



Flood Protection Information

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Flooding in our town is caused by heavy rains and tropical storm surges. Floods are dangerous! Even though they appear to move slowly (three feet per second), a flood two feet deep can knock a man off his feet and float a car.

Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property could be damaged. This flyer gives you some ideas of what you can do to protect yourself.

Town Flood Services: The first thing you should do is check your flood hazard. Flood maps and flood protection references are available from the building department at town hall. Town hall staff can check to see if you are in the mapped floodplain. If so, they can give you more information, such as depth of flooding over a building's first floor and past flood problems in the area. Copies of elevation certificates are available for structures located inside the floodplain since March 2001.

If requested, a representative of the Planning & Development Services will visit the property to review its flood problem and explain ways to stop flooding or prevent flood damage. Call the department at 236-2182. These services are free. If you are in a floodplain or have had a flood, drainage or sewer backup problem, check out these sources of assistance.

What you can do: Several of the town's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or streams. Dumping in our ditches and streams is a violation of town ordinances. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains, the water has to go somewhere. Every piece of trash contributes to flooding!
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. The town has a stream maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the ditches or streams contact the Public Works Department at 322-6729. After business hours, contact the Police Department at 236-2160.
- Always check with the Building Department before you build on, alter, re-grade, or fill on your property. A permit and on-site inspection may be required to ensure that projects do not cause problems on other properties.
- If you see building or filling without a town permit sign posted, contact the Building Department at 236-2182.
- Check out the following information of flood proofing, flood insurance and flood safety.

Flood proofing: There are several different ways to protect a building from flood damage. One way is to keep the water away by re-grading your lot or building 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. The Building Department can provide this information.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses if water will get over two feet deep.

A third approach is to raise the house above flood levels. Many houses, even those not in the floodplain, have sewers that back up during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. These measures are called flood proofing or retrofitting. More information is available at the Planning & Development Services Office.

Important note: Any alteration to your building or land requires a permit from the Building Department. Even re-grading or filling in the floodplain requires a permit. If you know a flood is

coming, you should shut off the gas and electricity and move valuable contents to a higher place. It is unlikely that you will get much warning, so a detailed checklist prepared in advance would help ensure that you don't forget anything.

Flood Insurance: If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Ponce Inlet participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Some people have purchased flood insurance because it was required by the bank when they obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Ponce Inlet, there is usually more damage to the furniture and contents than there is to the structure.

If you are covered, check out the amount and make sure you have "contents" coverage. Remember: Even if the last flood missed you or you have done some flood proofing, the next flood could be worse. Flood insurance covers all surface floods. If your flooding problem is caused by or aggravated by sewer backup, check out a sewer backup rider to your homeowner's insurance policy.

*Don't wait for the next flood to buy insurance protection! There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

Flood Safety:

- 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 ensure that the ground is still there.
- 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. Electrical current can travel through water. Report downed power lines to the local power company or the Fire Department.
- 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.
- Look out for animals, especially snakes! Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to turn things over and scare away small animals.
- 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 very slippery.
- Be alert for gas leaks! Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

For more information visit: <http://ponce-inlet.org/> then click [Flood Management Information](#)