

## Best Management Practices

### Determine Your Risk

- Locate your property on the Flood Insurance Rate Maps (FIRM) to determine your risk and necessary flood insurance. The County can provide information from FIRM panels and historic flood documents to citizens. Contact the Wakulla County Planning and Community Development Department at (850) 926-3695 for more information.
- The current FEMA Flood Maps became effective September 26, 2014. View the maps at <http://portal.nwfwmfloodmaps.com/map.aspx?cty=wakulla>.
- Become familiar with safety and evacuation information, including the location of the nearest shelter and evacuation route. Additional guidance on this topic can be found in the Safety and Evacuation link on the main Flood Protection page.

### Insure Your Property from Flood Hazard – Get A Flood Insurance Policy

- Most homeowners insurance **does not** cover damage from floods. However, because Wakulla County and the City of St. Marks participate in the National Flood Insurance Program, you can purchase a separate flood insurance policy in these areas. This insurance is backed by the Federal government and is available to properties that have been flooded. As these local governments participate in the Community Rating System, you will receive a reduction in the insurance premium.
- Some people purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Consider obtaining coverage for the contents of your home if it is not already included in your current insurance policy.
- Don't wait for the next flood to buy insurance protection. In most cases, there is a 30 day waiting period before National Flood Insurance Program coverage takes effect.
- Determine the appropriate flood insurance to cover your property and possessions.
- **Florida Flood Insurance**
  - This website provides facts and assistance about flood risk and insurance policies specific to the State of Florida
  - <http://www.floridafloodinsurance.org/>
  - (877) 319-0999
- **FEMA Ready: Floods**
  - This website provides valuable information for flood insurance, what to do before, during, and after a flood, and other resources
  - <http://www.ready.gov/floods>
- **National Flood Insurance Program (NFIP)**
  - This website provides an agency locator tool in order to purchase flood insurance
  - <http://www.floodsmart.gov/floodsmart/>
- **Small Business Administration Disaster Loans**
  - This website provides low-interest disaster loans to homeowners, renters, and business owners that are used to repair or replace property damaged during a flood
  - <http://www.sba.gov/services/disasterassistance/>
- Contact your insurance agent for more information on rates and coverage.

## Protect Yourself and Others

- Evacuation: If an evacuation order has been issued for your area, it is important to evacuate as soon as possible. It is dangerous to be on the highway during a storm. Expect that others will be evacuating too, causing congested roadways.
- Do not drive through a flooded area. If you are in your car and it stalls, abandon your car immediately and seek higher ground. Don't drive around barriers, the road or bridge may be washed out.
- Do not walk through flowing water. Currents can be deceptive. Six inches of moving water can knock you off your feet. If you have to walk in standing water, use a pole or stick to ensure that the ground is still there.
- Turn off electrical power, unplug electrical appliances, and stay away from power lines and electrical wires. Electrical current can travel through water. Report downed power lines to the power company.
- Close the main gas valve and be alert for gas leaks.
- Keep children and others away from floodwaters, ditches, culverts, and storm drains.
- Look out for animals, especially snakes: small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages.
- Make a list of emergency numbers and identify a safe place to go.

## Protect Your Property

- Know how to shut off the electricity and/or gas to your house when a flood comes.
- Mark your fuse or breaker box to show the circuits to floodable areas. Turning off power to these areas can reduce property damage and save lives.
- Make a household inventory of contents.
- Put insurance policies, valuable papers, medicine, etc. in a safe place.
- Develop a disaster response plan – for more information on this see the Red Cross website: <http://www.redcross.org/preparedness/FinRecovery/FinPlan/dplan.html>.
- Landscape with native vegetation to help prevent soil erosion.
- Remove debris from gutters and downspouts.
- Be sure your yard is clear of any litter or other objects which may clog a storm drain or flood control channel.
- Bring in your outdoor furniture.

## Mitigate Flood Damages to Your Property

The following measures are encouraged for homes currently located in the floodplain or new homes being constructed in the floodplain:

- Install a sewer backflow valve to prevent sewage from re-entering the house.
- Raise water heaters, washer/dryer units, and furnaces
  - If possible, move these to an upper floor, otherwise install at least 1 foot above the 1% chance flood (100-year floodplain level).
- Install electrical wiring, switches, outlets, breaker boxes, and meters at least one foot above the 1% chance flood (100-year floodplain level).

- Cut drywall at least ½ inch above the floor and seal the gap with wood or rubberized floor trim
  - This prevents walls from absorbing ground moisture which leads to mold growth.
- Anchor fuel tanks to a concrete slab or the ground.
- Add waterproof veneer to exterior walls and seal all openings (including doors and windows).
- Build interior and exterior floodwalls
  - Prevents water from entering basements or contacting furnaces, utilities, and appliances.
- Consider elevating your house above flood levels. Information on elevating and other protection measures can be found in the document Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. Copies are available in the Planning and Zoning Office at 11 Bream Fountain Road or online at: <http://www.fema.gov/media-library/assets/documents/480> .
- High winds can cause debris to damage your home, which can result in water damage too; so consider installing storm shutters or reinforced garage doors.
- Use flood-resistant building materials:
  - Flooring:
    - concrete
    - concrete tile
    - pre-cast concrete
    - ceramic, clay
    - terrazzo
    - vinyl
    - rubber sheets and tiles
    - latex or bituminous
    - pressure-treated or decay resistant lumber
    - cold-formed steel
  - Wall and Ceiling:
    - brick
    - metal
    - concrete
    - concrete block
    - porcelain, slate
    - glass block
    - stone
    - ceramic and clay tile
    - cement board
    - reinforced concrete
    - pressure-treated plywood, pressure-treated lumber
    - polyester epoxy paint
  - Other:
    - hollow metal doors and cabinets
    - stainless or galvanized steel hardware
    - foam and closed-cell insulation
- FEMA P-499- Home Builder's Guide to Coastal Construction: Technical Fact Sheet Series
  - Provides exact construction and design techniques that are required by the National Flood Insurance Program

- [http://www.fema.gov/media-library-data/20130726-1538-20490-2983/fema499web\\_2.pdf](http://www.fema.gov/media-library-data/20130726-1538-20490-2983/fema499web_2.pdf)
- Permits In The Floodplain
  - Some flood protection measures may need a building permit. The Building Department can verify when a permit is needed and they can be reached at 850-926-7636.
  - Wakulla County regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. All developments in the floodplain, not just construction of buildings, need permits. Filling and similar work are prohibited in certain areas, so check with the Planning and Community Development Department before you begin a project to build, fill or otherwise. Should unauthorized development in the floodplain be witnessed by a citizen, they can report it to the County's Code Enforcement at (850) 926-3695.

### Protect Natural Floodplain Functions

- Properly store and dispose of oils, chemicals, antifreeze, and other hazardous materials
- Report hazardous spills
- Never dump any waste into storm drains, streams, or wetlands