

Flooding in Hernando County

Floods are the most common natural disaster in Hernando County. Hurricanes, tropical storms and slow moving winter fronts can cause serious flooding problems for both inland and coastal communities. Being flood smart means protecting your life, family, and property before, during, and after floods.



Flood Maps

Flood hazard maps, also known as Flood Insurance Rate Maps (FIRMs), are important tools for people living in flood prone areas. Flood maps help residents and business owners make better decisions about their property and help local officials, engineers, and builders to determine where and how new structures and developments should be built.

Hernando County recently updated its flood maps for the first time in 25 years. Citizens now have up-to-date, reliable, Internet-accessible information about their flood risk at this web site: http://www.hernandocountygis-fl.us/centralgismap/default.htm?config=configD_FIRM.txt This link works best with the Mozilla Firefox internet browser.

Insurance

Just a few inches of water can cause tens of thousands of dollars in damage to a home. Purchasing flood insurance is the best way to protect your investment and prevent a devastating financial loss.

Flood insurance is available to homeowners, business owners, and renters. Mobile homes constructed on solid foundations are covered. Costs vary depending on how much insurance is purchased and on the property's flood rating.

All flood insurance policies provide coverage for buildings but content coverage is optional and you might want to discuss insuring personal property with your agent. Policies are good for one year and there's a 30-day waiting period before coverage goes into effect.

Protecting Your Property

Hernando County Building Codes now require new buildings be constructed above the Base Flood Elevation. Buildings constructed before the Ordinance became effective may be subject to flooding. County residents can reduce flood damage to older structures in a variety of ways:



- It is sometimes possible to elevate an existing building above the Base Flood Elevation in order to prevent flooding of the structure.
- Watertight seals can be applied to brick and masonry block walls to protect buildings that cannot be elevated against low-level flooding.
- Heating and air conditioning units, water heaters, and major appliances can be located in the higher floors of a building or raised on platforms above the BFE to reduce damage.
- Moving furniture and other valuables to higher floors and sandbagging exterior openings are temporary measures that will also reduce damage.



Recovering From a Flood

If your home has been damaged by a flood, you can take a number of steps to expedite the recovery process:

- Do not return to a flood area until officials announce the emergency has passed. Make sure the main power switch is turned off and buildings are in no danger of collapse before entering.

- Call your flood insurance agent and request that an adjuster be sent to assess the damage. Photograph damaged areas or items and keep records of repair activities.

- Clean up as soon as possible. Open windows and doors to dry out the building and remove foul odors and gases. Shovel out mud while it is still moist. Throw away perishable foods. Clean everything that has been wet. Scrub and disinfect walls, floors, and household items.

- Test and purify water sources before use and do not turn on any lights or appliances until an electrician has checked the electrical system.



Personal Flood Safety

The following guidelines can help you avoid many of the immediate dangers of flooding:

- Heed flood warnings and evacuation notices. Do not wait until the last minute to leave.
- Do not drive through flooded areas. More people drown in cars than anywhere else. Do not drive around barriers. Road barriers are for your protection.

- Do not walk through floodwaters. Currents and depth can be deceptive. You can be swept off your feet and carried away by less than six inches of flowing water.

- Stay safely away from downed power lines. Electrical current can travel through water and electrocution is the second leading cause of death during floods. You should turn off the power at the service box before your house is flooded.

- Do not use indoor charcoal fires or gasoline engines during power outages. Many people die each year from carbon monoxide gas poisoning associated with portable generator exhausts.

- Keep children away from flooded areas. Flood waters carry hazardous materials and flowing ditches, culverts, and storm drains may suck smaller people into them.

- Look out for wild animals, insects, and snakes. Animals that have been flooded out of their home may seek shelter in yours.

Drainage System Maintenance

Flooding problems and drainage maintenance requests can be reported to the Hernando County Department of Public Works at (352) 754-4062.

It is illegal to dump any type of debris into a floodplain, stream, or drainage ditch. Clogged culverts and ditches can cause flooding. Citizens may report illegal dumping to the County Code Enforcement Department at (352) 754- 4056.

Hernando County Flood Awareness Guide



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Produced by the Hernando County Department of Public Works, Stormwater Section.