



City of New Smyrna Beach

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Mayor Russ Owen
Zone 1 – Commissioner Michael Kolody
Zone 2 – Vice Mayor Jake Sachs
Zone 3 – Commissioner Jason McGuirk
Zone 4 – Commissioner Randy Hartman

City Hall
210 Sams Avenue
New Smyrna Beach, FL 32168
Phone: 386-410-2600
Fax: 386-424-2109
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). For more information to find out if your community participating in the NFIP, call 1-877-336-2627. For residents, business owners and property owners alike New Smyrna Beach is a participant of the NFIP.

If your community is participating in the NFIP you can purchase insurance for your property. There are no restrictions. All insurance agents can sell flood insurance policies, please visit www.floodsmart.gov/flood-insurance/providers for a referral to an insurance agent in your area who writes NFIP policies.

Most standard homeowners policies do not cover flood damage, but flood insurance may be more affordable than you think. You can contact your insurance company or insurance agent, the same person who sells your home or auto insurance to find out rates for your area.

FLOOD INSURANCE EXPLAINED

WHAT IS THE NATIONAL FLOOD INSURANCE PROGRAM?

The National Flood Insurance Program (NFIP) is a federal program enabling property owners to purchase flood insurance. It is based on an agreement between your community and the federal government. The agreement states that if your community adopts and enforces floodplain management regulations that at least meet minimum federal requirements, the federal government will make flood insurance and flood disaster assistance available in your community.

How do I know if I'm in the Floodplain?

The floodplain is identified as "Special Flood Hazard Areas (SFHA's)" in your community's Flood Insurance Study and the accompanying Flood Insurance Rate Maps (FIRM's). The flood level shown for these SFHA's is the area that would be flooded by the "base flood" (defined as the flood that has a 1 percent chance of occurring in any given year; also known as the "100-year flood"). The Engineering Department has these documents available for you to see.

What is Substantial Damage?

Substantial Damage is damage, of any origin, to a structure where the cost of restoring the structure to its before-damage condition would equal or exceed fifty percent (50%) of its pre-damaged value.

When does the NFIP affect me?

The NFIP requires participating communities to regulate, with permits, any new or substantially improved structures during non-disaster periods and to monitor and identify any substantially damaged structures as a result of a disaster within the community's floodplain area. Participating communities adopt an ordinance that requires any new buildings to be elevated above the projected flood level within the identified floodplain. Nonresidential buildings have the additional option of being dry flood proofed. Existing buildings that are substantially damaged or improved (50% or more) must be elevated or flood proofed to meet the same construction code standards as new construction. When you apply for a local building permit, you will be informed if you are in a floodplain and what further steps are required to repair or reconstruct your building. If your building was flooded but not substantially damaged there is a wide range of inexpensive measures described on the Flood Safe website at www.emd.wa.gov/preparedness/prep_floodsafe.shtml.

Why go through all this trouble?

First, typical homeowner and business insurance does not cover damage caused by a flood. Second, as a participating community in the NFIP, your community is required to enforce its floodplain regulations. Third, structures located in the floodplain that are not elevated or flood-proofed are a threat to the health and safety of the occupants. Fourth, structures that do not take into consideration the flood risks will repeatedly need to be bailed out by the government (usually through the NFIP or various disaster assistance programs) when flooding reoccurs.

What happens if I refuse to comply?

If you do not obtain a permit and do not elevate or flood proof your structure, then your community could take legal action against you. This could include halting development, revoking the permit, imposing a fine or withholding a certificate of occupancy. If the structure is in violation of the regulations, flood insurance premiums could be extremely costly, possibly making the structure difficult to sell. Also, your community could be placed in jeopardy for continued participation in the NFIP.

For more information, contact the City's Engineering Department at (386) 410-2800.

Myths & Facts about the National Flood Insurance Program (NFIP)

Who needs to buy flood insurance?

Everyone in a participating community in the National Flood Insurance Program (NFIP). To clear up some misconceptions about National Flood Insurance, the NFIP has compiled the following list of common myths about the program, and the real facts behind them, to give you the full story about this valuable protection.

Myth: Homeowner's insurance policies cover flooding.

Fact: Unfortunately, many homeowners do not find out until it is too late that their homeowner policies do not cover flood damages. Only National Flood Insurance covers damage to your home and belongings caused by flooding.

Myth: Federal flood insurance can only be purchased through NFIP (FEMA) directly.

Fact: NFIP flood insurance is sold through private insurance companies and agents and is backed by the federal government.

Myth: Only residents of high-risk flood zones need to insure their property.

Fact: Even if you live in an area that is not flood-prone, it's advisable to have flood insurance. Over 25% of the NFIP's claims come from outside high-flood-risk areas. If you live in an area not shown as a floodplain, not only can you buy insurance, but the rates you pay will be less than if you lived in a mapped floodplain.

Myth: You can't buy flood insurance if you are located in a high-flood-risk area.

Fact: You can buy federal flood insurance provided where you live is not designated as a Coastal Barrier Resource Act (Cobra) zone and as long as your community participates in the NFIP, although private flood insurance is available within Cobra zones and for non-participating communities. The NFIP provides affordable flood insurance coverage for any walled and roofed building whether it is in a mapped floodplain area, or in areas where no floodplain map exists.

Myth: The NFIP does not offer basement coverage.

Fact: Yes it does. While flood insurance does not cover basement improvements, such as finished walls, floors or ceilings, or personal belongings that may be kept in a basement, such as furniture or other contents, it does cover structural elements, essential equipment and other basic items normally located in a basement. The following items are covered in a basement as long as they are connected to a power source and used as intended:

- Sump pumps
- Well water tanks and pumps
- Oil tanks and the oil in them
- Gas tanks and the gas in them
- Furnaces, water heaters, air conditioners and heat pumps
- Electrical junction and circuit breaker boxes, and required utility connections
- Foundation elements
- Stairways, staircases and elevators
- Unpainted drywall and sheet rock walls and ceilings and fiberglass insulation
- Cleanup
- Clothes washers and dryers and food freezers (*with contents coverage only*)

Myth: Federal disaster assistance will pay for any flood damage.