Volusia County
FLORIDA

Department of Public Protection
Emergency Management Division

June 4, 2018 **EM-018-16**

Dear Resident:

You have received this letter because your property is in an area that has flooded several times. Volusia County is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things *you* can do:

1. Check with the Volusia County Building Department or Volusia County Public Works Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the County is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives.

2. Prepare for flooding by doing the following:
   - Know how to shut off the electricity and gas to your house when a flood comes.
   - Make a list of emergency numbers and identify a safe place to go.
   - Make a household inventory, especially of basement contents.
   - Put insurance policies, valuable papers, medicine, etc., in a safe place.
   - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
   - Develop a disaster response plan. See the Red Cross's website at www.redcross.org for information about preparing your home and family for a disaster.
   - Get a copy of *Repairing Your Flooded Home*. We have copies at Emergency Management Division, or it can be downloaded the Red Cross' and FEMA's website.

3. Consider some permanent flood protection measures.
   - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
   - Consider elevating your house above flood levels.
   - Check your building for water entry points, such as patios, garages, and dryer vents. These can be protected with low walls or temporary shields.
   - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
   - More information can be found at FEMA's website, www.ready.gov/floods.
   - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

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4. Talk to this office for information on financial assistance.
   - If you are interested in elevating your building above the flood level or selling it to the County, we may apply for a Federal grant to cover 75% of the cost if you meet the grant eligibility requirements. You are responsible for the 25% cost match.
   - If you don't have one, get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Get a flood insurance policy.
   - Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded numerous times. Because Volusia County participates in the Community Rating System, you will receive a reduction in the insurance premium.
   - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
   - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
   - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
   - Contact your insurance agent for more information on rates and coverage.
6. If flooding is a problem in your area, contact Volusia County Stormwater Management (386-822-6422). A professional engineer will inspect your property to determine the flood source and provide ideas on possible mitigation actives you can undertake to lessen the impact of the next flood.

Sincerely,

Laurence H. LaHue
Senior Planner/CRS Coordinator

Enclosure: Flood information brochures