

## City of Jacksonville Beach Flood Protection Information

**Flood Risk.** Jacksonville Beach is subject to a variety of flood risks. Flooding most commonly occurs during the rainy season from June to November. Low-lying areas are particularly subject to flooding in the 100-year flood zones. The most severe flood events can occur during hurricanes and tropical storms, and houses may be damaged by flooding.

The Atlantic Hurricane Season begins on June 1<sup>st</sup> and extends through November 30<sup>th</sup> annually. Hurricanes and tropical storms can affect the city at potentially any time during the active season, but the peak period for Northeast Florida is from late August through September.

Your property may be high enough that it has not been flooded. However, it still faces the risk of damage in the future. If your property is in the floodplain, the odds are that someday your property may be damaged by flooding.

**City Flood Information Services.** The City of Jacksonville Beach provides resources for property owners, lenders, insurance agents, and realtors, to determine flood hazards. Even if a property is not in a designated floodplain, it may be at risk of flooding. Flood maps and flood protection references are available at City Hall, 11 N. 3<sup>rd</sup> St. in Jacksonville Beach in the Planning & Development Department (P&D). P&D has information about the area's floodplains, including the recently updated (June 3<sup>rd</sup> 2013) Flood Insurance Rate Maps (FIRMs) showing Special Flood Hazard Areas (SFHAs), flood zones, and flood elevations. P&D also maintains copies of Elevation Certificates received since 1989 for structures located in designated flood zones. P&D can be contacted at 904-247-6231.

*\* Community Outreach Meetings are being scheduled in our area for mid-November for homeowners to get information on updated flood maps, flood insurance, and protective measures. Check the City's website for more details. [www.jacksonvillebeach.org](http://www.jacksonvillebeach.org)*

This website also contains annually updated flood protection information. If you have a **flooding, drainage, or sewer backup** problem, call the City's Public Works Department at 904-247-6219 or visit the City's website for sources of assistance.

**Flood Insurance.** Talk to your insurance agent if you don't have flood insurance, because homeowner insurance policies do not cover damage from floods. Because Jacksonville Beach participates in the NFIP, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even for properties that have been flooded previously. Some home owners purchased flood insurance because it was required to obtain a loan. Usually, such policies cover a structure and not its contents. Flooding can sometimes cause more damage to what's inside a building than to the building itself. So if you have a flood insurance policy, be sure the building coverage is adequate and make sure you have contents coverage. **Don't wait for the next flood or hurricane to buy insurance!** There is a 30-day waiting period before NFIP coverage takes effect.

*\* Areas of Jacksonville Beach designated as SFHA have mandatory flood insurance requirements. Contact your insurance agent for more information on rates and coverage.*

**Floodplain Development.** All properties located within the SFHA designated on the City's Flood Insurance Rate Maps (FIRMs) are subject to state and local regulations. Before beginning any development, a builder must secure the necessary permits from the City's Planning and Development (P&D) Department. This includes reconstruction, rehabilitation, additions or other activities, including bringing fill dirt to a property.

- ❖ Always check with P&D before you build, alter, re-grade, or place fill on your property. A permit may be needed to ensure that a project does not cause problems on other properties.
- ❖ If you see building or filling without a City permit posted, call 904-247-6232.
- ❖ Check out information on flood-proofing, flood insurance and flood safety at <https://www.floodsmart.gov/floodsmart/>

**Substantial Improvements.** According to NFIP standards, all substantial improvements to a building will be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair, or reconstruction project equals or exceeds 50% of the market value of the existing building. In the case of an improvement to the original building, the entire building must be protected.



**Property Protection Measures.** Every year flooding causes more property damage in the United States than any other natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. There is a growing interest from property owners to develop practical and cost-effective methods for reducing or eliminating exposures to flooding. Several effective methods include acquisition, relocation of a building to a site not subject to flooding, demolition of a structure, or retrofitting.

Retrofitting is a different approach because while the property itself remains subject to flooding, the building is modified to prevent or minimize flooding of habitable space. There are several approaches to retrofitting, including elevating the structure, wet flood-proofing, dry flood-proofing, and relocation.

In the event of a flooding threat, it is advisable to take the following emergency actions to protect property:

- ❖ Clear debris from gutters, downspouts, and drainage ways.
- ❖ Elevate furniture and electrical components above flood level.
- ❖ Seal off sewer lines in the dwelling to prevent the backflow of sewer water.

#### **BE FLOOD SAFE!**

It is important to recognize the power of floodwaters and to take proactive measures to prevent injury or death. Drowning is the number one cause of flood-related deaths; just six inches of moving water can be enough to knock an adult off his feet.

- ❖ **DO NOT** walk through flowing water. Use a stick, pole or similar tool to walk in standing water to avoid falling into holes and other hidden dangers.
- ❖ **DO NOT** drive through a flooded area or around barriers. In floods, more people drown in cars that anywhere else, and barriers may indicate a road or bridge is washed out.
- ❖ **DO NOT** touch or go near downed power lines or electrical wires. The number two cause of death during flood events is electrocution. Immediately report downed power lines to Beaches Energy Services at 247-6171.
- ❖ **DO NOT** use appliances or motors that have gotten wet, even if they were unplugged before being touched by water. Appliances may keep electrical charges even after they have been unplugged.

**Tributary/Stormwater System Maintenance.** When ditches or stormwater systems become clogged by debris, flooding occurs more frequently and reaches a higher elevation, subjecting properties to the unnecessary risk of damage. Do not dump or throw anything into ditches, stormwater systems, streams, creeks or tributaries.

Remember it is **ILLEGAL** to dump materials into storm drains. If you witness dumping, or find debris in ditches or streams, call the Public Works Department at 904-247-6219. Keep everything out of storm drains except for the stormwater runoff that they are designed to collect!

#### **FLOOD WARNING SYSTEMS**

The most serious threat of general flooding is during hurricane season. Residents should tune to TV and radio weather broadcasts and be alert to special advisories. Local radio and TV stations will broadcast for our area:

**AM/FM Radio:** WOKV 690AM – WJXL 1010AM – WJCT 89.9FM – WAPE 95.1FM WEJZ 96.1FM – WJGL 96.9FM – WFKS 97.9FM – WQIK 99.1FM – WMUV 100.7FM – WSOL 101.5FM – WMXQ 102.9FM – WFYV 104.5FM – WHJZ 105.7FM

**Television:** WJXT-4 – WJCT-7 – WTLV-12 – WJXX-25 – WFOX-30 - WJAX-47

**NOAA weather radio frequencies, 24 hours a day:** Call Sign KHB-39 – 162.550 MHz

*\* Tests of the NOAA Weather Radio warning alarm are conducted every Wednesday between 10am and noon.*

**CodeRED:** Sign-up with the CodeRED notification system to receive emergency alerts and public service announcements. You can sign up for this service at [www.jacksonvillebeach.org](http://www.jacksonvillebeach.org).

#### **EMERGENCY MANAGEMENT INFORMATION**

**Jacksonville Beach Fire Department** 325 Second Avenue S. & 2500 South Beach Parkway, Jacksonville Beach, FL 32250 **Phone:** Non-emergency, 904-247-6201.

