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

### Flood Protection Information Site
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

**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/a-z/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: (772) 462-1150
- Ft. Pierce Utilities Authority: (772) 466-1600
- Public Works: (772) 462-1707
- Hospitals: (772) 461-4000
- Lawnwood Regional
- St. Lucie Medical Center: (772) 335-4000

**St. Lucie County FLORIDA**

**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
- Oct. 24, 2005 Hurricane Wilma
- Aug. 20, 2007 Tropical Storm Fay

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, you must turn off all utility services at the main connection.
- Do not walk through flowing water. Drowning is the number one flood killer. Floods occur suddenly 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. Avoid water near roads. The ground and water may be charged.

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:
- AM 1400 WIRA
- FM 98.9 WXNY
- AM 1553 WQOL
- FM 93.7 WZMR
- AM 1590 WTVS
- FM 105.3 WJNX

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 Division of Emergency Management 15305 Midway Road Ft. Pierce, FL 34945 (772) 462-8100
Website: www.stlucieco.gov/eoc/index.htm

The Water Quality Program
Water quality filters nutrients and impurities from runoff. Groundwater recharge reduces frequency and duration of floods and controls erosion of surface flow.

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 flooding. Non-compliance with these requirements results in a special fine of $250 per day.

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 flood control or debris flow control techniques include:
- Construction of barriers (floodwalls, berms)
- Elevating the structure above flood levels.
- Elevating the finished floor elevation of the entire building is elevated above the base flood elevation.

Drainage System Maintenance
Floodproofing lasts so long as the building remains substantially unmodified. Minor repairs and maintenance are permitted. In the event of damage to a floodproofed building, the owner must repair it to meet the same standards as new construction and that the finished floor elevation of the entire building is elevated above the base flood elevation.

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, reconstructions, or additions to the 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.

Substantial Improvement: Any combination of repairs, reconstructions, or additions to the 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.

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.

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.
- Elevate furniture to a safe elevation.
- Elevate structures to a site not subject to flooding.
- Floodway openings in non-inundation areas such as garage doors.
- Seal off sewer lines to the dwelling to prevent the backflow of sewer water.

Natural and Beneficial Functions of the Floodplain
These benefits take many forms:
- Natural and beneficial functions: These benefits take many forms:
  - Reduces frequency and duration of floods
  - Reduces peak flow velocity, controls erosion of beachfront structures.

Water Quality
Filters nutrients and impurities from runoff. Groundwater recharge reduces frequency and duration of flood, controls erosion of beachfront structures.

FEMA Flood Insurance Rate Maps and Map Modernization
A Flood Insurance Rate Map (FIRM) is a risk assessment tool used to help determine flood insurance 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). Flood insurance is only sold by licensed insurers and is optional for new construction and improvements to properties located in a Special Flood Hazard Area.

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 eligible to be removed from the Special Flood Hazard Area. A property is considered to be in a flood zone if 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 the website gis.stlucieco.gov/floodmapper. You can also create printable copies of the FIRM known as a FIRMette using FENet. A FIRMette is a full scale, color, and enhanced detail version of a FIRM that you create yourself online. FIRMettes can be used in all aspects of floodplain management, planning and preparation and can be used to create any map in FEMA's inventory online.