



Determining Flood Risk in Alachua County

Important information for residents and property owners regarding the risk of floods in Alachua County



Alachua County Public Works Department

Alachua County Emergency Operations Center (EOC)

The Alachua County EOC works with the cities, the National Weather Service, and the National Hurricane Center to monitor flood, storm threats, and advise the community accordingly. If flooding occurs, the EOC would warn the public using its rapid mass notification system to call, text and e-mail people at risk.

Additionally, this information would also be posted to the [EOC website](#) and social networks.

Contact and Information Numbers

Alachua County Emergency Management	352-264-6500
Alachua County Public Works Department.....	352-374-5245
Alachua County Flood Zone Request Line	352-337-6140
Alachua County Building Departmen	352-374-5243
City of Gainesville Public Works	352-334-5069

The following stations serve the Alachua County area:

AM/FM Radio:

WOGK.....	93.7 FM
WRUF	850 AM - 103.7 FM

Television:

WCJB.....	TV-20
WUFT.....	TV-5
NOAA Weather	Radio 162.475 MHz

GENERAL FLOOD AND EMERGENCY INFORMATION

[Flood Information Link](#)



The Local Flood Hazard



For most of the county, the primary causes of flooding are tropical systems and afternoon thunderstorms, which generally occur from June–November, during the rainy season. Certain areas of Alachua County are low-lying and subject to flooding from rising water.

Specific areas include those in the extreme southeast portion of the county, along the shores of Newnan's, Orange and Lochloosa lakes; portions of Gainesville along Hog town Creek; the Santa Fe River; and closed basin areas, such as Paynes Prairie and the Kanapaha area.

The other flood problem involves storm water runoff that occurs in many locations. This problem has recently become more critical because of development in areas subject to urban flooding. Many homeowners and businesses do not carry flood insurance, which can result in high uninsured losses.



The Flood Warning System Alachua County has a Comprehensive Emergency Management Plan (CEMP) that includes a variety of warning systems, outlined below, to provide citizens with up-to-the-minute information on impending storms or flood threats.

Floodplain Development Permit Requirements

Any development in the floodplain requires a flood hazard area permit, according to the Unified Land Development Code Ch. 406. If you need a flood zone determination, contact Alachua County Public Works at 352-337-6140, or the City of Gainesville Public Works at 352-334-5069. [Permits will need to be applied for through the Citizenseve program.](#)

Personnel from the city and county are prepared to make site visits, to assist property owners with flooding, past drainage and storm sewer problems, historical flooding



problems, and repetitive flood loss areas and to address any site-specific flooding concerns within the community. This service is provided at no charge for Building permits. Apply for a preapplication screening at the Building Department. This process includes verifying natural floodplain functions and environmental resources from the County's Environmental Protection Department.

If you need to locate a FEMA elevation certification (for a home built during Alachua County or suspect that illegal floodplain development is occurring, call the Alachua County Building and Zoning Department at 352-374-5244, or the City of Gainesville Building Inspection Department at 352-334-5050.

Drainage Maintenance System

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, debris, soil erosion and 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.

Please keep grass clippings, tree limbs, and other debris out of storm water drainage system to prevent clogging and loss of storm water storage and treatment capacity.



Alachua County Emergency Management Program

When a storm or flood threatens to impact the county, the Emergency Management staff monitors the event. The staff relies on information from the National Weather Service for detailed and site-specific information regarding storm conditions and flood threats. Emergency Management staff disseminates watches, warnings, updates, and evacuation notices.



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.

- Do not walk through flowing water. Drowning is the No. 1 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 check the water depth.
- Wear rubber boots. Be aware that snakes and other creatures will be displaced from their regular habitats.



- Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out. If floodwaters rise around your car, abandon the car, and move to higher ground if you do so safely. "Turn around, don't drown!"
- Stay away from power lines and electrical wires. The No. 2 flood killer after drowning is electrocution. Electric currents can travel through water. Report downed power lines to your utility company.

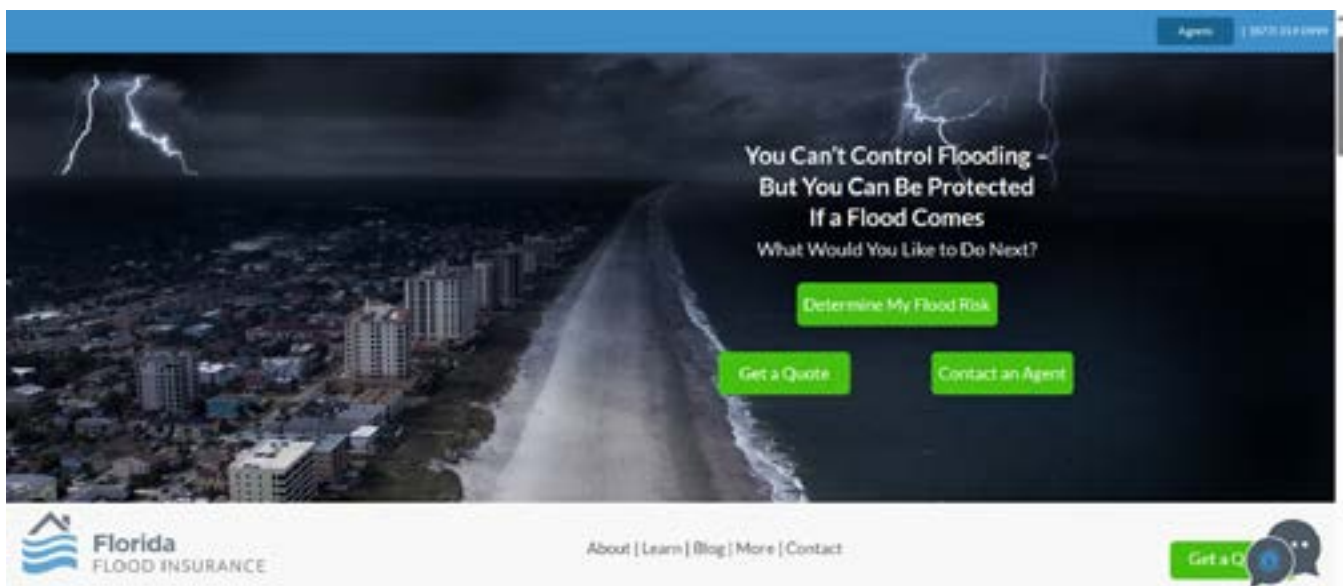
After a Flood

- Listen for news reports to learn whether your water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Stay away from downed power lines and report them to your power company.



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 \(NFIP\)](#).



Flood Insurance

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, participating communities conduct flood management measures designed to protect life and property from future flooding. 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 do not wait until a storm threatens before you secure the flood insurance you need.

Maximum Coverage for Flood Insurance

The following table lists the amounts of maximum coverage available to property owners within Alachua County.

Structure Coverage

Single-Family Dwelling	\$250,000
Nonresidential	\$500,000
Small Business	\$500,000

Contents Coverage

Residential.....	\$100,000
Nonresidential	\$500,000
Small Business	\$500,000

Actions to Take When a Flood is Approaching

1. Contact your local emergency management agency or civil defense office, and local American Red Cross chapter—take notes.
2. Create a Disaster Plan:
 - Discuss with your family why you need to prepare for a disaster. Plan to share responsibilities and work together.
 - Discuss the types of disasters that might happen and explain what to do in each situation
3. Complete This Checklist:
 - Teach children how and when to call 9-1-1 or your local emergency medical services number for emergency help.
 - Put all important family documents in a waterproof container. Keep necessary tools near gas and water shut-off valves.
 - Teach each family member how to use the fire extinguisher (ABC type) and show them where it is kept.
 - Take a Red Cross First Aid and CPR class to prepare.

Hurricane Preparedness

Hurricanes are strong storms that can be life-threatening as well as cause serious property-threatening hazards such as flooding, storm surge, high winds, and tornadoes. Preparation is the best protection against the dangers of a hurricane. Know the difference between the threat levels and plan accordingly.

For up-to-date information on hurricanes please visit: [Alachua County Website](#)



HURRICANE WATCH: [National Hurricane Center and Central Pacific Hurricane Center](#)

Hurricane conditions are a threat within 48 hours. Review your hurricane plans. Get ready to act if a warning is issued and stay informed. Do not forget your pets.



Hurricane Preparedness

HURRICANE WARNING: [NOAA Weather Radio](#)

Hurricane conditions are expected within 36 hours. Complete your storm preparations and leave the area if directed to do so by the authorities.

- Listen to a NOAA Weather Radio for critical information from the National Weather Service (NWS).

- Check your disaster supplies. Replace or restock as needed.

- Bring in anything that can be picked up by the wind (bicycles, lawn furniture).

- Close your windows, doors, and hurricane shutters, if you do not have hurricane shutters, close and board up all windows and doors with plywood.

- Turn your refrigerator and freezer to the coldest setting. Keep them closed as much as possible so that food will last longer if the power goes out.

- Turn off propane tanks.

- Unplug small appliances.

- Fill your car's gas tank.

- Create a hurricane evacuation plan with members of your household. Planning and practicing your evacuation plan minimize confusion and fear during the event.

- Find out about your community's hurricane response plan. Plan routes to local shelters, register family members with special needs and make plans for your pets to be cared for.

- Obey evacuation orders. Avoid flooded roads and washed-out bridges.



Natural and Beneficial Functions of the Floodplain

Floodplains are areas adjacent to rivers, ponds, lakes, and oceans that are periodically flooded at different points in time.

Floodplains are hydrologically important, environmentally sensitive, and ecologically productive areas that perform many natural functions.

They contain both cultural and natural resources that are of great value to society. Flooding occurs naturally along every river and coastal area. Flood waters can carry nutrient-rich sediments which contribute to a fertile environment for vegetation. Floodplains are beneficial for wildlife by creating a variety of habitats for fish and other animals. In addition, floodplains are important because of storage and conveyance, protection of water quality, and recharge of groundwater.

Floodplains provide cultural, educational, recreational, and scenic values to humans. The earliest Native Americans settled in and around floodplains, as they provided a wealth of food and provided the easiest means of travel. Consequently, floodplains include many archaeological and historical sites.

Floodplains also serve as a nature study center for scientific research. Due to the scenic value that they provide, floodplains are ideal locations for parks and campgrounds. Water sports and recreational activities such as boating, swimming, hiking, and camping are all dependent on flood-plain areas.

Wildlife resources in floodplains can be managed for observation, and recreational hunting and fishing. Natural floodplains are valuable in providing the “wilderness experience” that is an important part of Floridian culture.

The importance of maintaining natural floodplains is not a difficult idea to understand. However, humans have always been attracted to floodplains because of their sustaining

attributes. Human development and industrialization take a toll on the natural functions of the floodplains. Development in the floodplains causes decreases in water quality, loss of wildlife habitat, and an increase in severity and frequency of flood losses. Understanding the importance of maintaining the natural floodplains can lead to better floodplain management approaches that will better protect the natural and beneficial functions of floodplains.



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 listed by the Alachua 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.

[Answers to Questions About Substantially Improved/ Substantially Damaged Buildings](#)



Funding Sources For Repetitive Loss

Repetitive loss properties represent only one percent of all flood insurance policies, yet historically they account for one-third of the claim payments. Mitigation of flood risk to these repetitive loss properties reduces the overall costs to the National Flood Insurance Program (NFIP) as well as to individual homeowners. The Federal Emergency Management Agency (FEMA) has several grants and an extra flood insurance program available to help repetitive loss property owner's reduce exposure to flood damage.

[Hazard Mitigation Grant Program \(HMGP\)](#) - a grant made available after a presidential disaster declaration



Funding Sources For Repetitive Loss

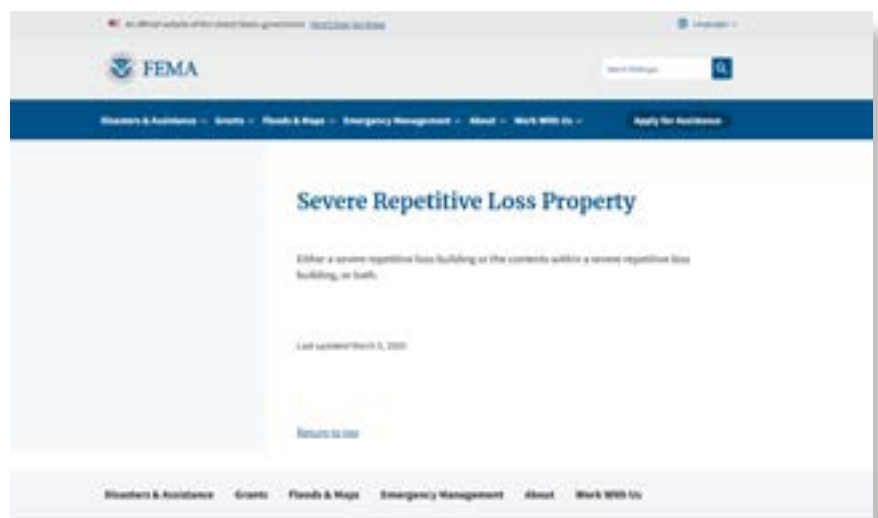
[Flood Mitigation Assistance \(FMA\)](#) - a grant that the County can apply for each year.



[Pre-Disaster Mitigation \(PDM\)](#) - a nationally competitive grant that the County can apply for each year.



[Severe Repetitive Loss \(SRL\)](#) - a grant that is reserved for "Severe" repetitive loss properties, i.e., those with their flood insurance policies administered by FEMA's Special Direct Facility rather than a private insurance company.



Funding Sources For Repetitive Loss

[Increased Cost of Compliance \(ICC\)](#) - an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office.



Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%. ICC pays up to \$30,000 of the cost of bringing the damaged building up to the local ordinance flood protection standards.

What you can do:

- Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example, if Florida has not been declared a federal disaster area for some time, look at the grants that have annual application procedures, not HMGP.
- Keep your flood insurance policy in force. All grants and ICC only fund properties that currently have a flood insurance policy.

