

Flood Protection

With hurricane season comes the threat of floods. There are some precautions your family can take to prepare for severe weather. More information can be found in the reference section of the Bay County Public Library.

Local Flood Hazard. Bay County and the surrounding Panhandle region is prone to flood hazards associated with hurricanes, tropical storms and heavy rainfall. Since many north Florida rivers originate in Georgia and Alabama, the threat of flooding may exist even when the local weather conditions are not severe. Inland areas may be threatened by rising water levels in the Apalachicola, Choctawhatchee and Chipola rivers and their tributaries. Hurricanes and tropical storms are the most dangerous flood threats to coastal Panhandle residents. Bay County averages about 80 thunderstorm days each year and a tropical hurricane about once every three and a half years. Flooding from hurricanes can also occur hundreds of miles from the coast. In the past 30 years, the Florida panhandle has been hit by Tropical Storm Barry, Hurricane Opal and Hurricane Eloise, all of which caused flood damage. Most fatalities occurring during a hurricane happen near the coastline due to a wall of water called a storm surge, which is pushed by extreme winds. Storm surges can affect properties located on the Gulf of Mexico as well as those near St. Andrew's Bay, St. Joe bay, Choctawhatchee Bay, Apalachicola Bay and the adjacent lagoons and bayous.

Flood Safety. If you are faced with a flood, there are actions you can take to protect your family and keep your property losses to a minimum. Keep a battery-powered radio tuned to a local station and follow emergency instructions. Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary. Move valuables such as papers, furs, jewelry and clothing to upper floors or higher elevations. Fill bathtubs, sinks and plastic soda bottles with clean water. Bring outdoor possessions, such as lawn furniture, grills or trashcans inside or tie them down securely. When an evacuation order is given, leave immediately. Know the safest route to hurricane shelters. Avoid flooded roads and watch for washed-out bridges. If the waters start to rise inside your house before you have evacuated, retreat to the second floor, the attic and, if necessary, the roof. Take dry clothing, a flashlight and a portable radio with you. Don't try to swim to safety; wait for rescuers to come to you.

Flood Insurance. Only federal flood insurance reimburses you for flood damage to your property. Flood insurance is not included in your homeowner's insurance policy. The National Flood Insurance Program is a federal program enabling property owners in participating communities to purchase flood insurance. If a community does not participate in the NFIP, flood insurance under the NFIP is not available within that community. The NFIP's Community Rating System recognizes community efforts beyond the NFIP minimum standards by reducing flood insurance premiums for the community's property owners. Many panhandle communities, including Bay County, participate in the NFIP and CRS programs. After a community joins the NFIP, a policy may be purchased from

any licensed property insurance agent or broker who is in good standing with the state. It's a good idea to plan ahead, as there is normally a 30-day waiting period before flood insurance goes into effect. Be aware that the Florida panhandle has some areas that are designated Coastal Barrier Resources System (CBRS). New construction or substantially improved structures located within a CBRS area are not eligible for flood insurance. Please check with local officials to determine the exact locations of CBRS areas in your county.

Protecting Your Property. You can reduce the risk of future flood damage to your property by taking common-sense steps when making repairs to your home or property. An existing structure may be permanently retrofitted to prevent flood damage by elevating the structure and associated utilities, floodproofing, relocation of the building and/or construction of levees and floodwalls. If you are remodeling, be sure heating, hot water systems, electrical panels, all components of the electrical system (including the wiring) and utilities are relocated to an area above the flood level. You may also decide to build a floodwall around basement windows, anchor fuel tanks, add a waterproof veneer to the exterior walls and seal all openings to prevent the entry of water. High winds damage inland and coastal areas. If the area immediately surrounding your house contains trees, outbuildings, trashcans, yard debris or other materials that can be moved by the wind, your house will be more likely to be damaged during a hurricane. Ensure that all trees are far enough away from your house that they can't fall on it. Permanent or temporary storm shutters placed over windows can protect them from wind damage.

Floodplain Development. Before any alterations or repairs are made to a structure in the floodplain, contact your local building official to obtain any necessary permits. All developments in the floodplain should be permitted by local permitting agencies. If you suspect that an activity has not been appropriately permitted, please contact local authorities or code enforcement. Protecting and restoring the natural functions of floodplains can also reduce flood damages. Floodplains are important because they store water in the event of a flood. By preserving the natural vegetation and topography in a floodplain, surrounding areas are less likely to become flooded. The preservation of wetlands protects a natural sponge for floodwaters. The conservation of coastlines retains a natural barrier to hurricanes.

This article was contributed by
The Bay County Outreach Strategy Team.

Emergency Contacts

Bay County	(850) 784-4000
Calhoun County	(850) 674-5049
Gulf County	(850) 229-9110
Jackson County	(850) 482-9678
Walton County	(850) 892-8065
Washington County	(850) 638-6203