

## **The Local Flood Hazard**

Flooding in Brevard County is caused by heavy rainfall that occurs in short periods of time, from tidal surges that accompany coastal storms, tropical storms and hurricanes, along with associated heavy rains.

## **The Flood Warning System**

Residents should be aware that Brevard County has an Emergency Management Plan (EMP) that includes a number of warning systems, outlined below, which provide citizens with up to the minute information on impending storms or flood threats.

### **Brevard County Emergency Operations Center (EOC)**

The Brevard County EOC works with the cities, the National Weather Service (NWS), and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly.

All over-the-air television stations servicing the Brevard County area receive notification from the EOC for broadcast in the event of a threat. In addition, all satellite and cable television providers and all major AM and FM band radio stations available in Brevard County provide immediate notification on all channels upon identification of a threat by the EOC or the NWS. Finally, the EOC can utilize its "Reverse 911" calling system to automatically notify residents in a given area, or County-wide if necessary, of an impending condition requiring action.

### **Brevard County Emergency Management Plan**

When a storm or flood threatens to impact the county, the EOC is activated. The county has its own weather consultant who provides EOC staff with detailed and site specific information regarding storm conditions and flood threats. EOC workers issue updates, warnings and evacuation notices as needed over cable television and alert radios.

## **Flood Safety Measures**

You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during, and after a flood occurs. If evacuation becomes necessary, be sure that you turn off all utility services at the main connection.

Do not walk through flowing water. Drowning is the number one cause of flood related 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. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two cause of flood related deaths is electrocution. Electric current can travel through water and can be present without one knowing. Report downed power lines to the power company or the Brevard County EOC.

## **Flood Insurance**

For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowners insurance policies. You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP).

The NFIP is a Federal program established by Congress in 1968 that enables property owners to buy flood insurance at reasonable rates in participating communities. In return, these participating communities carry out flood management measures designed to protect life and property from future flooding.

The NFIP is administered by the Federal Emergency Management Agency through its Federal Insurance Administration. Brevard County has participated in the NFIP since 1972.

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 chart lists the amounts of maximum coverage available to property owners within Brevard County:

### **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 floodwalls 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 protection levels.
- Construction of barriers (floodwalls, berms).
- Dry floodproofing (water tight floor and wall systems).
- Wet floodproofing (permits entry and passage of flood waters).

In the event of impending flood threats it is always advisable to take the following emergency actions:

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

## **Floodplain Development Permit Requirements**

Any development in the floodplain requires a building permit according to Chapter 22 of the Brevard County Code of Ordinances. If you suspect that illegal floodplain development is occurring call the Brevard County Permitting & Enforcement Department at (321) 690-6875.

Also, in accordance with NFIP standards, the Brevard County Code of Ordinances requires that if the cost of any reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, such work is considered a substantial improvement under Chapter 62. The existing building is then required to meet the same standards as a new building. For residential structures, these requirements typically mean raising the living area of the building a minimum of one foot above the base flood elevation.

## **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 market value of the structure as is listed by the Brevard County Property Appraiser's Office or by a certified appraisal. 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.

## **Drainage System Maintenance**

A community can lose a portion of its drainage system carrying or storage capacity when debris, dirt or vegetation is allowed to enter the system. This may cause localized flooding even in areas not normally associated with such problems. Keeping yard waste, grass clippings and other debris from entering roadside inlets and open ditches of the drainage system can prevent clogging and loss of stormwater storage capacity.

If you experience any localized drainage problems, including illegal stream dumping please notify the Brevard County Roadways & Landscaping Department at (321) 637-5438 so that the problem can be corrected.

## **Natural and Beneficial Functions of the Floodplain**

These benefits take many forms and may include some of the following:

Natural flood and erosion control: The floodplain provides flood storage and conveyance, reduces flood velocity, and controls erosion of beachfront structures.

Water quality: The floodplain filters nutrients and impurities from runoff.

Ground water recharge: The floodplain reduces frequency and duration of surface flow.

Biological resources: The floodplain supports high rates of plant growth, provides breeding and feeding grounds and enhances waterfowl habitat.

Societal resources: The floodplain provides open space and aesthetic pleasures, and in areas of scientific study, provides opportunities for environmental research.

## **Flood Protection Assistance**

Brevard County has qualified staff available to provide information to homeowners on the flood hazard, on flood protection measures, and on site-specific flooding problems.

For information on FEMA-classified flood hazard zones, requirements for construction in flood zones, flood mitigation techniques, or flood hazard insurance coverage through the

NFIP, please contact the Flood Zone Determination Desk in the Brevard County Transportation Engineering Department at (321) 617-7340.

For advice and assistance in storm water management planning, or for specific neighborhood or localized flooding problems, please contact the Brevard County Stormwater Utility Department at (321) 633-2014.

**CONSIDER THIS:**

Currently, the NFIP has over  
**\$650,000,000,000.00**  
of flood hazard insurance coverage  
in force nationwide,  
and approximately **40%** of that coverage  
is for properties in  
the State of Florida.