

## Know your Flood Zone

The first step in mitigating flood damages to your home or property is identifying your risk. To find out your flood zone, visit our online flood zone viewer at

<https://www.gis.sjcfl.us/floodviewer/>.

## Flood insurance

For many people, their home and its contents are their greatest investment. Property losses due to flooding are not covered under most standard homeowners' insurance policies. You can protect your home and its contents with flood insurance through the national flood insurance program (NFIP).

To find out more about flood insurance for your property and its contents, contact your insurance agent. *There is usually a 30-day waiting period before a flood insurance policy takes effect, so don't wait until a storm threatens your area before you secure the flood insurance you need!*

## Flood Safety Measures

You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during, and after an event.

- *Do not walk through flowing water.* Drowning is the number one cause of flood related deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet
- *Do not drive through a flooded area.* More people drown in their cars than anywhere else. Don't drive around barriers; the road or bridge may be washed out.
- *Stay away from power lines and electrical wires.* Electric current can travel through water. Report downed power lines to the power company or the county emergency management office.

## Property Protection Measures

While current construction practices have made new homes less prone to flooding, many existing structures remain susceptible. There are several methods for minimizing exposure to flood risks:

- Elevation of the existing structure above flood levels
- Retrofitting the existing structure to make it more resistant to floodwaters
- Construction of barriers

Prior to a possible flooding event, it is also advisable to take the following emergency actions

- Sand bagging
- Elevate furniture above predicted flood levels
- Make sure ditches and culverts near your home are free of debris to allow for proper drainage

If you experience local drainage problems please contact the road and bridge department at (904) 209-0246 or enter your complaint to the public request inquiry data exchange at [www.sjcfl.us/codeenforcement/PRIDE.aspx](http://www.sjcfl.us/codeenforcement/PRIDE.aspx).

## Build Responsibly

Any development in the floodplain requires a permit for construction - always hire a licensed contractor! For contractor and permitting information, please visit [www.sjcfl.us/buildingservices/index.aspx](http://www.sjcfl.us/buildingservices/index.aspx).

## Protect Natural Floodplain Functions

The floodplain has many natural functions which work to protect your community! These benefits take many forms including natural flood and erosion control, water quality, groundwater recharge, and biological resources.

If you suspect illegal stream dumping, please notify the county road and bridge department at (904) 209-0246.

**Floodplain Management information may also be requested through your local Floodplain Administrator at the following phone numbers:**

***St. Johns County Building Department 904-827-6800 (Option 5)***

***City of St. Augustine 904-825-1065***

***City of St. Augustine Beach 904-471-8758***

\*An online version of this handout may be found at <http://www.sjcfl.us/floodfacts/>

