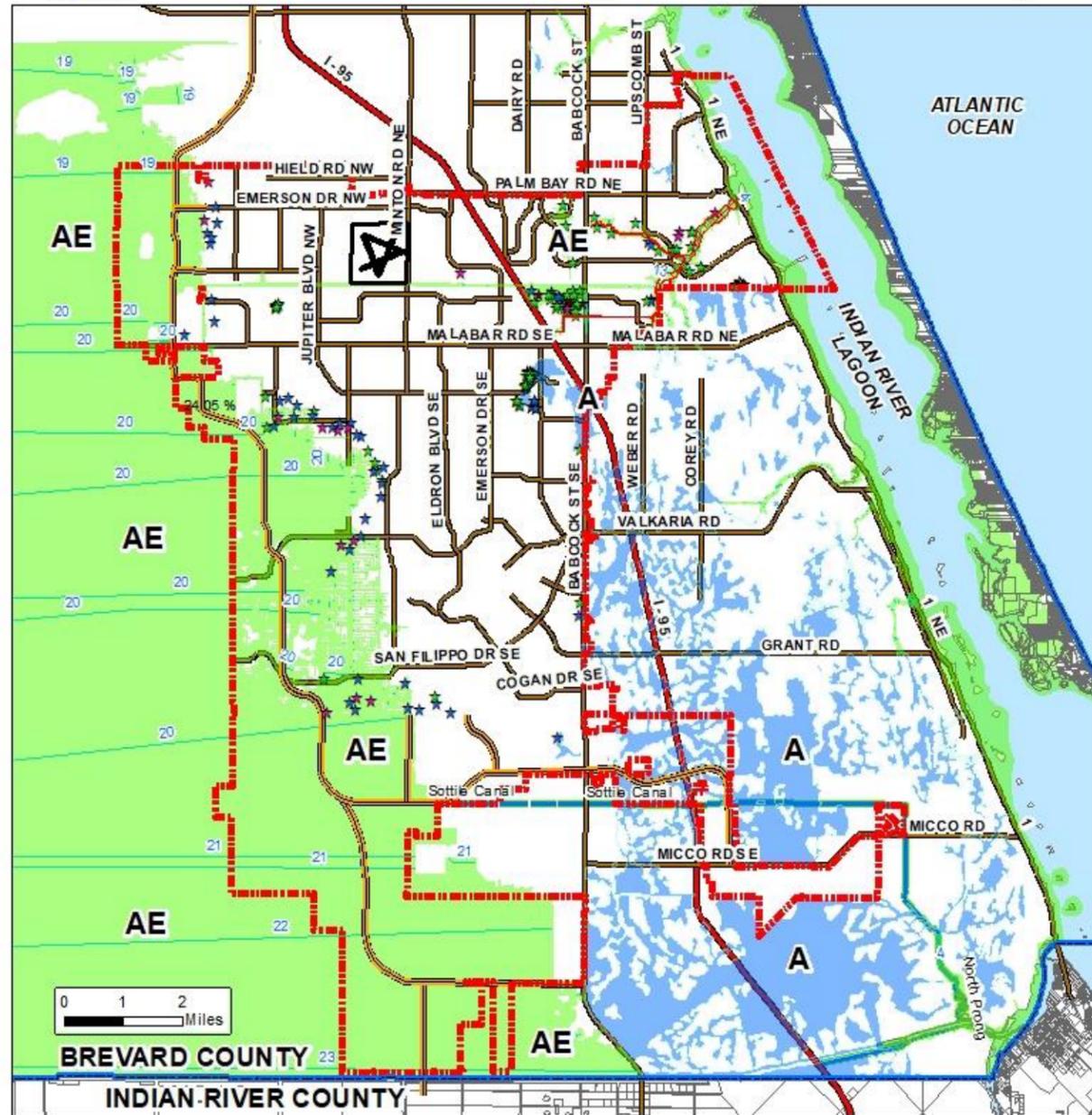




FLOOD INSURANCE RATE MAP (FIRM) EFFECTIVE DATE MARCH 17, 2014



PALM BAY CITY LIMITS
31.8% LOCATED IN
SPECIAL FLOOD HAZARD AREAS

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FEMA
LOMA - LOMR - OAS

- ★ LOMA CASE NO. LOMA DATE
- ★ LOMR-F
- ★ OUT AS SHOWN
- ★ DECLINED
- 25 BASE FLOOD ELEVATIONS

FLOODZONES	
AE = BASE FLOOD ELEVATION (BFE) ESTABLISHED FLOOD INS. MANDATORY FOR FEDERALLY INSURED MORTGAGE	FW = FLOODWAY - NO CONSTRUCTION ALLOWED
A = NO BASE FLOOD ELEVATION (BFE) ESTABLISHED HIGHEST FLOOD INSURANCE RATE FLOOD INS. MANDATORY FOR FEDERALLY INSURED MORTGAGE	X = AREA'S OUTSIDE 500 YEAR FLOODPLAIN
	X-500 = AREA'S OF 500 YEAR FLOOD .2 % CHANCE OF FLOODING IN ANY GIVEN YEAR

X ZONES ARE NOT REQUIRED TO CARRY FLOOD INSURANCE, BUT QUALIFY FOR "PREFERRED RISK" POLICIES AND THE RATES ARE LOWER THAN "A" OR "AE" ZONES

Hurricanes bring heavy rains, flash flooding and storm surge. This year hurricane experts predict a near normal or above normal Atlantic hurricane season, it only takes one storm to devastate a large area.

Weather can be unpredictable, and it usually takes 30 days after purchase for a policy to take effect, so it's important to be financially prepared for flooding before the first hurricane forms.

NEW FLOOD HAZARD MAPS

You can check your Floodzone at our website as described below.

The new interactive map is on the City website www.palmbayflorida.org on the Flood Protection tab / page.

Just Click on the "Digital Flood Insurance Rate Maps" or the "FEMA Flood Zone Map" on the left. When the map opens just type in an address in the "Find address or place" dialog box at the upper right. The map zooms to your address.

The blue areas are the ones that are required to have flood insurance for a federally insured mortgage, or apply for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on Fill (LOMR-F). With an approved LOMA or LOMR-F your home has been deemed to be higher than the worst-case flood event and flood insurance is not mandatory for a mortgage. With the approved LOMA or LOMR-F you will qualify for a preferred risk policy which provides the same coverage at a much lower rate. See our website or www.fema.gov or for more details call Jim Williams CFM at 321-733-3042.

Brown areas on the map indicate the X-500 or .02% chance of flooding zone, where insurance is not mandatory and flooding of streets could be up to 1' in depth in the worst-case scenario.

LOCAL FLOOD HAZARDS

The heavy rains from Tropical Storm Fay in August 2008 showed us that floods here in the City of Palm Bay can be a reality. We had torrential rainfall that overloaded the drainage system. The natural terrain is flat, low lying and poorly draining. When you combine all of this with a very high groundwater table, the chances of floods increase dramatically. We also have the Indian River Lagoon on our eastern boundary, the St Johns River and Marsh to the west that pose flood hazards during severe rain events. In the fall of 2004, two major hurricanes reinforced our flood hazard. Historically, even during these major storm events, there was little to no structural flood damage in Palm Bay. There is damage to personal effects, the roads, streets, ditches, canals; all can be flooded posing safety concerns over and above property damage. The City is working continuously to minimize the risk. We want to make you aware of the danger, what can be done to minimize it, and provide ways that you can learn more. Our staff of Professional Engineers, Flood Plain Managers, and drainage experts know how to interpret the Flood Insurance Rate Maps (FIRMs) to assess your risk; they can help inspect your property to identify potential weaknesses that increase your risk of flood damage and they can provide recommendations on things that can be done. Please feel free to contact us at the Land Development Division, 120 Malabar Rd., Palm Bay, FL 329075. Our phone and fax numbers are (321) 733-3042 and (321) 953-8920. We can also be contacted through e-mail at FloodZone@PalmBayFlorida.org.

FLOOD WARNING

We are extremely lucky to have a local office of the National Weather Service with Doppler Radar capability. These dedicated experts, on constant vigilance issue warnings immediately if threatening weather is approaching. We've all experienced the emergency notifications on both the radio and television. The local radio and television stations have staff that monitor inclement weather and are not bashful about interrupting programs to issue warnings. Finally, both Brevard County and the City have active Emergency Management staff working out of their respective Emergency Operations Centers to disseminate warnings and to prepare the response to the potential emergency. Please pay attention to the emergency warnings that come at us from the media agencies. Several good radio stations are WA1A (107.1 FM), WMMB (1240 AM), and WCIF (106.3 FM). Television channels include WESH (CH 2), WKMG (Ch 6), WFTV (Ch 9), and CFN (Ch 13).

FLOOD SAFETY

One of the basic principles in emergency management is that you need to plan for the emergency. In preparing your plan, there are several questions the answers to which will help. First and foremost, what is your vulnerability to floods? Are you in a SFHA? Do the streets and roads in your area hold water or even flood following storms? Do the drainage swales and ditches have standing water days after it rains? Does the rain runoff flow away from your home? Or does it accumulate in low spots in the yard? Next you need to prepare your Emergency Plan. Whereas we're primarily discussing flood emergencies here, this plan should cover other emergencies also. The plan should be known and understood by everyone. People need to know what to do whether they are at home, at work, or on the road. Channels of communication need to be established to let everyone know you're safe. If an evacuation order is issued by local officials, evacuate! Learn how to prepare for potential floods. How do you shut off the electrical power at the breaker box? How do you shut off the natural gas lines? Common safety problems

include walking through standing and flowing water. It is extremely difficult to judge depth of the water, force of the flow, and hazards underwater. If possible, don't walk through flooded areas. If you must, use a stick or other probe to ensure you're not walking into problems. When driving, again avoid flooded areas. If you must drive through standing water, try to keep moving. If your vehicle stalls, abandon it immediately and get to higher ground. Every time there is a flood on television, we've all seen the cars floating downstream. Stay away from live electrical power conductors. Another good idea is to watch out for animals. Floods not only can force us from our homes, they can and do force wild animals to seek shelter elsewhere, maybe in your garage, patio, or house.

PERMITTING REQUIREMENTS

Any building constructed within the City of Palm Bay requires a permit. Part of this permitting process may require the builder to obtain a "Floodplain Permit". This permit is only required if the structure is going to be built in a Special Flood Hazard Area (SFHA). Through this procedure, the City assures that development is in accordance with flood regulations. These regulations include requiring elevations of living floor areas and limitations on the placement of fill. ALL new construction in a SFHA MUST submit a LOMR-F before a CO will be approved. Any questions, please call Jim Williams CFM at (321) 733-3042. Also, if your development activity may pose a flooding issue please call us.

SUBSTANTIAL IMPROVEMENTS AND MAJOR DAMAGE REPAIR REQUIREMENTS

The City requires a building in a SFHA undergoing substantial improvements to meet the same standards as a newly constructed building. Substantial improvement or repair to a structure is one that equals or exceeds 50% of the building's market value. Typically, for residential structures, at a minimum, you will have to raise the living area to the Base Flood Elevation (BFE). This process reduces the risk of repetitive flood damage within the City and is also required for participation in the National Flood Insurance Program (NFIP). All construction activity requires a Building Permit. Applications for Building Permits are screened by trained Permit Technicians. If a building is in a SFHA and the estimated value of the proposed work exceeds 50% of the buildings current value, the applicant is referred to the Land Development Division. There a determination is made as to whether the requirements for upgrade are applicable or not. If so, Staff works with the owner to ensure all the requirements are met.

PROPERTY PROTECTION

Flooding causes more property damage than any other type of natural disaster each year in the U.S. One of the first things you can do is make sure you have flood insurance! While new construction practices and regulations have made new homes less prone to flooding, many existing structures remain vulnerable. There are many ways to protect old and new structures from flood damage. These procedures, known as retrofitting, minimize flooding of the structure, although the property is still subject to flooding. The first step is to evaluate your specific situation. Are you in a SFHA? If so, was it built in accordance with the applicable standards? Jim Williams and the Engineers in the Land Development Division can help you answer these questions. As part of your Emergency Plan, you should have identified the routine maintenance activities you can do at the beginning of the rainy season; things like clean your gutters, clear debris and brush from the drainage swales and ditches around your building, report obstructions to the drainage system to the Public Works Department (321) 952-3437, ext. 3438, or ext. 3439. The typical flood hazards you'll face is not the complete destruction of your home by raging floodwaters. It's more likely to be minor flood waters coming in under doorways. Plan to move valuables to high areas in your home. Raise furniture that could be damaged. Consider getting, filling, and placing sandbags at doors and other points of entry. Small berms and dikes have also proven effective in keeping rising flood waters away from homes. Ensure your yard drains away from your house to the drainage system. The Land Development Division has staff available to help you with flood protection information and measures. We will be glad to look at your site, to discuss potential problems and solutions and to help you find qualified companies to design and build any major improvements.

NATURAL AND BENEFICIAL

Floodplains should be something other than just a source of worry. They are more than just a hazard. Open and natural areas, like Turkey Creek Sanctuary off Pt. Malabar Blvd, the marshlands along the St Johns River west of the City and the conservation lands between I-95 and Riviera Blvd at Riviera Park, are prime examples of the benefits from natural systems. First and foremost, these areas absorb rainfall, they don't allow it to flow off. The plants in these areas serve to filter runoff making it clean before it gets to the streams and waterways like Turkey Creek and the Indian River Lagoon. These areas provide not only Storm water improvements, but also habitat for a wide variety of wildlife. It's important that we preserve these areas and others like them. This is done by managing growth such that areas providing natural benefits remain as much as practicable.

DRAINAGE MAINTENANCE

Proper maintenance of anything, your car, your lawn, the city drainage system is critical if we want it to perform right when the need arises. If the drainage swales and ditches are full of debris, if the canals are overgrown and full of junk, they won't be able to move the rain runoff away from you building and the chances of flood damage increase. The city has made great strides in recent years in improving maintenance of the drainage system. Canals and ditches are regularly mowed. We enforce the anti-dumping and litter laws through out the City. Contact the Public Works Customer Service desk if you see someone illegally dumping trash and debris or if you discover such waste material at any of the following numbers (321) 952-3437, -3438, or -3439. Thank you for your cooperation.

ELEVATION CERTIFICATES and FEMA FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Any structure built in a Special Flood Hazard Area is required to obtain a Floodplain Permit. "Elevation Certificates" are the document used to verify that a structure has been built above the Base Flood Elevation. Elevation Certificates are completed and issued by licensed land surveyors. Since 1993 all Floodplain Permits with Elevation Certificates are kept on file at the Land Development Division at 120 Malabar Rd SE. To request a copy of an elevation certificate please phone (321) 733-3042, fax (321) 953-8920 or e-mail floodzone@palmabayflorida.org. The Palm Bay FIRM has several A zones that the City has established Base Flood Elevations for are accepted by FEMA. This office maintains other flood related information, historical FIRM maps as well as information on the natural floodplains represented on the FIRM panels.

FLOOD INSURANCE

Your homes and the things in it represent your biggest investment. We all insure our homes, our cars, and our possessions, however, property losses due to floods are not covered under standard homeowner's policies. Our Successful participation in the National Flood Insurance Program (NFIP) Community Rating System (CRS) means flood insurance is available to you at reduced rates. Whether you are in a Special Flood Hazard Area or in one with only a slight risk of flooding, you can get flood insurance. You may qualify for a "Preferred Risk Policy" (PRP) at a much cheaper cost. Unsure if you are covered for flood damage? First review your insurance policy. Contact your insurance agent to discuss your coverage, risks, and how to get flood insurance if you need it. You need to be aware that calling your insurance agent as floodwaters approach your door sill is not a good plan. In most instances, there is a mandatory 30 – day waiting period before the coverage will go into effect. Your agent is the best one to talk to you about this. You can also discuss with your agent the two types of flood insurance available, building and contents. Everyone should consider getting contents coverage because of the types of floods experienced here in Palm Bay.

FINANCIAL ASSISTANCE FOR PROPERTY MITIGATION

Financial Assistance for Property Protection Mitigation of the flood risk to properties will reduce the overall costs of flood insurance claims to the NFIP as well as to individual homeowners. Accordingly, Congress has created a variety of funding sources to help property owners reduce their exposure to flood damage. FEMA's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages. Pre-Disaster Mitigation (PDM) provides funds for the implementation of mitigation projects prior to a disaster. The goal of the PDM program is to reduce overall risk to the population and structures, while at the same time, also reducing reliance on Federal funding from actual disaster declarations. The Repetitive Flood Claims (RFC) provides funds to reduce the risk of flood damage to individual properties insured under the NFIP that have had one or more claim payments for flood damages. You can visit FEMA's Website for information about these grants programs. The City's Engineering and Community Development Department can provide additional information on financial assistance.

LETTER OF MAP AMENDMENT or LETTER OF MAP REVISION (LOMA / LOMR)

Structures that are elevated above the base flood elevation are eligible for a Letter of Map Amendment (LOMA) or Letter of Map Revision based on Fill (LOMR-F) to have the structure removed from the SFHA and the requirement to carry flood insurance. An Mt-1 application from FEMA must be submitted for a Letter of Map revision. Application fees vary upon circumstances, information provided at fema.gov or contact the Land Development Division's Jim Williams CFM at (321) 733-3042 for free help with filing an application.