



# The City of St. Augustine Flood Protection Information

You are receiving this information because you live in or near a floodplain. Your property is therefore subject to flooding, and the following information and recommended activities may be valuable to you.

## Flood Hazards in St. Augustine

As residents of St. Augustine, we enjoy proximity to the Atlantic Ocean and the beauty of Florida's natural environment. But along with these benefits come natural hazards. Flooding is one of the most common risks to Florida residents living in floodplains, and in St. Augustine, 90% of residents live in a floodplain. As the oldest City in the nation, St. Augustine has aging and undersized infrastructure. St. Augustine is prone to flooding from normal rainfall coinciding with peak tides, tidal surges accompanying coastal storms, tropical storms and hurricanes, as well as overbank flooding from rivers, creeks and tributaries. Localized heavy rainfalls can cause flooding due to the poor drainage qualities of some soils. Some of the water bodies in St. Augustine that could be affected by storms are the Matanzas Bay, the San Sebastian River, Salt Run, Hospital Creek, Oyster Creek and Lake Maria Sanchez. The barrier islands across the bay provide some protection from storms, however, as the islands are developed, wetlands are filled in and trees are cut down, and the ability of this habitat to absorb the brunt of storms deteriorates.

In October 2016, Hurricane Matthew caused a storm surge that brought flood levels up to the base flood elevation throughout most of the City, causing millions of dollars of damage to both residential and commercial properties. Eleven months later, in September 2017, Hurricane Irma caused another storm surge to flood most of the same areas. Even though this flooding was not as high as Hurricane Matthew, it still caused damage to properties that were just repaired. Many residents had just moved back into their homes within a couple of months of Hurricane Irma hitting.

## Flood Safety

**Pay attention to evacuation orders.** Listen to local radio or TV stations for forecasts and emergency warnings. Know about evacuation routes and nearby shelters and have plans for all family members on how to evacuate and where to meet if you're split up during an emergency.

**Do not drive through a flooded area.** During a flood, more people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

**Do not walk through flowing water.** Flash flooding is the leading cause of weather-related deaths in the U.S. Currents can be deceptive; 6 inches of moving water can knock you off your feet in a strong current. If you walk in standing water, use a stick to help you locate the ground.

**Stay away from power lines and electrical wires.** Electrical currents can travel through water. Report downed power lines to Florida Power & Light Co.

**Have the power company turn off your electricity.** Some appliances, like TV sets, keep electrical charges even after they've been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

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

**Be alert for gas leaks.** Use a flashlight to inspect damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been shut off and the area has been ventilated.



## Flood Insurance

**Most homeowners' insurance policies do not cover a property for flood damage.** But that does not mean flood insurance is not available to you. The City of St. Augustine participates in the National Flood Insurance Program (NFIP), which allows local insurance agents to sell area homeowners an NFIP flood insurance policy under rules and standard rates set by the federal government. You can purchase an NFIP flood insurance policy, which is separate from your homeowners' insurance. Any house in St. Augustine can be covered by a flood insurance policy. The average flood insurance policy costs less than \$570 per year. Detached garages and other accessory buildings are covered under the policy for the main building on the lot. There are two types of coverage you can purchase:

- Structural coverage covers everything that stays with a house when it's sold, including cabinets, built-in appliances, and wall-to-wall carpeting. The maximum amount of structural coverage is \$250,000 for residential policies and \$500,000 for commercial policies.
- Contents coverage covers furniture and other personal possessions except money, valuable papers, etc. Renters may purchase contents coverage, even if the owner does not buy structural coverage. The maximum amount of contents coverage available is \$100,000 for residential policies and \$500,000 for commercial policies.
- Remember: Don't wait for the next flood to buy insurance. ***There is a 30-day waiting period before NFIP coverage goes into effect.***

## Property Protection Measures

There are ways you **can protect your property from flood damage before the flood occurs.** If there is an imminent flood threat, you can take these **Emergency Measures:**

- Place sandbags or plastic sheeting in front of doorways and other low entry points
- Elevate furniture above flood protection levels
- Move valuable items to a higher level
- Create floodway openings in non-habitable areas such as garage doors
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters

You can also make **Permanent Changes** to protect a building from flood damage:

- Keep water away by regrading the lot.
- Build a small floodwall or earthen berm. This can be helpful for some houses on slab foundations.
- If your house is on a crawlspace, a low floodwall, berm or "wet floodproofing" may help. Wet floodproofing means moving all items subject to damage out of harm's way so water can flow into the crawlspace without causing problems.
- Make the walls waterproof and put watertight closures over the doors. This is called "dry floodproofing."
- If floodwaters go over the first floor, you can raise the building above flood levels.
- Electrical panel boxes, furnaces, water heaters, and washers and dryers should be elevated or relocated to a location less likely to be flooded.

The City's Planning & Building Department can help you determine which of these methods is most appropriate for your home, and you will need a permit to make permanent retrofits to your building. If you're interested in elevating your home above the flood level, we may be able to apply for a federal grant that would cover 75% of the cost. More information can be found in *Homeowners' Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, available at [www.fema.gov/rebuild/mat/fema312.shtm](http://www.fema.gov/rebuild/mat/fema312.shtm).

## Natural and Beneficial Functions

In their natural, undeveloped state, floodplains play an important role in flooding. They allow flood waters to spread over a large area, reducing flood velocities and providing flood storage to reduce peak flows downstream. Natural floodplains reduce wind and wave impacts and their vegetation stabilizes soils. Where natural cover acts as a filter for runoff and overbank flows, water quality is improved, and the amount of sediment transported downstream and the impurities in that sediment are minimized. Floodplains can be recharge areas for groundwater and reduce the frequency and duration of low flows of surface water. They provide habitat for diverse species of plants and animals, some of which cannot live anywhere else. Floodplains are particularly important as breeding and feeding grounds. Natural floodplains also moderate water temperature, reducing potential harm to aquatic plants and animals.

Some local natural floodplains are the Guana River State Park and Anastasia State Park. Guana River State Park has beaches, salt marshes, mangroves, tidal wetlands, estuarine lagoons, and other habitats. The reserve is an important calving ground for the endangered North Atlantic Right Whale and is home to peregrine falcons, bald eagles, and the endangered Anastasia Island beach mouse. Anastasia State Park also has beaches, tidal salt marshes, and marine and upland hammock.

## Flood Warning System

Flood warnings are forecasts of impending storms and are broadcast to the public by the NOAA Weather Radio, commercial radio, TV stations, and local emergency agencies. The most serious threat of general flooding is during hurricane season (June through November). The following local radio and TV stations carry advisories for our area:

WFOY-AM 1240	WROO-FM 107.3	CBS-TV 47
WSOS-FM 94.1	WJXT-TV 4	WTLV-TV 12
WAWS-TV 30	ABC-TV 25	WMXQ-FM 103
		WFCF-FM 88.5

If a storm is threatening the area, listen to local radio stations for emergency instructions. You should keep a NOAA weather radio at frequency 162.425 or 162.550 MHz, and set the S.A.M.E. code for St. Johns County to 012109. By paying attention to weather alerts, you'll have enough warning time to protect your property or evacuate. A hurricane watch warns that a hurricane is expected within 36 hours, while a hurricane warning warns a hurricane is expected in 24 hours or

less. You can also register with the County Sheriff's Office for CodeRed, a telephone emergency notification service based on geography. In the event of an emergency in your area, the Sheriff's Office will use CodeRed to inform you of an evacuation notice or other emergencies. To register, call 904.810.6690.

## Floodplain Development Permit Requirements

Always check with the Planning & Building Department before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems on other properties. If you see building or filling without a City permit sign posted, contact the Planning & Building Department at 904.825.1065.

## Substantial Improvement / Damage Requirements

New buildings in the floodplain must meet certain construction requirements to protect them from flood damage. Our building code requires that all substantial improvements to buildings meet the same requirements. Substantial improvement means any combination of any repair, reconstruction, rehabilitation, addition or other improvement of a building or structure for which the cost equals or exceeds 50% of the base market value of the structure before the start of construction of the repair or improvement.

Similar requirements apply to buildings that have sustained substantial damage, which means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. If the structure has sustained substantial damage, any repairs are considered a substantial improvement regardless of the actual repair work performed.

This does not apply to improvements of a building to correct existing health, sanitary, or safety code violations, or for the alteration of historic buildings provided that the alteration will not preclude the building's continued designation as historic.

## Drainage System Maintenance

The City's drainage system, including storm drains and streams, is designed to carry away water during a storm and help prevent floods. Dumping, debris, soil erosion, and overgrowth of vegetation can compromise the drainage system. When this happens, flooding occurs more frequently and reaches higher elevations, subjecting otherwise safe properties to unnecessary damage. Dumping waste down storm drains or into streams or other water bodies is not only bad for the environment but is also illegal. **To help keep our drainage systems functioning, do not dump or throw anything into ditches, storm drains, streams or rivers.** Keep grass clippings and other debris out of stormwater drains. This will prevent clogging and loss of stormwater storage and treatment capacity.

If you see localized drainage problems or dumping into storm drains, streams, ditches or rivers, call the Planning & Building Department at 904.825.1065 or the Public Works Department at 904.825.1040 or the Florida Department of Environmental Protection at 904.807.3300.

## Flood Zone Maps and Other City Services

To find out if your property is in a floodplain, contact the Planning & Building Department at 904.825.1065. The Planning & Building Department can also give you elevation certificates from 1964 through the present.

If you have a flooding or drainage problem, the City will investigate it. Call the Planning & Building Department at 904.825.1065 or the Public Works Department at 904.825.1040.

Dumping anything into the drainage system or our lakes, streams and rivers is illegal. If you notice someone dumping anything into a storm drain or water body, call the Planning & Building Department at 904.825.1065 or the Public Works Department at 904.825.1040 or the Florida Department of Environmental Protection at 904.807.3300.