

Flood Insurance

For many people, their home and its contents represent 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).



The NFIP is a federal program established by Congress in 1968 which enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

The NFIP is administered by the Federal Emergency Management Agency through its Federal Insurance Administration. St. Lucie County has participated in the NFIP since 1981.

The Coastal Barrier Resources System Act (CBRA) of 1982 designated various coastal barriers along the Atlantic Ocean and Gulf of Mexico as a protected resource. Federal flood insurance coverage is prohibited for new construction and substantial improvement of existing structures within CBRA zones.

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 before you secure the flood insurance you need.

The following chart lists the amounts of maximum coverage available to property owners within St. Lucie County.

BUILDING COVERAGE

Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-residential	\$500,000
Small Business	\$500,000

CONTENTS COVERAGE

Residential	\$100,000
Non-residential	\$500,000
Small Business	\$500,000

For More Information:

St. Lucie County Public Safety Emergency Management

15305 Midway Rd.

Ft. Pierce, FL 34945

(772) 462-8203 (phone)

weinshankw@stlucieco.org (e-mail)

Website:

<https://www.stlucieco.gov/departments-services/az/public-safety/disaster-preparedness.htm>

Flood Protection Information Site

IMPORTANT PHONE NUMBERS

Emergency	911
St. Lucie County	(772) 462-1100
Sheriff's Department	(772) 462-7300
Utilities	
St. Lucie County	(772) 462-1150
Ft. Pierce Utilities Authority	(772) 466-1600
Public Works	(772) 462-1707
Hospitals	
Lawnwood Regional	(772) 461-4000
St. Lucie Medical Center	(772) 335-4000



BOARD OF COUNTY
COMMISSIONERS
15305 Midway Rd., Fort Pierce, FL 34945
PUBLIC SAFETY
EMERGENCY MANAGEMENT



Flood Protection Information

Helpful information for property owners in St. Lucie County regarding flooding:

- The Local Flood Hazard
- The Flood Warning System
- Flood Safety Measures
- Property Protection Measures
- Drainage System Maintenance
- Floodplain Development Permits
- Substantial Improvement Requirements
- FEMA Flood Insurance Rate Maps and Map Modernization
- Natural and Beneficial Functions



The Local Flood Hazard

Flooding in St. Lucie County is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompany coastal storms, tropical storms and hurricanes. In the past decade, damaging floods have hit St. Lucie County from storms such as :

- Aug. 3 - Sept. 14, 2004 Hurricanes Charley, Frances, Ivan and Jeanne
- Oct. 24, 2005 Hurricane Wilma
- Aug. 30, 2006 Tropical Storm Ernesto
- Aug. 20, 2008 Tropical Storm Fay

The Flood Warning System

Residents should be aware that St. Lucie County has an Emergency Management Plan (EMP) that includes a number of warning systems that provide citizens with up to the minute information on impending storms or flood threats.

St. Lucie County Emergency Operations Center (EOC)

The Division of Emergency Management provides a coordinating point for the effective management of local emergencies to catastrophic events in and around St. Lucie County. It is the lead organization in coordinating disaster response from a municipal level to state and federal. Recovery planning and financial assistance from the State of Florida and FEMA are established through the Division's emergency operations center.

The St. Lucie County EOC works with the cities, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly.

The following stations service the St. Lucie County area:

- WIRA-AM 1400 WJNX-AM 1330
- WQCS-FM 88.9 WAVV-FM 92.7
- WQOL-FM 103.7 WGYL-FM 93.7
- WZZR-FM 92.7 WPSL-AM 1590
- TV Channels 5, 12, 25 and 29 West Palm Beach
- NOAA Weather Radio Frequency 162.400 MHz out of Belle Glade

St. Lucie County Division of Emergency Management

15305 Midway Road
Ft. Pierce, FL 34945
(772) 462-8100

Website: www.stlucieco.gov/eoc/index.htm

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 a flood occurs. If evacuation becomes necessary be sure that you turn off all utility services at the main connection.

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive. Six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to see how deep the water is.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers. The road or bridges further down the road may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the Power Company or County emergency management office.

Property Protection Measures

Every year, 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. Throughout the country there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating exposures to flooding. Several effective ways include acquisition and 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 floodproof. Retrofitting is a different approach because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.



There are several recognizable approaches to retrofitting:

- Elevation of the structure above flood protection levels.
- Construction of barriers (floodwalls, berms)
- Dry floodproofing (water tight floor and wall systems)
- Wet floodproofing (permits entry and passage of flood waters)

Dry floodproofing. (water tight floor and wall systems)
Wet floodproofing. (permits entry and passage of flood waters)

In the event of pending flood threats it is always advisable to take the following emergency actions:

- Sand bagging to reduce erosion and scouring.
- Elevate furniture above flood protection levels.
- Create floodway openings in non-habitable areas such as garage doors.
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters.

Drainage System Maintenance

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, debris, soil erosion and sedimentation, and overgrowth of vegetation. When this happens, flooding occurs more frequently and reaches higher elevations, subjecting properties otherwise protected to unnecessary risk of damage. Keep grass clippings and other debris out of stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity. Abandoning property, garbage, trash, junk or debris in any lake, river, stream or tidal or coastal waters is a violation of St. Lucie County Code Section 1-9-18. If you experience any localized drainage problems, including illegal stream dumping please notify the County at (772) 462-2511.

Businesses

Only clean stormwater or uncontaminated groundwater may enter the County's drainage system. Your business may be required to obtain a State Stormwater Permit! Call (772) 462-1668 for assistance. Don't let the rain make you a polluter!

Floodplain Development Permit Requirements

Any development in the floodplain requires a building permit in accordance with the St. Lucie County Land Development Code. Additional development requirements apply to structures constructed or improved in a floodplain.



Please contact the Planning and Development Services Department at (772) 462-1553 prior to commencing any development activity for permitting requirements and to review the Flood Insurance Rate Maps (FIRMs) to determine if your property is located within a flood hazard area. Elevation Certificates may be available for some existing structures and can be researched through the Planning and Development Services Department.

If you suspect that illegal floodplain development is occurring please contact Code Enforcement at (772) 462-1571.

Substantial Damage/Improvement Requirements

In accordance with NFIP standards, the St. Lucie County Land Development Code defines:

Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

Substantial Improvement: Any combination of repairs, reconstruction, alteration or improvements to a building, taking place during the life of a building, in which the cumulative cost equals or exceeds 50% of the market value of the building.

A Substantial Improvement requires that the entire building meet the same standards as new construction and that the finished floor elevation of the entire building is elevated above the base flood elevation.

FEMA Flood Insurance Rate Maps and Map Modernization

A Flood Insurance Rate Map (FIRM) is a risk assessment tool used to help determine the different flooding risks in a community. The highest risk mapped, a Special Flood Hazard Area, is the area having a one percent chance of flooding in any given year (also referred to as the 100-year floodplain). The FIRMs are used by lenders, insurance agents and local government for flood risk assessment, floodplain management, land use and emergency planning.

In support of the National Flood Insurance Program, the Federal Emergency Management Agency (FEMA) has undertaken a national effort called Flood Map Modernization to produce more reliable flood risk data. Revised FIRMs were issued in St. Lucie County on February 16, 2012 that changed the limits of the Special Flood Hazard Area. This means that your property could be added to or removed from the Special Flood Hazard Area. Your flood zone designation and elevation requirements could also change if your property was already located in a designated Special Flood Hazard Area.

Changes to the Special Flood Hazard Area could affect the requirement, if you have a mortgage, and cost to purchase flood hazard insurance. Please visit our website www.stlucieco.gov/public_works/FEMA_Flood_Map_Update.htm to learn about savings on flood insurance premiums that may be available through grandfathering and preferred risk policies.

Hardcopies of the new FIRMs can be viewed at the St. Lucie County office of Planning and Development Services or on our website gis.stlucieco.gov/floodmapper. You can also create printable copies of the FIRM known as a FIRMette using FEMA's Map Service Center. A FIRMette is a full scale section of a FIRM that you create yourself online. FIRMettes can be used in all aspects of floodplain management, planning and the purchase of flood insurance. You can make a FIRMette of any map in FEMA's inventory online.

Natural and Beneficial Functions of the Floodplain

These benefits take many forms:

Natural flood and erosion control: Providing flood storage and conveyance, reduce flood velocity, controls erosion of beachfront structures.

Water quality: Filters nutrients and impurities from runoff.
Ground water recharge: Reduces frequency and duration of surface flow.

Biological resources: Supports high rate of plant growth, provides breeding and feeding grounds and enhances water fowl habitat.

Societal resources: Provides open space and aesthetic pleasures, and in areas of scientific study, provides opportunities for environmental research.