

Flood Protection Tips

What is a floodplain?

Floodplains serve many useful purposes, and those that are preserved in their natural or nearly natural state provide a wide range of benefits. For example, floodplains and primary swash areas hold, filter, convey and disperse floodwaters. Without the preservation of these natural floodplains, floodwaters would inundate developed areas. Floodplains serve as natural drainage basins and provide flood storage for stormwater runoff in their immediate area. They also provide a valuable service by filtering impurities from runoff.

What causes flooding in the City of Ocala?

Most flooding in the City of Ocala is caused by rain that is driven by severe storms, such as tropical storms and hurricanes. Occasionally, heavy rains will cause localized flooding.

If a storm approaches, how will I know?

The National Weather Service issues public warnings concerning expected floods and storms. Local television and radio stations also provide local weather information and advisories, such as warnings for flash floods, heavy rains, tropical storms and hurricanes.

Sometimes a “*Hurricane Watch*” becomes active if weather becomes extreme. A “*Hurricane Watch*” indicates that a hurricane poses a possible threat within 24 to 36 hours.

If conditions worsen, then a “*Hurricane Warning*” will become active. A “*Hurricane Warning*” means that hurricane conditions are expected within 24 hours. You should prepare to take action, up to and including evacuation.

What can I do to avoid flooding in my home?

The City of Ocala requires that all new residential structures in the regulatory floodplain be elevated one foot above the base flood elevation. It may be possible to retrofit existing structures by various flood proofing techniques. ***Some examples are listed below:***

- Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergencies
- Check with a plumber regarding a valve to prevent sewer backups
- Make sure that drainage ditches are clear of debris and functioning properly
- If you know that a flood is coming, move valuable contents upstairs or to a safe location

Debris in drainage ditches, streams, and pipes can cause localized flooding when it rains. It is unlawful for any person to throw or deposit any refuse, trash, or debris in any drainage ditch, stream, or body of water.

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In order to prevent localized flooding outside of special flood hazard areas, city code requires the minimum finished floor elevation for new construction to be at least 2 feet above the highest crown of any abutting street.

Is my home in a floodplain?

A map of the 100-Year and 500-Year floodplains within the City of Ocala is available in the **Public Works Department**, located at:

1805 NE 30th Avenue, Building #300
Ocala, FL 34470

Certified Floodplain Managers are available to assist you with maps and flood protection information and provide advice on retrofitting techniques for structures in the floodplain. Current and past the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRM), reference materials, and pamphlets are also available at the Public Works Department.

What is required when I apply for a building permit in a flood plain?

The city's zoning ordinance identifies portions of the city as being within the 100-year floodplain. In other words, there is a one percent chance of flooding in a given year. The zoning ordinance and building codes have special provisions regulating construction and other development within those floodplains.

Before you build, fill or otherwise develop in a floodplain, contact the Office of Permitting Services to discuss city regulations. All development in the regulatory floodplain requires an Elevation Certificate after construction. A copy of the Elevation Certificate form is available online from FEMA via <http://www.fema.gov/pdf/nfip/elvcert.pdf>.

Any development in the floodplain without a permit is illegal. Copies of Elevation Certificates that have been submitted in the past are available for review from the Public Works Department during regular business hours. You can also view electronic versions of the elevation certificates on our website, <https://ocalafl.maps.arcgis.com/apps/webappviewer/index.html?id=f02c5bff62f54bd5a7fe99cb18bbf2f2>.

"I've had flood damage to my home or business. Who do I call?"

A permit issued by our new "One-Stop Permit Center" is required to make any repairs to flood damaged buildings. Buildings with damage equal to or exceed 50 percent of the building's value must be brought into full compliance with the floodplain regulations.

The ordinance also requires that all substantial improvements to a building be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair or reconstruction project exceeds 50 percent of the value of the existing building. In the case of an addition, only the addition

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must be protected. In the case of an improvement to the original building, the entire building must be protected.

The requirements of the zoning ordinance and building codes are minimum standards that all development must meet. To increase the safety of your property and reduce insurance premiums, you should consider building to higher standards. Of course, the safest way to develop your property is to locate improvements outside of the flood plain.

What can I do to decrease my risk of injury during a flood?

Residents of hazard areas can take the following actions to decrease the risk of injury due to flooding.

- Do not walk through flowing water. In standing water, use a pole or stick to determine depth.
- Do not drive through flooded areas and do not drive around road barriers. Roads or bridges may be washed out.
- Keep children away from flood waters, ditches, culverts and drains.
- Stay away from power lines and electrical wires. Report downed power lines to the power company.
- Turn off all electrical circuits at the panel or disconnect all electrical appliances.
- Watch for animals, including snakes. Small animals that have been flooded out of their homes may seek shelter in yours.
- Look before you step. After a flood, the ground and floors may be covered with debris, including glass and nails. Floors and stairs that are covered with mud can be very slippery.
- Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.

Why do I need flood insurance?

If you have questions about whether or not you need flood insurance, consider the following:

- Maintaining a flood insurance policy is one of the most important things you can do to protect yourself and reduce the cost of flood disasters.
- Flooding is not covered by a standard homeowner's insurance policy.
- Flood insurance is available in the City of Ocala due to the City's participation in the National Flood Insurance Program (NFIP)
- Any walled and roofed building in an NFIP participating community is eligible, whether or not the building is located in a floodplain.
- There is a 30-day waiting period after a policy is purchased before coverage goes into effect. However, if a new or renewal policy is required by a lender as a condition for obtaining a mortgage, then the coverage takes effect at closing.
- Two types of coverage are available:

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1. Building coverage on walls, floors, insulation, furnace, and items permanently attached to the structure, except where excluded;
 2. Contents coverage for such items as furniture, appliances, and other household goods except where excluded. This coverage must be purchased separately from building coverage.
- Most forms of federal disaster assistance, including FEMA's Temporary Housing and Individual and Family Grant Programs, are only offered if the President declares a major disaster.
 - 90% of disasters are not declared a disaster by the President.
 - The most typical form of federal disaster assistance is a Small Business Administration loan that must be paid back with interest. The average duration and loan payment for a disaster home loan is 18.5 years and \$140 a month.
 - The average Individual and Family Grant is less than \$2,500.
 - Floods are the most common natural disaster. 80% of all disasters declared major by the President are floods.
 - Buildings in flood hazard areas have a 26% chance of being flooded during a 30-year mortgage.
 - Homeowners, business owners, and renters can all purchase flood insurance as long as their community participates in the National Flood Insurance Program. Even if a disaster is not declared by the President, flood insurance claims are paid.
 - Flood insurance reimburses you for all covered losses; disaster aid is limited to replacing essential items only.
 - Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Separate contents coverage also is available.
 - Renters can obtain up to \$100,000 of coverage.

More information about flood insurance is available from your insurance agent. Since 1991, the city has participated in the National Flood Insurance Program's (NFIP) Community Rating System (CRS), which means premiums for flood insurance in the City of Ocala are lower than they otherwise would be.

The city's participation in the CRS program includes the availability of city staff to answer questions about flooding, building requirements that are more stringent than federal minimum standards, regulations for stormwater management in new construction, and public outreach projects.