

**FLOOD INSURANCE**

For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowners insurance policies. You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP)

The NFIP is a federal program established by Congress in 1968 which enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

The NFIP is administered by the Federal Emergency Management Agency through its Federal Insurance Administration. St. Lucie County has participated in the NFIP since 1981.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a 30 day waiting period before a flood insurance policy takes effect, so do not wait until a storm threatens before you secure the flood insurance you need.

The following chart list the amounts of maximum coverage available to property owners within St. Lucie County.

**BUILDING COVERAGE**

Single Family Dwelling	\$250,000
Other	\$250,000
Non-residential	\$500,000

**CONTENTS COVERAGE**

Residential	\$100,000
Non-residential	\$500,000

**FOR MORE INFORMATION CONTACT:**

**St. Lucie County Emergency Management  
101 North Rock Road  
Ft. Pierce FL 34945  
772-461-5201**

**American Red Cross  
2211 South 25 Street  
Ft. Pierce FL 34947  
772-461-3950**

**Websites:  
www.cityoffortpierce.com  
www.stlucieco.org  
www.fema.gov**

**IMPORTANT PHONE NUMBERS**

Emergency.....911  
Ft. Pierce City Hall.....772-460-2200  
Ft. Pierce Stormwater Hotline 772-595-1250  
St. Lucie County.....772-462-1100  
Ft. Pierce Police Dept.....772-461-3820  
Sheriff's Dept.....772-462-7300

**UTILITIES**

St. Lucie County.....772-462-1150  
FPUA.....772-466-7703

**HOSPITALS**

Lawnwood Regional.....772-461-4000  
St. Lucie Medical Center..772-335-4000

**ELECTRIC COMPANY**

FPL.....772-462-0555  
FPUA.....772-466-1600

*City Of Fort Pierce*



*Flood Protection Information*

**Helpful information for property owners in Fort Pierce regarding flooding:**

- Flood Insurance
- The Local Flood Warning System
- The Flood Warning System
- Natural and Beneficial Functions of the Flood Plain
- Flood Safety Measures
- Property Protection Measures
- Flood Plain Development Permit Requirements
- Drainage System Maintenance
- Substantial Improvement Requirements

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## THE LOCAL FLOOD HAZARD

Flooding in St. Lucie County is caused by heavy rainfall that occurs in short periods of time, as in common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompany coastal storms, tropical storms and hurricanes. Just in the past decade, damaging floods have hit St. Lucie County on these dates:

- Sept 14-17, 2001 (Tropical Storm Gabrielle)
- Aug. 3—Sept 14 2004 (Hurricanes Charley, Frances, Ivan and Jeanne)
- Oct. 24, 2005 (Hurricane Wilma)
- Aug. 30, 2006 (Tropical Storm Ernesto)
- Aug. 20, 2008 (Tropical Storm Fay)

## THE FLOOD WARNING SYSTEM

Residents should be aware that St. Lucie County has an Emergency Management Plan (EMP) that includes a number of warning systems, outlined below, which provide citizens with up to the minute information on impending storms or flood threats.

## ST. LUCIE COUNTY EMERGENCY OPERATIONS CENTER (EOC)

The St. Lucie County EOC works with the cities, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. The EOC contact information is 772-461-5201.

The following stations service the St. Lucie County area:

- NOAA Weather Radio Frequency 162.400 MHz out of Belle Glade
- Weather Radio, Police Scanner, Tunable VHF Radio
- WIRA-AM1400                      WJNX-AM 1330
- WQCS-FM 88.9                      WAVW-FM 92.7
- WQOL-FM 103.7                      WGYL-FM 93.7
- WZZR-FM 101.7                      WPSL-AM 1590
- Any AM/FM band radio receiver
- TV Channels 5, 12, 25, 29 West Palm Beach

## NATURAL AND BENEFICIAL FUNCTIONS OF THE FLOODPLAIN

**Natural flood and erosion control:** Providing flood storage and conveyance, reduce flood velocity, controls erosions of beachfront Structures; **Water quality:** Filters nutrients and impurities from runoff. Ground water recharge: Reduces frequency and duration of surface flow; **Biological resources:** Supports high rate of plant growth, provides breeding and feeding grounds and enhances water flow habitat; **Societal resources:** Provides open space and aesthetic pleasures, and in areas of scientific study, provides opportunities for environmental research.

## FLOOD SAFETY MEASURES

You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during and after a flood. If evacuation becomes necessary be sure that you turn off all utility services at the main connection.

Do not 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 see how deep the water is.

Do not drive through a flooded area. More people drown in their cars than any where else. Do not drive around road barriers; the road or bridges further down the road may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the power company or County Emergency Management Office.

## 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 eliminating exposures to flooding. Several effective ways include acquisition and relocation of a building to a site not subject to flooding, construction of floodwalls or berms to keep water away from the property, or retrofitting structures to make them flood proof. Retrofitting is a different approach from the other ways because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space. There are several recognizable approaches to retrofitting:

- Elevation of the structure above flood protection levels
- Construction of barriers (floodwalls, berms)
- Dry flood proofing (water tight floor and wall systems)
- Wet flood proofing (permits entry and passage of flood waters)

In the event of pending flood threat, it is always advisable to take the following emergency actions:

- Sand bagging to reduce erosion and scouring
- Elevate furniture above flood protection levels
- 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.

## DRAINAGE SYSTEM MAINTENANCES

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, debris, soil erosion and sedimentation, and overgrowth of vegetation. When this happens, flooding occurs more frequently and reaches higher elevation, subjecting properties otherwise protected to unnecessary risk of damage. Keep grass clippings and other debris out of stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity.

If you experience any localized drainage problems, including illegal stream dumping please notify the City at 772-460-2200 so that the problem can be addressed.

## FLOOD PLAIN DEVELOPMENT PERMIT REQUIREMENTS

Any development in the floodplain requires a building permit. If you suspect that illegal floodplain development is occurring call the Ft. Pierce Code Enforcement at 772-460-2200.

Also, in accordance with NFIP standards, if the cost of any combination of repair, reconstruction, alteration or improvements taking place during a 60 month period, exceeds 50% of the building's market value, such work is considered a substantial improvement. The existing building is then required to meet the same standards as a new building. For residential structures, these requirements typically mean raising the living area of the building to the base flood elevation in accordance with current codes.

## SUBSTANTIAL IMPROVEMENT REQUIREMENTS

Substantial improvement shall mean any combination of repair, reconstruction, alteration, or improvements to a building, taking place during a 60 month period, in which the cumulative cost equals or exceeds 50% of the market value of the building. The market value of the building should be (1) the appraised value of the building prior to the start of the initial repair or improvement, or (2) in the case of damage, the value of the building prior to the damage occurring.