
City of Deltona

FLOOD PREPAREDNESS NEWSLETTER

EDITION: 2014

Purpose of this Flood Preparedness Newsletter

The City of Deltona's Flood Preparedness Newsletter is distributed city-wide and is applicable to residents living both within and outside of Federal Emergency Management Agency (FEMA) defined floodplains or areas subject to flooding. The City is over 41-square miles and naturally extends over several types of land areas (uplands, wetlands, etc.)

Residents living outside of Special Flood Hazard Areas (SFHA) are encouraged to stay educated on the most current FEMA and local regulations concerning floodplain management, as well as have the opportunity to purchase SFHA-oriented insurance coverage. This newsletter is designed to provide guidance to resources available for those with property within or near areas of flooding; or have one of the four repetitive loss properties in the City. The repetitive loss properties have either been flooded repeatedly, had flood waters encroach onto their property frequently, or are in or near a flood zone that has a high incidence of flooding.

The information included in this City newsletter is to help protect your property and to potentially reduce property losses due to flooding. The City is dedicated to assisting our residents and businesses to reduce the hazardous effects of flooding in our community, with efforts that are in keeping with those established on a national basis through FEMA.

Obtaining Floodplain Information

The City Planning and Development Services Department at (386) 878-8600, provides Flood Insurance Rate Map (FIRM) information through being the repository for the FIRM maps and having on-line access to the maps. We typically provide this information to

individuals, lenders, insurance agents, real estate agents, and homeowners. Elevation Certificates are often requested to be reviewed and are on file and available upon request through the City Building Department at (386) 878-8100 that show finished construction elevations for all newly constructed or substantially improved buildings. To determine if your property is in or near a SFHA, or for help with interpreting the FEMA FIRM panels, please contact the City Planning and Development Services Department at (386) 878-8600.

Local Flood Hazard

An SFHA is a national concern for properties within established 100-year floodplain zones and those near the floodplain. This is especially prevalent within the City following the four hurricanes in 2004 and Tropical Storm Faye in 2008, which caused tremendous flooding. As a result, the City has been diligently undertaking stormwater management projects throughout the community to mitigate the potential for future flood impacts, and has purchased repetitive loss properties clustered along Beechdale Drive, Springwood Lane, and Ft. Smith Boulevard that were either flooded or within the drainage area.

Nationally, an SFHA area can include 100-year floodplain areas considered as A, AE, AH, or X, depending upon whether the floodplain basin they are within has an established Base Flood Elevation (BFE). Nearly 22% of Deltona is either in an A, AE, or X flood zone, per the recent February 19, 2014, FEMA FIRM maps, with no AH zones present in the City (see the zone definitions in this newsletter). A common misconception is that SFHAs do not just exist in close proximity to water bodies, low areas, or wetlands, but also near areas of *potential flooding*, such as closed basins that appear to be uplands.

Residents living along low areas including lakes, dry lake beds, retention areas, forested wetlands, ditches, or within a closed basins may have portions on their lots within an SFHA. *It is incumbent upon the property owner to verify the location of the SFHA boundary in relation to their lot.*

If you live or own a business in Deltona and have a building within or adjacent to an SFHA, there is **a 26% higher risk percentage** of being flooded during the timeframe of ownership within a 30-year mortgage period. Inland flooding may occur when rain from storm events, overflows, rivers, streams, lakes, retention areas, and canals.

While the City has regulations and policies in place concerning floodplain management and steering development away from being within the floodplain, residents are encouraged to visit the City and conduct research on their property to take advantage of the technology and information available to them concerning floodplain management. Preferably, property owners will use that information as a reference to located buildings and structures outside of the 100-year floodplain. *Thus, development within the 100-year floodplain should use every precaution necessary to mitigate the impacts of that development.*

CRS Discount

Another measure that the City can assist residents with is helping to keep the cost of flood insurance as low as possible, by participating in the Community Rating System (CRS). The CRS is administered by the National Flood Insurance Program (NFIP), which offers discounts to property owners located in SFHAs, in exchange for certain requirements being met by the City. As responsible floodplain managers, the City has to continually maintain an index of floodplain management within SFHA activities that includes documentation of properties within SFHAs, percentages of land use, preservation of open space, tabulation of data to manage development away from SFHAs, mapping land uses in relation to SFHAs, and public outreach that is designed to educate residents and business owners; such as this newsletter.

The City is seeking a CRS rating, subject to a nation-wide scale that will improve over time as more

information is collected and safeguards are put into place. As the City improves in its tracking and documentation of floodplain management, the potential for increased savings for flood insurance policy holders improves as well.

Flood Insurance Required

The Flood Disaster Protection Act requires the purchase of flood insurance to receive federal or federally-backed insurance for acquisition and/or construction of buildings in an SFHA. *Homeowner's insurance does not cover flooding; therefore, a separate policy must be purchased.*

Under the recently enacted National Flood Insurance Reform Act, the lender is legally responsible for determining if a flood insurance policy is required for a loan. Coverage may be purchased for both the building and its contents. Residences can be insured for up to \$250,000 for the building and \$100,000 for the contents. Because content coverage is separate, renters can also insure their belongings up to the same amount. Non-residential buildings can be insured for up to \$500,000 for the building and \$50,000 for the contents. Since these figures can vary, check with your insurance company for further details.

If you are not in an SFHA and you wish to purchase flood insurance, a Preferred Risk Policy (PRP) is available at a discounted rate. Because these policies already have the lowest premium possible, the CRS discount will not apply. PRP Coverage limits may be \$250,000 for the building and \$60,000 for the contents.

Flood Protection Assistance

There are several different ways to help make your home and/or non-residential property safer during a flood. Some methods include grading or re-grading your lot to slope away from the building; building a small flood wall, earthen berm, or ditch; adding underdrains; placing watertight closures over the doorways; raising the structure; etc. All of these efforts require a permit.

These retrofitting techniques and drainage improvements may include alteration to either the home (structure), the home site (land), and/or both. Having lot surveys and/or Elevation Certificates, prepared by an Engineer of

Record and/or Registered Land Surveyor in the State of Florida, will help to establish the elevation characteristics in relation to an SFHA.

Property protection one-on-one advice to interested property owners about property protection, such as retrofitting techniques and drainage improvements, can be provided by contacting the City Building Department at (386) 878-8100. A site visit by City personnel may be made before providing such advice and the City can provide advice that may lead to financial assistance on certain financial assistance programs that may be available through federal, state, and local government entities; as part of the City's program for public information (PPI).

Program for Public Information (PPI)

As an NFIP community, the City of Deltona has developed a PPI and will be forming a committee to create and update that PPI. The function of the PPI is for both community outreach and to disseminate information in a timely and current manner to the public. The newly formed Flood Information Program Committee will consist of five (5) City staff members from the Planning and Development Services, Building and Enforcement Services, and Public Works Departments.

The committee will focus on the following:

- ✓ Help prepare the public information forum for flood awareness outreach projects.
- ✓ Further enhance the outreach project Activity 330 Section of the Community Rating System.
- ✓ On-going public information effort designed to transmit the messages that the City determines are the most important for flood safety and the protection of floodplain areas that can impact the City.
- ✓ Cover other types of public information endeavors, such as update the City's website, and discuss how insurance agents and property owners can learn about the availability of Elevation Certificate data.
- ✓ Provide limited technical assistance to property owners, as may be requested.

If you have any questions, please contact the City Planning and Development Services Department at (386) 878-8600.

Floodplain Permit Requirements

Among other things, a building permit is required for construction of a building or structure, permanent storage of materials or equipment, dredging, filling, grading, paving, and/or excavating. This applies to both commercial and residential uses, as well as office and industrial uses, for example. Contact the City's Building Department at (386) 878-8100 for more information regarding building permit applications and the need to post that permit on the site prior to any development/construction activity being conducted. To report a violation, please contact the Building Department, as well.

National Substantial Improvement Requirements

The NFIP requires that existing buildings meet the same construction requirements as a new building, if the cost of reconstruction, rehabilitation, repair, addition, or other improvements equals or exceeds 50% of the building's market value.

Financial Assistance for Property Protection

Mitigation of the flood risk to properties will reduce the overall costs of flood insurance claims to the NFIP as well as to individual homeowners. Accordingly, Congress has created a variety of funding sources to help property owners reduce exposure to flood damage. FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property. Pre-Disaster Mitigation (PDM) provides funds for the implementation of mitigation projects prior to a disaster. The goal of the PDM program is to reduce overall risk to the population and structures, while at the same time reducing reliance on federal funding from actual disaster declarations. Repetitive Flood Claims (RFC) provides funds to reduce the risk of flood damage to individual properties insured under the NFIP that have had one or more claim payments for flood damages. You can visit FEMA's website, www.fema.gov/flood-mitigation-assistance-program for information about these grants programs. The City Planning and Development Services Department can provide additional information on financial assistance and can be reached at (386) 878-8600.

Protect Your Property

There are several different ways to help make your home safer during a flood. Some methods include building a small retaining or stem wall and back-filling it to raise the elevation of the lot out of the floodplain, regarding your lot to increase the angle of repose to lessen the ability of floodwaters from encroaching near structures, using earthen berms as dykes and levy systems on your lot to mitigate floodwaters from encroaching upon your home, use of ditches or environmental swales to guide or direct water away from your home, place watertight closures over doorways, raising the structure itself, use of pervious surfaces to increase percolation, or any other method to create positive drainage away from your home. Continue reading this newsletter and you are encouraged to conduct independent research through on-line sources, such as www.fema.gov, for ways to off-set the potential impacts from flood hazards.

Flood Warning System and Flood Mapping Information

The City of Deltona and Volusia County depend on the National Weather Service (NWS) for flood notification. The City is an active participant in the Volusia County's Emergency Operations Center (EOC) that has a network of advance notifications for emergencies, including advance flood advisories. The NWS will issue flood advisories prior to expected heavy rainfall that could cause flooding. The City uses Volusia County's flood warning plan and EOC network to provide early warning to neighborhoods that might experience exceptional flooding. Other broadcast methods of emergency notices include Deltona DTV-Channel 99 on the Bighthouse Government Access Channel. The City utilizes the Code RED Emergency Notification System, which allows the City to notify any geographical area, or any predetermined 'target buildings' via telephone, of an impending emergency. All residents and businesses must keep the City informed of current telephone numbers for the Code RED System by contacting the Volusia County Sheriff Office at (386) 736-5999. Evacuation routes include Interstate 4, Howland Boulevard, Deltona Boulevard, Doyle Road, and Ft. Smith Boulevard. You can report flooding by calling the City Public Works Department at (386) 878-8100.

Drainage System Maintenance

Local flooding can also result from the blockage of waterways and drainage facilities through the buildup of

debris. Our Stormwater Division helps keep canals, ditches, and drainage inlets clear by performing periodic cleaning of waterways, stormwater conveyance lines, and City catch basins. If you know of any drainage areas blocked by debris and within a public right-of-way, please contact the Public Works Department at (386) 878-8100.

A blockage can also occur through dumping of materials. Dumping into waterways is a violation of State Law and the City's Code of Ordinances and is behind the City-initiated effort of the 'Think before you Throw' campaign. Please contact the City Enforcement Services Division for questions at (386) 878-8700 or to report a violation, contact the Volusia County Sheriff Office at (386) 736-5999.

Evacuation Flood Protection Assistance

Although Florida's Emergency Management System has been recognized as one of the best programs in the nation, in large part due to the amount of severe storms we encounter, mass population evacuation remains a concern. The City of Deltona works closely with Volusia County Emergency Management to implement the following to keep residents safe in times of storm events:

1. Supports the development of a disaster plan.
2. Provides a disaster supply kit checklist.
3. Manages the area's Evacuation Plan and updates evacuation zones.
4. Advises on pet planning.
5. Lists safeguards for your home.
6. Lists small business preparedness ideas.
7. Lists evacuation shelter information.
8. Lists emergency telephone numbers.
9. Has a contingency for special needs individuals.
10. Operate the Emergency Operations Center.

For more information, please visit the City's website at www.deltonafl.gov and the Volusia County website at www.volusia.org.

Hurricanes

Florida is susceptible to be impacted by hurricanes. Hurricane season officially starts June 1st and ends on November 30th of each year. The National Hurricane Center, operated by the National Oceanic and Atmospheric Administration's (NOAA), provides

hurricane category ratings, to rank the potential intensity of a storm's wind speed:

- Category 1.....74-95 MPH
- Category 2.....96-110 MPH
- Category 3.....111-130 MPH
- Category 4.....131-155 MPH
- Category 5.....156+ MPH

There are also names for period of approaching storms, as follows:

- A Hurricane Watch indicates that a storm is expected to make landfall within 48 hours or 2 days.
- A Hurricane Warning indicates that a storm is expected to make landfall within 48 hours or 1.5 days.

You may see these periods defined by color on a weather program; with the Hurricane Warning color typically shown more intensely than the Hurricane Watch color.

Flood Safety Checklist

WELL BEFORE A STORM EVENT:

- ✓ Tree pruning and trimming may lessen the possibility of uprooting.

JUST BEFORE A STORM EVENT:

- ✓ Stock up on drinking water (at least one quart per person per day) and nonperishable food supplies.
- ✓ Relocate furniture/appliances off the floor.
- ✓ Pick up all loose debris and objects around your home. Bring exterior furniture and potted plants, etc. indoors.
- ✓ Turn the refrigerator to the coldest setting.
- ✓ Place your valuables in water tight containers.
- ✓ Check on the elderly, disabled, or others who may need assistance.
- ✓ Turn off all utilities at the main switch.

DURING A STORM EVENT:

- ✓ Confine your pets to an area that is not flooded. For information on where to board your pets, visit www.volusia.org.
- ✓ Watch where you're stepping in flooded structures, because unseen debris could cause injury and always wear closed-toe shoes.
- ✓ Stay indoors until the official "all clear" is given by the County or City.

AFTER A STORM EVENT:

- ✓ Do not drive or walk through flooded areas if the water is above your knees. More people drown in their cars than anywhere else.
- ✓ Do not turn electricity back on if you see downed powerlines, or until you get clearance from the power company.
- ✓ Do not use appliances that have been wet or flooded, until they have been dried out, cleaned, and/or taken apart and reassembled.

Additional Disaster Information

Each year the Lyonia Preserve Library features a special display of disaster preparedness material. They also have an extensive selection of both reference and handout material available year round. Topics include flood insurance, flood protection/maps, hurricane preparedness, and floodplain management. Several items are available in Spanish, as well as English. To obtain this valuable information, visit the Emergency Management section of Volusia County's website at www.volusia.org; or visit FEMA's Website at www.fema.gov.

Severe Storm or Flood Warnings Systems

Major local radio stations, such as 90.7 FM, and local television stations, such as Channels 2, 6, 9, 13, or 35, broadcast severe weather warnings. In the event of a hurricane, advisories are given every six (6) hours. Intermediate or special advisories are given every three (3) hours. For the latest weather information, visit the NOAA website at www.noaa.gov.

Flood Insurance Rate Map Zone Designations

1. **Zone A** – Flood insurance rate zone subject to inundation by the 1-percent-annual-chance flood event generally determined using approximate methodologies. Because detailed hydraulic analysis has not been performed, no base flood elevations (BFE) or flood depths are shown. Mandatory flood insurance purchase requirements apply.
2. **Zone AE** – Flood insurance rate zone that corresponds with flood depths greater than three (3) feet. Mandatory flood insurance purchase requirements apply.
3. **Zone AH** – Flood insurance rate zone that corresponds to areas of shallow flooding with

average depths between one (1) and three (3) feet. Mandatory flood insurance purchase requirements apply

4. **Zone X** – Flood insurance rate zone that are outside of the floodplain or the average flood depths of less than one (1) foot. Flood insurance purchase is not mandatory.

We hope this Newsletter has been informative and helpful. For further and updated information, please visit the City's website at www.deltonafl.gov to check for periodic updates or call the City Planning and Development Services Department at (386) 878-8600.

Please note that copies of FEMA Elevation Certificates are available through the City of Deltona.