

## National Flood Insurance Program

- ❖ Homeowner's insurance doesn't cover losses caused by flooding.
- ❖ You can obtain flood insurance even if you are not in a special flood hazard area.
- ❖ In low risk areas, you can obtain flood insurance at a low premium.

*It's important to buy flood insurance before the floodwaters start to rise.*

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect.

## Natural and Beneficial Functions of the Floodplain

Floodplains are areas adjacent to rivers, ponds, lakes and oceans that have flooded.

They are areas that perform many natural functions that are:

- ❖ Hydrologically important
- ❖ Environmentally sensitive
- ❖ Ecologically productive
- ❖ Beneficial for wildlife
- ❖ Protecting water quality
- ❖ Important to our conveyance and storage of our drainage system.

Floodplains also:

- ❖ Serve as a nature study center
- ❖ Provide ideal locations for parks and campgrounds

## Development in Flood Prone Areas

- ❖ Any development in a floodplain requires a building permit.
- ❖ If you see filling or construction in a mapped floodplain without a permit posted, contact the Building Department.
- ❖ Don't dump or throw anything into the storm sewers, inlets, ditches, or basins. If you see dumping or debris in ditches or basins please notify the Fort Pierce Stormwater Hotline at 772-467-3782.
- ❖ If you experience any localized drainage problems notify the Public Works Department at 772-467-3000.
- ❖ If hiring someone to do construction work on your property, verify they are a properly licensed contractor.

Get alerted about emergencies and other important community news by signing up for our Emergency Alert Program "Alert St. Lucie"  
[www.cityoffortpierce.com/351/Flood-Warning-System](http://www.cityoffortpierce.com/351/Flood-Warning-System)

FOR MORE INFORMATION CONTACT:

Fort Pierce Building Department  
Fort Pierce City Hall  
100 North US Highway 1  
Fort Pierce, FL 34950  
772-467-3198  
[www.cityoffortpierce.com](http://www.cityoffortpierce.com)

## FLOOD PROTECTION INFORMATION

2018



## Helpful Information for Property Owners in Fort Pierce Regarding Flooding

- Know your Flood Hazard
- Flood Safety Measures
- Property Protection Measures
- National Flood Insurance Program
- Natural and Beneficial Functions of the Floodplain
- Development in the Floodplain

## Know Your Flood Hazard

Flooding in Fort Pierce is caused by:

- ❖ Heavy rainfall in short periods of time, common during thunderstorms
- ❖ Coastal Storms
- ❖ Tropical Storms
- ❖ Hurricanes
- ❖ Local stormwater drainage problems
- ❖ Abnormally high tides

### What flood hazard affects your property?

The city provides information regarding flooding hazards in your area.

- ❖ **Flood maps**  
Obtain information about the flood insurance maps (FIRM), coastal construction control line, repetitive loss areas, floodways and coastal barrier resource areas.
- ❖ **Elevation Certificates**  
Obtain recently completed elevation certificates

This information is available at [www.cityoffortpierce.com](http://www.cityoffortpierce.com) or through the Building Department. You can call the CRS Coordinator at 772-467-3198 to request more information.

**Did you know that flooding is the most common natural disaster?**

## Flood Safety Measures

Do not walk through flowing water

- ❖ Six inches of moving water can knock you off your feet.
- ❖ If you walk in standing water, use a stick to ensure that the ground is stable.



Do not drive through a flooded area

- ❖ Do not drive around barriers; the road or bridge further down the road may be washed out.
- ❖ Driving through flooded areas: Could damage your car; Damage adjacent homes.

Stay away from power lines

- ❖ Electric current can travel through water.
- ❖ Report downed power lines to your power company or St. Lucie Emergency Management Office. 772-462-8100.

Be alert for gas leaks

- ❖ If you use natural gas, use a flashlight to inspect for damage.
- ❖ Do not smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.
- ❖ Gas leaks can be reported to FPUA at 772-466-1600

## Property Protection Measures

To reduce property damage caused by flooding, you may consider the following:

- ❖ Re-grading your lot.
- ❖ Building a small floodwall.
- ❖ Placing watertight closures over doorways.
- ❖ Placing a temporary barrier to create a perimeter wall to divert water.
- ❖ Installing check valves in sewer lines to prevent floodwater from backing up into the structure.
- ❖ Elevating your AC system, water heater, generator and/or electrical panel if the location is susceptible to flooding.
- ❖ Elevating your building.
- ❖ Floodproofing your building.

If building is substantially damaged/improved, only non-residential structures can be floodproofed.

The Building Department offers flood protection assistance by providing information and recommendations regarding retrofitting and flood control techniques. You may call 772-467-3198 and speak with someone from the Floodplain Management Team.

**It's better to be prepared and prevent flood damage.**

**Even a few inches of water can cause several thousands in damage to your property.**