

DO YOU LIVE IN A FLOODPLAIN?

HERE ARE SOME WAYS YOU CAN REDUCE YOUR FLOOD DAMAGE EXPOSURE!

Wakulla County borders the Gulf of Mexico and Ochlockonee Bay, and encompasses the Wakulla River and the St. Marks River. These natural features contribute to the beauty and biodiversity found in Wakulla County, but also increase the risk of experiencing flooding from storm surge and heavy rain periods. Living in this area, it is important to be prepared for the possibility of a flood on your property and in your community. The information below includes measures we urge you to take before and during a flood to help protect yourself, your family, and your belongings.

KNOW YOUR FLOOD HAZARD

If you received this flyer in the mail, you live or own property in a floodplain. The information provided in this flyer identifies ways that you can reduce your flood damage exposure. This flyer also includes resources you can use to learn more about floodplains and flood hazards.

PREPARING FOR THE POSSIBILITY OF A FLOOD

- Keep a full tank of gas in your car
- Move furniture and personal objects to the highest level by lifting them or moving them to a second story
- Maintain an inventory of important household items and valuables
- Keep important papers and medicines in a safe place
- Remove debris from gutters and downspouts
- Be sure your yard is clear of any litter or other objects which may clog a storm drain catch or flood control channel

PROTECTING YOURSELF AND OTHERS DURING A FLOOD

- Do not drive through a flooded area; if you are in your car and it stalls, abandon your car immediately and seek higher ground
- Do not walk through flowing water
- Turn off electrical power, and be alert to fallen power lines and electrical wires
- Close main gas valve and be alert to gas leaks
- Keep children and others away from floodwaters, ditches, culverts, and storm drains
- Look out for animals
- Do not use gas engines, such as generators, or charcoal fires indoors during power outages

FLOOD INSURANCE

The majority of homeowners insurance does not cover flood damage, so it is important to invest in flood insurance. Wakulla County participates in the National Flood Insurance Program (NFIP) so residents are able to obtain flood insurance. Premiums are discounted because the county also participates in the Federal Emergency Management Agency (FEMA) Community Rating System (CRS) program.

Many policies cover only structural damage, so be sure to ask your insurance agent about coverage for contents within a structure that could be damaged. There is typically a waiting period before insurance coverage becomes effective, so do not wait to purchase flood insurance until there is the threat of a flood.

We encourage everyone who lives in Wakulla County to purchase flood insurance. Just because your home may not have been damaged in the past does not mean it could not be in the future.

PROTECTING YOUR PROPERTY FROM THE HAZARD

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

- Install a sump pump on the basement or below-grade floor to remove floodwater
- 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 basement or below-grade floor.
- 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)
- 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
- Build interior and exterior floodwalls
 - * Prevents water from entering basements or contacting furnaces, utilities, and appliances
- Elevate the home so the lowest floor is above the Base Flood Elevation (BFE)

For some of these protection measures, building permits are required. It is important to check with the Wakulla County Building Department before beginning any work. The contact information for the Wakulla County Building Department is (850) 926-7636.

PROTECTING NATURAL FLOODPLAIN FUNCTIONS

The natural environment is one of our strongest natural defenses against flooding, including Wakulla County's wetlands and estuaries. Wetlands have the ability to trap and store water, and slowly release it over time. This helps regulate flooding during times of heavy rainfall. Coastal wetlands help regulate flooding caused by storm surge. Estuaries also serve as flood control measures. It is important to preserve these natural resources not only for their beauty, but for their ability to be the first stage in preventing damage from floods and other natural disasters.

You can help protect natural floodplain functions by:

- Properly storing and disposing of oils, chemicals, antifreeze, and other hazardous materials
- Reporting hazardous spills
- Never dumping any waste into storm drains, streams, or wetlands

For information about proper disposal of solid waste, the Wakulla County Solid Waste Department (operated by Waste Pro) can be reached at (850) 926-7010.

You can also protect natural floodplain functions by using native vegetation and following the guidelines for Florida Friendly Landscaping. Resources for Florida Friendly Landscaping can be found at <http://www.floridayards.org/>.

OTHER IMPORTANT CONTACTS

- FEMA Website: <http://www.ready.gov/floods>
 - * Here you can access procedures for before, during, and after a flood, flood insurance information, and other resources.
- National Flood Insurance Program (NFIP): <http://www.floodsmart.gov>
- Copies of Elevation Certificates for newer homes can be obtained from the Wakulla County Building Department
 - * (850) 926-7636
- Small Business Administration Disaster Loans: <http://www.sba.gov/services/disasterassistance/>
 - * Low-interest disaster loans to homeowners, renters, and businesses to repair or replace real estate, personal property, machinery and equipment, inventory, and business assets that are damaged or destroyed in a declared disaster