compensate for any loss of flood storage volume.



# SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The City Ordinance also requires that all substantial improvements to a building be treated as a new building. A substantial improvement is defined as the value of an addition, alteration, repair or reconstruction project exceeds 50% of the value of the existing building. In the case of an addition, only the addition must meet current code to be protected. In the case of an improvement to the original building, the entire building must meet current floodplain development regulations.

These regulations are designed to protect you and your neighbors. By keeping the drainage system clear and getting the proper permits before you build, we can reduce flooding and other drainage problems.



Provided by the City of Orlando 2010

# DRAINAGE SYSTEM MAINTENANCE

The City of Orlando has a storm drainage system which is composed of both open and closed segments. The open sections are drainage swales/ditches which are utilized to carry storm waters away from homes to drainage storage areas, such as ponds and lakes. The closed system is comprised of storm water inlets and piping which also carry the water from streets and developments to drainage areas.

Maintenance of these systems is very important. Debris in ditches and streams obstruct the flow of water which can cause overflow onto roads and private property. Partial or complete filling in of these ditches can reduce the flood flow capacity, which will also result in overflow and flooding conditions.

The City of Orlando takes the maintenance of these drainage systems very seriously so that a high flood flow capacity can be realized. City crews clear and perform other maintenance work on the system regularly, particularly after large storms.

Keep everything out of storm drains except the rainwater runoff they are designed to collect.

Do not put anything down a storm drain that you would not want to drink or swim in!



## CITY OF ORLANDO

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