



# Flood Hazard Awareness - Protect What Matters

*"As a StormReady community, we are prepared for severe weather. I encourage all our residents and businesses to also be prepared by understanding their flood risks and insurance needs."*

Orlando Mayor Buddy Dyer

## **KNOW YOUR FLOOD HAZARD AND UNDERSTAND YOUR INSURANCE NEEDS**

Heavy storms, hurricanes and inadequate or overloaded drainage systems can flood your property. If your property is located in the floodplain, your property is at risk.

The City of Orlando can provide Flood Insurance Rate Map information that is needed to write a flood insurance policy. Also, the city can provide additional information such as floodway locations, flood problem areas, post-flooding areas, and areas that should be protected because of their natural functions.

Call 407.246.2271 or visit the Permitting Office located on the first floor of City Hall for the above information or to request a copy of Elevation Certificates.

## **INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD**

Good News! The City of Orlando is a participant in the National Flood Insurance Program (NFIP), which means that residents and business owners receive a discount on their flood insurance premiums.

*There is a 30-day waiting period after you purchase a flood insurance policy before coverage is in effect, so don't wait until a flood is threatening.*

Contact your insurance agent for more information about flood insurance policies. If your agent does not write flood insurance, contact Office of Flood Insurance Advocate at: [fema.gov/flood-insurance/advocate](https://fema.gov/flood-insurance/advocate). Additional information about flood insurance can be found at [floodsmart.gov](https://floodsmart.gov).

### **PROTECT YOURSELF FROM THE HAZARD**

Keep your family safe during a flood.

Visit [orlando.gov/floodprotection](https://orlando.gov/floodprotection) for more information.

### **PROTECT YOUR PROPERTY FROM THE HAZARD**

Take action and flood-proof your structure. Learn more ways to protect your property. Order your free copy of The Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding (FEMA publication 312) from the Federal Emergency Management Agency (FEMA) by calling 1.800.480.2520, or download from FEMA's website at [fema.gov/fact-sheet/mitigation-homeowners](https://fema.gov/fact-sheet/mitigation-homeowners).

### **BUILD RESPONSIBLY**

Did you know?

- You must contact the City of Orlando Permitting Office before you build on, fill, alter, or re-grade your property. Floodplain filling needs a permit.
- Building within the floodplain must compensate for any loss of flood storage volume.
- All development in designated flood hazard areas is required to be elevated one foot above the base flood elevation.
- The City Ordinance requires that all substantial improvements to a building be treated as a new building.

### **PROTECT NATURAL FLOODPLAIN FUNCTIONS**

#### **Only Rain Down the Drain.**

Don't dump in the storm drains; they drain to our lakes. Dumping in ditches or lakes is a violation of City Code. If you see dumping or debris in the ditches, broken silt fences around construction sites or filling in the floodplain without a permit sign posted, please contact the City of Orlando Permitting Office at 407.246.2271.