

PENSACOLA BEACH FLOOD FACTS

IMPORTANT INFORMATION FOR RESIDENTS AND LEASEHOLDERS ABOUT THE RISK OF FLOODS ON PENSACOLA BEACH

Prepared by the Santa Rosa Island Authority
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Living in a Flood Plain due to the Island's low land elevations and proximity to the Gulf of Mexico, all of Pensacola Beach is considered a special flood hazard area by the Federal Emergency Management Agency (FEMA). This means that all property on Pensacola Beach is in the flood plain and is at risk of flooding.

Are You Insured?

For most of us, our home and its contents represent the greatest personal investment of our lives. Property losses due to flooding are not covered under most typical homeowner insurance policies.

You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP).

Established by Congress in 1968, NFIP is a federal program that 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 flood. The flood insurance program is administered by FEMA through its Federal Insurance Administration. Pensacola Beach has participated in NFIP since 1970. On Pensacola Beach, flood insurance is required for any federally backed mortgage. The amounts of flood insurance that area available through NFIP as of March 1, 1995 are as follows:

<u>Building Type</u>	<u>Amount Available</u>
Single family	\$250,000
All other residential	250,000
Non-residential	500,000

Contents

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

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a waiting period before a flood insurance policy takes effect, so do not wait until a storm threatens before you obtain the flood insurance you need.

Drainage System Maintenance

Over time, the SRIA has improved and maintained a storm water management system on the Island that has significantly reduced the road and yard flooding that often occurred. Every year, the SRIA inspects and maintains the drainage ditches, retention ponds and swales that comprise the storm water drainage system. All facets of the drainage system are inspected and maintained on an annual basis to insure this system will function when heavy rains occur.

Escambia County also has adopted regulations which make it illegal to throw, discard, place, drop or deposit litter in any manner or amount in or upon any public property, private property, highway, street, right-of-way, or body of water (Escambia County Code of Ordinance Sec. 42.154) in the county except in areas and containers provided therefor. If you experience any localized drainage problems, please notify the SRIA's Public and Recreational Facilities Department at 932-8669 or 932-4935.

Assistance is Available

One of the reasons Pensacola Beach is recognized for its good floodplain management policies is that the SRIA provides public information regarding flood hazards, flood insurance, and flood

protection and mitigation measures designed to correct existing deficiencies in flood-prone construction. Some of the information and assistance available to beach residents is outlined below.

Flood Insurance Rate Maps

The SRIA is the community's primary source of information regarding Flood Insurance Rate Maps (FIRMs). Since all of Pensacola Beach is in a Special Flood Hazard Area, it is important to know the base flood elevation of any property and the flood insurance purchase requirements if applicable. Call (850) 932-2257, write, or stop by the SRIA if you have any questions regarding Flood Insurance Rate Maps. The SRIA maintains the current (February 23, 2000) and old FIRMs.

Flood Protection and Mitigation

The SRIA is available to answer public inquiries regarding flood elevations of existing properties, names of contractors knowledgeable in flood retrofitting techniques, advice on how to select a qualified contractor, review of retrofitting, plans and on-site visits to advise owners of appropriate measures.

Flood Reference Resources

The University of West Florida, 1000 University Parkway, Pensacola, Florida and the Gulf Breeze Library, 1060 Shoreline Drive, Gulf Breeze, Florida provides flood protection reference material to the general public. Reference material includes Flood Insurance Rate Maps, state and federal publications covering a variety of subjects and a list of agencies and individuals to contact for more information. Residents are urged to take advantage of these flood information resources.

Additional information on flood insurance, flood plains, The Federal Emergency Management Agency, The Escambia County Emergency Operations Center, flood and hurricane protection can be found at the following web sites:

<http://www.fema>
<http://www.escambia-emergency.com/>
<http://www.fema.gov/fema/trop.htm>
<http://www.dca.state.fl.us/fdem/>

Pensacola Beach Flood Threat

Flooding on Santa Rosa Island/Pensacola Beach is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, and by tidal surges that accompany coastal storms, tropical storms, and hurricanes. Hurricane tidal surges are Pensacola Beach's greatest threat, and can cause flooding up to 24 hours before the "eye" of the storm reaches the coast. The table below indicates storm surge levels of various categories of hurricanes.

<u>Category</u>	<u>Wind Speed</u>	<u>Storm Surge</u>
1	74-95 mph	4 to 5 feet
2	96-110 mph	6 to 8 feet

3	111-130 mph	9 to 12 feet
4	131-155 mph	13 to 18 feet
5	156 mph plus	19 feet plus

Because of Pensacola Beach's low land elevations and proximity to the Gulf of Mexico, the flood threat is significant. Due to this threat, the Federal Emergency Management Agency (FEMA) has identified the entire Island as a Special Flood Hazard Area on the Flood Insurance Rate Maps. These maps establish base flood elevations for all development, with the lowest permitted habitable floor levels ranging from 9 to 17 feet above sea level.

Flood Safety Measures

Pensacola Beach residents can protect themselves from the flood hazard on this vulnerable barrier island by taking measures to insure the safety of life and property before, during, and after a flood occurs. Safety precautions that can minimize the potential losses in such events include:

BEFORE THE STORM

Know Pensacola Beach's flood warning procedures. Many of these procedures are outline in this brochure. Plan your evacuation in advance. Know when, where, and how you are going to evacuate prior to a storm. Evacuation time for Pensacola each could be as long as 24 hours. Because some of the Island's evacuation routes are prone to flooding early in a storm, the time required to evacuate may be longer.

Your evacuation plan should provide for your pets, your persona hurricane supplies (food, medicine, etc.) and insurance considerations. If you evacuate, take property identification and important personal papers and documents along with you. If you live in an area that is particularly vulnerable to flooding, you may want to keep plywood, plastic sheeting, lumber, and other materials in stock to help prepare your property for the storm and to aid in emergency repairs afterwards.

PREPARATION FOR EVACUATION

Keep a battery-powered radio tuned in to local stations, and if the evacuation order is given comply with it. Even if the evacuation order turns out to be unnecessary, leaving the Island is better than risking the potential loss of life by staying. If you are physically impaired or require special assistance to evacuate, contact Escambia County Emergency Operations Center, (850) 595-3311. Do not wait for a storm to strike. Call as soon as possible so that plans can be made to assist you.

When preparing your home prior to evacuation, it is advisable to turn off all the electricity, with the possible exception of the power to your refrigerator. Also, fill your tubs, sinks, and any available containers with water, in case fresh water is not available after the storm. Shut off your water main to prevent any contaminated water from backing up into your house. If possible, board up your windows to protect them from flying debris. Move as many valuables as possible to upper floors or higher elevations. Elevate furniture, if possible.

Permanent property protection measures such as structural elevation and flood proofing are non-emergency improvements designed to minimize potential flood damage. Since every structure on

Pensacola Beach is unique in its permanent property needs, individuals should call the Santa Rosa Island Authority, (850) 932-2257, for assistance.

AFTER THE STORM

The SRIA will be working as quickly as possible after the storm to insure a speedy and safe return to the Island. Often more people are injured after a storm due to unsafe buildings, downed power lines, contaminated water, and other unsafe conditions than are injured in the storm itself. Carefully check for structural damage prior to entering a building. Use caution when re-entering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.

FOR MORE INFORMATION

These are just a few safety measures residents can take to minimize the loss of life and property associated with flooding. Additional information on flood safety measures can be obtained through the Pensacola Beach Emergency Preparedness Plan.

Flood Warning Systems

Residents should be aware that the Santa Rosa Island Authority Emergency Management Plan includes warning systems which provide islanders with information on any impending storm or flood threats.

ESCAMBIA COUNTY EMERGENCY OPERATIONS CENTER (EOC)

The Escambia County EOC works with the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. Potential flood alerts are issued over local radio (ECO A 1370 AM, WWRO 100.7 FM, or WUWF 88.1 FM) and television stations (WEAR and WKRG) and over NOAA weather alert radio frequency.

Permit Requirements

With Pensacola Beach's participation in the National Flood Insurance Program (NFIP), the SRIA administers flood management regulations and measures designed to minimize the potential of flood losses on the Island. Any development on Pensacola Beach requires an approval from the SRIA and a permit from the Escambia County Growth Management, Planning and Zoning, and Building Inspections Departments. Through this process, the SRIA insures development is taking place according to flood regulations. Regulations include required elevations of living floor areas, flood proofing of certain construction, limitations on placement of fill and prohibitions of certain substantial improvements, additions or reconstruction.