

Floodplains: Frequently Asked Questions



What is a 1% annual chance flood (100-year flood)?

A 1% annual chance flood (100-year flood) is a storm event having 1% probability of being equaled or exceeded in any given year. In Orange County this storm would produce 10.6 inches of rain in 24 hours.

If my house is located in a low risk area on the flood insurance rate map such as zone X, can I purchase flood insurance?

Yes, flood insurance is available for structures located in these low risk areas, just ask your insurance agent for the Preferred Risk Policy.

My street always floods and according to the flood insurance rate map I am located in a low risk area. What is the problem?

Low risk areas can be susceptible to "localized flooding". This occurs when a large amount of rainfall exceeds the capacity of the storm drainage system or the drainage system needs maintenance. Most drainage systems in unincorporated Orange County are maintained by the Orange County Roads and Drainage Division. You can call them at 836-7870 for questions and assistance on maintenance related drainage problems.

When I purchased my home I was told that the house was not in a flood zone, but now my mortgage company has informed me that I must buy flood insurance. Why has the flood zone changed?

It is possible that your property could have been incorrectly located on the Flood Insurance Rate Map (FIRM) or the FIRM has been changed by Letter of Map Revision (LOMR). The property in question may have been constructed prior to Orange County's participation in the National Flood Insurance Program (NFIP), at that time the FIRM was not in existence for this community.

What is the correct flood zone designation for my property?

The Stormwater Management Division will assist you with determining the correct flood zone designation. Download the Flood Zone Determination Request Form and phone or fax in the request. Phone 407-836-5612, Fax 407-836-5492.

What is a Floodplain Permit?

A Floodplain Permit is a permit which is issued by the Stormwater Management Division to those who want to build a structure on property located within a 1%



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annual chance flood (100-year flood). The Flood Plain Permit will ensure that the lowest floor elevation meets the requirements of the Flood Plain Ordinance which is one (1) foot above the 100-year flood elevation.

How do I get a Floodplain Permit and what is the cost?

To apply for a Flood Plain Permit just fill out a Flood Plain Permit Application. Submit the completed Flood Plain Permit Application and a copy of the site plan to the Stormwater Management Division. The flood plain technician will process the permit and notify the applicant when it is completed (in most cases 3 working days). The cost for the Flood Plain Permit is \$42.00. Flood Plain Permit Applications are available in the Stormwater Management Division.

Can I check online and review if my property is located in a floodplain?

Yes, you can view the new floodplain updates using Orange County's online Infomap service. You will be able to see your property in relation to floodplain.

What is a Letter of Map Revision (LOMR)?

A Letter of Map Revision (LOMR) is a document issued by the Federal Emergency Management Agency (FEMA) which changes the floodplain information indicated on the Flood Insurance Rate Map (FIRM). The Orange County Stormwater Management Division is the repository for these documents.

Where can I get blank LOMR forms?

LOMR forms are available on the FEMA website.

What kind of floodplain information will I receive?

The Floodplain Technician will provide you with the following: The flood zone designation, base flood elevation (if available), community number, panel number, suffix, date of FIRM, letter of map revision (if available) and elevation certificate (if available). The flood zone designation, base flood elevation, community number, panel number, suffix, date of FIRM will be sent to you on a form letter. Copies of any letter of map revision or elevation certificate (if available) which pertain to the property will also be provided to you.

How will I receive all this floodplain information?

The flood plain technician will e-mail, fax, or mail the form letter and any additional information to you. Floodplain information given over the phone will be limited to flood zone designation, base flood elevation, community number, panel number, suffix and date of FIRM.



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What is an Elevation Certificate?

An Elevation Certificate is a document issued by a Registered Florida Land Surveyor indicating the lowest floor elevation and the Base Flood Elevation. The Base Flood Elevation is also known as the 1% annual chance flood (a.k.a. 100 year flood) elevation. Insurance agents usually request these documents when writing a flood insurance policy. They need to know the difference between the lowest adjacent grade and the Base Flood Elevation in order to quote an accurate rate. In general terms, the higher the finished floor elevation is above the flood elevation the lower the premium will be. The Orange County Floodplain ordinance requires residential structures to be at least 1' above the base flood elevation.

Where can I get an Elevation Certificate?

You can obtain an Elevation Certificate from any Registered Land Surveyor. Check your telephone directory (yellow pages) under surveyors and ask for an estimate. The Stormwater Management Division has some Elevation Certificates on file for public record. The Floodplain Technician will check the files upon request. You can call, fax, or e-mail the Flood Zone Determination Request Form.

Where can I get a blank FEMA Elevation Certificate form?

These forms are available at the FEMA website.

Is my property located in a floodplain?

You can determine this by locating your property on the Flood Insurance Rate Maps for Orange County. These maps are available for anyone to view at the Orange County Administration Building (1st floor - One Stop Permitting) and on the 3rd floor of the downtown Orange County Public Library.

I can't read maps and I do not have the time to visit your office!

The Floodplain Technician will assist you with determining the flood plain status of any property located in the unincorporated areas of Orange County, Florida. The technician will need the following information in order to assist you:

Requester name, phone number, fax number, property address, parcel identification number and legal description. You can phone your request to 407-836-5612 or fax to 407-836-5492. You may also download the Flood Zone Determination Request Form.

Where can I get a set of FIRMs?

To order FIRMs call the National Flood Insurance Program (NFIP) toll-free 1-800-358-9616.