

# DO YOU HAVE FLOOD INSURANCE?

The purpose of this pamphlet is to inform residents and property owners of the presence of flood hazards and suggest possible actions which may be taken to protect persons and property.

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## LAKELAND FLOOD HAZARD

In the City of Lakeland and the Lakeland Urban Area, flooding of streets or property may follow periods of intense, heavy rainfall in areas where properties are located near a lake, stream, or at a low elevation point for an area. Some low areas may flood due to hurricane, stagnant tropical storm or clogged drainage system. Areas that are subject to flooding are typically shown as having a one percent chance of

## FLOOD HAZARD

You don't need to live near water to be flooded. Properties in the City of Lakeland's floodplain are subject to flood problems caused by heavy storms, hurricanes, or inadequate or overloaded drainage systems. Just an inch of water can cause costly damage to your property.

Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property will be damaged. This flyer gives you information of what you can do to protect yourself.

**The first thing you should do is check your Flood Hazard**

**Call (863) 834-6012 for flood concerns**

flooding in any given year, i.e., they are located within a "100-year" flood hazard area as shown on maps produced by the Federal Emergency Management Agency (FEMA), updated in December 20, 2000.

Specific areas of flood concern in the Lakeland Urban Area have historically included properties and/or roads located in west/northwest Lakeland, within the

flood maps and flood protection references are available at the Lakeland Public Library or [www.fema.gov](http://www.fema.gov). You can also visit the Permit Center on the first floor of City Hall to see if you are in a mapped floodplain. If so, they can give you more information, such as copies of elevation certificates on buildings built in the floodplain since 1992. Even if you are not in a floodplain, there still may be some risk of flooding.

If requested, a staff member will visit a property to review its flood potential and explain ways to stop flooding or prevent flood damage. Call the Public Works Department at 863-834-6001. These services are free. If you are in a floodplain or have had a flood, drainage or sewer backup problem, check out these sources of assistance.

drainage area for Blackwater and Itchepackesassa Creeks or land in the southwest Lakeland within the drainage area for Poley and English Creeks.

Your property may be high enough that it has not flooded recently. However, if it is located within a 100-year flood zone, it could still be flooded in the future.



## FLOOD SAFETY

- Do not walk through flowing water.** Drowning is the number one cause of flood deaths, usually 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 ensure that the ground is still there.
- Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- Stay away from power lines and electrical wires.** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City emergency management office.
- Have your electricity turned off by the Electric company.** Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried. Have your electricity turned off in case of flooding.
- Look out for animals, especially snakes.** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. Have your gas lines turned off by gas company.

*An excellent source for more information is Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding (FEMA publication 312). It can be read at the library, ordered (for free) from the Federal Emergency Management Agency by calling 1-800-480-2520, or viewed and downloaded from FEMA's website, at <http://www.fema.gov/rebuild/mt/fema312.shtm> Visit permit center for retrofitting measures.*

## PROPERTY PROTECTION MEASURES

There are various actions which can be taken to make structures and their contents less prone to flood damage. Electrical panel boxes, furnaces, water heaters, and washers/dryers should be elevated or relocated to a place less likely to be flooded. Basement floor 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. This action will help minimize the amount of damage caused by floodwaters.

Flood proofing a house means altering it so floodwaters will not cause dam-

age. Different flood proofing techniques are appropriate for different types of buildings. Use the following as a guideline:

If you have a basement, split level, or other floor below ground level, seal walls with waterproofing compound to help protect your basement or lower floor from seepage and sewer backup.

If your house is on a slab foundation, investigate a low floodwall, berm or "dry flood proofing" (i.e., making the walls watertight by sealing or closing all the openings when a flood comes.)

If your house is on a crawlspace, a low floodwall, berm or "Wet flood proofing" means moving all items subject to damage out of harm's way so water can flow into the crawlspace and not cause any problems. If floodwaters rise to or

over the first floor, elevating the building is relatively easy to get the first floor above the flood level. Permit center staff can assist you in retrofitting measures.

No matter what kind of building you have, some last minute emergency measures can always help. For example, you could move valuable items (photos, antiques, and other "irreplaceable" etc.) or items that are most damaged by floodwaters (upholstered furniture, stuffed toys, mattresses, foam rubber, etc.) up to a higher level. You can place sandbags or plastic sheeting in front of doorways and other low entry points. Whatever emergency protection measures you use, it is always best to have a plan written in advance to make sure you don't forget anything after you hear the flood warning.

## FLOOD WARNING SYSTEM

Flood warnings are forecasts of impending storms and broadcast to the public by the NOAA weather Radio, commercial radio, and TV stations by use of the emergency broadcast system. These warnings are intended to provide individuals with property in threatened areas with the opportunity to prepare, protect and lessen their exposures to damage from flooding by establishing time frame and levels of flooding expected. Visit [www.lakelandgov.net](http://www.lakelandgov.net) for flood warning.

The most serious threat of general flooding is during the hurricane season (June through November). Flood watches (when conditions are right for flooding) and flood warnings (flooding is imminent) will be issued by TV and radio stations.

*Residents should tune to WFTV channel 9 or WNNN 1230 AM or WPCV 97.5 FM radio weather broadcasts and be alert to special local advisories.*

## NATURAL AND BENEFICIAL FUNCTIONS

Floodplains should be seen in their natural context. They are more than just hazardous locations for human development. Open and natural areas, such as the Forest Preserves, absorb much more rain and floodwater than urbanized area, reducing flood flows to downstream properties. Wetland plants "filter" stormwater runoff, making it cleaner. These flood prone areas are used by a variety of wildlife and provide habitat for species that cannot live or breed anywhere else.

It is important that we preserve such natural areas and wetlands. While some development is allowed, the City, State and Federal agencies make sure that the natural benefits of any filled wetlands are compensated by creation of additional or improved wetlands nearby.

Another concern is water quality. The storm drain system carries untreated stormwater runoff directly to our lakes. Pouring wastes into storm drains directly impacts our environment. Oil, anti-freeze, paint, fertilizer and pesticides pollute the water, destroy plant communities, and endanger wildlife. For example, one quart of oil can contaminate 250,000 gallons of water. The oil from one motor oil change can create an eight acre oil slick. Therefore, you should do your part to help keep our lakes and storm drains free of pollutants.

Native prairie and wetland plants have deep root systems that absorb and hold stormwater better than typical lawns. Preserving these plants reduces flooding and drainage problems.



*Roadway flooding in North Lakeland*



*Lake Bonny Aerial  
Lakeland, FL*

## FLOODPLAIN DEVELOPMENT PERMITS

Every lot was originally designed so water would flow away from the building and along property lines to the street, storm sewer, or ditch. Fences, railroad ties, landscaping and re-grading will block this flow. Don't do construction projects in the ditches or the floodplain.

Always check with the City of Lakeland Permit Center before you build on, fill, alter, or re-grade your property. A permit is needed to ensure that such projects do not cause problems on other properties.

Every piece of trash can contribute to flooding. Even grass clippings and

branches can accumulate and plug channels. If your property is next to a ditch or storage basin, please do your part and keep the banks clear of brush and debris.

Do not dump or throw anything into the ditches or basins. Dumping in our ditches and storage basins is a violation of City Code.

You can do your part in helping the drainage system work. Keep your street gutters clear of debris to prevent blockages in the storm sewers. Pick up trash and fallen branches in ditches.

If you see dumping or debris in the ditches or basins, filling or construction near property lot lines, or filling or construction in the floodplain without a permit sign posted, contact the Permit Center at 863-834-6012. The debris or project may cause flooding on your property.

New buildings in the floodplain must be protected from flood damage. The City flood regulations require new residential buildings, and/or substantial improvement to existing building, be elevated at least one foot above the base flood level.

### **Flood: Know Your Terms**

Familiarize yourself with these terms to help identify a flood hazard:

#### **Flood Watch:**

Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.

#### **Flash Flood Watch:**

Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

#### **Flood Warning:**

Flooding is occurring or will occur soon; if advised to evacuate, do so immediately.

#### **Flash Flood Warning:**

A flash flood is occurring; seek higher ground on foot immediately.

## SUBSTANTIAL IMPROVEMENT REQUIREMENTS

A substantial improvement is when the value of an addition, alteration, repair or reconstruction project exceeds 50% of the value of the existing building. If the cost of improvements or the cost to repair the damage exceeds 50 percent of the market value of the building, the entire project area must be brought up to current floodplain management standards.

These regulations are designed to protect you and your neighbors. By keeping the drainage system clear, and getting the proper permits before you build, everyone can do their part to prevent flooding and other drainage problems. Obtain permits prior to beginning any improvements

**Keep everything out of storm drains except for rainwater runoff that they are designed to collect.**

**Do not put anything down a storm drain that you would not want to drink or swim in!**

## DRAINAGE SYSTEM MAINTENANCE

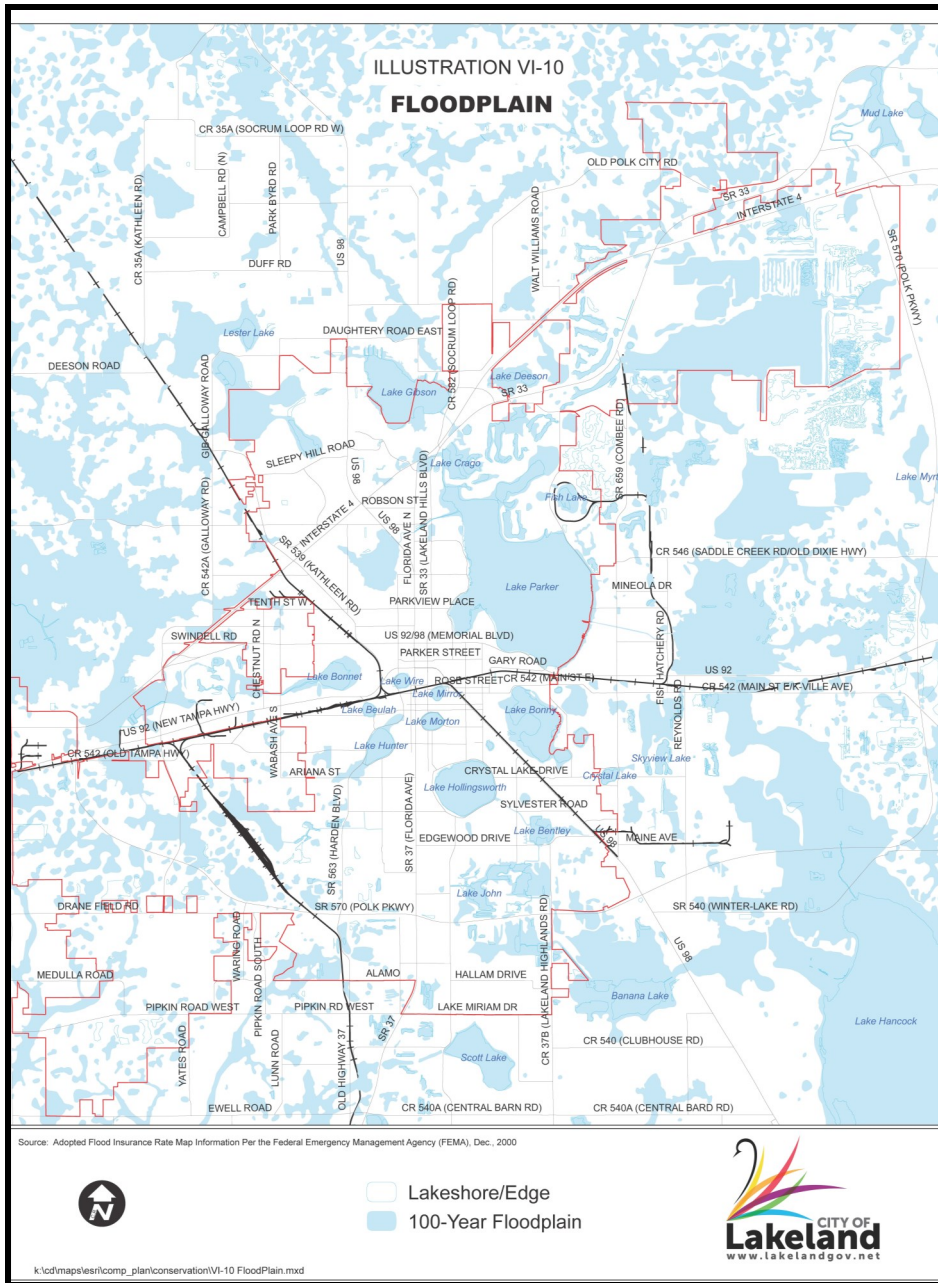
The City of Lakeland has a storm drainage system which is composed of both open and closed segments. The open segments are drainage swales/ditches which are utilized to carry storm waters away from homes to drainage areas, such as ditches and swales. The closed segment is comprised of storm water inlets and piping which carry storm waters from streets and developments to drainage areas.

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. Partially or completely filling these ditches can reduce the flood flow capacity, which may result in overflow onto roads or private property.

Maintenance of the drainage system is very important so that a high flood flow capacity can be realized. To aid in this, the City of Lakeland clears and performs other routine maintenance work on the system. Emergency work is also performed on an as needed basis. Report violation and concerns to (863) 834-3300.





Flood Zones areas indicated in blue.

## FLOOD INSURANCE

Standard homeowners insurance policies do not cover damage caused by flooding. However, the City of Lakeland is a participant in the National Flood Insurance Program (NFIP), which means that you can purchase flood insurance to protect your property against the hazard of flooding. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded. Tenants can purchase content-only coverage. City of Lakeland residents and business owners will receive a discount on their flood insurance premiums in

recognition of efforts made by the City of Lakeland to reduce the impact of flooding. There is a 26% chance of experiencing a flood during the life of a 30 year mortgage.

Federal disaster assistance requires a Presidential declaration, which happens in less than 50% of flooding events. A flood policy will pay covered losses even if a disaster is not declared by the President. The most typical form of federal disaster assistance is a loan that must be repaid with interest.

Some people have purchased flood insurance because it was required by the bank when they received a mortgage or home improvement loan. Usually, these policies cover the building's structure and not the contents. If you are covered, double-check that the building coverage is adequate and make sure you have contents coverage. Remember: even if the last flood missed you or you have done some flood-proofing, the next flood could be worse. Flood insurance covers all surface floods.



228 South Massachusetts Ave.  
 Phone: 863-834-6000  
 Web site: [www.Lakelandgov.net](http://www.Lakelandgov.net)

City Elevation Certificates  
[www.lakelandgov.net/records.html](http://www.lakelandgov.net/records.html)  
 or call Building Division at  
 863-834-6012

Flood Concerns call Building Division at  
 863-834-6012

Experiencing a Flood call Public Works  
 at 863-834-3300

Permit Center  
 863-834-6012

Report Illegal Dumping contact Code  
 Enforcement at 863-834-6251

Information about the NFIP and flood  
 insurance call 1-800-427-4661 or call  
 your insurance company or agent

For helpful information on flood risk go  
 to  
<http://www.fema.gov/business/nfip>  
 or  
<http://www.floodsmart.gov>

For current Flood Maps, call the City of  
 Lakeland Building Department at  
 863.834.6012

**There is a 30-day wait-  
 ing period after you  
 purchase a flood policy  
 before coverage is in  
 effect....**