



Things Destin Residents should know about flood protection...

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding called Special Flood Hazard Areas (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important since property owners who hold a federally backed mortgage must purchase flood insurance if the property is located within a SFHA.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance

premiums. The City of Destin currently holds a Class 6 CRS rating. This classification equates to a 20% discount on new or renewing flood insurance policies for all SFHA properties.

Since flooding is the most common natural disaster, it is important that you obtain the maximum protection. You can purchase flood insurance irrespective of where you reside in high, moderate, or low risk areas, and there is no exclusion as to what type of ownership you represent (i.e., homeowner, renter, or business owner). The following information and tips may be of interest to you. Please refer to this fact sheet in the event of an impending hurricane, tropical storm or notification of projected heavy rainfall, extended periods of heavy rainfall, low lying areas within the county are subject to flooding. This information is offered to help protect your property and reduce potential losses due to flooding.

FLOOD HAZARDS

In areas of Destin, the primary flood hazard is coastal flooding. Tropical Storms and Hurricanes are the best-known sources of coastal flooding. But Coastal flooding can occur all year, not just in the tropical hurricane season. Coastal flooding can be intensified by the changing tides. Strong storms can move in from the Gulf

of Mexico with strong winds and heavy rain that can quickly create flooding conditions. Waters can back up into the bays and bayous, as well as the many streams feeding these waterways.



Your property may be elevated high enough that you have not experienced flooding. But be aware, this can change in the future as not all storms are the same. For instance, in 1995, Hurricane Opal quickly moved through the area flooding and destroying many coastal properties with a high storm surge. In 1998, Hurricane Georges slowly moved through the area dumping over 16 inches of rain. Flooding on the Shoal River and Yellow River nearly isolated Crestview as Highway 85 from the south and Highway 90 from the east and west had to be closed due to the high water.

FLOOD MAPS AND INFORMATION

The City of Destin can help you determine if your property is in a Special Flood Hazard Area and provide you with more flood hazard information. Copies of Elevation Certificates can be obtained at the City's Department of Community Development office (4100 Indian Bayou Trail). Flood Insurance Rate Maps (FIRMs) from 2002 and earlier can be provided as well. Call 850-654-1119 for more information or to request a copy. These certificates are required when construction is performed in a flood hazard area. The maps and information are also available at the Destin Public Library. The FEMA website (www.fema.gov) is another good source of information on the National Flood Insurance Program as is the website of the National Flood Insurance Program (www.floodsmart.gov).

FLOOD WARNING SYSTEM

Okaloosa County Public Safety has an automated flood warning system. In the event of a flood hazard, this system will call to warn you of an impending flood danger in your area. To sign up please visit www.co.okaloosa.fl.us/ps/home.



The National Weather Service issues flood advisories six (6) hours prior to expected heavy rainfall that can potentially cause flooding conditions. In the event of flood hazards, tune into local Radio (AM 1260, FM 105.5 and FM 99.5) and TV Stations for information. Also, a NOAA weather radio will provide this information.

In addition, the City of Destin maintains and regularly updates its Facebook page during emergency situations with the latest information available. "Like" this page to receive these updates. (www.facebook.com/cityofdestin). Information will also be posted to the City's website at www.cityofdestin.com. In large or severe events, Emergency Officials and City Staff may go into the potentially affected areas to inform the residents of any danger.

FLOOD SAFETY TIPS

- *Do not attempt to 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 ensure that the ground is still there and to gauge the depth of the water.



- *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 bridge may be washed out.
- *Stay away from power lines and electrical wires.* The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or the emergency management office.
- *Have your electricity turned off by the Power Company.* Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Never use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

- *Look out for animals, especially snakes.*

Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

- *Look before you step.* After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

- *Be alert for gas leaks.* Use a flashlight to inspect for damage. Never smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

IF YOU MUST EVACUATE

- If you are required to evacuate, try to move to the house of a friend or family member not affected by the impending flood hazard.
- If you live in a mobile home, or are electrically dependent, plan to evacuate at the first notice of the emergency conditions.
- Rehearse your evacuation plan with all household members. Plan to leave early to avoid traffic delays.



- Register with the Okaloosa County Department of Public Safety Emergency Management (850-651-7150) if you have special needs. Shelters and evacuation assistance is both available in conjunction with the Health Department (850-833-9246).
- Discuss these tips with your neighbors and friends. Try to have a prearranged plan designating how you can contact your neighbors. If you must evacuate, inform each other of places where you will be staying and leave contact phone numbers and addresses.

FLOOD INSURANCE

Most mortgage lenders require flood insurance based on the elevation of the property. If your mortgage does not have this provision or if you own your property free and clear, you can purchase this insurance at any time. Remember there is a 30-day waiting period before the policy becomes effective.

Homeowner's insurance and/or Windstorm insurance does not cover flood damage to the structure.



Since the City of Destin is an NFIP community, federally backed flood insurance is available, with the exception of the COBRA area near Destin. You are eligible for flood insurance, regardless of whether your property has never flooded or has flooded several times in the past. All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance. Within the COBRA area, the use of direct or indirect federal funding sources is prohibited. Private flood insurance may be available. Please contact your insurance agent for more information about flood insurance.

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 eliminate exposure to flooding.

Retrofitting is a unique approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of the habitable space. There are several recognizable approaches to retrofitting:

1. Elevation of the structure above the base flood elevation.
2. Construction of barriers (floodwalls, berms, etc.).
3. Dry flood proofing (watertight floor and wall systems).
4. Wet flood proofing (constructing the flood prone areas to permit the entry and passage of flood water and removing or relocating items of value to higher elevation levels).

In the event of pending flood threats, it

is always advisable to take the following emergency actions:

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

NATURAL AND BENEFICIAL FUNCTIONS

In their undisturbed and natural state, wetlands in Destin provide many beneficial functions and resources, including floodplain management, wildlife habitat, and recreational opportunities. Wetlands also serve as a natural filter that maintains water quality for lakes, streams, rivers, bays, and bayous. A wetland is like a buffer between the upland area and a surface body of water like Choctawhatchee Bay. Stormwater runoff from the upland areas picks up dust, dirt and other contaminants which the wetlands filter out. This helps to keep the water in the Bay cleaner. The wetlands are a natural place to flood and the vegetation that grows in them help to store and slow down floodwaters. By limiting development in wetlands, flood waters have a natural place to go without threatening development.

The City has been working toward the preservation and restoration of the wetlands system to protect these functions and resources well into the future.

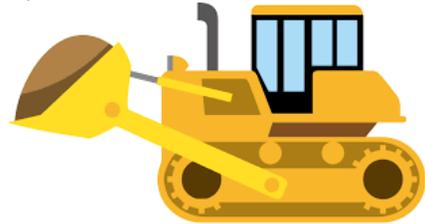


The City has a Master Stormwater Plan which was developed to provide a guideline to improve the flooding problems within the City. Stormwater Management Plans are required for all development and redevelopment. The implementation of these regulations will help to reduce flood peaks and duration, provide additional flood storage when needed, and improve and maintain surface and ground water quality. This plan will have environmental benefits by restoring and enhancing wildlife habitat and maintaining the diversity and integrity of this unique wetland environment.

FLOODPLAIN DEVELOPMENT PROGRAMS

All development (not just construction) within the floodplain of the City of Destin

requires permits. Extra requirements are involved when developing in the floodplain.



Before you alter (fill, grade, clear, etc.) your property, build a building, or otherwise develop your property; contact the City of Destin's Community Development Department at (850) 654-1119, option 2.

If you suspect any unauthorized development within the floodplain, please contact the City's Community Development Department at (850) 654-1119, option 2.

SUBSTANTIAL IMPROVEMENTS/ DAMAGE REQUIREMENTS

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings, must also be brought up to the same standards (e.g., a residence damaged so

that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated two feet above the base flood elevation).

If your home in Destin is within a Special Flood Hazard Area (flood zone) you must elevate your home if you exceed this 50% rule. Therefore, if an addition to your home is more than 50% of the market value, the entire structure must be elevated above the base flood elevation. Permits will be required for construction which will ensure compliance with this rule. Contact the City's Community Development Department at (850) 654-1119, option 2, or if you have any questions about substantial improvements/damage requirements.

DRAINAGE SYSTEM MAINTENANCE

Proper drainage helps to reduce the risk of flooding. The City of Destin inspects and maintains public drainage facilities. A blockage in a storm sewer system can cause flooding. Help to do your part by keeping storm drains and ditches free from debris. If you experience a problem with a drainage facility, quickly report it to the City's Public Works Department at (850) 837-6869 or at: www.cityofdestin.com/requesttracker.

The City of Destin prohibits the dumping of any trash or yard debris in streams, channels, or stormwater facilities. Dumping trash and yard debris in these areas could result in increased flooding and damages in areas that would otherwise be protected. Report any violations to the City's Code Compliance Office at (850) 654-1119, option 3.

SITE VISITS FOR SPECIAL FLOOD HAZARD AREAS

Upon request, a City representative will visit your property to explain possible ways to alleviate and prevent flood damage. Please contact either the City's Public Works Department at (850) 837-6869 or the Community Development Department at (850) 654-1119, option 2.



FOR A DIGITAL FLOOD MAP GO TO:

www.cityofdestin.com/462/Flood-Map-Other-Mapping-Information.