



CITY OF PORT ORANGE – FLOOD PROTECTION INFORMATION

THE NATIONAL FLOOD INSURANCE PROGRAM

The City of Port Orange participates in the national Flood Insurance Program (NFIP), a federal program enacted in 1968 to help flood victims get back on their feet. The program allows property owners to purchase insurance protection against losses from flooding. Participation in the NFIP is based on an agreement between local communities and the federal government which states that if a community will implement and enforce measures to reduce risks to new construction in flood hazard areas, the federal government will make flood insurance available within the community as a financial protection against flood losses.

STANDARD HOMEOWNERS INSURANCE POLICIES DO NOT COVER LOSSES DUE TO FLOODS

The City of Port Orange and its citizens are currently qualified for reduced rates through the NFIP. The reduced rates are available due to participation in the Community Rating System (CRS); a program of NFIP, which recognizes and encourages community efforts beyond the NFIP minimum standards by reducing flood insurance premiums for the community's property owners. The activities outlined in the CRS that the City of Port Orange participates in includes elevation certificate documentation on new residential properties located in the floodplain, preservation of open space in the floodplain, use of FEMA rate maps, stormwater management and drainage system maintenance.

EDUCATION

In an effort to promote public education on these subjects, two volumes of flood related information is available in the quick reference section of the Port Orange Library. They are entitled "Flood Hazard Information Volume I and II" and are available for review at the reference desk. They contain the current Flood Insurance Rate Map (FIRM) panels for Port Orange. There is additional comprehensive information on flood protection and a directory of other agencies, which provide information on this subject. The FIRM provides information that allows the map user to:

- Identify Special Flood Hazard Areas (SFHA) subject to flooding,
- Identify the location of a specific property,
- Estimate the base flood elevation at a specific site,
- Determine the flood insurance zone at a specific site, and
- Determine the location of the regulatory floodway.

The materials in this file are available for reference use during library operating hours.

The Community Development Department will assist the public, development professionals, realtors and insurance agents in determining if a property is in a SFHA, which flood zones it is in, base flood elevations, if it is located in a floodway, if a Letter of Map Amendment (LOMA) or Letter of Map Change based on fill (LOMR-F) was issued, any local drainage problems, historical flood information and if there are areas that should be protected because of their natural floodplain functions. A letter from the City, certifying the flood zone assigned to a particular piece of property, is available upon request. Also available upon request is a copy of an elevation certificate for structures built within a SFHA after 1991. Residents are also helped with reading and understanding the FIRMs. Information regarding the mandatory flood insurance purchase requirement is also provided. If you have a flooding problem please call the City of Port Orange Community Development Engineering Division at (386) 506-5607. Upon request, site visits are made to review the drainage and flooding problems and one-on-one advice is provided to the property owner.

Flood Insurance

Standard Homeowners Insurance Policies do not cover losses due to floods. Federal law requires that a flood insurance policy be obtained as a condition of a federal or federally related mortgage or loan for buildings located in a Special Flood Hazard Area (SFHA). It is up to the lender to determine whether flood insurance is required for a property. Flood insurance is available in Port Orange and can be purchased through local insurance agents and not from FEMA or the NFIP. The properties not in a Special Flood Hazard Area (SFHA) may nevertheless be subjected to local drainage problems or other unmapped flood hazard. Flood insurance is also available for such properties and may be obtained at non-floodplain rates. It is the responsibility of the property owners to protect their own property and to make sure that it is properly insured.

The 1994 Reform Act requires a 30-day waiting period to effect coverage under a new contract for flood insurance and any modification to coverage under an existing flood insurance contract. The express intent of Congress in mandating a 30-day waiting

period was to prevent the purchase of flood insurance at times of imminent flood loss. Exceptions to this standard 30-day wait are as follows:

1. The 30-day waiting period will not apply when there is an existing insurance policy and an additional amount of flood insurance is required in connection with the making, increasing, extension, or renewal of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage will be effective as of the time of the loan closing, provided the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing.
2. The 30-day waiting period will not apply when an additional amount of insurance is required as a result of a map revision. The increased amount of coverage will be effective at 12:01 a.m. on the first calendar day after the date the increased amount of coverage is applied for and the presentment of additional premium is made.
3. The 30-day waiting period will not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance. The coverage will be effective upon the completion of an application and the presentment of payment of premium.
4. The 30-day waiting period will not apply when an additional amount of insurance is being obtained in connection with the renewal of a policy. The increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal, provided the premium for the increased coverage is received before the expiration of the grace period.

Maintenance of Drainage Systems

The City of Port Orange has a storm drainage system, which carries stormwater away from homes. Maintenance of these systems is very important. Debris in ditches and streams obstruct the flow of water, which can cause overflow onto roads and into yards. Maintenance is performed on the system once a year and as emergencies arise enabling the system to achieve a high flow capacity. Private drainage systems are maintained by the private property owner. An ordinance is also in effect that prohibits dumping in any canal, waterway, or ditch in the City. Dumping of refuse, effluent or decaying matter may be a deterrent to maximum flow capacity. Obstruction of the flow capacity can cause flooding and property damage. If you know of any dumping in the City's drainage system report it to the Port Orange Public Works Department at 506-5575.

Property Protection Measures

There are various actions, which can be taken to flood proof structures. Electrical panel boxes, furnaces, water heaters, washers, and dryers should be elevated or relocated to a location less likely to be flooded. Basement flood drains and interior and exterior backwater 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 materials like sandbags, plywood, plastic sheeting, and lumber handy for emergency waterproofing. More information on flood proofing techniques is available in the Port Orange Library at the reference desk and through the card catalogue.

Flood Safety Measures

You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during and after a flood occurs.

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 see how deep the water is.

Do not drive through a flooded area. More people drown in their vehicles than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from electrical wires. The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the Power Company of County emergency management office.

What to do After a Flood

- Do not visit disaster areas, unless authorized to do so.
- If you have flood insurance notify your agent that you have had a loss.
- Tune into radio and television for advice and instruction on where to obtain medical care and where to get assistance.
- Do not enter your home if floodwaters are over the first floor; you cannot tell whether the building is safe.
- Use battery-powered lanterns or flashlights to examine buildings. If you think the building has a gas leak do not use any kind of light.
- Check with local civil defense or emergency management authorities before using any water.
- Do not consume food that has come into contact with floodwater.

- Do not handle live electrical equipment in wet areas. Have an expert check all equipment before returning it to service.
- Ask the gas company to check your home for leaks and to turn the gas back on.
- If your basement is flooded pump it out gradually (about one-third of the water per day) to avoid damage.
- Report broken utility lines to authorities.
- Watch out for poisonous snakes in previously flooded areas.

Floodplain Development Permit Requirements

No structure or land shall be located, extended, converted or structurally altered without full compliance with the terms of Article III (Flood Damage prevention) and other applicable regulations, in accordance with Section 12, Article III, Chapter 8, of the City of Port Orange Land Development Code. It is unlawful for any person to change or modify the grade of any land without obtaining a change of grade permit in accordance with the provisions of Chapter 10 of the City of Port Orange Land Development Code. Permit procedures for obtaining a development permit in Special Flood Hazard Areas are detailed Article III, Chapter 8 of the City of Port Orange Land Development Code.

Substantial Improvements/Damage Requirements

In accordance with NFIP standards, the City of Port Orange Building Code requires that if the cost of any reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, such work is considered a substantial improvement. The existing building is then required to meet the same standards as a newly constructed building. For residential structures, these requirements typically mean raising the living area of the building to the base flood elevation.

Natural and Beneficial Functions of the Floodplain

The two major floodplains within the City are along the Halifax River and within the area of the Nova/Halifax Canal. Not only do these areas provide water storage when heavy rains from tropical storms and hurricanes arrive; they also have natural vegetation that filters impurities out of the stormwater before the waters flows into the Halifax River. Filling the floodplains reduces the natural process of protecting the environment.

Permanent Flood Protection Measures

Consider the following points to help permanently protect your structure from flooding:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power can reduce property damage and save lives.
- Consider elevating your house above flood levels.
- Install a floor drain plug, standpipe, overhead sewer or sewer backup valve to prevent sewer backup flooding.
- More information can be found in *Homeowner's Guide to Retrofitting: Six ways to Protect your House from Flooding*.
- NOTE: Some flood protection measures may need a permit and others may not be required to get a permit. Contact the Community Development Department at 386-506-5600 to inquire if a permit is required.

Financial Assistance Programs

FEMA has several financial assistance programs that can help communities implement some of these activities. There are four programs that can fund acquisition, retrofitting, and other flood protection projects. The following are a list of programs managed by the state:

- Flood Mitigation Assistance (FMA)
- The Pilot Program under the Flood Insurance Reform Act of 2004
- Hazard Mitigation Grant Program (HMGP)
- Pre-Disaster Mitigation Program

Additional information can be found on FEMA's website, <http://www.fema.gov/plan/protectingyourself.shtm>

City Services

If you have a flooding problem please call the City of Port Orange Public Works Department at 506-5575. Site visits are made to review the drainage and flooding problems and one-on-one advice is provided to the property owner.

Should you need further information about this program and/or a flood map determination, please contact the Community Development Department at 386-506-5607 or stop by the office of the Community Development Department at 1000 City Center Circle. Office hours are 8 a.m. to 4 p.m.



For more information on the NFIP write to the following address or visit www.floodsmart.gov

Federal Emergency Management Agency
Regional Office
3003 Chamblee Tucker Road
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Atlanta, GA 30341
(770) 220-5200