



**Your property is in or near the flood hazard area as mapped by the Federal Emergency Management Agency**  
**The purpose of this document is to inform residents and property owners of the presence of flood hazards and suggest possible actions that may be taken to protect persons and property.**

# FLOOD PROTECTION INFORMATION

Flooding is an act of nature that respects no boundary lines, either community or personal. Floodwater can cover many blocks with water depths up to four or five feet and can come with little warning. Flooding in the City of Palm Coast may be caused by two sources: the Intracoastal Waterway overflowing its banks during severe storms and/or high tide and unexpected downpours.

In October 2016, Flagler County experienced the effects of Hurricane Matthew bringing estimated 7-ft. storm surge. Luckily, City of Palm Coast was spared from flooding impacts associated with this major storm. Maximum sustained winds observed were high 60s (mph) along the coast with a maximum gust of 86 mph. Most recently, Hurricane Irma in September 2017 was slow-moving and so large that it brought several hours of tropical storm force winds and rainfall. In conjunction with extensive rainfall before and after the storm, the flooding effects spanned beyond the event. These two events serve as a reminder how different storms and rain events can affect the City's infrastructure.



Your property may have been high enough so that it was not flooded during past major rain events but it can still be flooded in the future because the next storm could be worse.

## **Flood Warning System**

The City has an agreement with Flagler County and other municipalities that addresses the need for coordination of the emergency management plans of all communities and for prompt dissemination of information concerning storms and flooding.

Flagler County Emergency Management posts emergency information at [www.flaglercounty.org](http://www.flaglercounty.org) and can be reached at: 386-313-4200 from 8:00 am – 5:00 pm and 24-hours a day via the non-emergency dispatch number via Flagler County Sheriff's Office Dispatch at 386-313-4911. The City of Palm Coast Customer Service can be reached through the Palm Coast Connect Application. In this application, citizens can report concerns and request services.

Local television and radio stations also provide information as they have representatives on the emergency response teams who are located at command centers during emergencies. The Official Emergency Public Information for local television channels and radio stations are as follows:

Television: Channel 2 – Orlando WESH – NBC, Channel 6 – Orlando WKMG – CBS, Channel 9 – Orlando WFTV – ABC, Channel 35 – Orlando WOFL – FOX, and Central Florida News 13 – Orlando – Spectrum

Radio: Flagler Broadcasting stations WNZF 1550 AM/106.3 FM, Kix Country 98.7 FM and Beach 92.7; and Southern Stone Communications stations WNDB 1150 AM/93.5 FM, 95.7 FM The Hog, Coast Country 93.1 FM, The Vibe 103.3 FM, and 99.5 Love-FM.

## **Know Your Flood Zone**

### **June 6, 2018: Flagler County flood maps changed!**

Flood maps and flood protection references are available at the Flagler County Public Library in Palm Coast. You can also visit the Community Development Department at City Hall to see where your property is located with respect to the FEMA Flood

Insurance Rate Maps (FIRM). You may also visit FEMA's website [www.msc.fema.gov/portal](http://www.msc.fema.gov/portal) for mapping information and create a FIRMette map of your property. We also have information regarding flood zone elevation, minimum elevations required for new construction and handouts for selecting a contractor for flood damage repairs.

If requested, the City will visit your property to review its flood problems and explain ways to stop flooding or prevent flood damage.

### **Flood Insurance**

*Did you know: More than 20% of all flood claims are associated with a low- or moderate- risk flood zones.*

*Did you know: There is a 30-day waiting period after you purchase a flood policy before coverage is in effect?*

If you do not have flood insurance, contact your insurance agent, as homeowner's insurance policies do not normally cover damage from floods. However, since the City of Palm Coast participates in the National Flood Insurance Program (NFIP), you may be able to purchase a separate flood insurance policy at a reduced rate. The voluntary actions undertaken by the City of Palm Coast, exceeding the minimum standards rewarded the community a 30% discount for various NFIP policies issued or renewed in the "Special Flood Hazard Areas" (areas with a 1% annual chance of flooding) on or after May 1, 2017. (It should be noted that there are no discounts for reduced rate Preferred Risk Policies which are available for eligible B, C, and X zone properties as the rates for these zones already reflect significant premium reductions.) This type of insurance is backed by the Federal Government and is available to everyone, even if your property has never been flooded or is not in a special flood hazard area. Homeowners may also want to include house contents, as most policies do not cover the contents such as furniture. Renters should buy flood insurance for their contents.

The City of Palm Coast has a Community Identification Number (CID) - **120684** - so insurance companies can identify properties within the City and apply the applicable discounts. It is possible that properties within the City are using the Flagler County CID and are not getting the benefits provided by the National Flood Insurance Program (NFIP) for the City of Palm Coast. Please call your insurance company who is providing flood insurance and inquire about the Community Identification Number (CID) for your policy.

For more information please contact the City of Palm Coast, Denise Bevan, Certified Floodplain Manager, at (386) 986-2458 or Jordan Myers, Certified Floodplain Manager, at (386) 986-2320.

### **Flood Safety**

#### ***Before the Storm***

If your home is well constructed, and local authorities have not called for evacuation, stay home and make emergency preparations and know your evacuation route. If told to evacuate, follow all instructions from local authorities and follow safe evacuation routes to shelter. Your personal evacuation plan should provide for your pets, your personal emergency supplies (food, medicine, first aid kit, battery-powered radio, flashlights, extra batteries, etc.) and insurance papers. When evacuating, take property identification, inventory lists and photographs of your home's contents and important personal papers and documents with you. Evacuation route signs exist at 59 intersections to increase citizen's awareness. Color-coded signs with "EvacZones B, C, D or E" are located on stop signs and indicate the evacuation zone designation and NOT the first letter of corresponding neighborhood streets. Know your evacuation route!

#### ***During and After the Storm***

If you are in a public shelter, remain there until informed by those in charge that it is safe to leave and return home. Oftentimes, people are injured immediately after a storm due to unsafe buildings, downed power lines, contaminated water, moving debris and other dangerous conditions. Carefully check for structural damage prior to entering a building after a storm. Use caution when entering the structure, turn electricity on one breaker at a time and watch for smoke or sparks. Report broken sewer and water lines in the Palm Coast Connect App.



Also, during a flood, the following safety measures should be taken to prevent further personal and property damage:

**DO NOT WALK THROUGH FLOWING WATER.** Drowning is the number one cause of flood deaths. Six inches of water can knock you off of your feet. If you must walk in standing or flowing water, use a pole or stick to ensure that the ground is still there.

**DO NOT DRIVE THROUGH FLOODED AREAS.** Many people drown in their cars. Don't drive around road barriers; the road may be washed out.

**STAY AWAY FROM POWER LINES AND ELECTRICAL WIRES.** The second most common flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Florida Power & Light (FPL) 1-800-4-OUTAGE (1-800-468-8243) or City Customer Service (386) 986-2360.

**HAVE YOUR ELECTRICITY TURNED OFF BY THE POWER COMPANY.** Some appliances, such as television sets, keep electrical charges even

after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

**FLUSH SPARINGLY.** During storms, City wastewater systems can become overwhelmed very quickly due to power outages and inundated conditions.

**LOOK OUT FOR SMALL ANIMALS, ESPECIALLY SNAKES.** Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over to scare away small animals and snakes.

**LOOK BEFORE YOU STEP.** After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be slippery.

**BE ALERT FOR GAS LEAKS.** Use a flashlight to inspect for damage. Never smoke or use candles, lanterns, matches or open flames unless you know the gas has been properly turned off and the entire area has been ventilated.

**CARBON MONOXIDE EXHAUST KILLS.** Use a generator or other gasoline-powered equipment outdoors. The same goes for cooking stoves. Charcoal fumes are especially deadly and should be outdoors.

**CLEAN EVERYTHING THAT GOT WET.** Flood waters have picked up sewage and chemicals from roads, commercial properties and storage buildings. Spoiled food, flooded cosmetics, and medicines can be health hazards. When in doubt, throw it out.

## **Flood Protection**

There are several ways to protect your building from flood damage. One way is to keep the water away by regrading your lot or by constructing a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep and if your property is not in the floodway. Approval from the City must be obtained for this work.

You can make your walls waterproof and place watertight closures under the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

Another approach is "wet floodproofing" or retrofitting to modify the structure and relocate the contents so that when floodwaters enter the building there is little or no damage.

The Building Department and the Flagler County Public Library have information available regarding flood protection.

## **Permits and Substantial Improvement Requirements**

Always contact the City Building Department before you alter, regrade, fill, or build on your property. A permit is needed to ensure that projects do not cause flooding problems on your property or anyone else's property. New buildings in the floodplain must be protected from flood damage. The Land Development Code requires that new buildings within the special flood hazard areas be elevated at least one foot above the base flood elevation.

Substantial improvements include any combination of repairs, reconstruction, alteration, addition or other improvement of a structure, taking place ten (10) years from the date of such

action in which the cumulative cost equals or exceeds 50% of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage" regardless of the actual repair work performed accumulative over a ten-year period. Substantially improved structures are considered new construction and must meet current requirements of the local flood damage protection ordinance.

## **Drainage System Maintenance**

The City of Palm Coast makes inspections, maintains all ditches, swales, water control structures and canals in the City and has maintenance contracts in effect for aquatic weed control.

You can help the City with its drainage system maintenance program by following these measures:

--Do not dump or throw anything into the ditches or canals. Dumping in our ditches or canals is a violation of City Ordinances. Even grass clippings and branches can accumulate and block stormwater flow. A plugged ditch or canal cannot carry water and when it rains the water needs to go somewhere. Every piece of trash contributes to flooding.

--Keep everything out of storm drains except for rainwater runoff. Do not put anything down a storm drain that you would not want to drink or swim in.

--If your property is next to a ditch or canal, please do your part and keep the banks clear of brush or debris. The City has a ditch and canal maintenance program which can help remove major blockages such as downed trees.

--Check downspouts to ensure they are draining away from the house.

--If you see dumping or debris in the ditches or canals, report it in the Palm Coast Connect App.

## **Natural and Beneficial Functions**

Floodplains provide for the natural moderation of floods, the maintenance of water quality and the recharge of



groundwaters. They support large and diverse populations of plants and animals. The wetland areas of floodplains are biologically productive because they contain certain aquatic habitats and provide vital breeding grounds for fish and wildlife. Floodplains contain cultural resources including archeological and historical sites, unique habitats for ecological study, open space and recreation opportunities. Aesthetic and other tangible attributes of floodplains have important social and economic values. Nature ensures that floodplain flora and fauna can survive the more frequent inundations.

Several stormwater retention areas have been installed throughout the City which draw stormwater from the adjacent subdivisions and store it until absorbed back into the ground. Big Mulberry Branch in Palm Coast is one such area, handling stormwater from the western portion of the City as it discharges into the existing canal system and College Waterway.



### Floodplain Management

The City of Palm Coast’s involvement in floodplain management can modify susceptibility to flood damage and guide development in a manner that takes into account flood hazards and the natural characteristics of the floodplain. Preparedness plans and programs provide for pre-disaster mitigation, warning and emergency operations. Training at all levels, public information activities and readiness evaluations are all tools available.

As a public service, the City of Palm Coast will provide you with the following upon request:

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the City. On June 6, 2018, new FIRMs took effect for Palm Coast.
- Additional flood insurance data for a site, such as the FIRM zone, panel number, community identification number (CID) and the base flood elevation or depth, if shown on the FIRM.

- Various Floodplain Management handouts to include handouts on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- Floodplain Management information on the City website [www.palmcoastgov.com](http://www.palmcoastgov.com)
- Disclose information regarding property with natural conservation area and wetlands.
- Areas of historical flooding or repetitive loss.
- Copies of completed Elevation Certificates for most structures in the special flood hazard area constructed after 2003
- Flood protection assistance
- Regulations and guidance for regulated floodways including Big Mulberry Branch and Bulow Creek tributaries
- Certified Floodplain Managers available upon request to answer questions and provide information. They can be available for Floodplain Management presentations or guest speaking to local groups, schools or organizations by appointment.

FEMA has a Map Service Center at [www.fema.gov](http://www.fema.gov) where you can view and purchase the FIRMs, and create “FIRMettes”. A FIRMette is a full-scale section of a FEMA FIRM that you create online and are formatted to fit on printers commonly found in offices. The FIRM is also available for your view at the City Hall, 160 Lake Avenue, Palm Coast, Florida 32164 and the Flagler County Public Library, 2500 Palm Coast Pkwy. N.W., Palm Coast, Florida 32137. Note: FIRMs will be changing for Palm Coast on June 6, 2018.



Please visit the City’s website at: [www.Palmcoastgov.com](http://www.Palmcoastgov.com).

Federal Emergency Management Agency website is [www.fema.gov](http://www.fema.gov) and the National Flood Insurance Program is [www.floodsmart.gov](http://www.floodsmart.gov).