

**Santa Rosa County**  
**Flood Mitigation Plan Task Force**

February 9, 2011  
Bi-Annual Meeting  
1:00 PM

<b>AGENDA</b>
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- I. Opening Remarks – *Sheila Harris*
- II. Discussion of Bi-Annual Progress – *Sheila Harris*
- III. Discussion of National Flood Safety Awareness Week – Karen Thornhill
- IV. Concluding Comments and Adjourn – *Sheila Harris*

## Flood Safety Awareness Week March 12 -16, 2012

Monday – Overview

Tuesday – Turn Around, Don't Drown

Wednesday – Flooding and related Phenomenon

Thursday – Flood Insurance

Friday – Flood Safety

Flood Safety Awareness Week runs March 12-16, 2012. Santa Rosa County, Florida is working to provide information on why floods are a significant hazard in our area.

The goal of this campaign is to highlight some of the ways floods can occur, the hazards associated with floods...and what you can do to save your life and protect your property.

Flooding can occur anytime and anywhere in Santa Rosa County. Floods can arrive within minutes or over a period of time. They can float cars, destroy buildings and bridges, and take human lives.

Floods are one of the deadliest weather-related killer in the United States... second only to heat. Floods cause an average of 106 deaths per year in the United States. Over half of flood related deaths occur when people drive into flooded roadways or simply walk through moving water. Six inches of fast-moving water can knock you off your feet. A depth of 2 feet will float most vehicles...including sport utility vehicles. While most floods cannot be prevented...there are simple steps you can take to protect your life and property.

These are just a few flood safety tips that will be repeated throughout the week:

- If flooding occurs, move to higher ground immediately.
- Do not allow children to play near high water...storm drains or ditches. Hidden dangers often lie beneath the water.
- Flooded roadways can have significant damage hidden by floodwaters. Never drive on a flooded road.
- Do not camp or park your vehicle along streams or washes...particularly when threatening weather conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.

Additional information about Flood Safety Awareness Week is available at:  
[www.weather.gov/floodsafety](http://www.weather.gov/floodsafety)

### Turn Around, Don't Drown

The Santa Rosa County continues its Flood Safety Awareness Week campaign today with the theme of "Turn Around... Don't Drown".

Did you know that...

- It takes only two feet of moving water to float most cars, trucks and sport utility vehicles.
- Nearly half of all flash flood fatalities are vehicle related.
- Flood deaths affect all age groups.
- Water can rapidly rise several feet in just minutes.
- Flash flood producing rains can also trigger catastrophic mud slides and debris flows.

"Turn Around, Don't Drown" is the National Weather Service campaign to warn people of the hazards of walking or driving a vehicle through flood waters.

Why is "Turn Around, Don't Drown" so important?

Each year, more deaths occur as a result of flooding than from lightning, tornadoes or hurricanes. The main reason for these deaths is people underestimate the force and power of water. More than half of all flood related deaths result from vehicles being swept downstream by flood water. Many of these deaths could have been prevented had people simply followed the rule "Turn Around, Don't Drown!"

What can you do to protect yourself from flooding?

Follow these safety rules:

- If flooding occurs, move to higher ground immediately. Get out of areas subject to flooding. This includes dips in roads, low spots, canyons, washes and coulees.
- Avoid areas already flooded, especially if the water is flowing fast. Do not attempt to cross flowing streams. Turn around, don't drown!
- Flooded roads often have significant damage hidden by floodwaters. Road beds may be washed out under flood waters. Never drive through flooded roadways. Turn around, don't drown!
- Do not allow children to play near high water, storm drains or ditches. Hidden dangers could lie beneath the water.
- Do not camp or park your vehicle along streams and washes, particularly during threatening conditions.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Monitor the NOAA Weather/All Hazards Radio, or your favorite news source for vital weather related information.

To learn more about flash flooding and the "Turn Around, Don't Drown" campaign visit the "Turn Around, Don't Drown" web site at...

[tadd.weather.gov](http://tadd.weather.gov)

## Flooding and Related Phenomenon

Many areas of Santa Rosa County can be considered low-lying or subject to flooding. You do not have to live on the water to be subject to flooding. These are the most commonly recognized areas:

- Rivers (Blackwater, Escambia, Yellow, East Bay)
- Streams or Creeks (Pond, Pace Mill, Coldwater, etc)
- Bays (Escambia, Blackwater, Pensacola)
- Santa Rosa Sound and the Gulf of Mexico

Although these are the most common places to have flooding, even inland areas can and will flood. In March and April of 2009 the spring storms caused significant flooding on Blackwater River and in several places in the Northern portion of the County that are not located in a Special Flood Hazard Area.

What can cause flooding?

### **RIVERINE FLOODING**

Santa Rosa County has numerous rivers, creeks and streams running through it. The County is separated from Escambia County by the Escambia River which is by far the largest of the rivers. The Blackwater River, Yellow River, East Bay River, as well as Pond Creek, Big Coldwater Creek all factor into the riverine flooding in Santa Rosa County. All of these rivers and creeks are known to flood, some to devastating effect. Riverine flooding occurs when water levels rise in a river due to excessive rain from tropical systems making landfall, persistent thunderstorms over the same area for extended periods of time. Riverine flooding was prevalent in the Blackwater River floodway in the Spring of 2009 and 2010.

## **INLAND FLOODING OR PONDING**

Excessive rainfall can cause ponding in low lying areas of Santa Rosa County. Stormwater runoff from impervious surfaces (concrete, asphalt, etc) can also cause ponding to occur. In severe cases this rapid accumulation of water can cause a flash flood. Flash floods can occur with little or no warning. Flash flood damage and most fatalities tend to occur in areas immediately adjacent to a stream or arroyo. Flash floods are very strong -- they can roll boulders, tear out trees, destroy buildings and bridges, and scour out new channels. Flash flood-producing rains falling on steep terrain can weaken soil and trigger catastrophic mud slides that damage homes, roads, and property. Flooding can also occur when drainage ditches, or culverts are filled up with trash or yard waste.

## **TROPICAL CYCLONES**

A tropical cyclone is a warm-core; non-frontal low pressure system which exhibits synchronized characteristics on a large scale. The storm develops over tropical or subtropical waters and has a definite organized surface circulation. The term tropical cyclone is a generic phrase, which covers tropical disturbances, tropical depressions, tropical storms, and hurricanes.

Tropical cyclones are unpredictable. The Northwest Florida area is considered a vulnerable location. Santa Rosa County has experienced flooding from several hurricanes since 1871. Among the most severe were those of 1906, 1926, 1995, 2004 and 2005.

## **Flood Insurance**

The Mandatory Purchase of Flood Insurance Requirement

**National Flood Insurance Program:** The Santa Rosa County participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. The NFIP insures buildings, including mobile homes, with two types of coverage: building, and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

### *Mandatory Purchase Requirement*

The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "AE", "V" or "VE".

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

### *How it Works*

Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building

is in an SFHA. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises may have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination.

## Flood Safety

After getting flood insurance, there are several things you can do to minimize losses in your home and ensure your family's safety.

### 1. Safeguard your possessions.

Create a personal "flood file" containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

- A copy of your insurance policies with your agent's contact information.
- A room-by-room inventory of your possessions, including receipts, photos, and videos.
- Copies of all other critical documents, including finance records or receipts of major purchases.

### 2. Prepare your house.

- Make sure your sump pump is working.
- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.

### 3. Develop a family emergency plan.

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.
- **For more information on emergency preparation, talk to your insurance agent or visit [Ready.gov](https://www.ready.gov).**

# County of Santa Rosa

## PROCLAMATION

**WHEREAS**, floods can happen anytime, anywhere and without warning; and

**WHEREAS**, flooding creates emergencies of great concern to Santa Rosa County, with imminent threat to life and property, and causes hundreds of millions of dollars in damage to homes, businesses and local government infrastructure; and

**WHEREAS**, the State of Florida has received 19 presidential disaster declarations for flooding since 2000, and

**WHEREAS**, Santa Rosa County has suffered major flooding events in 1998, 2005, and 2009, causing millions of dollars in damages and destroying or damaging thousands of homes and businesses; and

**WHEREAS**, damage from a flood is not normally covered under a standard homeowners policy, and residents need to review their homeowners policies and consider their risks for flooding and the need for flood insurance; and

**WHEREAS**, the National Oceanic and Atmospheric Administration (NOAA) has named March 12<sup>th</sup> thru March 16<sup>th</sup> as National Flood Safety Awareness Week; and

**WHEREAS**, the Board of County Commissioners of Santa Rosa County concur that a public that is well informed of the dangers associated with flooding can improve its preparedness and reduce the occurrence of death and injury as a result of severe flooding; now, therefore

**BE IT RESOLVED**, by the Board of County Commissioners of Santa Rosa County that the week of March 12th through March 16<sup>th</sup>, 2012, is proclaimed

### **Flood Safety Awareness Week**

**PASSED AND ADOPTED** by a vote of    yeas,    nays, and    absent this    day of February, 2012.



**BOARD OF COUNTY COMMISSIONERS  
SANTA ROSA COUNTY, FLORIDA**

**BY:** \_\_\_\_\_  
**Jim Williamson, Chairman**

## National Flood Safety Awareness Week Ideas

- 1) BOCC will announce proclamation at 3/8/2012 meeting.
- 2) Release info via the county's twitter feed.
- 3) Update the county's website daily with information.
- 4) Utilize the county's employee "pop-up" screen information to get information out to employees.
- 5) Distribute information on the county's proclamation and participation in National Flood Safety Awareness Week via email blast to all media outlets. Release on the 8<sup>th</sup>?
- 6) Radio interview the week of or week prior.
- 7) Inclusion on information in the county's commissioner newsletter to be released end of February.
- 8) Coordinate daily Facebook update from SAFER (and other related organizations) regarding the daily information/tips.
- 9) Coordination with the Santa Rosa County School District for a poster contest, coloring sheet or other activities to increase awareness of our children...
- 10) Discussion of task force ideas.