



CHARLOTTE COUNTY FLOOD PROTECTION FACTS

A Message from the Charlotte County Commission

“For many of us, our home or business and its contents represent our greatest investment. As you prepare for the future, we encourage property owners to consider flood insurance for your building and/or its contents. If you are renting, you can get flood insurance to cover your personal items even if the homeowner doesn’t carry flood insurance on the building.

The fact that some properties are not in high-risk flood zones does not assure against flood damage. In fact, nearly 25% of flood insurance claims nationally, come from buildings located in moderate- to low-risk flood zones. A few inches of water can cost thousands of dollars in damage to walls, floors, furniture, carpets, electrical equipment, and appliances. Damage from rising waters is often not covered by a homeowner’s, business owner’s, or renters’ insurance policy. These facts should make flood insurance an important consideration for everyone. Fortunately, flood insurance is available to property owners and renters in Charlotte County.

If you don’t have flood insurance for your property and its contents, contact your insurance agent, or go to the FloodSmart.gov website. For more information, check our website at “Flood & Flood Insurance Information” at CharlotteCountyFL.gov or call the Charlotte County Floodplain Coordinator at 941-623-1080 for flood insurance advice or assistance.”

The following flood facts can help you protect yourself, your property, and your community!

1) **Know your flood hazard**



Know your flood zone, know your risk.

We are all in a flood zone, what is your level of risk? For answers to your floodplain questions or to request a copy of a FEMA elevation certificate, please contact the Community Development Department at 941-743-1201. Flood zone information is also available on the property record cards at the Property Appraiser website. To find out your flood zone and risk, or to see if there is an elevation certificate on your property, go to <https://agis.charlottecountyfl.gov/ccgis/>.

2) **Insure your property**

Purchase flood insurance for your home, business or rental. Flood insurance is available to renters too, even if the homeowner doesn’t carry flood insurance on the home. Everyone in Charlotte County should consider having flood insurance, no matter your risk. For more information on floods and flood insurance go to www.charlottecountyfl.gov.

3) **Protect yourself from flood**

Stay connected. Subscribe to Alert Charlotte. Stay tuned to local news channels and radio stations for the most up-to-date information. Know how to shut off the electricity and gas to your house when a flood comes.



Drowning is the No. 1 cause of flood deaths. NEVER drive through large puddles or moving water. As little as 12” of fast-moving water can float a small vehicle. Floodwater may also hide roads or bridges washed out – TURN AROUND, DON’T DROWN!!

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4) **Protect your property from flood**

Proper drainage helps reduce the risk of flooding. Keep debris out of driveway culverts and ditches and maintain your drainage swales. Every building in Florida can flood – BE PREPARED!

Check our website for more tips at: www.charlottecountyfl.gov, keyword: flood protection.

5) **Build Responsibly**

You may need a permit for certain flood protection measures, while others may not be suitable for your type of home. Make sure you talk to Community Development before you start any work! Be aware of the substantial damage/substantial improvement rules (50% rule) and how these may affect you. Get a copy of “Repairing Your Flooded Home”, which is available at the Community Development Department and local libraries.

6) **Protect Natural Floodplain Functions**

Many of our stormwater systems lead to our bay or estuary system. ONLY RAIN DOWN THE DRAIN! Use low impact development such as rain barrels, bio-retention systems, green roofs, pervious materials, and non-invasive vegetation on your property. Report illegal dumping to Keep Charlotte Beautiful at 866-938-6722.

7) **Find out your evacuation zone**

Did you know your evacuation zone is NOT the same as your flood zone? Leave when told. Remember “Don’t hesitate, evacuate!”.

8) **Know the cost of flood**

Build with the future in mind! Flood can be costly to individuals, families, and communities.



Find out how much flood damage can cost you using the Flood Damage Cost Calculator resource on our website: [Flood & Flood Insurance Information | Charlotte County, FL \(charlottecountyfl.gov\)](http://www.charlottecountyfl.gov).

9) **Learn how climate change can affect your property**

Find out how sea level rise increases flooding. Higher seas = more flood water!

10) **Prepare for hurricanes**



Develop a disaster response plan – see the Red Cross website at: <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/make-a-plan.html> for a copy of the template of the Family Disaster Plan, available in English and Spanish

You can download our Disaster Planning Guide directly from our website at www.charlottecountyfl.gov keyword: Public Safety, Emergency Management