

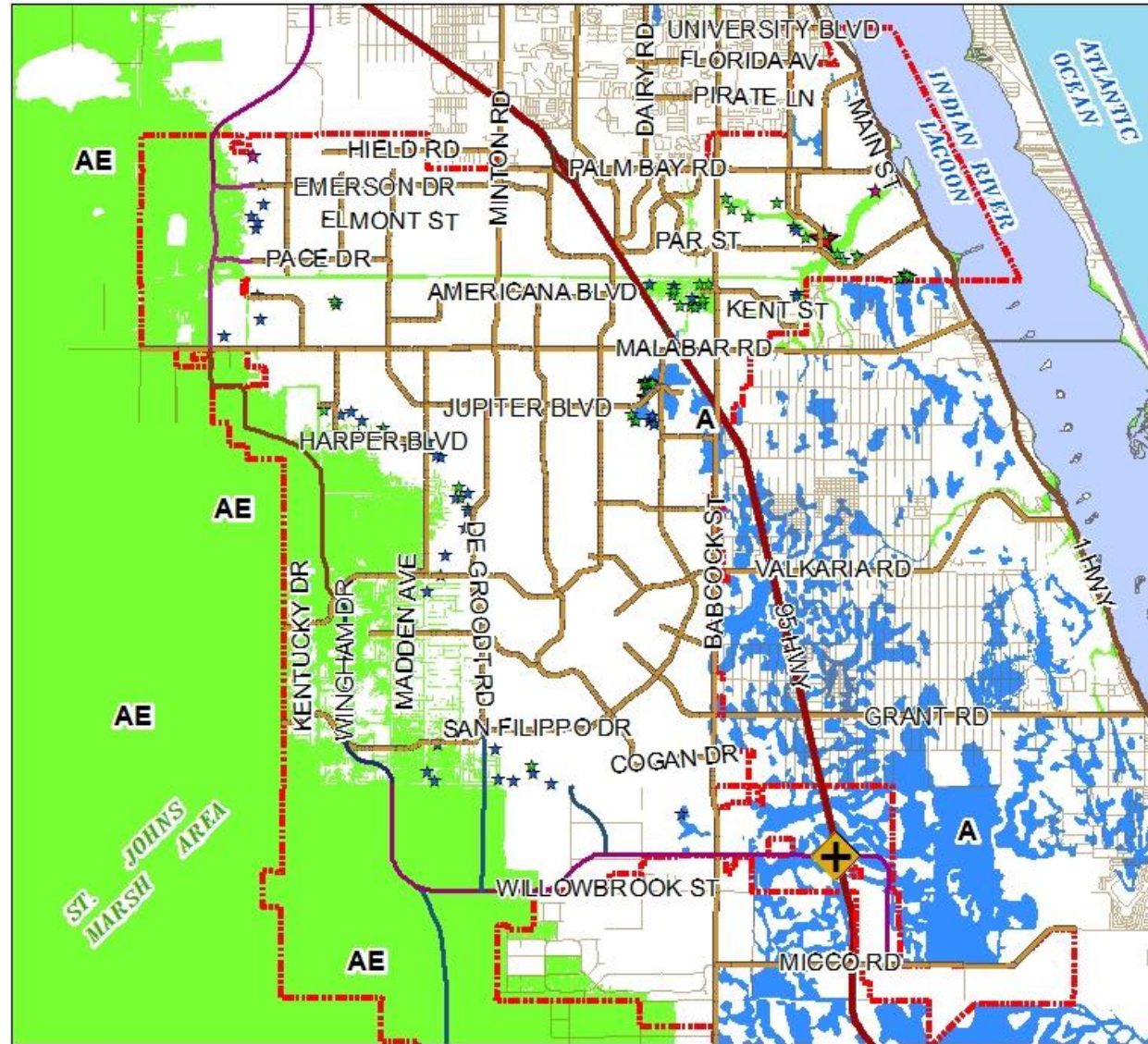


NEW FLOOD INSURANCE RATE MAP

EFFECTIVE DATE: MARCH 17, 2014



<http://www.palmbayflorida.org> "FLOOD PROTECTION" Digital Flood Insurance Rate Map
Just type in YOUR ADDRESS



Legend

FLOODZONES

- AE = BASE FLOOD ELEVATION (BFE) ESTABLISHED FLOOD INS. MANDATORY FOR FEDERALLY INSURED MORTGAGE
- 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

LOMA - LOMR-F PROPERTY

CITY LIMITS

X ZONES ARE NOT REQUIRED TO CARRY FLOOD INSURANCE, BUT CAN AND THE RATES ARE LOWER THAN "A" OR "AE" ZONES

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NEW FLOOD HAZARD MAPS

GOOD NEWS, approximately 2000 structures have been removed from the Special Flood Hazard Area in Palm Bay. Most of these are in the western section of the City, where several thousand vacant parcels have also been removed from the Special Flood Hazard Area (SFHA) and the **requirement to carry flood insurance to get a federally insured mortgage.** These home owners will qualify for a Preferred Risk Flood Insurance Policy if they choose. Changes presented on the new maps are based on a study FEMA recently completed using updated flood models and base flood elevation data. The Land Development Division at 120 Malabar Rd., phone (321) 733-3042, fax (321) 953-8920 or e-mail floodzone@palmbayflorida.org maintains copies of the current NEW Flood Insurance Rate Map (FIRM). Please contact us if you have any questions. we've prepared a simplified SFHA map for this pamphlet. Please call Jim Williams CFM (Certified Floodplain Manager) if you have any questions (321) 733-3042.

You can check your Floodzone at our website as described below.
The new interactive FIRM 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 is 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 knows 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.

FLOODWARNING

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. As a condition for a Certificate of Occupancy, proof that a LOMA or LOMR-F have been applied for is mandatory. This application process can be done by the City Floodplain manager. Any questions, please call Jim Williams CFM at (321) 733-3042. Your development activity may pose a flooding issue so 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 in any five (5) year period. 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 five year cumulative value of all proposed work in a five year period exceeds 50% of the buildings value, the applicant is referred to the Land Development Division. There a determination is made as to whether the requirements for upgrade are applicable... If so, Staff works with the owner to ensure all of 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 City Engineers 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, -3438, or -3439. The typical flood hazard 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 fled 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 seen as 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 or the police dept. if you see someone illegally dumping trash and debris or if you discover such waste material. The Customer Service can be reached at these numbers (321) 952-3437, -3438, or -3439. Thank you for your cooperation.

ELEVATION CERTIFICATES

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. All completed Floodplain permits with Elevation Certificates since 1992 are kept on file at the Land Development Division at 120 Malabar Rd SE., phone (321) 733-3042, fax (321) 953-8920 or e-mail floodzone@palmabayflorida.org.

FLOOD INSURANCE

Your home 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. The good news is that flood insurance is available to you here in Palm Bay at a 20% reduction due to our participation in the Community Rating System (CRS) with the National Flood Insurance Program (NFIP). Palm Bay currently is a CRS Class 6, the best in Brevard County. 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 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.

LETTER OF MAP AMENDMENT OR 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 (LOMR) 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 is provided at fema.gov or for this and information on flood insurance, you can contact the Land Development Division's Jim Williams CFM at (321) 733-3042. This office will provide the necessary documents to accompany the elevation certificate to complete the application. We now file LOMA applications to FEMA on line, there is no charge for this service, and you just need an Elevation Certificate done by a Registered Land Surveyor.

For a Letter of Map Revision based on Fill (LOMR-F) application, FEMA charges a \$425 one time application fee. For a Letter of Map Amendment (LOMA) application, where a structure has just been built on a simple house pad of the natural grade, there is no application fee. With an approved LOMR or LOMR-F, Flood insurance is normally not mandatory for a federally insured mortgage; the home owner qualifies for a "Preferred Risk" flood insurance policy, if they choose.