


Floods

Photos: Deaton Bridge (left) under water and flood waters threaten a home (right) during the March/April 2009 flooding.



The most common of all natural hazards is flooding. Being prepared is a vital step toward protecting both lives and personal property.

What to do before a flood:

- Understand “Watch” and “Warning” terms (See page 7).
- Determine if you are in a flood prone area.
- Purchase NOAA Weather Radio.
- Know how to shut off utilities.
- Purchase flood insurance.
- Keep your car filled with gas.
- Make plans to care for your pets in case you must evacuate.

What to do during heavy rains:

- Know what low lying areas near your home are subject to flooding such as creeks, drainage channels, streams and bayous.
- Do not try to walk or drive through flooded areas.
- Stay away from moving water. Moving water six inches deep can sweep you off your feet.
- Evacuate if advised or if you feel threatened.

- If you have time, turn off all utilities at the main switch and move all valuables to a higher floor if possible, but only if you have time.
- If you’re caught in the house by suddenly rising waters, move to the second floor and/or the roof. Take warm clothing and a flashlight and radio with you. Do not try to swim to safety. Wait for help. Rescue teams will be looking for you.
- Monitor radio and TV for current information.
- Keep a disaster kit handy.

What to do after a flood:

- Stay away from flooded areas.
- When flood waters recede, watch out for weakened surfaces.
- Keep away from downed power lines, especially near water.
- Monitor radio and TV for current information.
- If you evacuate, return home only when authorities advise that it is safe.
- Call your insurance agent. Have your policy and list of possessions handy to simplify the adjuster’s work.
- When it is safe to return home, be sure your house is not in danger of collapsing before entering.
- Open windows and doors to let air circulate.
- Take photos to record the damage.
- Throw out perishable foods; hose down appliances and furniture, even if they have been destroyed. You need to keep these for the adjuster’s inspection.
- Shovel out mud while it is still wet.
- Have your water tested before using.
- Wear gloves and boots when cleaning.
- Make any temporary repairs necessary to stop further losses from the elements and prevent looting.

The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners. Even if you do not live near water, your home still has a chance of being flooded. In fact, 25 to 30 percent of flood insurance claims are paid in low risk areas.

Flood losses aren’t covered by your homeowners’ insurance policy. Floodwaters have the power to damage not only your home and sense of security, but also your financial future. For more information about the National Flood Insurance Program, call 1-888- CALL FLOOD, TDD 1-800-427-5593, or visit www.floodsmart.gov.



Are you ready?

Flooding Q&A

Our local flood hazard comes from various sources. When you mention flood zones, naturally most people associate that with the Gulf of Mexico. This is not the only source of flooding in Santa Rosa County. We also have the sound, East Bay, East Bay River, Yellow River, Escambia Bay, Escambia River, Blackwater River, Coldwater Creek, Pond Creek and Pace Mill Creek. There are numerous smaller and not so well known creeks and streams that crisscross our county. Knowing if your property is within a special flood hazard area is important. This knowledge will help you make decisions about your structure, elevation of the structure, and insurance. Santa Rosa County is prepared to assist you in answering these questions.

What is a Special Flood Hazard Area?

This is the land area covered by the floodwaters of the "Base Floodplain." On the Flood Insurance Rate Maps the base floodplain is called the Special Flood Hazard Area. This is the area in which the National Flood Insurance Program's floodplain management regulations must be enforced by Santa Rosa County as a condition of participation in the National Flood Insurance Program and the area where the mandatory flood insurance purchase requirement applies. To find out if your property is in a Special Flood

Hazard Area, you can go to our online flood maps at <http://santarosa.roktech.net/gomaps/> or to the FEMA website at www.fema.gov and find the map in their map service center. You can even print out a FIRMETTE of your area. You can always call our Floodplain Manager, Karen Thornhill at (850) 981-7029.

How can I find out if my property has wetlands on it?

Call the Florida Department of Environmental Protection at (850) 395-8320.

I need an Elevation Certificate for my house, where do I get one?

If the structure is under construction, you will need to contact a surveyor. If the structure already has a certificate of occupancy issued, you can contact our Floodplain Manager, Karen Thornhill at (850) 981-7029. We have Elevation Certificates for structures constructed from 1990 to present on file in most cases.

What is substantial damage or substantial improvement?

A structure is considered substantially damaged/improved when the cost to repair/construct the structure equals or exceeds 50 percent of the pre-damaged/pre-construction market value of the structure prior to the damage/improvement occurring. If you wish to repair/alter your structure, you will need to furnish an elevation certificate to the building inspection department when you

apply for a permit to repair/improve your structure. If the structure does not meet or exceed the current elevation requirement, then you will be required to complete Substantial Damage/Substantial Improvement paperwork before a permit can be issued to insure that you are complying with the 50 percent rule.

How can I get a copy of the Flood Insurance Rate Map for my area?

You can visit the Santa Rosa County Building Inspection Department and ask for a photo copy of the area of interest, call our Floodplain Manager at (850) 981-7029, visit the Santa Rosa County GIS Mapping system at santarosa.roktech.net/gomaps or you can visit the FEMA website at www.fema.gov and find the map in their map service center. You can even print out a FIRMETTE of your area.

How can I protect my property?

Elevating your structure to or above the current elevation requirement is one way to protect your property. This will protect you from all but the worst flooding. Relocation of the structure to a lot that is located in Zone X is the best way to reduce your flood risk.

What does flood insurance cover?

According to www.floodsmart.gov, flood insurance protects against losses to buildings and their contents, not the land surrounding them. The coverage applies whether the flooding results from heavy or prolonged rains, coastal storm surge, snow melt, blocked storm drainage systems, levee dam failure, or other causes. To be considered a flood, the waters must cover at least two acres or affect at least two properties.

You can also find information about flood protection on the FEMA website at www.fema.gov