

## Flooding – What to Expect

Flood can happen at any time and any place. Everyone lives in a flood zone – only the level of risk is different. Approximately 1 in 4 insurance claims are paid on policies in low to moderate risk area. Even a slow moving rainstorm can cause flooding. In the high risk areas (A and V zones) your home or business has a 26% chance of being damaged by a flood over the 30 year life of a mortgage.

**Property losses** due to flooding are not covered by standard homeowner’s policies, but are covered by insurance obtained through the National Flood Insurance Program (NFIP) for your home and contents. Flood insurance policies are available to homeowners, condo owners, apartment owners, renters and business owners alike.

The NFIP is a federal program that offers flood insurance at reasonable rates. NFIP participating communities utilize flood management measures to help protect life and property from future flooding. The NFIP is administered by the Federal Emergency Management Agency through the Federal Insurance Administration. **Citrus County is a participating community.**

For more information about flood insurance, contact your local insurance agent. There is generally a 30-day waiting period before a flood insurance policy can take effect, so don’t wait until a storm threatens to secure the flood coverage you need. **Flood claims are paid even if the President doesn’t declare a disaster.**

Flood insurance reimburses policyholders for direct physical loss from floods, including limited coverage for services such as debris removal, moving insured property that is endangered by flooding and sandbags to protect endangered property from flood waters (subject to terms of policy).

Contents coverage is not automatically included in the building coverage. Maximum coverage available to property owners within Citrus County is as follows:

<u>Building</u>	<u>Contents</u>
Residential	
\$250,000	\$100,000
Non-Residential/Small Business	
\$500,000	\$500,000

Renters can purchase the contents coverage only to protect their belongings. The average renter’s policy is as little as \$39 a year.

### Buy Flood Insurance – If you have a policy, check your coverage now...

Annually, flooding causes more property damage than any other type of natural disaster in the United States. While regulations and construction practices have made newer homes less prone to flooding, many older homes remain susceptible. Nationwide, there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating their exposure to flood risks.

**Flood Insurance is affordable.** If you live in a low or moderate risk area, a preferred risk policy can cost just over \$100 a year. That’s less than 30 cents a day to protect your property against a natural disaster. Even in the most high risk areas, the average policy cost is about \$500 a year.

**Mandatory purchase requirement** Pursuant to the Flood Disaster Protection Act of 1973 and the NFIP Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally replaced financial assistance for the acquisition

and/or construction of buildings in Special Flood Hazard Areas (SFHA). An SFHA is defined as any A or V flood zone as designated on the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map.

For more information, call your insurance agent or 1-888-435-6637.

## **Citrus County Flood Facts**

Citrus County is subject to flooding in the coastal areas as well as along the Withlacoochee River to the east and north. Depending on the duration and severity of the weather event, flooding will often occur outside of the SFHA due to poor drainage, soil saturation or debris-filled ditches and culverts.

You can protect yourself from flood hazards by taking measures to ensure your life and property are protected before, during and after a flood occurs.

Copy your most important documents (mortgage papers, deed, bank information passports, etc.) and keep the originals in a secure place such as a bank safe deposit box. Take photos of your most valued possessions and store with your original paperwork.

**Citrus County** received and will adopt new FIRM maps **effective September 26, 2014**. Information about your parcel and how the new maps affect you can be obtained by contacting the Flood Management Office at (352) 527-5264.

## **Important Phone Numbers**

*Citrus County Emergency Management:*

(352) 746-6555

*Citizen Information Lines:*

(352) 746-5470 or (352) 527-2106

*Citrus County Flood Management Coordinator:*

(352) 527-5310

*Citrus County Building Division:*

(352) 527-5310

*Crystal River Building & Zoning:*

(352) 795-6511

*Inverness Development Services:*

(352) 726-3401

**ASSESS YOUR RISK – NOW**

Visit: [www.floodsmart.gov](http://www.floodsmart.gov)

## **TURN AROUND – DON'T DROWN.**

**Do not drive through floodwaters.** More people drown in their cars than anywhere else. It takes only 2 feet or less of water to sweep your vehicle off of the road – even SUV's.

**Do not drive around barriers.** The road or bridge may be washed out or there may be hazardous conditions or debris blocking the roadway and preventing safe passage.

**Do not walk through flowing water.** Drowning is the number one cause of flood deaths usually during flash floods. Six inches of moving water can knock you off your feet. If you find it necessary to walk in standing water, use a stick or pole to check water depth.

**Avoid power lines and electrical wires.** The number two flood killer is electrocution. Report downed power lines to the power company or by calling (352) 746-6555.

**As a stopgap measure to protect your belongings,** try sandbagging to reduce erosion and scour, elevate furniture above flood protection levels, seal or close off sewer lines.

## **Emergency Alert Stations**

### **Television**

WUFT - Channel 5      WCJB -Channel 28  
WFLA -Channel 8      WTOG -Channel 44  
WTSP – Channel 10      WTVT –Channel 13  
Brighthouse – All channels

### **Radio**

WXVC - 95.3 FM      WRUF -103.7 FM  
WXOF -96.3 FM      WRZN -720 AM  
WSKY -97.3 FM      STRS -920 AM  
WKTK -98.5 FM      WINV -1560 AM

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