

# St. Johns County Flood Facts

## IMPORTANT INFORMATION FOR RESIDENTS AND PROPERTY OWNERS REGARDING THE RISK OF FLOODS IN ST. JOHNS COUNTY

### The Local Flood Hazard

Flooding in St. Johns County is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, and from seasonal high tides. The greatest flood threats come from tidal surges that accompany coastal storms, tropical storms and hurricanes.

Some of the bodies of water that would be affected by these storms in St. Johns County would be Julington Creek, Cunningham Creek, Trout Creek, Sixmile Creek, Stokes Creek, Casa Cola Creek, Tolomato River, San Sebastian River, Matanzas River, Moultrie Creek, Moses Creek, McCullough Creek, Deep Creek and Pellicer Creek.

### The Flood Warning System

Residents should be aware that St. Johns County has a Comprehensive Emergency Management Plan (CEMP) 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. Johns County Emergency Operations Center (EOC)

The St. Johns 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. 904-824-5550

### STATIONS SERVICING THE ST. JOHNS COUNTY AREA:

WFOY-AM 1240	WROO-FM 107.3	WMXQ –FM103
WSOS-FM 94.1	WJXT-TV 4	WTLV-TV 12
WAWS-TV 30	ABC-TV 25	CBS-TV 47

**Police Scanner, VHF Radio, AM/FM radio or TV.**

**NOAA Weather Radio Frequency 162.550 MHz, and 162.425 MHz.  
Set the S.A.M.E. Code for St. Johns County to 012109**

The S.A.M.E. decoding receiver allows you to hear only messages for the area concerning you. S.A.M.E. stands for Specific Area Message Encoding Program Service.

### St. Johns County Emergency Management

When a storm or flood threatens to impact the county, the EOC is activated. National Weather Service provides EOC staff with detailed and site specific information regarding storm conditions and flood threats. The EOC will issue updates and evacuation notices as needed over cable television, alert radios, and Code Red. Also, fire trucks and patrol cars may announce imminent danger over their public address systems.

### 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 occurs. 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 anywhere else. Don't drive around road barriers; the road or bridge 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.

### 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. Johns County has participated in the NFIP since 1973.

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

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

#### BUILDING COVERAGE

Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-Residential	\$500,000
Small Business	\$500,000

#### CONTENTS COVERAGE

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

### 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 floodproof. 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 floodproofing. (water tight floor and wall systems)
- Wet floodproofing. (permits entry and passage of flood waters)

In the event of pending flood threats 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.

#### **Floodplain Development Permit Requirements**

Any development in the floodplain requires a construction permit. If you suspect that illegal floodplain development is occurring call the St. Johns County Development Review Division at 904-209-0672.

#### **Substantial Damage and Improvement Requirements**

Substantial improvement shall mean any repair from damage or destruction, reconstruction, improvement, or additions of a structure, the cost of which equals or exceeds 50% of the assessed tax value of the structure as is listed by the St. Johns County Tax Assessors Office, or by a certified appraisal. The assessed value of the structure shall be determined before the improvement is started, or if the structure has been damaged and is being restored, before the damage or destruction occurred.

#### **Definition of Substantial Improvement**

Also, in accordance with NFIP standards, the St. Johns County Building Code requires that if the cost of any reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, such work be 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.

#### **Drainage System Maintenance**

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 elevations, 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 County Road and Bridge Department at 904-209-0246 so that the problem can be corrected.

#### **Natural and Beneficial Functions of the Floodplain**

These benefits take many forms, Natural flood and erosion control, water quality, ground water recharge, biological resources, and societal resources.

Some good examples of these areas in St. Johns County are the Guana River State Park and Anastasia State Park. The St. Johns River Management also has conservation areas like Deep Creek, Yarborough Deep Creek, Faver Dykes Moses Creek and Stokes Landing.

#### **Flood Mitigation Grant Program**

FEMA provides FMA funds to assist States and communities implement measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program.

#### **Flood Zone Maps**

Visit St. Johns County Website at: [www.sjcfll.us](http://www.sjcfll.us)  
Click on Map Mart or iMap to view flood maps.  
Hard copy flood maps can be viewed at the St. Johns County Permit Center, 4040 Lewis Speedway.

#### **Community Rating System (CRS)**

St. Johns County is a CRS participating community, which allows citizens to receive discounted flood insurance rates through the NFIP. In 2009 alone, \$1,682,621 in flood insurance premiums was saved by the citizens of St. Johns County.



**“COMMITTED TO BUILDING A SAFER COMMUNITY”**

St. Johns County Development Review Division  
4040 Lewis Speedway, St. Augustine, FL 32084  
Telephone: (904) 209-0660  
Fax: (904) 209-0743  
[www.sjcfll.us](http://www.sjcfll.us)

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**1998 Flooding in North Beach**

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