Local officials or the governor may issue an evacuation order. An evacuation order means that you should leave the area quickly.

**Property Protection Measures**
The most effective and permanent means of protecting your structure is to locate it out of the floodplain. However, this is not always possible. A few steps you can take to protect your home are:

- Keep materials (like sandbags, plywood, plastic sheeting and lumber) handy for emergencies.
- Make sure that drainage ditches are clear of debris and functioning properly.
- Check with a plumber regarding a valve to prevent sewer backups.
- If you know that a flood is imminent, move valuable contents upstairs or to a safe location.

The Orange County Stormwater Management Division has reference information available for review regarding temporary and permanent property protection, retrofitting, and floodproofing structures.

**Flood Safety**
Residents can take the following actions to decrease the risk of injury due to flooding.

- Do not walk through flowing water. In standing water, use a pole or stick to determine depth. Currents can be deceptive; six inches of moving water can knock you off your feet.
- Do not drive through flooded areas and never drive around road barriers. Roads or bridges may be washed out and impassable.
- Keep children away from flood waters, ditches, culverts, and drains.
- Stay away from power lines and electrical wires. Electric current can travel through water. Report downed power lines to the power company.
- Turn off all electrical circuits at the panel or disconnect all electrical appliances.
- Watch for animals that have been flooded out of their homes. They may seek shelter in yours.
- Look before you step. After a flood, the ground and floors may be covered with debris, including glass and nails. Floors and stairs that are covered with mud can be very slippery.
- Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.

**Repairing Flood Damage**
Your home may require rehabilitation or reconstruction after a storm or flood. This rehabilitation or reconstruction may be a partial or complete “gutting” and replacement of internal workings and may or may not include structural changes. If this action is substantial (i.e., over 50 percent of the structure’s market value), it is considered new construction and the entire home must meet the same requirements as a new home. Rehabilitations, like additions and repair of damage, represent investment and reinvestment in flood hazard areas, which if not protected, are at serious risk of flooding.

The requirements of the floodplain ordinance and building codes are minimum standards that all development must meet. To increase the safety of your property and reduce insurance premiums, you should consider building to higher standards. Of course, the safest way to develop your property is to locate improvements outside the floodplain.
Flooding in Orange County

Floods can occur in Orange County at any time during the year. Flooding most frequently occurs during the rainy season, which extends from June to October and is more severe when the ground is saturated and the ground water table is high. Flooding around lakes is typically a result of prolonged heavy rainfall on lakes that are already high. Historically, flooding along streams is due to prolonged heavy rainfall over the drainage area.

Major storms that have affected the Orange County area include Hurricanes Donna (1960), Charlie (2004), Frances (2004) and Jeanne (2004). Not only do hurricanes create floods, but they may cause erosion along the banks of rivers and streams.

Orange County participates in the National Flood Insurance Program's Community Rating System (CRS), which means premiums for flood insurance in Orange County are lower than they otherwise would be. Certified Floodplain Managers in the Stormwater Management Division can assist you with questions regarding FEMA's mapping effort and floodplain permitting. Also available for review are current and past FEMA Flood Insurance Rate Maps (FIRM), reference materials, pamphlets, and videos.

Flood Insurance

Your home and its contents may represent your greatest investment, but your homeowner's or renter's insurance policy does not cover damages from floods. Because Orange County participates in the National Flood Insurance Program (NFIP), flood insurance is available to everyone in the County. Flood insurance is purchased as a separate policy and is backed by the Federal government. Property owners can insure their buildings and contents, and renters can insure their possessions. You do not have to live in a floodplain to qualify for flood insurance.

Just because your home has not flooded in the recent past does not mean that it will not in the future. Buildings in a flood hazard area have a 26% chance of experiencing a flood during the life of the 30-year mortgage. You should carefully consider buying flood insurance to protect yourself from losses due to flooding. There is a 30-day waiting period before NFIP coverage takes effect.

Contact your insurance agent for more information on rates and coverage.

Floodplain Permit Requirements

FEMA has identified areas of the County as being within the 100-year floodplain. These areas are shown on the FIRM. Areas identified as the 100-year floodplain have a one percent chance of flooding in a given year. You can use Orange County's online Infomap service to see your property in relation to the existing FIRMs (www.orangecountyfl.net). You can also contact the Stormwater Management Division at (407) 836-7990 to discuss County regulations. Any development in a floodplain without a permit should be reported to the Orange County Building Department (407) 836-5550.

Floodplain Benefits

Floodplains serve many useful purposes. Among these, floodplain areas convey, hold, and help to filter and disperse floodwaters. Without preservation of these natural floodplains, floodwaters would inundate developed areas.

The Orange County Flood Plain Map

The Orange County Flood Map is available for review online at www.orangecountyfl.net. Visit the Stormwater Management "Flood Map Updates" page for instructions on how to view the interactive Infomap data to review the existing and preliminary floodplain updates for your specific Orange County address.

Drainage System Maintenance

Debris in drainage ditches, streams, and pipes can cause localized flooding when it rains. Orange County has a maintenance program to keep these conveyance systems clean. However, the County's efforts also depend on your cooperation and assistance. Here is how you can help in this effort:

• Do not dump or throw anything into the ditches and streams. Even grass clippings and branches can accumulate and block pipes, ditches, and streams.

• If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.

• For questions, or to report obstructions or violations, call the Public Works Department at 407-863-7900.

Flood Warning System

Orange County coordinates with the National Weather Service in issuing public warnings concerning expected floods and storms. Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information.

National Weather Service advisories indicate all warnings which are in effect, including a description of the threat and its potential impact. Watches and warnings are issued for gales (winds of 30 to 54 miles per hour), tropical storms (55 to 73 mph), and hurricanes (74 mph or more), as well as for flash floods, coastal flooding, and heavy rains.

A hurricane watch indicates that a hurricane poses a possible threat within 24 to 36 hours. A hurricane warning means that hurricane conditions are expected within 24 hours. You should take action and be prepared.

Hurricanes can cause heavy rains, flash flooding, and abnormally high lake levels. Often the greatest threat during a hurricane is from flooding. Also remember that heavy rains not associated with tropical systems can cause dangerous flooding. You should pay close attention to weather advisories when a storm is expected.

Floodplains serve many useful purposes. Among these, floodplain areas convey, hold, and help to filter and disperse floodwaters. Without preservation of these natural floodplains, floodwaters would inundate developed areas.