



# DESTIN

## focus

SPECIAL EDITION

## Floodplain Management

Any development in Destin requires a permit from the City's Building Division. Through this process, the City ensures development is taking place in accordance with flood regulations.

Regulations include required elevations of living floor areas, flood proofing of certain constructions, limitations on placement of fill and prohibitions of certain substantial improvements, additions, or reconstruction. Substantial improvement/damage requires that if the cost of reconstruction, additions, renovations or other improvements equals or exceeds 50% of the building's market value, then the building must be brought into compliance with current Federal Emergency Management Administration (FEMA) regulations.

Development that occurs without the City's permits threaten the Destin's continued participation in the National Flood Insurance Program (NFIP) and the ability for residents to obtain insurance. If you see development occurring without permits, protect your rights and contact the City at 837-4242 immediately.

### Flood Maps Are Changing...

The City of Destin is entering a new era.

A multi-year project to re-examine flood zones and develop detailed flood hazard maps has resulted in the release of new preliminary flood maps and adoption of the maps. The new maps will reflect current flood risks, replacing maps that are more than 10 years old. As a result, property owners throughout the City of Destin will have up-to-date, reliable, Internet-accessible information about their flood risk on a property-by-property basis. And, owners of properties could learn that their risk is higher, or lower, than they thought.

### NFIP Grandfathering Rules: Know Your Options

#### Background

Flood risks can change over time. Water flow and drainage patterns can change dramatically because of surface erosion, land use, and natural forces. Likewise, the ability of levees and dams to provide the necessary protection can change.

As a result, the flood maps for those areas may no longer accurately portray the current flood risks. To reflect the most current flood risks, the Federal Emergency Management Agency (FEMA) is updating the nation's flood maps using the latest data gathering and mapping technology. New flood maps (known as Digital Flood Insurance Rate Maps, or DFIRMs) are being issued nationwide.

When the new flood maps become effective, some residents and business owners will find that their property's flood risk has changed.

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## Drainage System Maintenance

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, 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.

Maintenance of these systems is very important. Debris in swales, ditches, and streams obstruct the flow of water which can cause overflow onto roads and yards. Partial or complete filling in of these swales and ditches can reduce both the retention volume and the flood flow capacity, which will also result in overflow into roads or onto private property and flooding of homes and businesses.

Maintenance of the drainage system is very important so that a high flood flow capacity and proper treatment of stormwater can be realized. To aid in this, the City of Destin cleans and performs regular maintenance work on the system. Work is also performed on an emergency basis, as needed. Proper drainage helps to reduce the risk of flooding. The City of Destin inspects and maintains public drainage facilities. A blockage in storm sewer system can cause flooding.

The City prohibits the dumping of any trash or yard debris in streams,

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## City Flood Services

### Public Services:

- ◆ Flood proofing/retrofitting techniques
- ◆ Flood zone determinations
- ◆ Elevation certificates for properties
- ◆ Special flood hazard areas

### Code Enforcement Division:

- ◆ Illegal dumping into drainage systems
- ◆ Development without permits

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Some will find that their building is mapped into a high-risk flood zone (known as a Special Flood Hazard Area (SFHA) and noted on the flood maps with the letter beginning with "A" or "V").

If there is a mortgage on the property through a federally regulated or insured lender, they will now be required to purchase flood insurance. Others will find that the Base Flood Elevation (BFE) for the property has increased. Either of these changes could result in higher flood insurance premiums.

#### WHAT IS THE GRANDFATHER RULE?

When flood map changes occur, the National Flood Insurance Program (NFIP) provides a lower-cost flood insurance rating option known as "grandfathering." Grandfathering is available for property owners who:

- have a flood insurance policy in effect when the new flood map becomes effective and then maintain continuous coverage, or
- have built in compliance with the FIRM in effect at the time of construction.

#### \*Preferred Risk Policy Eligibility Extension Option

As of January 1, 2011, buildings that are newly mapped into a high-risk flood zone are eligible for a lower-cost Preferred Risk Policy (PRP) for two years from the map revision date. At the end of the period, the policy must be re-rated using standard rates (using the current map's zone or the grandfathered zone).

The City of Destin can research and provide an official letter documenting a property qualifies for the grandfathering.

#### Summary

When a map change is approaching, it is important to remember that most pre-FIRM structures have but one chance to lock in the current flood zone for future rating which is before the new maps become effective; that policy then needs to be renewed each year.

The benefits of the grandfathered zone can always be transferred to the new owner if the building is sold. Post-FIRM buildings have two chances to lock in the BFE and/or flood zone – before the maps become effective or after the effective date, but with the proper documentation. Continuous coverage is not required.

If, however, a building is substantially damaged or improved, grandfathering of previous zones or BFEs can no longer can be applied.

FEMA

## The Flood Hazard

Every year, flooding causes more property damage in the United States than any other type of natural disaster.

Due to Destin's low land eleva-

tions, proximity to the Gulf of Mexico, and the Choctawhatchee Bay, flooding in Destin is commonly caused by heavy rainfall that occurs in short periods of time.

To handle the threat of flooding and minimize its effects, Destin has drainage and stormwater management systems throughout the City. Destin's Community Development Department can assist you with flood zone data and determinations, elevations requirements and flood protection information

FEMA certificates for properties within the City limits (since 1988) are also maintained at the Destin Building Division. They also provides flood protection reference materials to the general public.

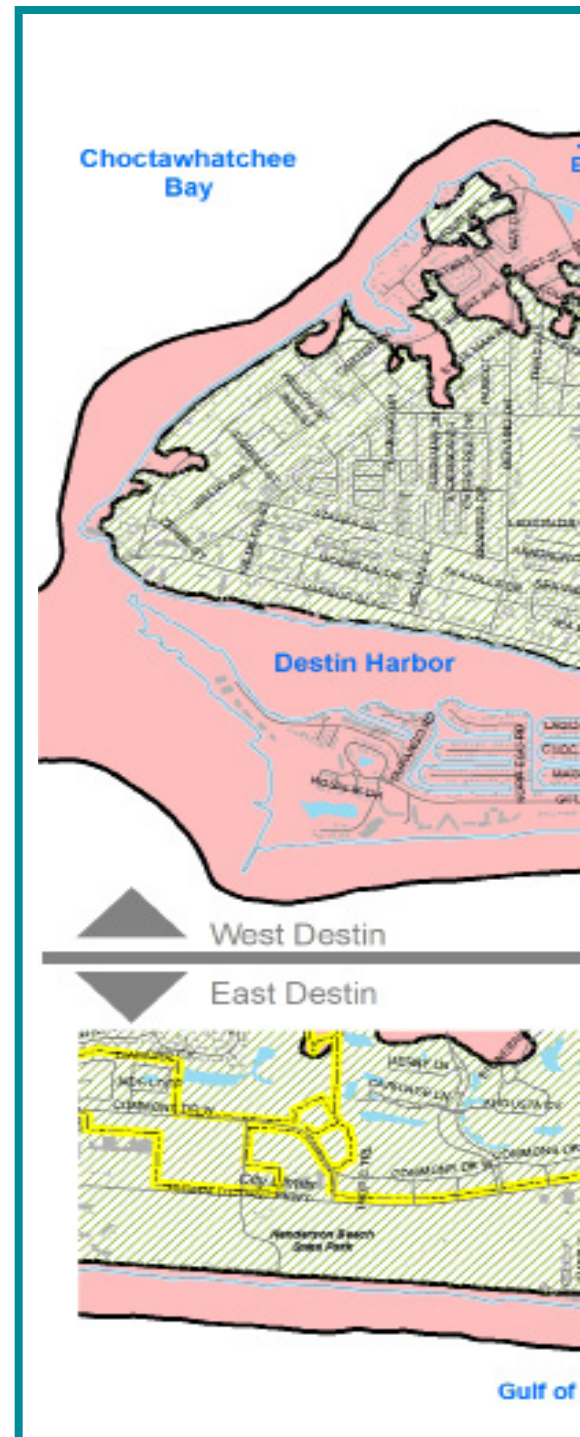
Destin is surrounded on three sides by water. With water all around us, many people may not realize their role in keeping these waters clean and unpolluted. Protecting Destin's waterways demand more than dock side diligence.

Rainfall that doesn't evaporate or soak into soil runs into swales, ditches and streams, then collects into wetland areas, lakes, bayous and finally flows into the harbor and other waters around Destin. You and all the people who live and visit Destin directly influence the water quality of the nearby waterways. By-products of our daily activities can degrade the quality of our waters.

Stormwater with excessive nutrients from gardening and lawn care increases algae and weed growth in our waterways. These nutrients also cloud water increasing turbidity, harming fish and making the water less pleasant for recreation. Some pollutants contaminate water wells and other drinking water sources.

Activities that affect water quality include: fertilizer from gardening and lawn care, automotive maintenance, vehicular traffic, and construction. These and many other activities can contribute to excess nutrients, sediments and pollutants to wetlands in our watershed.

Wherever you live in Destin, you live in a watershed.



## Drainage System

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wetlands, or stormwater facilities. Dumping trash and especially yard waste could result in increased flooding and damage in areas that would otherwise be protected.

If you know of unapproved changes occurring in the drainage system, please contact Destin's Public Services Department or Code Enforcement Division.

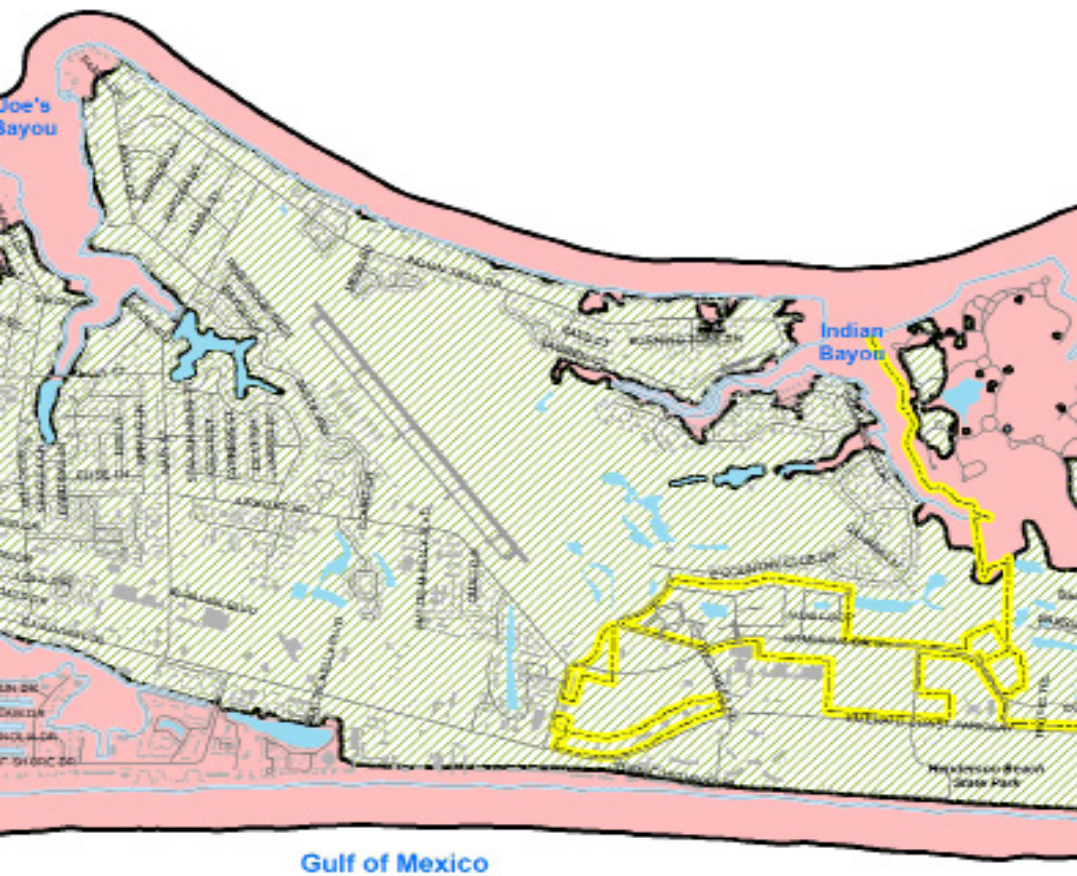
# Retrofitting Your Property

Most flooding in Destin is caused by heavy rainfall that occurs in short periods of time. There are things you can do to minimize or eliminate property damage. Here are several recognizable approaches to retrofitting:

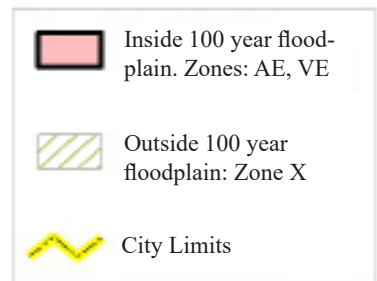
- ◆ Elevation of the structure above flood levels, including electrical appliances.
- ◆ Construction of barriers (floodwalls and berms)
- ◆ Dry flood proofing (water tight floors and walls.)

- ◆ Grading your property.
- ◆ Placing all low-lying electric fixtures on separate electrical circuits.
- ◆ Using flood-resistant materials on exterior surfaces.

If you would like more information about possible ways to retrofit your home refer to the flood mitigation materials at the Building Division. You may contact the FEMA at 1-800-638-6620 or the web at: [www.fema.gov/nfip](http://www.fema.gov/nfip).



### Map 1-4 Floodplain



*Pictured is the current Flood Insurance Rate Map (FIRM) dated 12/06/02. The City of Destin assumes no responsibility and/or liability for the accuracy of the information contained herein.*

*In the event of a "declared" emergency you can call the Okaloosa County Citizens Information Line at 3-1-1 or check out the city's website at [www.cityofdestin.com](http://www.cityofdestin.com) for up-to-date information.*



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FEMA

## Biggert Waters Flood Insurance Reform Act of 2012

### Impact of National Flood Insurance Program (NFIP) Changes

#### What is Changing Now?

- Owners of subsidized policies on non-primary/secondary residences in a Special Flood Hazard Area (SFHA) will see 25 percent increase annually until rates reflect true risk – began January 1, 2013.
- Owners of subsidized policies on property that has experienced severe or repeated flooding will see 25 percent rate increase annually until rates reflect true risk – began October 1, 2013.
- Owners of subsidized policies on business/non-residential properties in a Special Flood Hazard Area will see 25 percent rate increase annually until rates reflect true flood risk — began October 1, 2013. (Each property's risk is different. Some policyholders may reach their true risk rate after a couple years of increases, while other policyholder increases may go beyond five years to get to the full risk rate required by the new law. Rate tables on true risk are available as of June 2013.)

#### Primary residences in SFHAs will be able to keep their subsidized rates unless or until:

- The property is sold
- The policy lapses
- You suffer severe, repeated, flood losses
- A new policy is purchased

## Be Safe Before, During and After a Flood



#### Floods can happen anytime and anywhere. And they can happen fast. Here are some important things you can do to prepare:

- ◆ Review your policy and ask questions to make sure you have the proper level of protection
- ◆ Copy your most important documents. Keep copies in your home and store originals in secure places outside the home.
- ◆ Take photos of your most valuable possessions. Store copies with other documents.
- ◆ Save and store receipts for any expensive household items, so you have proof of original cost.
- ◆ Make an itemized list of other possessions. The more comprehensive your list, the better.

◆ Flood insurance only covers base-ment equipment essential to the structure of the building.

#### Hopefully, you will never have to experience a flood firsthand. But if you do, here are a few things you can do to stay safe:

- ◆ Don't walk through flooded areas. Just six inches of moving water can knock you down.
- ◆ Don't drive through a flooded area. Just two feet of water can lift and move a car, even an SUV. More people drown in their cars than anywhere else during a flood.
- ◆ Keep away from downed power lines and other electrical wires -- electrocution is often a major cause of death in floods.

For more flood and storm safety tips, check out [www.redcross.org](http://www.redcross.org).