

PROPERTY PROTECTION MEASURES

Flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Several effective ways include relocation of a building to a site not subject to flooding, construction of floodwalls or berms to keep water away from the property, or retrofitting structures to make them flood proof. Retrofitting is a different approach in that the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space, and can be accomplished by elevation of the structure above flood protection levels, construction of barriers (floodwalls, berms), and/or dry flood proofing (permits entry and passage of flood waters).

FLOOD INSURANCE

For most people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most homeowners' insurance policies; however, flood insurance can be obtained through the Nation Flood Insurance Program (NFIP). NFIP was established by Congress in 1968, enabling property owners to buy flood insurance at reasonable rates in participating communities. In return, those communities carry out flood management measures designed to protect life and property during future flooding. The Federal Emergency Management Agency (FEMA), through its Federal Insurance Administration, administers the NFIP. The County of Wakulla has participated in the NFIP since 1981. To find out more about flood insurance, contact an insurance agent. Since there is usually a thirty (30) day waiting period before a flood insurance policy takes effect, do not wait until a storm threatens before securing flood insurance.

DEVELOPMENT PERMIT REQUIREMENTS

Any development in a floodplain requires a Development Permit Application according to Chapter 11, Section 11.061 of the Wakulla County Land Development Code. To obtain a flood zone determination or to discuss any related inquiries, please call the Planning & Community Development Department at (850) 926-3695. The Wakulla County Planning & Community Development Department and Building Department may be able to provide a FEMA elevation certificate for newer structures located inside special flood hazard areas. If you suspect illegal floodplain development is occurring, please call the Planning & Community Development Department.

NATURAL AND BENEFICIAL FUNCTIONS OF THE FLOODPLAIN

Floodplains are areas adjacent to the gulf, rivers, ponds, and lakes that are periodically flooded at different points in time. Floodplains are hydrologically important, environmentally sensitive, and ecologically productive areas that perform many natural functions. They contain both cultural and natural resources that are of great value to society. Flooding occurs naturally along every river and coastal area. Flood waters can carry nutrient-rich sediments which contribute to a fertile environment

for vegetation. Floodplains are beneficial for wildlife by creating a variety of habitats for fish and other animals. In addition, floodplains are important because of storage and conveyance, protection of water quality, and recharge of groundwater.

Floodplains provide cultural, educational, recreational, and scenic values to humans. The earliest Native Americans settled in and around floodplains, as they provided a wealth of food and provided the easiest means of travel. Consequently, floodplains include many archaeological and historical sites. Floodplains also serve as a nature study center for scientific research. Due to the scenic value that they provide, floodplains are ideal locations for parks and campgrounds. Water-orientated sports and recreational activities such as boating, swimming, hiking, and camping are all dependent on floodplain areas. Wildlife resources in floodplains can be managed for observation, and recreational hunting and fishing. Natural floodplains are valuable in providing the "wilderness experience" that is an important part of Floridian cultures.

Marshes, near-shore ocean bottoms, beaches, bays, coastal dune lakes, tidal flats, rivers, and estuaries are all components that make up the coastal floodplain of Wakulla County. Coastal beaches, dunes, banks, and tidal flats all play roles in protecting the land from destructive coastal storms, such as hurricanes. In coastal systems, aside from major storm events where waves may overrun large areas, inundation follows a largely predictable tidal cycle. Coastal floodplains are recognized for their importance to estuarine and marine fisheries. Estuarine wetlands are important for breeding, nursery, and feeding grounds for marine fisheries and coastal floodplains are important to waterfowl and other wildlife. Shallow coastal areas such as estuaries, tidal flats, rivers, and beaches are significant for shellfish, reptiles, and other fin-fish. The water quality in these areas is affected by changes in sediments, salinity, nutrients, oxygen, temperature, and the addition of various pollutants. Rivers, creeks, and lakes that have an unimpeded connection to the sea provide breeding and feeding grounds for a variety of coastal marine life. DO NOT pick sea oats or tamper with sea turtle nests-it's illegal and carries a significant fine.

Riverine systems such as the Wakulla, St. Marks, Sopchoppy, and Ochlocknee Rivers vary in steepness, width, flow, sediment deposition, and erosion. These riverine floodplains typically flood during tropical storm events, but are subject to periodic flooding due to excessive rainfall. The flooding brings erosion and deposition of soils and can determine considerably the shape of the floodplain, the depth and composition of soils, the type and density of vegetation, the presence and extent of wetlands, richness and diversity of wildlife, and the depth of groundwater. The major flood component of a riverine system is the floodway. Floodways are defined as that area of the watercourse that is necessary to carry the base flood without increasing the water surface elevation more than one

foot. Development is heavily regulated in floodway areas.

Riverine systems are important habitats for the variety of fish, reptiles, vegetation, and furbearing wildlife. These systems provide feeding and breeding grounds for these species.

FLOOD WARNING SYSTEM

Wakulla County Emergency Management works with our cities, towns, and the State Division of Emergency Management to monitor flood and storm threats and to advise the community accordingly. Warning systems include NOAA Weather Radios, Wakulla Alert System, and local radio and television stations.

HURRICANE PREPAREDNESS

Hurricanes are strong storms that can be life-threatening as well as cause serious property-threatening hazards such as flooding, storm surge, high winds and tornadoes. Preparation is the best protection against the dangers of a hurricane. Know the difference between the threat levels and plan accordingly.

HURRICANE WATCH

Hurricane conditions are a threat within 48 hours. Review your hurricane plans. Get ready to act if a warning is issued, and stay informed. Don't forget your pets.

HURRICANE WARNING

Hurricane conditions are expected within 36 hours. Complete your storm preparations and leave the area if directed to do so by authorities.

- Listen to a NOAA Weather Radio for critical information from the National Weather Service.
- Check your disaster supplies. Replace or restock as needed.
- Bring in anything that can be picked up by the wind (bicycles, lawn furniture, etc.)
- Close your windows, doors and hurricane shutters. If you do not have hurricane shutters, close and board all windows and doors with plywood.
- Turn your refrigerator and freezer to the coldest setting. Keep them closed as much as possible so that food will last longer if the power goes out.
- Turn off propane tank.
- Unplug small appliances.
- Fuel all vehicles.
- Create a hurricane evacuation plan with members of your household. Planning and practicing your evacuation plan minimizes confusion and fear during the event.
- Find out about your community's hurricane response plan. Plan routes to local shelters, register family members with special medical needs and make plans for your pets to be cared for.
- Obey evacuation orders. Avoid flooded roads and washed out bridges. Know your evacuation routes.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The County of Wakulla requires that if the cost of reconstruction, rehabilitations, addition, or other improvements to a building equals or exceeds 50% of the building's assessed tax value, the building must meet the same construction requirements as a new

building. Substantially damaged buildings must also be brought up to the same standards (e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated at least one foot above the base flood elevation). The assessed value of the structure, as listed by the Wakulla County Property Appraiser's Office, shall be determined before the improvement is started.

FUNDING SOURCES FOR REPETITIVE LOSS PROPERTIES

Repetitive loss properties represent only one percent of all flood insurance policies, yet historically, they account for one-third of the claim payments. Mitigation of flood risk to these repetitive loss properties reduces the overall costs to the National Flood Insurance Program (NFIP) as well as to the individual homeowners. The Federal Emergency Management Agency (FEMA) has several grants and an extra flood insurance program available to help repetitive loss property owners reduce exposure to flood damage.

*Hazard Mitigation Grant Program (HMGP) – a grant made available after a Presidential disaster declaration
www.fema.gov/hazard-mitigation-grant-program

*Flood Mitigation Assistance (FMA) – a grant that the County can apply for each year
www.fema.gov/flood-mitigation-assistance-grant-program

*Pre-Disaster Mitigation (PDM) – a nationally competitive grant that the County can apply for each year
www.fema.gov/pre-disaster-mitigation-grant-program

*Severe Repetitive Loss (SRL) – a grant that is reserved for severe repetitive loss properties administered by FEMA's Special Direct Facility rather than a private insurance company
www.fema.gov/government/grant/srl/index.shtml

*Increased Cost of Compliance (ICC) – an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office
www.fema.gov/increased-cost-compliance-coverage

Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%. ICC pays up to \$30,000 of the cost of bringing the damaged building up to the local ordinance flood protection standards.

What you can do:

Check the websites and read up on the details of the grant-funded programs that are appropriate for your situation.