



Orange
County
Answers

FACT Sheet

Provided as a Community Service of Orange County Public Works Department • 4200 S. John Young Parkway • Orlando, Florida 32839 • 407-836-5001

Are You and Your House Prepared?

A Citizen's Guide To Floodplain Management

Flooding is an act of nature which respects no boundary lines, either community or personal. Flooding in Orange County is caused by heavy rainfall which occurs in short periods of time, most common during seasonal thunderstorms accompanying tropical storms and hurricanes.

These storms can cause flooding not only along the coastlines, but inland as well. Because of Orange County's location on a peninsula between the Gulf of Mexico and the Atlantic Ocean, and because of its low-lying areas, there is always a flood threat from heavy storms.

Due to this threat, the Federal Emergency Management Agency (FEMA) has identified portions of the County as a Special Flood hazard area on the Flood Insurance Rate Maps (FIRMS). These maps designate areas of 100-year flood base flood elevations. Orange County has been fortunate in recent years avoiding the damages associated with tropical storms and hurricanes. The potential for flood losses in Orange County, however, always exist. Residents should know and respect this flood loss potential and be prepared to deal with this hazard accordingly.

Before The Storm

If your home is well constructed and local authorities have not called for evacuation, stay home and make emergency preparations. If told to evacuate, follow all instructions from local authorities and follow safe evacuation routes to a shelter.

Your personal evacuation plan should provide for your pets, your personal hurricane supplies (food, medicine, first aid kit, battery-powered radio, flashlights, extra batteries, etc.) and insurance considerations. When evacuating, take proper identification and important personal papers and documents with you.

During and After The Storm

If you are in a public shelter, remain there until informed by those in charge that it is safe to leave and return home. Often people are injured after the storm has passed due to unsafe buildings, downed power lines, contaminated water and other dangerous conditions. Carefully check for structural damage prior to entering a building after a storm. Turn on electricity one breaker at a time and watch for smoke or sparks. Report broken sewer and water mains to your utility company.

Commonly Asked Questions

- ***What is a 100-Year Storm?***

A storm event having 1 percent probability of being equalled or exceeded in any given year which would drop 10.6 inches of rain in a 24-hour period.

- ***If my house is located in a low risk area on the flood map such as a zone B, C, or X, can I still buy flood insurance?***

Yes, there is a policy for low risk areas. Ask your insurance agent for the "Preferred Risk Policy".

- ***How can I find out which flood zone my house is located in?***

You can call the Stormwater Management Division at 407-836-7946 and provide one of the following: address, lot number and subdivision or parcel identification number.

- ***My street always floods but according to the flood map, I am in a low-risk area. What is the problem?***

Low risk areas can still be susceptible to localized flooding. It is possible the storm drainage system may need maintenance. Drainage systems are maintained by the Public Works Roads and Drainage Division. For specific questions or assistance, call 407-836-7919.

- ***I am building a house on property that is partially located in a flood zone A. Why do I have to get a Floodplain Permit?***

The Orange County Floodplain Ordinance requires this permit which will ensure that the floor elevation will be built one-foot above the 100-year floodplain.

- ***When I purchased my home, I was told the house was not in a flood zone. Now my mortgage company has informed me that I am in a flood zone and must buy flood insurance. Why has this flood zone been changed?***

Your property could have been incorrectly located by the mortgage company. Contact Orange County Public Works Stormwater Management Division to inquire about your home's location on the FIRM. Orange County began participating in the National Flood Insurance Program in December 1981. Prior to this date, there were no FIRMS for Orange County. Homes built before this, which now are located in a Special Flood Hazard Area, can qualify for a flood insurance policy with a "Pre-FIRM" rate. For more information, see the FACT sheet titled *National Flood Insurance Program*. 