In the event of a pending flood threat, 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 floodplain development permit. If you suspect that illegal floodplain development is occurring call the Building Department at 904-471-8758.

**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 City of St. Augustine Beach Building Department, 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. In accordance with NFIP standards, the Florida 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 storm water drainage systems to prevent clogging and loss of storm water storage and treatment capacity. If you experience any localized drainage problems, including illegal stream dumping, please notify the City of St Augustine Beach Public Works Department at 904-471-1119.

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**City of St. Augustine Beach Flood Facts**

**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 that 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.sjcf.us](http://www.sjcf.us) Click on GIS/iMap/Map Mart to view flood maps. Hard copy flood maps can be viewed at the City of St. Augustine Beach Building Department at 2200 A1A South.

**Community Rating System (CRS):** The City of St. Augustine Beach is a CRS participating community, which allows citizens to receive discounted flood insurance rates through the NFIP. In 2019 alone, $54,009.00 of flood insurance premiums were saved by the citizens of the City of St. Augustine Beach.
City of St. Augustine Beach Flood Facts

The Local Flood Hazard: Flooding in the City of St. Augustine Beach is caused by heavy rainfall that occurs in short periods of time as is common during summer thunderstorms and 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 the City of St. Augustine Beach would be: the ocean, the intracoastal waterway and the City’s retention area located on Mizell Road. The tides are a major factor in flooding within the City in addition to an ocean surge which was evident with Hurricane Matthew. During high tide and a surge, the intracoastal waterway backs up through the storm water system throughout the City adding to flooding issues from the ocean.

The Flood Warning System: Residents should be aware that St. Johns County has a Comprehensive Emergency Management Plan *(CEMP) that includes several warning systems, outlined below, which provide citizens with up to the minute information on impending storms or flood threats.

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 system. EOC phone #: 904-824-5550

Alert St. Johns (Emergency Notification System): will enable St. Johns County, the St. Johns County Sheriff’s Office, the City of St. Augustine, and the City of St. Augustine Beach to quickly provide residents with critical information in a variety of situations including severe weather, unexpected road closures, water advisories, missing persons, evacuations of buildings or neighborhoods, and incidents that may threaten public safety.

To receive these time sensitive alerts, residents can sign up at: sjcemergencymanagement.com

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. Turn Around Don’t Drown
• 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. The City of St. Augustine Beach 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 the City of St. Augustine Beach.

<table>
<thead>
<tr>
<th>BUILDING COVERAGE:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family Dwelling: $250,000</td>
<td></td>
</tr>
<tr>
<td>Other Residential: $250,000</td>
<td></td>
</tr>
<tr>
<td>Non-Residential: $500,000</td>
<td></td>
</tr>
<tr>
<td>Small Business: $500,000</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CONTENTS COVERAGE:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential: $100,000</td>
<td></td>
</tr>
<tr>
<td>Non-Residential: $500,000</td>
<td></td>
</tr>
<tr>
<td>Small Business: $500,000</td>
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</tbody>
</table>

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)