

A SANTA ROSA COUNTY GUIDE TO HAZARD AND FLOOD PROTECTION

Activity 330

Volume 3. July 2018

What is Your Flood Risk?

Did you know that Floods are the **number One natural disaster** in the United States?

Everyone is at risk - even those of us who don't live in the Floodplain or near rivers and lakes.

Here in the Panhandle, our **normal afternoon Thunder storms** can bring heavy rains, high winds, and flash flooding that **can overload drainage systems** in a matter of seconds.

Just one inch of water can cause **tens of thousands of dollars** in damage to your home and its contents.

To **find out more about your flood risk** call Santa Rosa County Development Services floodplain management at 850-981-7029 or email karent@santarosa.fl.gov <http://santarosa.roktech.net/gomaps> , or www.floodsmart.gov

Hurricane Season Is Here! - Are you Prepared?



NO? Then you should:

Review your current insurance policy, become familiar with what is covered, and ensure the limits are adequate for your building and personal belongings.

Purchase a flood insurance policy if you don't already have one. Elevation Certificates on most buildings are available from the Floodplain Managers office at 850-981-7029.

Make an emergency kit, plan evacuation routes, and keep important papers in a safe, waterproof place.

Protect Yourself, Your Family, Your Property, & Your County!

Did You know...?

Most homeowners insurance does not cover flood damage.

The **average flood premium cost is about \$700 a year**; the **average claim** in the past 5 years was **nearly \$42,000.**

More than 20 percent of all flood claims are for properties mapped **outside of high-risk flood areas.**

Qualifying properties in moderate- to **low-risk areas are eligible for the low-cost Preferred Risk Policy.**

Renters can purchase Contents Coverage on their belonging to protect their property during storm and flooding events.

- **Always keep storm drains, streams, and ditches clean** and clear of trash and debris!
- **Report illegal dumping** - Please call the Santa Rosa County Code Enforcement office at (850) 981-7060. Santa Rosa County Sheriff's Department Litter hotline is (850) 983-1162.
- **Do not pour pollutants down storm drain inlets!**
- **Keep Fats, Oils, and Grease (FOG) out of the drain** - The more FOG down the drain, the higher the risk of sewer system blockage and overflow!
- **Report broken silt fences** and sedimentation - (850) 981-7000

Basic Safety Tips:

Avoid walking and driving through flood waters - Just 6 inches of moving water can knock you off of your feet and it only takes 2 foot of moving water or less, to carry your vehicle away!

If there is a chance of flood - move to higher ground or out of the area immediately.

Evacuate if directed.



Build Responsibly:

Before You Build always check with the County's Development Services Department!

Maintain setbacks and open space requirements.

Remember, even if you are not in a flood prone or hazard area, you are still at risk!

Don't Hesitate - Elevate your building and HVAC equipment.

Consider elevating your home if you live in or near flood zones.

For More Information:

Call the Development Services Department at:
850-981-7000

Floodplain Management at:
850-981-7029,

or the National Flood Insurance Program, toll free at: **1-(888) 379-9531.**

The County Provides Property Protection Advice

and will help answer stormwater, flooding, drainage, mitigation, and other questions as well as advise you on how to protect your property.

If you need assistance or have any questions, give the Floodplain Manager a call at 850-981-7029

We will come to you!

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WATER QUALITY AWARENESS!

It Is Important To Protect Our Waterways and Natural Drainage Systems!

Ordinance 2006-6 of Santa Rosa County code of Ordinances prohibits any unlawful deposit of garbage and trash on public and private land and within waterways.

Storm Drains and inlets are not connected to the sewer system. They drain into our canals, streams, rivers, and lakes. The places that we fish, swim at, and boat on!

Stormwater often contains harmful chemicals and pollutants from our roads, lawns, and parking lots!

Stormwater Runoff is an important issue in our region and is only getting more complicated as we continue to grow and to develop.

It is important that **we all address the ways we can individually help improve stormwater quality** and protect the environment that we are all a part of!

Some ways you can help include:

- Make sure to vegetate bare spots in your yard with trees, shrubs, or other ground cover.
- Try to maintain a healthy lawn and yard area.
- Limit impervious surface as much as possible.
- Direct roof downspouts away from paved surfaces and into lawns and others planted areas.
- Sweep up leaves and other yard debris to prevent it from blocking storm drains.
- Recycle and dispose of household hazardous wastes properly!
- Report Illegal Dumping! - **850-981-7060!**

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Everyone is in a flood zone! What is your Flood Risk? We are here to answer your questions. You can find a wealth of information about the flood insurance rate maps, coastal high hazard areas, coastal barrier resources system information, natural conservation areas, flood insurance, special rules for building or repairing a structure in a floodplain, historical flood information, wetland information, ideas for protecting your property from flood damages.

- MI 1 To find out more about your flood risk, call Santa Rosa County Development Services Floodplain Management at 850-981-7029 or email karent@santarosa.fl.gov. You can also visit <http://santarosa.roktech.net/geomaps> or www.floodsmart.gov. We can provide you with a flood determination, written, oral or by e-mail. Whether or not flood insurance purchase is mandatory or an option. For your convenience we have attached a flyer on the Mandatory purchase requirements. Other flood insurance questions or assistance. Elevation certificates are available for most structures in the floodplain.
- MI 2 Attached is information on the Coastal Barrier Resources System or if the property is in an Otherwise protected area. Or you can visit www.fws.gov/CBRA. We can provide information on the Limit of Moderate Wave Action (LiMWA) which will be on our preliminary mapping which is expected in late 2019 or if the property is located in a riverine floodway.
- MI 3 We also have available information on local drainage or stormwater problem areas. If you are interested in Sea Level Rise and the possible effects on your property please visit <https://ss2.climatecentral.org> type in the city and state in the search box.
- MI 4 We can help you understand the elevation of possible flood elevations at or around your property using historical flood data and the elevation certificates for surround properties or the flood insurance rate maps, flood insurance study profiles or topographic information in the County system.
- MI 5 Coastal erosion and Coastal A zones are something that the county staff can assist you in understanding and determining the risk for your property. Santa Rosa County is also a Tsunami Ready Community. View our Tsunami/Rogue Wave Evacuation Plan at <https://www.santarosa.fl.gov/DocumentCenter/View/537/Annex-A-Appendix-10---Tsunami-PDF?bidId=>
- MI 6 Wonder if your property has ever flooded? We can look up historical flooding information for you. Most of this type of information is available in our Flood Mitigation Plan available on line at <https://www.santarosa.fl.gov/163/Flood-Mitigation-Task-Force>. We also have high water mark signs located at County parks around Santa Rosa County. We can tell you if the area is in a mapped repetitive loss area. In some cases there are photos of past flooding in Santa Rosa County that are available to give you an indication of what can occur in areas that are non-special flood hazard areas.
- MI 7 Wetlands information is available at : www.fws.gov/wetlands/data/mapper.html or we can look it up for you. Critical Habitat information is available at : <http://criticalhabitat.fws.gov/crithab/>

The Coastal Barrier Resources System

The Coastal Barrier Resources Act of 1982 (CBRA), and the Coastal Barrier Improvement Act of 1990 removed the federal government from financial involvement associated with building and development in undeveloped portions of coastal areas (including the Great Lakes). These areas were mapped and designated as Coastal Barrier Resources System (CBRA) units and Otherwise Protected Areas. They are colloquially called “CBRA areas.” (pronounced “cobra” but not spelled that way).

Any federal program that may have the effect of encouraging development on coastal barrier islands is restricted by law. These programs include “any from of loan, grant, guarantee, insurance, payment, rebate, subsidy or any other form of direct or indirect Federal assistance” with specific and limited exceptions. For example, federal disaster assistance is limited to emergency relief in CBRA areas - there are no loans or grants to repair or rebuild in those areas.

The legislation also banned the sale of National Flood Insurance Program (NFIP) flood insurance for structures built or substantially improved on or after a specified date. For the first CBRA designations, that date is October 1, 1983. For all subsequent designations, it the date the CBRA area was identified. CBRA areas and their identification dates are shown in the legend of Flood Insurance Rate Maps (FIRMs).

If an owner of a building in a CBRA area wants to buy flood insurance, he or she would need a copy of the building permit showing the building was properly built before the designation date and a signed statement from the floodplain ordinance administrator that it had not been substantially damaged or improved since then. The insurance agent may need to provide more documentation.

The boundaries of a CBRA area cannot be revised through the Letter of Map Amendment or Revision (LOMA/LOMR) process. They can only be revised through:

- Congressional action,
- Interpretation of boundaries by the U.S. Department of the Interior’s Fish and Wildlife Service, or
- Cartographic modifications by Department of Homeland Security’s FEMA to correct errors in the transcription of the Department of the Interior maps onto FIRM’s.

If an NFIP policy is issued in error in a CBRA area, it will be cancelled and the premium refunded. No claim can be paid, even if the mistake is not found until a claim is made.

If a grandfathered building (i.e. a building built before the date of designation) is substantially improved or damaged, its flood insurance policy will be cancelled.

Lenders are required to notify borrowers if the structure is in a CBRA area and that NFIP flood insurance and/or disaster assistance may not be available. Many lenders are reluctant to lend without protecting their investment with flood insurance and private flood insurance may not be available.

About the Mandatory Purchase of Flood Insurance Requirement

The NFIP: This community participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

The rule applies to secured mortgage loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration and the Department of Homeland Security's Federal Emergency Management Agency. (FEMA).

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they use a flood zone determination company to provide the SFHD form.

If the building is in a SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the load (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that a SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at http://www.fema.gov/plan/prevent/fhm/fq_gen11.shtm