



# Flood Zones

## *What You Need to Know Before the Water Rises*

**O**ur rainy season has started, but the time for evaluating your need for flood insurance is not when potential flood waters are rising, but NOW.

### ***Will My Home Flood?***

Although any home could be at risk because of heavy rains, inadequate drainage systems or failed infrastructure, some homes and 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!

### ***Do I Live In an 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 update, 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 the City or visit the City Library. Flood maps and flood protection references are available at both locations. The City 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 at [www.fema.gov](http://www.fema.gov).

### ***What Do I Do If I Live In an 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 an SFHA by filing an Elevation Certificate with FEMA. Please visit FEMA's website for more information on filing an Elevation Certificate. The City 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 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 Buy Flood Insurance?***

If you don't have flood insurance, talk to your insurance agent. Homeowners insurance policies

do not cover damage from floods. However, because Altamonte Springs participates in the National Flood Insurance Program (NFIP), 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 NFIP coverage takes effect. Contact your insurance agent for more information on rates and coverage. For a list of local insurance agents, please visit [www.floodsmart.gov](http://www.floodsmart.gov).

### ***New Legislation***

On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law. This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act, which was enacted in 2012 requiring the NFIP to raise rates to reflect true flood risk, make the program more financially stable and change how FIRM updates impact policyholders. For more information, visit [www.floodsmart.gov](http://www.floodsmart.gov) or talk to your insurance agent about how these changes will 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's 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 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, keep banks clear of brush and debris. If you notice dumping or debris, 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 posted City permit sign, contact the City's Building Division at (407) 571-8446.
- Prepare a custom disaster plan at [www.floridadisaster.org](http://www.floridadisaster.org).

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 further 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:

- Seminole Government Television (SGTV) on Cable Channel 9 and WUCF 89.9 FM.
- City and county websites: [www.altamonte.org](http://www.altamonte.org) and [www.seminolecountyfl.gov](http://www.seminolecountyfl.gov).
- Emergency alerts: [www.alertseminole.org](http://www.alertseminole.org)
- Citizens' Information Line: (407) 665-0311. The 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.



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