



Community Development Department • 120 E. Main Street • Apopka, Florida 32703  
Phone (407) 703-1712

September 2016

Activity #330

Apopka Homeowner

RE: FEMA Flood Insurance & Flood Preparedness

The City of Apopka would like to inform you of some very important information regarding the risk of floods in your area. The City is a participant in the Community Rating System, a National Flood Insurance Program (NFIP). I am sending you this information due to your property being located in or near the special flood hazard area identified by FEMA. I have divided this letter into several topics that may enhance your knowledge as it relates to local floods.

#### The Local Flood Hazard

For our City jurisdiction, the causes of flooding are tropical systems and afternoon thunderstorms, which generally occur from June to November, during the rainy season. Certain areas of the City are low lying and adjacent to existing lakes such as Lake Hammer, Lake Alden, Lake McCoy, Dream Lake, Buchan Pond, Lake Francis, Lake Doe, Lake Errol, Lake Standish, Lake Pleasant, and Lake Prevatt. The other problem involves stormwater runoff that occurs in many locations. Many homeowners and businesses do not carry flood insurance, which can result in high uninsured losses.

#### Flood Safety Measures

You can protect yourself from flood hazards by taking measures to ensure the safety of the life and property before, during and after a flood occurs. Do not walk through flowing water. Drowning is the number one cause of most 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 cars than anywhere else. Do not 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. Electric current can travel through water. Turn off all gas lines feeding the structure. Report downed power lines to the power company, broken gas lines to the gas company or both to the City emergency management office at 407-703-1757.

#### Flood Insurance

For many people, their homes and its contents represent their greatest investment. Properly losses due to flooding are not covered under most standard homeowners' insurance policies. You can protect your home and its contents with flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

The Federal Emergency Management Agency through its Federal Insurance Administration administers the NFIP. The City of Apopka has participated since 1990.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a 30 day waiting period before a flood insurance policy takes effect so don't wait until a storm threatens before you secure the flood insurance you need.

The following charts list the amount of maximum coverage available to property owner:

Building Coverage	
Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-Residential	\$500,000
Small Business	\$500,000

Contents Coverage	
Residential	\$100,000
Non-Residential	\$500,000
Small Business	\$500,000

#### Property Protection Measures

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Throughout the country there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating exposures to flooding. Several effective ways include acquisition and relocation of a building to a site not subject to flooding, construction of flood walls or berms to keep water away from the property, or retrofitting structures to make them flood proof. Retrofitting is a different approach from the other ways because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting:

- Elevation of the structure above flood protections levels.
- Construction of barriers. (flood walls, berms)
- Dry flood proofing. (water tight flood and wall systems)
- Wet flood proofing. (permits entry and passage of flood waters)

When a flood threatens it is always advisable to take the following emergency actions:

- Sand bagging to reduce erosion and scouring.
- Elevate furniture above flood protection levels.
- Create flood way openings in non-habitable areas such as garage doors.
- Seal off sewer lines to the dwelling to prevent the back flow of sewer waters.

### Natural & Beneficial Functions

Wetland areas and buffers adjacent to streams help reduce flood damage. The flood waters in a natural flood plain are allowed to spread over a large area. This reduces flood velocities, provides flood storage to reduce peak flows downstream and improve water quality of the system by filtering suspended particles out of the water. This is the case with Beersman Branch, a tributary of Lake McCoy. Located west of Ustler Road, its natural flood plain not only reduces peak flows downstream, but its vegetation stabilizes soils during flooding and reduces erosion upstream and sedimentation downstream. It is our job to help preserve natural areas in the flood plan. This can be done by avoiding construction in the flood plain and providing as large a buffer as possible next to the flood plain.

### Drainage System Maintenance

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, debris, soil erosion and sedimentation and overgrowth of vegetation. When this happens, flooding occurs more frequently and reaches higher elevation subjecting properties otherwise protected to unnecessary risk of damage. Keep grass clippings and other debris out of stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity.

If you experience any localized drainage problems including illegal dumping in the drainage system or illegal flood plain development please contact the Engineering Department at 407-703-1718.

### Flood Plain Development Permit Requirements

Any development in the flood plain requires an approved development plan in accordance to the City of Apopka Land Development Code and a building permit. If you need flood zone determination, or a FEMA Elevation Certificate or suspect illegal development, contact the Engineering Department at 407-703-1718.

### Substantial Improvement Requirements

Substantial improvement shall mean any repair from damage or destruction, reconstruction, improvement, or additions of a structure, the cost of which equals or exceeds 50% of the assessed tax value of the structure as is listed by the Orange County Tax Assessors Office or by a certified appraiser. The assessed value of the structure shall be determined before the improvement is started or if the structure has been damaged and is being restored before the damage or destruction occurred.

When substantial improvement is needed, improvements must meet current building standards. Inhabitable structure must be raised out of the special flood plain areas so that the finish floor elevation meets the City's Land Development guidelines.

### Flood Warning System

Residents should be aware that the City of Apopka has direct communication and coordination with Orange County's Comprehensive Emergency Management Plan (CEMP) that includes a variety of warning systems. This provides the citizens with up to the minute information on the impending storms or flood threats. The following stations serve the northwest area of Orange County and all of the City of Apopka:

AM/FM Radio

WDBO, WMFE, WPCV,  
WOCL, WWKA

Television

WKMG, WFTV, WOFL,  
WESH, WKCF

When a storm or flood threatens to impact the county the Emergency Management staff monitors the event. The staff relies on information from the National Weather Service for detailed and site specific information regarding storm conditions and flood threats. Emergency Management staff disseminates watches, warnings, updates and evacuation notices.

The City of Apopka has on file elevation certificates for various properties that are in or near special flood hazard areas that have been processed to FEMA. These elevation certificates are available for reviewing during normal office hours, 8:00 AM to 5:00 PM, Monday through Friday.

Although the City of Apopka has not had any recent problems with flooding, it is important to be informed and aware of the area around you. If you have any questions regarding local flooding problems or need additional information, contact me at 407-703-1718.

Sincerely,



R. Jay Dayoll, P.E., CFM  
Public Services Director/City Engineer

RJD/bs