

BE PREPARED

Knowing Your Flood Zone



The old saying "April showers bring May flowers" doesn't really describe Florida's weather. Our rainy season usually doesn't kick off until June or even July, however the time for evaluating your need for flood insurance is not when potential flood waters are rising but NOW.

What Is the Risk Your Home Will Be Flooded?

Although any home could be at risk because of heavy rains, inadequate drainage systems or failed infrastructure, some homes or properties in Altamonte Springs are at greater risk due to their elevation and proximity to a lake, river or other water body. Your property may be high enough that it has not flooded recently, even during Tropical Storm Fay in 2008. However, the potential for flooding still exists. If you are in a floodplain, also known as a Special Flood Hazard Area (SFHA), the possibility is that someday your property could be damaged!

How Do You Know If You Are In a SFHA?

The Federal Emergency Management Agency (FEMA) is responsible for publishing the Flood Insurance Rate Maps (FIRMs) that reflect the base flood event. A base flood event is defined as the flood event having a 1% chance of being equaled or exceeded in any given year. The FIRMs for Seminole County, including Altamonte Springs, were updated in September 2007.

During this latest map modernization, SFHAs were reexamined and in some cases expanded. Fortunately, most properties in Altamonte Springs were not affected by the map changes. However, if you are located in or near a water body, even a retention pond, you could be affected by the map changes and may have recently been contacted by your mortgage company regarding insurance coverage.

If you are interested in determining the flood zone for your property, you can call or visit the City's Public Works Department or the City Library. Flood maps and flood protection references are available at both locations. The Public Works Department can provide you with current and

historic FIRM information as well as answer any questions you may have regarding the maps.

This information can also be accessed on FEMA's website at www.fema.gov.



The time for evaluating your need for flood insurance is not when potential flood waters are rising but NOW.

What Can You Do If Your Property Is Identified As Being In a SFHA?

Although the FIRMs will identify properties that are at special risk by establishing flood hazard zones, your residence or building structure may be outside of the zone based upon the finished floor elevation of the structure and the elevation of the lowest adjacent grade. The structure and lowest adjacent grade must be above the elevation of the SFHA to be out of the zone. This can be determined by a registered land surveyor and, if applicable, your property can be removed from a SFHA by filing an Elevation Certificate with FEMA. Please visit FEMA's website for more information on filing an Elevation Certificate. The City's Public Works Department maintains copies of Elevation Certificates for properties within the City that have been approved by FEMA for the removal of the structure from the SFHA. Should you have questions regarding an Elevation Certificate on your property, please contact the City's Public Works Department at (407) 571-8331. This information is provided free of charge to property owners, insurance agents, realtors or anyone else that has an interest in flood information.

Should I Obtain Flood Insurance?

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Altamonte Springs participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy and discounts are available. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Don't wait for the

next flood to buy insurance protection. There could be a waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent from more information on rates and coverage. For a list of local insurance agents, please visit www.floodsmart.gov.

New Flood Insurance Legislation

In 2012, Congress passed the Flood Insurance Reform Act, which calls on FEMA and other agencies to make changes to the NFIP. Key provisions of the legislation require the NFIP to raise rates to reflect true flood risk, make the program more financially stable and change how FIRM updates impact policyholders. The changes will mean premium rate increases for some, but not all, policyholders over time. The new law eliminates some artificially low rates and discounts, which are no longer sustainable.

For more information, visit www.floodsmart.gov or talk to your insurance agent about how these changes may affect your flood insurance.

What Can I Do?

Several of the City's efforts to control flooding in our community depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into ditches, streams, lakes or water bodies. Dumping into any storm system is a violation of Altamonte Springs City Ordinance 26-160. Even grass clippings and branches can accumulate and plug drainage systems. Every piece of trash contributes to flooding.
- If your property is next to a ditch, stream, swale or retention pond, do your part to keep the banks clear of brush and debris.
- If you see dumping or debris in the ditches, stream, swale or retention pond or other water body, contact the City's Stormwater Division at (407) 571-8607.
- Always check with the City's Building Division before you build on, alter, regrade or fill on your property. A permit may be needed from the City, or other regulatory agency, to ensure that projects do not cause problems on other properties.
- If you see building or filling without a City permit sign posted, contact the City's Building/Fire Safety Division at (407) 571-8446.
- Prepare a personalized Family Disaster Plan. Visit www.floridadisaster.org/family to get started.

City staff is available to offer an initial assessment of existing drainage and stormwater conditions for properties within the City. It is the responsibility of the property owner



to execute and maintain desirable stormwater management practices. For guidance on drainage issues, please call our office at (407) 571-8607.

Flood Warning System

The City of Altamonte Springs partners with Seminole County Emergency Operations Center to monitor flood and storm events and advise the community accordingly. Flood and storm warnings are disseminated through the following media outlets:

- Tune into local TV and Radio stations—Seminole Government Television (SGTV) on Cable Channel 9 and WUCF (89.9) FM at the top of every hour.
- Visit city and county websites for more information—www.altamonte.org and www.seminolecountyfl.gov.
- Visit www.alertseminole.org to sign up for emergency alerts.
- Call the Citizens' Information Line at (407) 665-0311. CIL provides information on evacuation procedures, shelter, water, food and ice locations, as well as other information. The CIL operates around the clock during disaster operations.

Want More Information?

Check out the following websites:

- City of Altamonte Springs—www.altamonte.org
- FEMA Information and Games for Kids—www.fema.gov; www.fema.gov/kids
- National Insurance Program—www.floodsmart.gov



225 Newburyport Avenue
Altamonte Springs, FL 32701
(407) 571-8340