FLOOD INFORMATION
Property Protection

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.

Retrofitting/Flood Mitigation

Retrofitting and flood mitigation typically refer to performing floodplain management activities to a land area or a structure after it has been constructed and experienced flooding. Floodplain management means corrective and preventive measures for reducing future flood damage by incorporating design standards into the initial construction of a structure. It is not necessary to have already experienced a flood before undertaking retrofitting or mitigation measures. A proactive approach to protecting structures and contents from future flood damage is recommended.

Retrofitting is a unique approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space. The following retrofitting and mitigation techniques are the most common:

Non- Structural

Elevation – This consists of raising a house on an elevated support foundation, placing it above future floodwaters. Elevation may be considered for all types of homes, such as structures built with a slab-on-grade or other foundation.

Sealants – Sealants, also known as dry flood proofing, can be used only in areas of very shallow flooding to seal a home against water. This technique can only be used on brick veneer or masonry construction in good structural condition because of the tremendous pressures that water can exert. To use this method successfully, flood levels cannot exceed two to three feet with negligible flood velocities. The use of sealants as a non-structural approach to floodplain management by itself may not qualify for lower insurance rates.

Utility Protection – Costly damage to utilities, such as heating, air conditioning, electrical, and plumbing systems can occur during floods. Simple and relatively low-cost measures can usually prevent damage to these systems.

Relocation – Another technique for preventing future flood damage, which is more expensive and time consuming, is relocation and is perhaps the best solution for preventing future flood damage. This method involves moving a structure out of a flood-prone area to a new location where there is little or no threat of flooding. The system for moving a house in good standard condition is well developed.
Structural

**Levees** – The building of levees is possible in areas of shallow and moderate flooding depths with low velocity. Levees create a barrier of compacted soil to keep the water away from a house and can be one of the less expensive methods for protecting a home. Its construction, however, requires great care, and there must be continued attention and maintenance to prevent its failure.

**Floodwalls** – Sometimes this method is practical for areas with low to moderate flooding depths and velocities. As with levees, floodwalls keep the water away from a house, but are constructed of materials such as masonry block and reinforced concrete. Though more expensive than levees, if properly designed, they do not require as much ongoing maintenance.

**Closures** – Closures are often used in conjunction with floodwalls and levees. Closures are used for protecting gaps that are left open for daily access, such as walks, doors, and driveways.

**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 homeowner 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 discounted rates in participating communities. In return, 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 (FEMA) through its Federal Insurance Administration. The City of Vero Beach has participated in the NFIP since 1977.

This type of insurance is backed by the Federal government and is available, even for properties that have previously experienced flooding. If you don’t have flood insurance talk to your insurance agent today, or call 1-800-427-4661, or visit [www.floodsmart.gov](http://www.floodsmart.gov) or [FEMA.gov](http://FEMA.gov).

If you have a mortgage or a home improvement loan you may have purchased flood insurance already as a requirement from the lending institution. Usually these policies cover only the structure and not the contents. Most of the time there is more damage to the furniture and contents than to the structure itself. If you are covered by a flood policy double check with your insurance agent to be sure the coverage is adequate, and make sure your contents are covered.

*Financial assistance* - consider purchasing a flood insurance policy – it could help pay for repairs after a flood and, in some cases, it may help pay the costs of elevating a substantially damaged building. Limited federal financial assistance administered by the state may be available to communities to implement cost-effective measures that retrofit NFIP insured structures or substantially damaged structures. However, it is worth noting that typically projects in the city have difficulty meeting the federal and state minimum cost-benefit criteria that is required for this assistance.

*Remember...don’t wait for the next flood to buy flood insurance protection. In general, 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.*

Source: FEMA, NFIP