

City of Lake Mary Flood Facts

IMPORTANT INFORMATION FOR RESIDENTS AND PROPERTY OWNERS REGARDING THE RISK OF FLOODS IN SEMINOLE COUNTY

The Local Flood Hazard

Flooding in the City of Lake Mary is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompany tropical storms and hurricanes.

Soldiers Creek traverses Lake Mary and is periodically subject to flooding, however, the lands surrounding the creek are protected as open space.

In addition, damaging storms have hit the City on these dates:

- Sept. 14-17, 2001 (Tropical Storm Gabrielle).
- Aug. 13 - Sept. 26, 2004 (Hurricanes Charley, Frances, and Jeanne).
- Aug. 20-22, 2008 (Tropical Storm Fay).

The Flood Warning System

Residents should be aware that Lake Mary 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.

Lake Mary Fire Rescue and Emergency Management works with Seminole County, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. The Fire Rescue contact number is (407) 585-1479 or 1480.

The following stations service the City of Lake Mary area:

- NOAA Weather Radio Frequency 162.475 MHz out of Orlando.
- Weather Radio, Police Scanner, Tunable VHF Radio.
- WHOO-AM 1080, WDBO-AM 580.
- WTKS -FM 104.1, WRMQ-AM 1140.
- Any AM/FM band radio receiver.
- TV Channels 2, 6, 24, and 26 Orlando.
- Any black and white or color television set.

Lake Mary Emergency Management Plan

The Fire Department is also responsible for Emergency Management preparing the City in case of a man-made or natural disaster and terrorism readiness/response. This department maintains the Comprehensive Emergency Management Plan. The City's Emergency Management Information Line can be reached at

(407) 585-1333 or the County EOC at 407-665-5100.

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 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. Do not drive around road barriers; the roads or bridges that lie ahead may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the power company or County Emergency Management office.

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 which enables property owners to buy flood insurance at reasonable rates in participating communities. In return, they 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. Lake Mary has participated in the NFIP since 1979 under number 120416.

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 insurance you need.

The following chart lists the amounts of maximum coverage available to property owners within the City of Lake Mary.

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 flood-proofing (watertight floor and wall systems).

- Wet flood-proofing (permits entry and passage of flood waters).

In the event of pending 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, including in the floodplain, requires a building permit according to Section 150.06 of the Building Code. If you suspect that illegal floodplain development is occurring, call the City of Lake Mary at (407) 585-1365.

Also, in accordance with NFIP standards, the Lake Mary Building Code 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. 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 to an elevation 1.5 feet 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 tax value of the structure as is listed by the Seminole County Tax Assessor'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 due to dumping, debris, soil erosion, sedimentation, and overgrowth of vegetation. When this happens, flooding occurs more frequently and reaches higher elevations, subjecting properties otherwise protected to unnecessary risk of damage. Keep grass clippings and other debris out of stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity.

If you experience any localized drainage problems, including illegal stream dumping, please notify the City at (407) 585-1452 so the problem can be corrected.

Natural and Beneficial Functions of the Floodplain

These benefits take many forms:

Natural flood and erosion control:

Provides flood storage and conveyance, reduces flood velocity, controls erosion of beachfront structures.

Water quality: Filters nutrients and impurities from runoff.

Ground water recharge: Reduces frequency and duration of surface flow.

Biological resources: Supports high rate of plant growth, provides breeding and feeding grounds and enhances water fowl habitat.

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

Relevant Lake Mary Ordinances include: 152, 155 Appendix C, and Florida Building Code.



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