Every property faces the likelihood of flooding due to hurricanes, major storms and heavy rains, but some properties are at greater risk than others. The thought of flooding can be terrifying, but understanding and mitigating the risk of flooding is essential in protecting lives and property from flood impacts. The following information can help you become more flood wise and ensure safety for you and your loved ones.

**Know Your Flood Hazard**

Is your property or the property you are interested in buying located in a special flood hazard area (SFHA)? To know for sure, review area flood maps to broaden your knowledge of flood maps and guide you in making sound decisions. The Federal Emergency Management Agency (FEMA) publishes Flood Insurance Rate Maps (FIRMs) that show SFHAs in Altamonte Springs. FIRM maps are available at www.FEMA.gov and the City Library.

Although FIRMs identify “at-risk” properties, you may be outside of the floodplain if your structure’s finished floor and lowest adjacent grade (LAG) are above the base flood elevation (BFE). To have your structure removed from the SFHA, a FEMA elevation certificate form will need to be completed by a licensed professional and filed with FEMA through a Letter of Map Change (LOMC). The form is available on FEMA’s website.

The City also maintains a repository of submitted elevation certificates. Property owners, insurance agents, realtors or anyone interested in flood protection can access this information for free. Call (407) 571-8331 to learn more about your flood hazard, to see if there’s an existing elevation certificate on file or to review your new elevation certificate for accuracy.

**Buy Flood Insurance**

Even if you are not located in a high-risk flood zone, remember that flooding can happen anywhere. Flood insurance is a separate policy from homeowner’s and renter’s insurance, and some mortgage companies may require it. The City’s participation in the National Flood Insurance Program (NFIP) and Community Rating System (CRS) allows residents to purchase flood insurance policies at discounted rates. This insurance is backed by the federal government and is available to all property owners, renters and business owners even for properties outside of high-risk areas.

It can take up to 30 days for a new flood insurance policy to become active, so don’t delay! To get more specific information about coverages and costs, please contact an insurance agent. A list of local agents is available at www.FloodSmart.gov.

**Build Responsibly**

Make sure you have the proper building permits and hire a licensed contractor who knows the City’s building policies before you build on, fill, regrade or otherwise alter your property. Building regulations are designed to protect structures and the people who live and work in them. Due diligence can save time and money. Contact the City’s Building and Fire Safety Department at (407) 571-8150 for more information.
Protect Your Property
Reduce your property’s risk of flooding by making flood-smart choices such as elevating your A/C pad, water heater, electrical panel or the structure itself. Using flood-resistant materials can help prevent or minimize the potential of flood damage to the foundation, floors and walls. These floodproofing methods are also helpful if you decide to sell your property.

Only Rain Down the Drain
Stormwater systems move rainwater to lakes, ponds and rivers. Dumping leaves, grass clippings or other harmful materials will pollute downstream waters and could cause localized flooding. This also violates City Ordinance 26-160. If you witness dumping in storm drains, ditches, streams, ponds or other waterbodies, contact the City’s Stormwater Division at (407) 571-8607.

Be Prepared and Be Safe
In the event of a flood, make sure you have an emergency plan in place. Learn what to do before, during and after a hurricane or natural disaster to keep you, your family and household safe. Keep emergency provisions, supplies, medications and important documents on hand. Create a communication plan to know how to stay in touch with your family or household. Evacuation routes and destinations should be established in case a mandatory evacuation is ordered by state or local officials. For more information on how to plan ahead, visit www.FloridaDisaster.org/Family-Plan.

STAY ALERT!
Altamonte Springs partners with Seminole County to monitor flood and stream events and advise the community. Warnings are circulated through these media outlets:

- www.Altamonte.org
- www.PrepareSeminole.org
- www.AlertSeminole.org
- Seminole Government TV (SGTV) on Cable Channel 9 and WUCF 89.9 FM
- Seminole County Citizens’ information Line (407) 665-0311 for information on shelters, evacuation procedures, sand bags, water, food, area closings, etc.

For additional flood information, visit:

- Florida State Emergency Response Team at www.FloridaDisaster.org
- FEMA Flood Map Service Center at www.MSC.FEMA.gov
- Know Your Risk at www.FEMA.gov/flood-maps/zhk-your-risk
- National Flood Insurance Program at www.FloodSmart.gov

Questions? Call the City at (407) 571-8331