



City of New Smyrna Beach

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MITIGATE FUTURE FLOOD DAMAGES

Financial help to mitigate damages to existing buildings is provided under the NFIP Increased Cost of Compliance (ICC) Coverage. When a community declares a building substantially damaged or repetitively damaged, insured property owners can receive a claim up to \$30,000 to incorporate mitigation measures when rebuilding. To help reduce flood damages to existing buildings, FEMA also provides grants and technical assistance to states and communities to conduct mitigation planning and implement mitigation projects.

For more information on ICC coverage, visit www.fema.gov/floodplain-management/financial-help/increased-cost-compliance

PROTECT THE LIFE YOU'VE BUILT

Every year, approximately 113 miles of Florida's coastline gets battered by 40% of all hurricanes that hit the United States. Since just one inch of floodwater in your residence can cost you roughly \$25,000 in damage, having flood insurance will give you peace of mind.

A National Flood Insurance Program (NFIP) policy covers direct physical losses to your structure and belongings. It helps you rebuild your home and recover faster and more fully. Speak to a flood insurance provider today and learn more about building and contents coverage and protecting your piece of the Sunshine State. You can find a Flood Insurance Provider at <https://www.floodsmart.gov/flood-insurance-provider> or contact your current homeowner's insurance agent.

What's My Risk?

Understand the flood risk to your area with the Federal Emergency Management Agency's (FEMA) interactive model by viewing Flood Maps in the FEMA Flood Map Service Center (MSC). The MSC is the official public source for flood hazard information produced in support of the NFIP. Use the MSC to find your official flood map, access a range of other flood hazards products, and take advantage of tools for better understanding flood risk. FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. Visit the MSC at <https://msc.fema.gov/portal/home> and enter your address to find out if your property is in a Special Flood Hazard Area (SFHA) that may require you to purchase flood insurance. To understand how to read a flood map or definitions for flood zones, visit the Flood Map Service Center Frequently Asked Questions page at <https://msc.fema.gov/portal/resources/faq>.

What's the Cost?

To see how much flood damage—even from just a few inches of water—could roughly cost you, use the tool at <https://www.floodsmart.gov/cost-flooding>. Flooding can be an emotionally and financially devastating event. With flood insurance, you're able to recover faster and more fully. There are a number of factors 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 design and age of your structure
- The location of your structure's contents (e.g. Are your utilities elevated?)

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. For a more detailed description on these variables, you can download a Rate Explanation Guide at <https://agents.floodsmart.gov/sites/default/files/fema-risk-rating-rate-explanation-guide.pdf>

What's Covered?

Understand the difference between flood insurance and homeowner's insurance. In the event of a flood, your National Flood Insurance Program (NFIP) policy covers direct physical losses to your structure and belongings. Homeowner's insurance covers hazards like fire/smoke, hail, explosions, theft, vandalism, falling objects and motor vehicle damage. While coverage can vary from state to state, you should always check with your insurance agent for a more detailed list of covered hazards. To find out what is or is not covered by flood insurance, visit <https://www.floodsmart.gov/whats-covered>.

For more information on protecting your corner of the world, visit https://www.floodsmart.gov/hurricane-season/florida?gclid=CjwKCAjwq4imBhBQEIwA9Nx1BmEncbnkAC2rNzB8mFcRy9NzYQta88hrs3JTdPT8nDZWH6uEnMIRoRoClukQAvD_BwE&gclid=aw.ds.

FLOODPLAIN MANAGEMENT INFORMATION FOR PROPERTY OWNERS

This page contains information to help property owners understand floodplain management and make smart choices to protect their investments from flooding.

Property Owners: Managing Your Risk

THE RISK IS REAL

Anywhere it rains, it can flood. The fact that you haven't experienced a flood in the past doesn't mean you won't in the future. Flood risk isn't based on only history; it's also based on factors such as rainfall, river-flow and tidal-surge data, topography, flood-control measures and changes due to building and development. Knowing your risk and taking action to reduce it will help you recover more quickly after a flooding event.

KNOW YOUR RISK

To reduce your risk, you need to know your **level of risk**. Flood hazard maps show different degrees of risk for your community and help determine the cost of flood insurance. The lower the degree of risk, the lower the flood insurance premium.

To identify whether you are in a low-, moderate- or high-risk area, you can visit the Map Service Center (MSC) at <https://msc.fema.gov/portal> and enter your address to see an online map – or contact the New Smyrna Beach Engineering Department. Staff can review the flood map for your area and provide site-specific suggestions/advice to lessen risk or severity of flood damage. Residents with concerns regarding flood risk/problems or stormwater concerns that could cause flooding, contact the **Engineering Department (386) 410-2810**. Upon request, site visits may be made to review the flooding and drainage problems and one-on-one advice provided to the property owner.

REDUCE YOUR RISK

Once you have learned your level of flood risk, you can work with the City to identify how to reduce it. If you are in a high-risk zone (labeled with letters beginning with "A" or "V" on the flood map), you might consider elevating your property, installing approved flood vents, or partially filling in enclosures. These actions could reduce your flood insurance premiums.

INSURE YOUR RISK

Another way to reduce flooding impacts is to purchase flood insurance through the National Flood Insurance Program (NFIP). Residential coverage is available for up to \$250,000 for the building/structure and \$100,000 for contents, with premiums starting as low as \$210 a year for residences in moderate-low risk areas (for coverage of \$20,000 in building and \$8,000 in contents). Commercial coverage is available for up to \$500,000 for the building/structure and \$500,000 for contents coverage. Included in the policy is Increased Cost of Compliance (ICC) coverage, which provides up to \$30,000 in costs to rebuild after a flood to a high standard than the standard to which the original building was constructed. In addition, premium discounts (up to 45 percent) are available if your community participates in the Community Rating System.

The City of New Smyrna Beach participates in the Community Rating System and through an Annual Recertification and a Five-Year Cycle Audit process, the City provides documentation that exhibits we are complying with the guidelines outlined by the National Flood Insurance Program (NFIP) and Federal Emergency Management Agency (FEMA). The City's current status is a Class 5 Community Rating, which provides a 25% discount for flood insurance rates for the citizens of our City.

For more information, visit www.fema.gov/floodplain-management