

FLOOD SAFETY AND AWARENESS

Presented by: The Seminole County FL. (Building Division)



Your property may be located in a special flood hazard area (SFHA), (incorrectly, but more commonly referred to as the 100 year Flood Plain). Your property may be high enough that it was not flooded in our most recent flood from Tropical Storm Faye. However, it can still be flooded in the future because the next event could be worse. If you are located in the floodplain, someday your property will flood. The following information contains things you should know as a resident of the unincorporated areas of Seminole County to protect yourself from flooding.

1) Seminole County Flood Hazard: Seminole County is a non-coastal community and our primary threat from wide spread flooding is caused by slow moving and/or multiple tropical storm systems occurring over a relatively short period of time. Some of the largest bodies of water that contribute to flooding in Seminole County are Lake Jesup, Lake Harney, Lake Monroe, Lake Brantley, Lake Howell, Bear Lake, Lake Mills, Lake Pickett, the Wekiva River and the St. Johns River. Localized minor flooding may occur at any time due to our threat from brief torrential downpours in the wet summer months. The greatest threat is in the case of an unusually wet rainy season causing high water tables, saturated soils and then a tropical system in addition to that. **HISTORY** - Major storms and Hurricanes have caused flooding within Seminole County, most recently tropical storm Faye in 2008, the multiple storms of 2004, (Charlie, Frances and Jeanne) and Hurricane Donna in 1960.

2) What You Can Do to Protect Your Property and Be Safe: You should know your flood hazard. Check with the Seminole County Building Division at 407-665-7335 to find out what flood zone you are in, and if available, what the Base Flood Elevation (BFE) is for your property. You can get a good idea of your flood zone from the map provided in the Building Division Office or on the Building Division website <http://www.seminolecountyfl.gov/gm/building/flood/index.aspx>. You may also view your local news channels and refer to the AT&T Real Yellow Pages to gain additional information including evacuation routes and the location of emergency shelters. There are specific measures you can take to protect yourself from flood waters. Learn how to turn off the gas and electricity to your house and do so if flooding is imminent. Be sure not to walk through flowing water or drive through flooded areas. Drowning is the number one cause of flood deaths, followed by electrocution. Electrical currents from downed power lines and your homes circuits can travel through water causing a safety hazard, **STAY OUT OF FLOOD WATERS!!** Contact the Seminole County Building Division for free publications on how to protect yourself and your home. Additional information can be found on the FEMA web site at <http://www.fema.gov/>.

3) FLOOD INSURANCE - The Unincorporated areas of Seminole County participates in the National Flood Insurance Program (NFIP). In doing so, local insurance agents can sell a Flood Insurance Policy, which is separate from regular property insurance, at subsidized rates set by the Federal Government. The Federal Government passed a law making it mandatory for owners to obtain a Flood Insurance policy if the structure is in Special Flood Hazard Area (SFHA) and the loan is federally backed. Flood Insurance can be purchased to cover the structure alone or to cover a combination of the structure and contents. Some people have purchased flood insurance because it was required by the bank when they got a mortgage. Usually these policies only cover the structure and not the contents. Renters can also buy coverage for contents, even if the owner does not have structural coverage. A new insurance policy is now available that assists in bringing a non compliant structure up to the current NFIP standards if the building is substantially damaged or repetitively flooded. Flood Insurance is also available for structures outside of the Special Flood Hazard Area (Zone X). There is normally a 30 day waiting period before flood insurance goes into effect, therefore it is essential to plan ahead. Contact your insurance company to get a flood insurance policy, and remember your home owner's insurance policy **does not** protect you from flood damage. Unincorporated Seminole County participates in the Community Rating System (C.R.S.) and by doing so flood insurance policy holders in the Special Flood Hazard Area receive a discount on their policy cost.

Maximum Coverage for Flood Insurance

The flowing chart lists the amounts of maximum coverage available to property owners in Seminole County.

Building Coverage

Single Family Dwelling \$250,000
Other Residential \$250,000
Non-residential \$500,000
Small Business \$500,000

Contents Coverage

Residential \$100,000
Non-residential \$500,000
Small Business \$500,000

4) PROPERTY PROTECTION — In order to protect your property, electrical panel boxes, heat pumps, A/C units, washers and dryers and water heaters should be elevated or relocated to areas less likely subject to flood waters, Elevate and anchor fuel tanks. In the event of imminent flooding in your area, raising the furniture and other valuables on blocks will also offer some protection. If you have a basement, take preventative measures from flooding due to sewer backup or sump pump failure by having a check valve installed. Know what options there are to retrofit your house. Retrofitting means to alter the building to eliminate or reduce flood damage. There are several options to consider: elevation, flood barriers, dry floodproofing, and wet floodproofing. (Keep



in mind floodproofing is recognized by the NFIP as an option only for non-residential structures to be brought into compliance). There are several references in the public libraries on retrofitting and additional documents pertaining to flood plain management topics. It is a good idea to keep materials around the house like sandbags, plywood, lumber and plastic sheeting. These can help minimize the damage caused not only by flood waters, but damage by hurricane force winds too. Personnel from the County are prepared (in unusual circumstances and on a limited basis) to make site visits, upon request, to assist property owners with flooding, drainage and sewer problems and to address any site-specific flooding concerns within the Community. This service is provided at no charge. For additional information on flooding, flood insurance, flood zones, retrofitting, how to pick a contractor, or obtain an already existing elevation certificate you may call the Seminole County Building Division at 407-665-7335. Contact the Building Division if you are interested in elevating your building above the flood level or selling it to the County, we may be able to apply for a Federal Grant to cover 75% of the cost.

5) NATURAL and BENEFICIAL FUNCTIONS OF FLOOD PLAINS Natural Flood Plains generally include stream, river, lake and wetland areas and low lying areas along canals. Our Natural Flood Plains reduce damage by allowing flood waters to spread out over large areas which helps facilitate absorption into the ground, reduces flow rates and serves as a flood storage area to reduce downstream peaks. We should all do our part to help keep our flood plain and flood plain waters free of contaminants such as oil, paint anti-freeze and pesticides. These chemicals pollute the wetland, flood plain and aquifer waters, thus decreasing the water quality that local wildlife depends upon for their habitat.

6) Emergency Warning / Notification: Seminole County Division of Emergency Management coordinates emergency warning and notifications through a multi-modal approach to warnings including, but not limited to NOAA weather radios, Civil Emergency Messages, Emergency Broadcast System, Emergency Alert System, electronic text/media notification, cable interrupt, and reverse calling systems. Seminole County Division of Emergency Management funds a reverse answering system to notify citizens of threats prior to a disaster. These warnings are sent via telephone to potentially affected citizens by using GIS mapping for those affected areas or the entire County.

7) Storm Ready Designation: Officials with the National Weather Service in Melbourne, Florida awarded Seminole County the designation of "STORMREADY". This nationwide program assesses the capability of a community to receive and disseminate severe weather information. The designation is only granted to those communities that have established a high degree of readiness for natural disasters such as hurricanes, tornadoes and floods.



8) PERMIT REQUIREMENTS — There are certain things you need to know when considering this question. The Seminole County Flood Ordinance requires that all construction, additions, conversions and/or development comply with certain minimum standards intended to minimize damage from floods. For example, houses and certain other structures are required to be built at or above the 100 year base flood elevation. The Seminole County Building Division and Flood Plain Ordinance requires

that building permits be obtained from the Building Division, and possibly the Planning & Development Division. The Seminole County Flood Plain Ordinance has restrictions on the placement of fill in Special Flood Hazard Areas. The Seminole County Planning and Development division requires permits for certain land disturbing activities and requires water quality and erosion control best management practices for construction even if a landsite development permit is not required. To obtain a building permit, contact the Seminole County Building and Zoning Division at The Seminole County Services Building (CSB) located at 1101 East 1st. St., Sanford F1 32771 or phone them at 407- 665-7050. All development must have a permit. If you see someone working without a permit or for additional questions or concerns about permits, please do not hesitate to call.

9) SUBSTANTIAL IMPROVEMENT REQUIREMENTS — Any substantially improved or substantially damaged home must be brought up to the National Flood Insurance Program (NFIP) and the County's Floodplain Ordinance requirements. This is commonly referred to as the 50% rule. The 50% rule states that if the lowest finished floor of an existing house is at or below the base flood elevation (BFE) and the cost of repairs or improvements equal or exceed 50% of the pre-damaged or pre improvement value of the structure, the entire structure shall be brought into compliance with the NFIP and the Seminole County Floodplain Ordinance.

10) DRAINAGE SYSTEM MAINTENANCE — In addition to flood insurance, you should protect your structure by ordinary preventive means. For example, do not sweep or blow yard leaves, pine



needles, grass clippings or soil into the streets, storm water systems, ditches or streams. When heavy rains come, the water must go somewhere. If any means of drainage are blocked, this can contribute greatly to flooding. If your property is adjacent to a drainage ditch, please aid the County by keeping the banks clear of brush and debris. The County has a program which can help to remove major blockages such as downed trees. Dumping in ditches is prohibited as stated in the County's Storm Water Management Ordinance. To report someone dumping trash in the canals, storm

drainage system or drainage ditch, or to request needed maintenance of drainage facilities, please contact the Department of Public Works/ Roads and Storm water Division 407-665-ROAD (7623).

11) Unincorporated Seminole County FLOOD PRONE AREAS- Portions of Seminole County are located in a Special Flood Hazard Area. You can review flood zone map information at <http://www.seminolecountyfl.gov/gm/building/flood/hazardareas.aspx> calling the Seminole County Flood information line at 407-665-7335 or by visiting the Seminole County Building & Zoning Division at the County Services Building.