



## SANTA ROSA ISLAND AUTHORITY

2019

Dear Home and Business Owner:

Your property is in a flood hazard area as mapped by the Federal Emergency Management Agency. This means that you are in a high risk area for flood. Below is some valuable information to help reduce your risks of flooding in the future.

Floods can strike anywhere and anytime. Storm surge is usually considered the most dangerous part of a hurricane. Recently though, inland flooding has been the big killer. It has been responsible for more than half of the hurricane-related deaths. One quarter of those deaths from 1970-1999 were people who drowned in their cars. Two feet of water can float a car. Hurricanes can dump 5 to 10 inches of rain and in some cases; more than 20 inches of rain can fall. Local residents were assaulted with more than 30 inches of rain from Hurricane Danny in 1997, 24 inches drenched the area in 1998 from Hurricane Georges and in Ivan we had rainfall totals of approximately 15 inches with storm surge exceeding 15 feet. In these situations, storm drains can't handle all the water and may become clogged with debris. Floods may also contaminate drinking water.

Your property may have proven to be high enough in recent flooding events, but there is no way to know how bad the next event will be. If you live in a floodplain, odds are that someday your property will be damaged.

Natural and beneficial functions of a Floodplain. Marshes, wetlands, lakes, rivers are all part of the floodplain. They are areas where water can collect to provide holding areas until the water has the opportunity to seep into the ground and replenish our water table they also create natural habitat for wild life and plant life. They are areas that allow water, under controlled conditions, to harmlessly escape out into the rivers or the oceans away from where hurricanes have developed. Pensacola Beach is surrounded on two sides; one by the Gulf of Mexico and secondly by the Sound.

The following information will give you some ideas of what you can do to help protect yourself.

What you can do. Do not dump or throw anything into any ditches or outfalls. Dumping is a violation of the Escambia County Ordinance 42.15. Even grass clippings and branches can accumulate and plug channels. Every piece of trash contributes to



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flooding. If your property is next to a ditch or outfall, please do your part and keep it clear of brush and debris. If you see dumping or debris in the ditches, please contact the Escambia County Code Enforcement Office

Property Protection: There are several ways to protect your property prior to a flood:

- Elevation-raising your house so that the bottom of the lowest horizontal member is above the required flood level. This is the most common way to avoid flood damages.
- Remember, any alteration to your structure or land requires a permit from the Santa Rosa Island Authority. Please call the SRIA, Development Services Department (850-932-2257) for further information.

Flood Insurance: If you have a home mortgage and you live in a special flood hazard area, you probably have flood insurance. Santa Rosa Island Authority/Pensacola Beach has 3,431 policy holders. If you do not have insurance, consider contacting an insurance agent to learn your options about flood insurance.

Flood Insurance is provided through a special federal program called the National Flood Insurance Program (NFIP). The insurance is federally backed and available to everyone, even if you do not live in a special flood hazard area, but keep in mind, homeowners' insurance will not cover flood damage. Please talk with your insurance agent to make sure you have the coverage you think you have.

Just remember, you don't have to live near a body of water to be susceptible to flooding. A variety of real property and personal property insurance coverage's are available for residential and commercial leaseholds. Please consider contacting your insurance agent to learn what may be the right real property and personal property insurance coverage's for you.

Flood Warning System. Escambia County has a flood recognition and warning system to provide residents with up to the minute information of impending storms or flood threats. You may also monitor on-line at [www.srh.noaa.gov/mob/](http://www.srh.noaa.gov/mob/).

Remember to tune into your local radio and television station to get information as it gets updated. You may also sign up for the E'Blast that the SRIA sends out online when severe weather threatens. Go to [www.visitpensacolabeach.com](http://www.visitpensacolabeach.com), Enews and sign up.



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### Flood Safety:

- Do not walk through flowing water. Drowning is the number one cause of flood death. Six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through flood areas: More people drown in their cars than anywhere else. Don't drive around barricades there may not be a road or a bridge left. **Turn around, don't drown.**
- Stay away from power lines and electrical wires. The number two flood killer is electrocution. Report any downed power lines.
- If an appliance or motor has gotten wet, make sure they have been properly cleaned and dried before you use them again.

Substantial damage/improvement requirements. If you plan on substantially improving your structure, or if your structure has sustained substantial damage to the point that repairs or improvements will cost 50% or more of the building pre-damaged/pre-improvement market value, you will be required to bring your structure up to current building and floodplain code standards. Flood insurance policy holders in special flood hazard areas might be able to get up to \$30,000 under the ICC (increased cost of compliance) coverage in their flood insurance policy to assist in bringing their home into compliance with codes and standards. Talk with your insurance agent about how the ICC works.

SRIA Service. Flood maps and flood protection references can be found at the Santa Rosa Island Authority on Pensacola Beach, or in the Pensacola public library. You may also visit the Santa Rosa Island Authority at One Via de Luna, Pensacola Beach, to see what your floodplain elevation is or call 932-2257. To find out what your storm surge area is, please visit [www.bereadyescambia.com](http://www.bereadyescambia.com).

Please do not hesitate to call with any questions, Paolo Ghio, CFM, Executive Director , and Director of Development Services, Santa Rosa Island Authority, Pensacola Beach, FL (850-932-2257)