

Protect Polk Property

# Be Flood Smart



What property owners and residents need to know about floods

[www.polk-county.net](http://www.polk-county.net)



## What is a Floodplain?

Floodplains serve a beneficial function. While they can be hazardous locations where growth and development occurs in an urbanized area, open and natural spaces allow floodwaters to spread out over large areas. This helps facilitate absorption into the ground, reduces the speed of floodwaters and acts as storage to reduce downstream impacts.

It is important that we preserve such natural areas and wetlands. Wetland plants filter stormwater runoff, making it cleaner for those downstream. Native trees and wetland plants also have deep root systems that absorb and hold stormwater better than typical lawns. Preserving these plants reduces flooding and drainage problems.

Another concern is water quality. The storm drain system carries untreated stormwater runoff directly to our 544 lakes and streams. Pouring wastes, such as oil, anti-freeze, paint, fertilizer and pesticides directly into storm drains, or allowing them to run off driveways and lawns, pollutes the water, destroys plants and endangers wildlife.

## Be safe Protect yourself

**Flooding is a serious concern for many Polk County residents. Approximately 46 percent of the county is considered a Special Flood Hazard Area.**

This means that you, or someone you know, lives or works in an area that is susceptible to flooding. This booklet provides information about flood hazards and suggests actions that you can take to protect yourself and your property.





Properties in Polk County's floodplain are subject to problems including overbank flooding and local drainage issues. You could be faced with one or both of these hazards at any time.

Polk County is subject to **overbank flooding** from the many rivers, lakes and creek systems that give the county its unique beauty. This occurs when these water bodies reach their maximum capacity and the water spills over their banks into adjacent areas.

Our **local drainage system** includes swales and ditches that carry stormwater away from homes. The system can also include inlets, pipes and retention ponds.

Maintenance of the local drainage system is very important. When the drainage system is blocked

or overloaded stormwater cannot flow away from buildings. Full ditches may result in overflow onto roads and private property. In some cases, yard ponding can also become a major concern. Flooded streets and yards can cause or aggravate illness, cause safety problems and disrupt traffic.

In 2004, after three hurricanes, much of Polk County had standing water. Many lakes and rivers overflowed, flooding neighboring communities resulting in millions of dollars of property damage. It took weeks for the water to recede completely.

Polk County has building regulations designed to help protect residents from flooding and flood damage but regardless of these regulations, any sustained rainfall has the potential to create flooding.



You can "flood proof" your home so water will not cause damage. Floodplain Management Division can provide information on retrofitting. An excellent source for information is the **Homeowner's Guide to Retrofitting**. It is available on FEMA's website, at <http://www.fema.gov/media-library/assets/documents/480>.

No matter what type of building construction you have, some last minute emergency measures can always help. For example, move valuable items (photos, antiques and other irreplaceable items),

upholstered furniture, stuffed toys and mattresses to a higher level. You can place sandbags or plastic sheeting in front of doorways and other low entry points.

Electrical panel boxes, furnaces, water heaters and washers/dryers should be elevated.

Whatever emergency protection measures you take, it is always best to have a plan and supplies in advance to make sure you don't forget anything after you hear the flood warning.

# Regulations that protect property

Most properties are designed to move water away from a building and along the property lines to the street, storm sewer or ditch. Adding fences, railroad ties, landscaping and re-grading may block this flow. Don't place anything where it could obstruct the flow in the ditches or waterways.

Always check with the Building Division and get a permit before you build, fill, alter or regrade your property. A permit is needed to ensure that such projects do not cause problems on other properties. New buildings in a floodplain must be protected from flood damage. Polk County's building code requires that new residential buildings must be elevated one foot above the base flood level.

The ordinance also requires that all substantial improvements to a building be treated as a new building. A substantial improvement is when

the value of an addition, alteration, repair or reconstruction project is equal to or exceeds 50 percent of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected.

Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and plug channels. Do not place your trash and recycling receptacles or yard waste in the street where they block the flow of water into storm drains. Pick up trash and fallen branches in the ditches.

Do not dump or throw anything into ditches, lakes or ponds. Dumping in ditches and lakes is a violation of county code. If you see dumping or debris in ditches, lakes or retention ponds contact Natural Resources at 534-7377. If you see filling or construction near property lot lines, or filling or construction in the floodplain without a permit sign posted, contact the Building Department at 534-6080. The debris or project may cause flooding on your property.



**“More than 20% of flood insurance claims” are filed in low-to-moderate risk areas.**



## Flood Warnings

**A flood watch or flash flood watch means that flooding is possible and that you should be prepared. Flood warnings mean that flooding is already occurring or will occur soon.**

The most serious threat of general flooding is during the hurricane season (June–November).

Flood watches and warnings are broadcast by NOAA weather radio, commercial radio and TV stations through the Emergency Broadcast System. Warnings provide you the opportunity to prepare, protect and

lessen your exposure to damage from flooding. These warnings announce the time frame and level of flooding expected. If advised to evacuate, you should do so immediately.

Residents should tune to local TV channels or WONN 1230 AM and WPCV 97.5 FM radio for broadcasts and special local advisories.



## Flood Safety

### **Do not walk through flowing water.**

Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet.

### **Do not drive through a flooded area.**

Don't drive around road barriers; the road or bridge may be washed out.

**Stay away from power lines and electrical wires.** The number two flood killer is electrocution. Electrical current can travel through water. Report downed power lines by calling 911.

**Look out for animals, especially snakes** that have been flooded out of their homes and that may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

**Look before you step.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

**Be alert for gas leaks.** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.

**Carbon monoxide exhaust can kill.** Use a generator or other gasoline-powered machine outdoors. The same goes for camping stoves. Charcoal fumes are especially deadly – cook with charcoal outdoors.

**Clean everything that got wet.** Floodwaters have picked up sewage and chemicals from roads, farms, factories and storage buildings. Spoiled food, flooded cosmetics and medicine can be health hazards. When in doubt, throw them out.

## Flood Insurance

**No flood-proofing measures are 100 percent foolproof. And, most homeowners' insurance policies do not cover a property for flood damage. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. From 2010 to 2014, the average residential flood claim was more than \$39,000.**

Polk County participates in the National Flood Insurance Program (NFIP) so local insurance agents can sell an NFIP policy. Because this is a Federal insurance program, all agents must charge the same rates.

Any structure in Polk County can be covered by a flood insurance policy. Detached garages and accessory buildings are covered under the policy for the lot's main building. There is no coverage for things outside the house, like the driveway and landscaping.

There are two types of coverage, which can be purchased separately:

Structural coverage covers everything that stays with a house when it is sold, including the furnace, cabinets, built-in appliances and wall-to-wall carpeting.

Contents coverage is for furniture and other personal possessions except for money, valuable papers, etc.

Renters may buy contents coverage, even if the owner does not buy structural coverage on the building.

If you have a policy, check it closely. You may only have structural coverage because that is all that the bank required when you got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During flooding, there is usually more damage to the furniture and contents than there is to the structure.

An NFIP policy also covers sewer backup if there is a general condition of flooding in the area. Your homeowners insurance may also provide coverage for this. However, each company has different amounts of coverage, exclusions, deductibles and arrangements. Most exclude damage from surface flooding that would be covered by an NFIP policy.

## Resources:

[www.polk-county.net/Floodmanagement/](http://www.polk-county.net/Floodmanagement/)

Land Development Division, Floodplain Manager  
330 W. Church Street, Bartow, FL 33830  
PO Box 9005, Drawer GM03, Bartow, FL 33831  
863.534.6767

FEMA: [www.fema.gov/plan/prevent](http://www.fema.gov/plan/prevent)  
Flood Insurance: [www.floodsmart.gov](http://www.floodsmart.gov)

