



# City of New Smyrna Beach

APRIL 2023

Mayor Fred Cleveland  
Zone 1 – Commissioner Valli Perrine  
Zone 2 – Commissioner Lisa Martin  
Zone 3 – Commissioner Jason McGuirk  
Zone 4 – Vice Mayor Randy Hartman

City Hall  
210 Sams Avenue  
New Smyrna Beach, FL 32168  
Phone: 386-410-2600  
Fax: 386-424-2109  
[www.cityofnsb.com](http://www.cityofnsb.com)



## How do I Purchase Flood Insurance?

Flood Insurance is not available everywhere. It is available only to residents of communities participating in the National Flood Insurance Program (NFIP). As of March 23, 2023, there are about 22,600 communities participating in the NFIP. To find out if your community participates in the NFIP, go to [www.fema.gov/flood-insurance/work-with-nfip/community-status-book](http://www.fema.gov/flood-insurance/work-with-nfip/community-status-book) or call NFIP at 1-877-336-2627.

For residents, business owners and property owners alike New Smyrna Beach is a participant of the NFIP. You can purchase flood insurance for your property. There are no restrictions. All insurance agents can sell flood insurance policies, please visit [www.floodsmart.gov/flood-insurance/providers](http://www.floodsmart.gov/flood-insurance/providers) for a referral to an insurance agent in your area who writes NFIP policies.

You can contact the City Engineering Department at (386) 410-2800 to find out the flood zone of your property. Keep in mind that even though flood insurance isn't required for your property, flooding can still happen. No home is completely safe from potential flooding. When just one inch of water in a home can cost more than \$25,000 in damage, flood insurance can be the difference between recovery and financial devastation as many people experience from Hurricane Ian.

## NATIONAL HURRICANE PREPAREDNESS

### WHAT IS NATIONAL HURRICANE PREPAREDNESS WEEK?

National Hurricane Preparedness Week is April 30 – May 6, 2023. Each year a week is dedicated to help, remind and teach people how to be ready for hurricane season. Take action TODAY to be better prepared for when the worst happens. Understand your risk from hurricanes, and begin preseason preparations now. Make sure you understand how to interpret forecasts and alerts, and know what to do before, during, and after a storm. If you live in hurricane-prone areas, you are encouraged to prepare before hurricane season begins on June 1.

### HURRICANE PREPAREDNESS THEMES

This year's themes are: Know Your Risk: Water & Wind; Prepare Before Hurricane Season; Understand Forecast Information; Get Moving When a Storm Threatens; Stay Protected During Storms; Use Caution After Storms and Take Action Today.

- **Know Your Risk: Wind & Water:** The first step of preparing for hurricanes is to know your risk. Find out today what types of water and wind hazards could happen where you live. Hurricanes are not just a coastal problem. Impacts from wind and water can be felt hundreds of miles inland, and significant impacts can occur regardless of the storm's strength. Know if you live in an area prone to flooding, if you live in an evacuation zone, and identify any structural weaknesses in your home. For information visit [noaa.gov/know-your-risk-water-wind](http://noaa.gov/know-your-risk-water-wind).
- **Prepare Before Hurricane Season:** The best time to prepare for hurricanes is BEFORE hurricane season begins. Avoid having to rush through potentially life-saving preparations by waiting until it's too late. Get your disaster supplies while the shelves are still stocked, and get that insurance checkup early, as flood insurance requires a 30-day waiting period. For information visit [noaa.gov/prepare-before-hurricane-season](http://noaa.gov/prepare-before-hurricane-season).
- **Understand Forecast Information:** Prepare for hurricane season by knowing how to understand forecasts. They can tell you a lot about what is expected, including the storm's paths, rainfall amounts, wind speeds, and more. There is a lot of information available days ahead of the a storm, and it is important to understand what it means. For more information visit [noaa.gov/understand-forecast-information](http://noaa.gov/understand-forecast-information).
- **Get Moving When a Storm Threatens:** Do you know what to do when a storm threatens? Prepare for hurricane season by taking the time now to understand the actions needed when time is of the essence. For more information visit [noaa.gov/get-moving-when-storm-threatens](http://noaa.gov/get-moving-when-storm-threatens).
- **Stay Protected During Storms:** Be prepared for hurricane season by knowing what to do during a storm. Whether you have evacuated or are sheltering in place, know what to expect from the hazards you may face. Remain vigilant, stay up-to-date with the latest forecasts and alerts, and continue to listen to local officials. For more information visit [noaa.gov/stay-protected-during-storms](http://noaa.gov/stay-protected-during-storms).
- **Use Caution After Storms:** A key part of hurricane preparedness is understanding the dangers that remain well after a storm. This is NOT the time to put your guard down. Nearly half of hurricane fatalities occur after the storm. For more information visit [noaa.gov/use-caution-after-storms](http://noaa.gov/use-caution-after-storms).
- **Take Action Today:** Are you ready for hurricane season? Take action TODAY to be better prepared for when the worst happens. Understand your risk from hurricanes, and begin pre-season preparations now. Make sure you understand how to interpret forecasts and alerts, and know what to do before, during and after a storm. Even if you feel ready, there may be additional things you could do or learn. For more information visit [noaa.gov/take-action-today](http://noaa.gov/take-action-today).

# BUYING FLOOD INSURANCE

Anywhere it rains, it can flood! With flood insurance, you'll be protected in the event of flood damage, whether it is an inch of water or a major hurricane event.

## Why Buy Flood Insurance

No home is completely safe from potential flooding. Knowing you can recover brings peace of mind. For the past four years, hurricanes have caused above-average flooding. This year, we expect more of the same. Protect your home or business from unexpected flood damage with flood insurance from the National Flood Insurance Program (NFIP). Take action today: talk to a flood insurance agent.

## The Cost of Flooding

Flooding can be an emotionally and financially devastating event. With flood insurance, you're able to recover faster and more fully. Just one inch of water can cause \$25,000 of damage to your home. Call your insurance agent, the same person who sells your home or auto insurance to discuss flood insurance.

## What Flood Insurance Covers

In the event of a flood, your NFIP policy covers direct physical losses to your structure and belongings.

What does my policy cover? Purchasing flood insurance will help protect the things you value. The NFIP offers two types of coverage-building coverage and contents coverage-to protect your home and belongings. Here are examples of what's covered with NFIP flood insurance.

- **Building Coverage protects your:**
  - Electrical and plumbing systems; Furnaces and water heaters
  - Refrigerators, cooking stoves, and built-in appliances like dishwashers
  - Permanently installed carpeting; Window blinds
  - Permanently installed cabinets, paneling, and bookcases
  - Foundation walls, anchorage systems, and staircases
  - Detached garages
  - Fuel tanks, well water tanks and pumps, and solar energy equipment
- **Contents Coverage protects your:**
  - Personal belongings such as clothing, furniture, and electronic equipment
  - Washer and dryer; Microwave oven
  - Curtains; Carpets not included in building coverage (e.g. carpet installed over wood floors)
  - Valuable items such as original artwork and furs (up to \$2,500)

## What Isn't Covered by Flood Insurance

When determining coverage, the cause of flooding matters.

Flood insurance covers losses directly caused by flooding. In simple terms, a flood is **an excess of water on land that is normally dry**, affecting two or more acres of land or two or more properties.

For example, damage caused by a sewer backup is covered if the backup is a direct result of flooding. If the sewer backup is **not** caused directly by flooding, the damage is not covered. Have questions about your coverage? Talk to your insurance agent about what is and isn't covered by your policy.

## What Impacts Flood Insurance Policy Costs

A number of factors are considered when determining your annual flood insurance premium. These factors include:

- Flood risk (e.g. your flood zone)
- The type of coverage being purchased (e.g. building and contents coverage)
- The deductible and amount of building and contents coverage
- The location of your structure
- The location of your structure's contents (e.g. Are your utilities elevated?)

With Risk Ratio 2.0: Equity in Action, the Federal Emergency Management Agency (FEMA) has the capability and tools to address rating disparities by incorporating more flood risk variables. These include flood frequency, multiple flood types-river overflow, storm surge, coastal erosion and heavy rainfall-and distance to a water source, as well as property characteristics such as elevation and the cost to rebuild.

- ❖ **Your property's elevation.** For properties in high-risk flood areas built after the first Federal Emergency Management Agency (FEMA) flood maps, the elevation of the building in relation to the base flood elevation is also a factor. While Elevation Certificates (EC's) will no longer be required to purchase coverage under Risk Rating 2.0: Equity in Action, a property owner may choose to provide an EC and submit it to their agent to determine if it will lower their cost of insurance. ECs will also continue to be used for floodplain management building requirements, which can affect eligibility for Community Rating System (CRS) Discounts. The lower a community's CRS, the greater the discount.
- ❖ **Risk Rating 2.0: Equity in Action.** FEMA's new, individualized approach to risk assessment, built on years of investment in flood hazard information. The previous NFIP rating methodology considered flood zones and elevations that had not been updated in 50 years causing disparities that resulted in individuals paying more than their fair share in flood insurance premiums. By using new data, new flooding models, and new technology, Risk Rating 2.0: Equity in Action can assess many factors for individual properties including: Frequency of flooding; Multiple flood types (river overflow, storm surge, coastal erosion and heavy rainfall); Proximity to flood sources; Building Characteristics, such as First Floor Height and the cost to rebuild.

This technology allows it to calculate rates that are equitable for all policyholders, based on values of their buildings and individual properties' flood risks. It provides building owners and renters with more specific and accurate information on flood risk, which will help them make well-informed decisions on purchasing flood insurance and taking steps to mitigate flood risk.

## Understanding Your Policy Terms

For detailed information about your flood insurance policy including coverage limits, purchase requirements, deductibles, waiting periods and policy term and expiration, review the Flood Insurance Manual at [www.fema.gov/flood-insurance/work-with-nfip/manuals](http://www.fema.gov/flood-insurance/work-with-nfip/manuals) or contact your insurance agent today. You can also call the National Flood Insurance Program (NFIP) at 1-877-336-2627.

For more information on the National Flood Insurance Program, visit <https://www.floodsmart.gov/>.