

## **CITY OF LAKELAND FLOOD PROTECTION INFORMATION**

In the City of Lakeland and the Lakeland Urban Area, flooding of streets or property may follow periods of intense, heavy rainfall in areas where properties are located near a lake, stream, or at a low elevation point for an area. Areas that are subject to flooding are typically shown as having a one percent chance of flooding in any given year, i.e., they are located within a “100-year” flood hazard area as shown on maps produced by the Federal Emergency Management Agency (FEMA), updated in December 2000.

Specific areas of flood concern in the Lakeland Urban Area have historically included properties and/or roads located in west/northwest Lakeland, within the drainage area for Blackwater and Itchepackesassa Creeks or lands in southwest Lakeland within the drainage area for Poley and English Creeks, or lands located east of Lakeland near Saddle Creek.

Your property may be high enough that it has not flooded recently. However, if it is located within a 100-year flood zone, it could still be flooded in the future. If you are in the floodplain, the odds are that someday your property will be damaged. This summary is intended to give you some ideas of what you can do to protect yourself.

### **CITY FLOOD SERVICES**

The first thing you should do is check if your property is located in a flood hazard zone. Generalized flood maps and references are available on the website for Lakeland’s Building Division ([www.lakelandgov.net](http://www.lakelandgov.net)). You can also visit or call the Building Division on the first floor of City Hall to determine if your specific parcel is located in a mapped floodplain. If so, they can give you more information, such as depth of flooding over a building’s first floor and past flood problems in the area. The City may be able to discuss a property owner’s flood issues and suggest ways to prevent or reduce flood damages. Contact the City Building Division staff for assistance at 834-6012.

### **WHAT YOU CAN DO**

Several of the City’s efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into stormdrains, ditches or streams, including grass clippings or leaves which can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash also contributes to flooding and lakes pollution.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.
- If you see dumping or debris in the ditches or streams, contact the Public Works Department at 834-6040.
- Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties.
- If you see building or filling occurring without a City permit sign posted, contact the Building Division at 834-6012.
- Check out the following information on floodproofing, flood insurance and flood safety.

### **FLOODPROOFING**

There are several different ways to protect a building from flood damage. One way is to keep the water away by re-grading your lot or building a small flood wall or earthen berm. These methods work if

your lot is large enough, if flooding is not too deep, and if your property is not in the flood way. The Building Department can provide this information. Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep. A third approach is to raise or elevate the house above flood levels. These measures are generally referred to as floodproofing or retrofitting. *Note:* Any alteration to your building or land requires a permit from the Building Division. Regrading or filling in the floodplain requires a permit. Houses using septic tank systems may see those systems fail during flood periods. Such systems normally must be “mounded” or raised above ground to reduce flood impairment; contact Lakeland Water Utilities about costs for connection to the nearest City sewer line.

In general, if you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. Warning times will vary, so a detailed checklist prepared in advance would help ensure that you don’t forget anything.

## **FLOOD INSURANCE**

If you don’t have flood insurance, talk to your insurance agent. Homeowner’s insurance policies do not cover damage from floods. However, because Lakeland participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building’s structure and not the contents. Flooding events, however, often result in damage to the furniture, flooring and contents within the home.

At last count, there were 543 flood insurance policies in Lakeland. If you are covered, check out the amount and make sure you have contents coverage. Remember: Even if the last flood missed you or you have done some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

Don’t wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

## **FLOOD SAFETY**

**Do not walk through flowing water.** Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

**Do not drive through a flooded area.** More people drown in their cars than anywhere else. Don’t drive around road barriers; the road or bridge may be washed out.

**Stay away from power lines and electrical wire.** The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Lakeland Electric.

**Have your electricity turned off by Lakeland Electric.** Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don’t use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

**Look out for animals, especially snakes.** Small animals that have been flooded out of their homes 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.