

Property Protection Measures

If your property is susceptible to flooding, there are many flood damage reduction measures you can employ:

- 1) Watertight seals can be applied to brick and block walls to protect against low-level flooding.
- 2) Utilities such as heating and air conditioning systems, water heaters and other major appliances can be elevated to higher floors in the structure or on raised platforms.
- 3) Temporary measures such as moving furniture and other valuables to higher floors or sandbagging exterior openings will also help.
- 4) Elevating or relocating the entire structure may also be a feasible option.

Floodplain Permit Requirements

All development within the 100-yr. floodplain (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a Building Permit. Applications must be made prior to doing any work in a floodplain area. Please contact the County to receive all the information you will need in order to properly develop in the floodplain at 352-689-4460. You may report any illegal development activities to the above number as well.

Substantial Improvement/Damage

The NFIP requires that if the cost of improvements to a building or the cost to repair damages (from any cause) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects.

Flood Insurance

If you do not have flood insurance, talk to your insurance agent. Most homeowner's insurance policies do not cover damage from floods. Flood insurance is only available to those participating communities in the National Flood Insurance Program (NFIP). Because of our floodplain management programs that attempt to protect us from the multiple flooding hazards, Sumter County is part of the NFIP and thus, residents are able to obtain flood insurance. Additionally, because the County participates in FEMA's CRS program, flood insurance premiums are discounted.

Be sure to check your policy to ensure you have adequate coverage. Usually these policies cover the building structure, but not the contents so please consult with your agent. There is a 30-day waiting period before flood insurance coverage becomes effective. Plan ahead; do not wait until a flood is predicted before purchasing flood insurance. If you are building inside the floodplain, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan. You may wish to consider purchasing flood insurance even if your property is not in an identified floodplain since flooding may occur anywhere at any time.

Natural & Beneficial Functions

Floodplains play a valuable role in providing natural and beneficial functions to the area around and including Sumter County. Floodplains that are relatively undisturbed provide a wide range of benefits to both human and natural systems. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Floodplains are used as a means to filter farm chemical run-off so that these areas can maintain bio-diversity and ecosystem sustainability. The floodplains contain historic and archeological sites that provide opportunity for education and study. They enhance waterfowl, fish and other wildlife habitats and provide feeding/breeding grounds. And lastly, the floodplains provide natural erosion control and open space so further flooding damage does not occur.

Drainage System Maintenance

As simple as it may sound, simply keeping smaller ditches and streams free of debris can dramatically improve the run-off capacity of low-lying areas, as well as greatly reduce the occurrence of blockage that significantly contributes to flooding.