

**BOARD OF COUNTY COMMISSIONERS
GULF COUNTY, FLORIDA
PLANNING DEPARTMENT**

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To: Gulf County Property Owners and Citizens

Date: July 16, 2018

Re: Flood Prevention and Repetitive Loss Property (RLP) Areas

If you are reading this notice through the web, you probably live or own property in Gulf County. If you are receiving this notice by mail, the area of your property ownership has been identified by the Federal Emergency Management Agency (FEMA) as being in a Repetitive Loss Property area. This is an area in which properties have experienced two or more flood insurance claims since 1985. As a participant in the National Flood Insurance Program (NFIP) Community Rating System (CRS), Gulf County is required to provide you with this property protection and insurance information annually. Failure by Gulf County to comply with this property protection notification and other recertification documentation would result in a 5% to 10% increase in flood insurance premiums. You can obtain additional flood protection information by visiting the Gulf County Building or Planning Departments, clicking on the County's webpage, or searching the following webpages: www.FloodSmart.gov, <https://www.fema.gov/national-flood-insurance-program>, or www.floridadisaster.org.

Homeowner Flood Insurance Affordability Act of 2014 (HFIAA)

This bill was signed into law by the President on March 21, 2014. This law repeals and modifies certain changes to the NFIP and the Biggert-Waters Flood Insurance Reform Act passed in 2012. As we understand the law, it was designed to encourage policy holders to maintain their policies and not cancel them due to some of the drastic rate increases we were encountering in 2013. With the passage of Biggert-Waters in 2012, and the follow-up of the Homeowner Flood Insurance Affordability Act of 2014, insurance will continue to become a more important part to homeownership protection throughout Gulf County. It is highly suggested that you check with your insurance agent in order to monitor your flood insurance policy for any changes. Fact sheets and other printed information is available at the Planning Department.

With the ongoing coastal and inland erosion problems, past hurricane activity, major rain events, and river flooding; it is obvious that flood protection is necessary to protect lives, personal property, structures, and reduce economic losses. Coastal residences that are not eligible for Federal Flood Insurance are required to follow NFIP guidelines to help protect their property from flood damage and hopefully provide mitigation efforts that may help reduce the cost of private flood insurance. All structures located in an A, AE or VE flood zone are now required to be elevated one foot above the designated base flood elevation (freeboard or lowest horizontal structure member) determined by FEMA. Gulf County continues to require Floodproofing Certificates and V-Zone Design Certificates, as applicable. Both certificates must be completed by a Florida registered Professional Engineer or Architect. These forms are in addition to and do not replace the customary Elevation Certificate.

If your property has been affected by a flood event and you have made any improvements to your property that has lessened the potential for future impacts from flooding, please contact our staff so we can update our

RLP records. Any mitigation efforts that you might have taken may help improve the County's CRS rating and hopefully lower policy premiums. This is especially true for previous RLP structures that have been

elevated above the base flood elevation. Please note that an **Elevation Certificate for finished construction** is necessary to verify that a structure(s) meets the elevation requirement.

As stated, raising a structure to base flood elevation or higher is one of the best proactive steps you can take. Gulf County enforces a one (1) foot freeboard - building one (1) foot above the designated base flood elevation - for all structures located in a flood zone except for an Unnumbered Zone A, which is three (3) feet above highest adjacent grade. In flood zones A and AE, the measurement is at the finished floor and VE zones are measured at its lowest horizontal structure member (LHSM). When a structure is located within the Coastal Construction Control Line (CCCL), the Florida Department of Environmental Protection can add additional height to the base flood elevation (BFE) to compensate for wave action. Your CCCL Permit will stipulate the elevation requirements of the structure. These elevations are the minimum allowed and homeowners are encouraged to elevate their structures higher, if possible. Structure setbacks from water resources are also an excellent mitigation effort. The following are some resource aids and preventative measures available to you to use in protecting yourself, family, and physical investments:

Prepare for flooding and other disasters by doing the following:

- **Develop a disaster response plan.**
- Know the flood safety guide points and put them into practice.
- Know how to shut off the electricity and gas to your house when flood comes.
- Make a list of emergency contact numbers and identify a safe place for you and your family will go, let someone know of this safe rendezvous place.
- Make a household inventory of your personal items - document with pictures.
- Put insurance policies, pass ports, valuable papers, etc. in a safe place. Keep them together and take them with you in case you have to evacuate your home.
- It is very important for each person to self-sufficient for three to five days after a disaster and not depend on outside assistance.

Consider some permanent flood protection measures:

- Mark fuse or breaker boxes to identify the circuits in floodable areas. Turning off the power could save lives during a disaster or flood.
- Consider elevating your house above the base flood elevation.
- Check the roof, doors, and windows for ways that water can enter into your home - repair were appropriate - prevent possible water leaks/seepage now.
- More information can be found in [*Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*](#) **
- Note that some flood protection measures must have a building permit, so be sure to talk to the Gulf County Building Department before taking any action.

Information for financial assistance after a flood:

- Get a flood insurance policy - it will help pay for repairs after a flood and in some cases, it will help pay the costs of elevating a substantially damaged building.
- Additional information related to mitigation can be obtained by visiting: <https://www.floridadisaster.org/dem/mitigation/>

NFIP Flood Insurance policies:

- Homeowner's insurance policies do not cover damage from floods. However, because Gulf County participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, **except for most of Indian Pass and all of Cape San Blas as they have been identified as a coastal barrier island. The Coastal Barrier Resource Act (CBRA) prohibits Federal funds being spent in these areas. The County staff is available to assist you in confirming the CBRA status of any parcel or lot.**
- If you are eligible for NFIP insurance, your insurance premiums will possibly be less because Gulf County participates in the Community Rating System (CRS).
- **Many mortgages require flood insurance as a condition of the loan, even if the property is located in a Non-Special Flood Hazard Area (X Flood Zone).**
- If you are considering flood insurance, there is a **30-day waiting period** before your National Flood Insurance Program coverage takes effect.
- Be sure to check with your insurance agent about the current status of your NFIP policy and homeowners insurance and evaluate if you have sufficient insurance to protect your investments.

** Many of the URL links in this document and other information can be accessed from the Flood Protection Gulf County web page or at:

<http://www.gulfcounty-fl.gov/cms/One.aspx?portalId=6501074&pageId=13033810>.

These are large PDF files and may be slow to download.

Flood Watches and Warnings:

Flood Watch

Flooding is possible due to weather conditions. Prepare to take appropriate actions to protect property and protect lives including evacuating if ordered.

Flash Flood Watch

Rapid flooding is possible due to weather conditions. A flash flood can occur with little or no warning, so immediate action may be required to protect lives and property.

Flood Warning

A flood event is occurring or will occur soon; if advised to evacuate, do so immediately.

Flash Flood Warning

A flash flood is occurring or will occur soon and immediate action is required to protect lives by seeking higher ground.

Flooding information can be received through several sources:

NOAA Weather Radio is the best resource for all weather-related events - some radio models can be coded for Gulf County alerts. **We encourage every household to have a Weather Radio with battery backup.**

Local television stations are a source for flood information alerts. The local channels are WJHG Ch 7, WMBB Ch 13, and WPGX Ch 28. Local cable channels and radio stations are another source for flood information. The internet is an excellent resource - now add www.srh.noaa.gov/tlh/ and <http://water.weather.gov/ahps2/index.php?wfo=tae> to your favorite's webpage folder. These sites will provide advance and current flood conditions.

You can also call our Emergency Management Office at (850) 229-9110. [Gulf County Emergency Management](#) also has an **Emergency Notification System**. To participate, you have to register with the Emergency Management Office to receive Alerts by Phone, Texting, E-mail, and Cell Phone. There is also a link on the County Web Page (<http://www.gulfcounty-fl.gov/>) for [Emergency Notification Sign Up](#).

INFORMATIONAL NOTE:

Did you know that dumping litter including animal waste, especially into a water body, is against the law and subject to legal action? Legal action can range from a misdemeanor charge with a fine to a felony charge with a fine and jail time. Not only is dumping litter unsightly, dumping into a stream or ditch can create water pollution and health hazards, destroy environmental habitats, in addition to flooding issues. Streams and ditches that are not allowed to flow freely will cause water levels to rise. A rise in water levels can cause property erosion, flood damage to roads, structures, and personal property. Flood damage equates to economic loss for both the public and private sectors.

If you have any updates, comments or questions about NFIP or CRS, feel free to contact our Planning Department staff at (850) 227-9562 between the 7:00 am to 12:00 noon and 12:30 pm to 5:30 pm, Eastern, Monday through Thursday.

Sincerely,

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