



## Flood information

# Protect your property from flood damage

Marion County is fortunate to be approximately 110 feet above sea level, making large-scale flooding unlikely. Flash flooding, however, is a real concern for much of the county. Many parts of Marion are in low-lying regions or near bodies of water. In these regions, even a series of severe thunderstorms could send water to your front door.



## Online resources

Please visit the below websites to obtain more information on flood insurance, flood mitigation and other flood-related topics. Please visit your local public library & the **FEMA website** for available resources on flood damage prevention for your home and other FEMA publications. #FloodSafety

- [Marion County Sheriff's Office - Division of Emergency Management](#)
- [National flood insurance program](#)
- [Florida Division of Emergency Management - Financial assistance and other related program](#)
- [FEMA historical flood risks and costs interactive map](#)

## Flood insurance purchase requirement

The purchase of flood insurance is mandatory as a condition of receipt of federal or federally related financial assistance for acquisition and/or construction of buildings in the **special flood hazard areas** of any National Flood Insurance Program participating community. However, structures not in the SFHA may still be required to carry flood insurance at the discretion of the lender. It is up to the lender to determine whether flood insurance is required for the property. Flood insurance from the NFIP is available for any property in Marion County.

Contact the NFIP at 888-379-9531. For questions about the county's floodplain management program, contact Growth Services at 352-438-2675.

[This brochure](#) shows ten important facts about the benefits of insuring your home against flood damages.

You may also be interested in lowering the cost of your flood insurance. FEMA provides five tips to help you in [this additional two-page brochure](#).

## Local agencies

### Marion County Office of the County Engineer

352-671-8686

*Natural and beneficial functions and drainage maintenance.*

### Marion County Public Library System

352-671-8551

*Books, databases and online resources on flood topics and flood proofing*

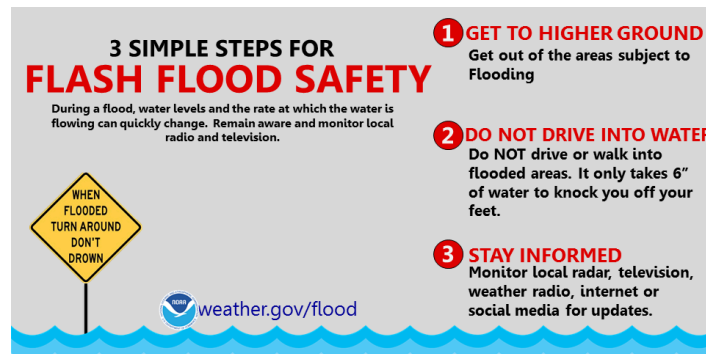
## We can help!

Growth Services offers resources for residents for property in the unincorporated area of Marion County wishing to learn more about their property's flood risk. Growth Services staff helps residents determine whether their property is located in a flood zone as well as provides information about the county's flood insurance rate maps and special rules for building within a flood plain. Growth Services may also be able to provide copies of elevation certificates currently on file.

Contact Growth Services at 352-438-2675 or in person at 2710 E. Silver Springs Blvd., Ocala. Written statements relating to flood zone determinations incur a \$40 fee.

Other great resources include the Federal Emergency Management Agency, which oversees flood insurance programs, at 877-336-2627; the National Flood Insurance Program at 888-379-9531; and an experienced insurance agent of your choice.

## Preparation tips



County staff work to address drainage issues brought to our attention on an ongoing basis. There are also proactive actions that residents can implement to help prevent negative impacts of a large storm.

- Many properties have low spots that tend to hold water. If these areas are a problem, consider construction of a **French drain system** or grading the lot to the front or rear of the lot. When grading the lot, be sure to consider adjacent and downstream neighbors.
- Many homes are built lower than the road and the driveways slope down towards the garage. Consider a permanent solution such as a **trench drain along the front of the garage** to collect the water. A swale or pipe system will be needed to direct the collected runoff away from the house to a positive point of discharge. Again, when grading your lot or discharging through a pipe, be sure to **consider your adjacent and downstream neighbors**.

- If the lot has a swale or drainage easement over the property that directs stormwater runoff to the front or rear of said lot, be sure to keep it free from obstructions such as fences, excessive vegetation.
- Please do not use the right-of-way as a parking area for your home. **Parking regularly in the right-of-way compacts the soils** in the swales usually constructed there and flattens out the area, causing the water to move out of the right-of-way and onto the lot itself.
- Use of **rain gutters** can help move water from potential low spots, away from homes, and into a more preferential area of the yard. **Rain barrels** can be used in association with rain gutters, allowing storage of rain and later usage to irrigate flower beds.
- The county's online interactive map provides not only FEMA flood zones, it also shows best available data called “flood prone areas.” These flood prone areas have been generated using the same engineering methods as a FEMA floodplain; however, they have not gone through FEMA’s adoption process and are not represented a flood insurance rate map. The online map will indicate if your property lies within a flood prone area.
- **Homeowners should check their floodplain status online.** After recent hurricanes, several homeowners who purchased in a cash buy indicated that they were not aware the home was in a FEMA floodplain and did not have flood insurance.
- Residents should know that even if not in a FEMA floodplain, **a low-risk policy can be purchased.**
- Using **sand bags** is a common, temporary strategy to prevent water from entering your home or garage. They can also be used to divert water away from these vulnerable areas to a lower lying part of the yard or into a drainage swale or easement.

If you are experiencing drainage issues, we encourage you to contact your homeowner association or maintenance entity, which may be the county, to investigate.