

F L O R I D A

# HOMEOWNERS HANDBOOK TO PREPARE FOR NATURAL HAZARDS



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## 2.3 FLOOD HAZARDS

Flooding in Florida is probably the most common natural hazard in the state, if not the most intense. Flooding can be caused not only by a hurricane, but also by a tropical storm, tropical depression, or other weather system that produces heavy rain. Flooding can build up gradually over a period of days, or suddenly in a few minutes (this is commonly known as a flash flood). In addition, coastal flooding and wave inundation can be produced by a hurricane or high-surf event with waves generated by local storms. Flooding can be associated with living near a body of water such as the ocean or a stream, river, or reservoir.

Excluding Alaska, Florida has longest coastline of any state in the United States. The coastline extends more than 1,350 miles, with tidal shorelines that cover more than 7,800 miles. It is the only state that borders both the Gulf of Mexico and Atlantic Ocean. Much of the state is at or near sea level. With approximately 80% of its 18 million residents living along Florida's coasts, the population is very vulnerable to coastal flooding.

You can determine if you are in a high-risk flood area by looking at the Federal Emergency Management Agency's (FEMA) flood insurance rate maps. These maps show what areas are susceptible to flooding and high velocity wave action (for those near coastal areas). Copies of the maps can be obtained digitally at [www.msc.fema.gov](http://www.msc.fema.gov), and may also be available for viewing at your city or county building departments.

Even if you are not in an official flood zone, you may be at risk from flooding. Go to the following website and type in your street address to determine a very general estimate of the flood risk for your property: [www.floodsmart.gov](http://www.floodsmart.gov).



Figure 2-6. In this example, adding a small amount of height has very little effect on the look of a home, but resulted in a substantial flood insurance savings<sup>7</sup>  
(Source: Storm Smart Coasts)

A good way to determine the risk of flooding for your house is to observe and study your property. Even inland properties may be susceptible to flooding if there is poor localized drainage or if recent development has altered the ability for water to drain out of your area. If your property floods during small rain events, then the problem will be greater during a storm or hurricane. You can protect yourself by improving the local drainage, making your house resistant to floods and purchasing flood insurance. You do not need to be in an official flood zone to obtain flood insurance.

For those located within a flood zone, elevating a building's lowest floor above predicted flood elevations by a small additional height (known as "freeboard") has very little effect on the look of a home, yet it can lead to substantial reductions in damages caused by flooding as well as reductions in flood insurance (Figure 2-6). Consult with your local floodplain manager to determine how much freeboard (if any) is needed for your property for flood insurance savings.

Even if you are not in a flood zone, you should consider purchasing flood insurance. The rates for properties outside declared flood zones are very affordable and are "priceless" if a flood event should occur.

## 2.4 WILDFIRE HAZARDS

Wildfire is defined by the Florida Forest Service (FFS) as any fire that does not meet management objectives or is out of control. Wildfires occur in Florida every year and are part of the natural cycle of Florida's fire-adapted ecosystems. Many of these fires are quickly suppressed before they can damage or destroy property, homes and lives.

Land managers and Florida Forest Service firefighters use prescribed or controlled fires to mimic the natural benefits that wildfires provide to properties both private and public across the state. Prescribed burns help in reducing the amount of flammable vegetation in an area which in turn lessens the intensity of a wildfire that may occur in that same area and allows for the opportunity to suppress the fire while it is small and easier to control.

There have been 141,230 wildfires that burned 5 million acres in the last 30 years in Florida. Lightning strikes are responsible for 30 - 35% of the wildfires in the state each year leaving 70 - 75% of wildfires as human caused. Arson and escaped debris burning are the top two human causes of wildfires in Florida.

