



## City of Vero Beach

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### National Flood Insurance Program Community Rating System

## FLOOD INFORMATION

### Introduction

Devastating floods occur throughout the U.S. every year causing more than \$2 billion in property damage each year nationwide. Flooding in Vero Beach is mainly caused by heavy rainfall that occurs in short periods of time, and from tidal surges and heavy rains that accompany coastal storms, tropical storms and hurricanes. Flooding sources include the Atlantic Ocean, the Indian River Lagoon and its associated tributaries.

### Flood Resources and Maps

Know your flood risk. The following list includes flood resources and maps for the City of Vero Beach and the local area:

- Indian River County Flood Zone Maps (<http://www.ircgov.com/flood/>)
- FEMA Flood Map Service Center (<https://msc.fema.gov/portal/search>)
- National Flood Insurance Program (NFIP) (<https://www.fema.gov/national-flood-insurance-program>)
- Indian River County Emergency Management (<http://www.irces.com/EM/Index.htm>)
- Indian River County Library ([www.irclibrary.org](http://www.irclibrary.org)) (772-770-5060) (main library address - 1600 21<sup>st</sup> Street)
- City of Vero Beach Flood Information (<https://www.covb.org/253/Flood-Resources-and-Maps>)
- City Code Chapter 73 – Flood Damage Prevention and Drainage ([https://library.municode.com/fl/vero\\_beach/](https://library.municode.com/fl/vero_beach/))

### Flood Zone Map /Elevation Certificate Search Assistance

The City of Vero Beach Planning and Development Department offers map location services to all members of the public to locate areas that may be susceptible to flooding according to the National Flood Insurance Program, Flood Insurance Rate Maps (FIRMs). You may call 772-978-4550 for over-the-phone information or to arrange an appointment with the appropriate city staff, which will provide assistance in determining the flood zone and flood hazard designation of a particular property. For self-service review of the most current FIRMs for the City of Vero Beach, the maps can be accessed via the Flood Zone Map links listed in the section above. Copies of completed FEMA Elevation Certificates for previously developed properties may be available from the City Planning and Development Department. The City also has copies of FIRMs dating back to 1977, for archival flood zone reference.

### National Flood Insurance Program

In 1968, Congress created the National Flood Insurance Program (NFIP) by adopting the National Flood Insurance Act. In 1973, passage of the Flood Disaster Protection Act mandated that buildings located in flood hazard areas have flood insurance coverage as a condition of federal aid or loans from federally insured banks and as a condition of federal disaster assistance. Since 1977, the City of Vero Beach has been a participant in the NFIP. Under the NFIP, the City is responsible for implementing certain requirements. One such requirement is to regulate construction design in "Special Flood Hazard Areas" (SFHAs) to address potential flood impacts. Another requirement is to ensure that buildings meet minimum "base flood elevations" (BFEs) as identified on Flood Insurance Rate Maps (FIRMs). In the City of Vero Beach, Chapter 73, Flood Damage Prevention and Drainage, of the land development regulations (LDRs) contains the City's flood protection requirements. Are you insured? Floods are the nation's most common disaster. Flood damage is rarely covered under insurance policies. Since the City participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy at a discounted rate. This type of insurance is backed by the Federal government and is available to everyone, even for properties that have previously experienced flooding. Ask your insurance agent if you are covered for flood damage. Renters can check into purchasing flood insurance for their contents. If you don't have flood insurance talk to your insurance agent, or call 1-800-427-4661 or visit the NFIP website listed in the above Flood Resources and Maps section. Don't wait to purchase flood insurance – there is generally a 30-day waiting period before coverage takes effect.

### CRS Program Participation

The City of Vero Beach participates in the Community Rating System (CRS) of the National Flood Insurance Program (NFIP). As a participant in the CRS program, the City undertakes flood protection measures beyond the minimum requirements of the NFIP, resulting in discounts on flood insurance premiums. The estimated annual total savings is \$250,000.

### Floodplain Development Permit Requirements

Every lot was originally designed so water would flow away from the building and along property lines to the street, storm sewer or ditch. Fences, railroad ties, landscaping and re-grading of property can block the natural flow of water. Through Vero Beach's participation in the National Flood Insurance Program (NFIP), we administer flood management regulations and measures designed to minimize the potential of flood losses. All development (not just construction of buildings) in the

floodplain and other areas need local permits. Through this process, the City insures development is taking place according to flood regulations. Regulations include required building elevations, flood proofing of certain construction, limitations on placement of fill and prohibitions of certain substantial improvements, additions or reconstruction. Development that occurs without permits threatens our continued participation in the NFIP and the ability for residents to obtain flood insurance. Contact the Planning and Development Department at 772-978-4550 to report violations or for required permits.

### **Substantial Improvement/Damage Requirements**

In accordance with NFIP standards, the City requires that if the cost of 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 or substantial damage. The existing building is then required to meet the same standards as a new building. The City's substantial improvement requirements are enforced through the development and building permitting process. Applicants for remodeling or repair of non-conforming structures (i.e. buildings which are not elevated to or above the base flood elevation) are required to submit a cost estimate of the improvement. These regulations are designed to protect you and your neighbors and help to insure that over time, more of the non-conforming structures located in Vero Beach will be elevated to the base flood elevation and protected from potential flood damage.

### **Floodplain Protection**

In their undisturbed and natural state, the City's wetlands provide beneficial functions and resources, including floodplain management, wildlife habitat, and recreational opportunities. In recent years, steps have been taken to preserve wetlands and open space within the City limits. A portion of the lands and islands along the northwest section of the Indian River Lagoon are preserved in their natural state. The benefits range from providing aesthetic pleasure to reducing the number and severity of floods, helping handle storm water runoff and minimizing non-point water pollution. For example, by allowing floodwater to slow down, sediments settle out, thus maintaining water quality. The natural vegetation filters out impurities and uses excess nutrients. The City has adopted regulations that require a storm water drainage plan for new construction. The intent of the requirements is to reduce flood peaks and duration, provide additional flood storage when needed and improve and maintain surface and ground water quality. These plans will also have environmental benefits from restoring and enhancing wildlife habitat, and maintaining the diversity and integrity of the unique wetlands system.

### **Drainage System Maintenance**

Over time, the City has improved and maintained a storm water management system which has reduced road and yard flooding during the rainy season. Every year the City performs inspection and maintenance of the drainage ditches, catch basins, and culverts that comprise the storm water drainage system. Routine cleaning reduces the amount of pollutants, trash, and debris both in the storm drain system and in receiving waters. All facets of the City's drainage system are periodically inspected and maintained to allow the system to function properly when rains occur. **You can do your part – don't dump trash or debris in storm drains or receiving waters. Keep the storm drains and receiving waters clear of debris. To report a clogged storm drain call Public Works at 772-978-4870 or dumping in drainage facilities call Code Enforcement at 772-978-4600.**

### **Flood Warning System**

Know the flood warnings. Flood warnings are forecasts of impending storms and are broadcast to the public by the NOAA Weather Radio (local channels 2 or 7), various media outlets and through local emergency agencies. These warnings are intended to provide individuals in threatened areas with the opportunities to prepare, protect and lessen their exposure to damage from flooding by establishing time frames and levels of expected flooding. *Flood watches* (when conditions are right for flooding) and *flood warnings* (flooding is imminent) are issued by the National Weather Service.

### **Flood Safety**

**Follow evacuation orders:** Be ready to move quickly if an evacuation order or advisory is issued by the authorities. **Do not walk through moving water:** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can make you fall. **Do not drive in flooded areas:** Almost half of all flash flood fatalities occur in vehicles. Remember turn around, don't drown. **Stay away from power lines and electrical wires:** Electrical current can travel through water. Report downed power lines to the power company. **Turn off your utilities:** Turn off utilities at the main switches or valves if instructed to do so. **Look out for animals, especially snakes:** Small animals that have been flooded out of their homes may seek shelter in yours. **Look before you step:** After a flood, the ground and floors can be covered with debris. **Be alert for gas leaks:** Use a flashlight to inspect for damage – avoid candles and other open flames.

### **Property Protection Measures**

Consider these tips to help safeguard your property: If you are in a floodplain elevate and reinforce your home. Elevate or relocate electric panel boxes, water heaters and washer/dryers if susceptible to flooding. Install "check valves" in sewer traps to prevent floodwater from backing up into drains. Construct barriers (levees, berms, floodwalls) to stop floodwater from entering the building. Create floodway openings in non-habitable areas, such as garages. Seal off sewer lines to prevent the backflow of sewer water. Install storm shutters and reinforce garage doors. Elevate furniture and valuables above the flood protection level. Use sand bags to reduce erosion and prevent floodwaters from encroaching into structures. Preparing now for an emergency will allow time to react safely and in a well thought-out manner.