



BE SURE THAT THIS DOES NOT HAPPEN TO YOU!!!!

INFORMATIONAL LITERATURE ON FLOODING



During the hurricane season, counties tend to see more and more instances of flooding. This packet includes useful information concerning flooding and what to do in the event that flooding should occur in Madison County. Questions regarding flood zones, wet lands, or information about flood maps can be directed to the Madison County Building / Planning Departments. Flood maps are available upon request as well as online at www.madisoncountyfl.com.

PREPARED BY:
MADISON COUNTY BUILDING
229 S.W. PINCKNEY RM. 219
MADISON, FLORIDA 32340
(850) 973-6785 / (850) 973-6739
madisonbldg@embarqmail.com



FLOOD ZONE INFORMATION



Madison County is a participating member of the National Flood Insurance Program's (NFIP) Community Rating System. The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. The goals of the CRS are to reduce flood losses, facilitate accurate insurance rating, and promote the awareness of flood insurance.

The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discount points. Madison County is currently is rated as a CRS Class 8. This means that properties located in designated Special Flood Hazard Areas (SFHA), Zones A, AE, A1-30, V, V1, AO, and AH, are eligible for a 10% discount on flood insurance premiums. Properties located in designated SFHA, Zones A99, AR, AR/A, AR/AE, AR/A1-30, AR/AH, AR/AO, B, C, X, and D, are eligible for a 5% discount on flood insurance premiums.

To determine what flood zone your property is located in, contact a staff member in the Building Department at (850) 973-6785 / (850) 973-6739 or the Planning / Zoning Department at (850) 973-3179. The Building / Zoning Departments are also available to provide information about the Flood Insurance Rate Maps to the public (FIRM). Inquiries can be made via telephone, fax, e-mail, or in person; please provide a legal description / parcel identification of the land in question.

Florida Storm Watch - Floods



NATIONAL
FLOOD
INSURANCE
PROGRAM

Flooding is one of Florida's most frequent hazards.

What is your Community's flood risk?

There are different reasons a community may flood; storm surge, river flooding or heavy rainfall. Low-lying or poorly drained areas can also increase a community's flood risk. To protect yourself, learn what flood threats affect your community.

- *Determine if there are rivers or creeks that flood frequently.
- *Is your home located in a low-lying area?
- *Determine your home's elevation.

Due to the relatively flat terrain across Florida, it is complicated to drain accumulated water. When rivers rise, water tends to spread out far from riverbanks. In the case of the 1997-98 El Niño floods, rising rivers and repeated periods of heavy rainfall combined to pool water over land miles away from rivers. In fact, normally small rivers turned into vast lakes. Pooling of water poses a significant risk, not as much from swift moving water, but more from one's inability to judge water depth. Water only inches deep can be next to water that is several feet deep.

What Actions Should You Take To Be Prepared?

- * Determine whether you live in a potential flood zone.
- * Keep abreast of road conditions through the news media. Move to a safe area before access is cut off by flood water.
- * Develop a flood emergency action plan.
- * Have [FLOOD INSURANCE](#). Flood damage is not usually covered by homeowners insurance. Do not make assumptions. Check your policy.

The National Flood Insurance Program, is a pre-disaster flood mitigation and insurance protection program. The National Flood Insurance Program makes federally backed flood insurance available to residents and business owners National Flood Insurance Program call 1-888-CALL-FLOOD ext. 445.

- * Purchase and use a [NOAA Weather Radio](#).
- * Inquire if your Community is [StormReady](#).

Flood Statistics



- As little as one foot of (moving) water can move most cars off the road.
- Just six inches of fast-moving flood water can sweep a person off his or her feet.
- Most flood-related deaths occur at night and are vehicular.
- Urban and small stream flash floods often occur in less than one hour.
- Tropical cyclones pose significant risk well inland due to fresh water flooding.

You and your family moved from a city neighborhood in San Francisco, CA, to a suburb of Phoenix, AZ. Since earthquakes were a threat in your area, you always kept some extra food, water, and other supplies on hand and maintained an earthquake insurance policy, just in case something happened. You think this kind of preparation is no longer necessary based on what your neighbors have told you. According to them, the biggest threat they face is lack of water caused by the very dry weather. You continue to see public service announcements from the federal government about flood insurance and the need to protect yourself from flood damage. Surely, there would be no need for flood insurance where you live with its bare hills, deep canyons, and dry land.

Are you at risk for flooding, or is this more of a risk to people who live elsewhere? Yes or No

Is there a need to have a disaster plan and a disaster supplies? Yes or No

Should you consider purchasing flood insurance? Yes or No

Know the Terms

Familiarize yourself with these terms to help identify a flood hazard:

Flood Watch:

Flooding is possible. Tune in to NOAA Weather Radio, commercial radio, or television for information.

Flash Flood Watch:

Flash flooding is possible. Be prepared to move to higher ground; listen to NOAA Weather Radio, commercial radio, or television for information.

Flood Warning:

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

Flash Flood Warning:

A flash flood is occurring; seek higher ground on foot immediately.

Take Protective Measures

Before a Flood

To prepare for a flood, you should:

- Avoid building in a floodplain unless you elevate and reinforce your home.
- Elevate the furnace, water heater, and electric panel if susceptible to flooding.
- Install "check valves" in sewer traps to prevent flood water from backing up into the drains of your home.
- Construct barriers (levees, beams, floodwalls) to stop floodwater from entering the building.
- Seal walls in basements with waterproofing compounds to avoid seepage.

During a Flood

If a flood is likely in your area, you should:

- Listen to the radio or television for information.

- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of streams, drainage channels, canyons, and other areas known to flood suddenly. Flash floods can occur in these areas with or without such typical warnings as rain clouds or heavy rain.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.



If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be quickly swept away.

Driving Flood Facts

The following are important points to remember when driving in flood conditions:

- Six inches of water will reach the bottom of most passenger cars causing loss of control and possible stalling.
- A foot of water will float many vehicles.
- Two feet of rushing water can carry away most vehicles including sport utility vehicles (SUV's) and pick-ups.

After a Flood

The following are guidelines for the period following a flood:

- Listen for news reports to learn whether the community's water supply is safe to drink.
- Avoid floodwaters; water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.

- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.

Additional Information

Flood Insurance

Consider the following facts:

- Flood losses are not covered under homeowners' insurance policies.
- FEMA manages the National Flood Insurance Program, which makes federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.
- Flood insurance is available in most communities through insurance agents.
- There is a 30-day waiting period before flood insurance goes into effect, so don't delay.
- Flood insurance is available whether the building is in or out of the identified flood-prone area.

Knowledge Check

Decide whether the following statements are true or false. Check the appropriate column. When you have finished, check your answers using the answer key.

True or False Statements

1. Flood emergencies occur in only 12 states.
2. A "flood watch" announcement on the radio indicates that flooding is possible.
3. Flash floods may occur with little warning.
4. Flood risk varies from one region to another.
5. National flood insurance is available only for buildings within an identified flood-prone area.
6. It is safe to walk through floodwater if you can see the ground under it.
7. It takes at least 3 feet of floodwater to make a motorized vehicle float.
8. After flood waters recede from a roadway, the road could still be dangerous.
9. To prepare for a flood emergency, you should have a NOAA Weather Radio as well as a commercial radio.

For More Information

If you require more information about any of these topics, the following are resources that may be helpful.

FEMA Publications

After a Flood: The First Steps. L-198. Information for homeowners on preparedness, safety, and recovery from a flood.

Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. L-235. A brochure about obtaining information about how to protect your home from flooding.

Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. FEMA-312. A detailed manual on how to protect your home from flooding.

About the Flood: Elevating Your Floodprone House. FEMA-347. This publication is intended for builders, code officials and homeowners.

Protecting Building Utilities From Flood Damage. FEMA-348. This publication is intended for developers, architects, engineers, builders, code officials and homeowners.

American Red Cross

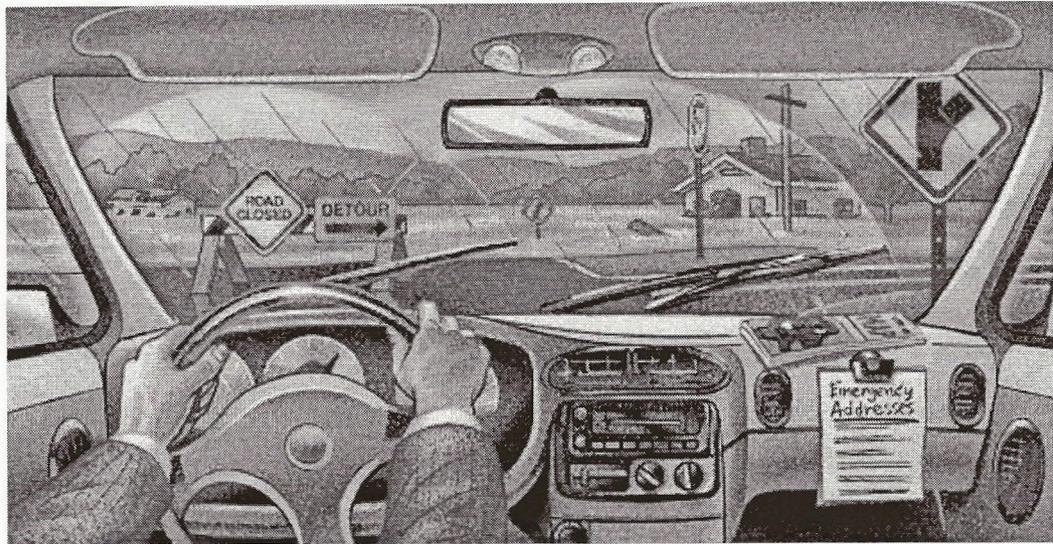
Repairing Your Flooded Home. sixty-page booklet about how to perform simple home repairs after flooding, including cleaning, sanitation, and determining which professionals to involve for various needed services. Local Red Cross chapters can order in packages of 10 as stock number A4477 for a nominal fee. Also available online at www.redcross.org/services/disaster/0,1082,0_570_00.html.

National Weather Service

Hurricane Flooding: A Deadly Inland Danger. 20052. Brochure describing the impact of hurricane flooding and precautions to take.

The Hidden Danger: Low Water Crossing. 96074E. Brochure describing the hazards of driving your vehicle in flood conditions.

Flood



Are You Ready for a Flood or a Flash Flood?

Here's what you can do to prepare for such emergencies

Know what to expect

- ✓ Know your area's flood risk—if unsure, call your local Red Cross chapter, emergency management office, or planning and zoning department.
- ✓ If it has been raining hard for several hours, or steadily raining for several days, be alert to the possibility of a flood.
- ✓ Listen to local radio or TV stations for flood information.

Reduce potential flood damage by—

- ✓ Raising your furnace, water heater, and electric panel if they are in areas of your home that may be flooded.
- ✓ Consult with a professional for further information if this and other damage reduction measures can be taken.

Floods can take several hours to days to develop—

- ✓ A flood WATCH means a flood is possible in your area.
- ✓ A flood WARNING means flooding is already occurring or will occur soon in your area.

Flash floods can take only a few minutes to a few hours to develop—

- ✓ A flash flood WATCH means flash flooding is possible in your area.
- ✓ A flash flood WARNING means a flash flood is occurring or will occur very soon.

Prepare a Family Disaster Plan

- ✓ Check to see if you have insurance that covers flooding. If not, find out how to get flood insurance.
- ✓ Keep insurance policies, documents, and other valuables in a safe-deposit box.

Assemble a Disaster Supplies Kit containing—

- ✓ First aid kit and essential medications.
- ✓ Canned food and can opener.
- ✓ At least three gallons of water per person.
- ✓ Protective clothing, rainwear, and bedding or sleeping bags.
- ✓ Battery-powered radio, flashlight, and extra batteries.
- ✓ Special items for infant, elderly, or disabled family members.
- ✓ Written instructions for how to turn off electricity, gas, and water if authorities advise you to do so. (Remember, you'll need a professional to turn natural gas service back on.)

Identify where you could go if told to evacuate. Choose several places . . . a friend's home in another town, a motel, or a shelter.

When a flood WATCH is issued—

- ✓ Move your furniture and valuables to higher floors of your home.
- ✓ Fill your car's gas tank, in case an evacuation notice is issued.

When a flood WARNING is issued—

- ✓ Listen to local radio and TV stations for information and advice. If told to evacuate, do so as soon as possible.

When a flash flood WATCH is issued—

- ✓ Be alert to signs of flash flooding and be ready to evacuate on a moment's notice.

When a flash flood WARNING is issued—

- ✓ Or if you think it has already started, evacuate immediately. You may have only seconds to escape. Act quickly!
- ✓ Move to higher ground away from rivers, streams, creeks, and storm drains. Do not drive around barricades . . . they are there for your safety.
- ✓ If your car stalls in rapidly rising waters, abandon it immediately and climb to higher ground.

Your local contact is:

Are You Ready for a Flood or a Flash Flood?



Prolonged rainfall over several days or an ice jam can cause a river or stream to overflow and flood the surrounding area. A flash flood from a broken dam or levee or after intense rainfall of one inch (or more) per hour often catches people unprepared.

Regardless, the rule for being safe is simple: head for the high ground and stay away from the water. Even a shallow depth of fast-moving flood water produces more force than most people imagine. The most dangerous thing you can do is to try walking, swimming, or driving through such swift water.

Still, you can take steps to prepare for these types of emergencies. Have various members of the family do each of the items on the checklist below. Then hold a family meeting to discuss and finalize your Home Flood Plan.

_____ **Determine whether you're in a flood area.**

Flood area: Yes No

_____ **If in a flood area, is flooding covered under your homeowner's or renter's insurance policy? (Most insurance policies specifically exclude flooding from rising water.)**

Flood insurance: Yes No

_____ **If flooding is not covered under your homeowner's or renter's policy, obtain separate flood insurance.**

Insurance company: _____

_____ **Keep current copies of all important papers or valuables in a safe-deposit box.**

Location of safe-deposit box: _____

_____ **Put together a Disaster Supplies Kit in a clearly labeled, easy-to-grab box.**

Location of Disaster Supplies Kit: _____

_____ **Write instructions on how and when to turn off your utilities—electricity, gas, and water.**

Instructions written: _____
(date)

_____ **Decide where your family would go in case you must evacuate. Clear your plan with the relatives or friends you plan to stay with—or go to a Red Cross shelter. Also, get an extra map and mark two alternate ways to reach that destination. Add the map to your Disaster Supplies Kit.**

Evacuation plan completed: _____
(date)

And remember . . . when a flood, tornado, earthquake, fire, or other emergency happens in your community, you can count on your local American Red Cross chapter to be there to help you and your family. Your Red Cross is not a government agency and depends on contributions of your time, money, and blood.

For more information, contact your local Red Cross chapter, National Weather Service office, or emergency management agency. You can also visit these Web sites:

American Red Cross: www.redcross.org

National Weather Service: www.nws.noaa.gov

Federal Emergency Management Agency: www.fema.gov

After the flood—What do we do now?

Guidelines for Reentering Flooded Structures

Reentering flooded structures is dangerous and you must be aware of the seriousness of the danger posed by saturated ground surfaces, unstable damaged buildings, infectious organisms carried by floodwater and especially the risks of working around damaged power and natural gas lines.

What you'll need . . .

- Flashlight
- First aid kit
- Drinking water
- Battery-operated radio
- Waterproof boots
- Hard hat and sturdy shoes
- Camera to record damage
- Tools (crowbar, hammer, saw, pliers)
- Trash bags
- A wooden stick for turning things over and scaring away small animals
- Cleaning supplies (shovels, buckets, hose, mops, rags, brooms, rubber gloves, cleaners, disinfectants, & lubricating oil)

Going back home

When it is safe to return to your neighborhood, be careful. Do not drive or walk through running or standing water. Respect road barricades. Watch for downed powerlines.

Wear sturdy, waterproof shoes and gloves. Walk all the way around the building to check for structural damage before going in. Do not smoke or use open flame. Turn off the outside gas valves. Shut off the electricity. As you enter, make sure the roof, stairs, floor, and ceiling are not in danger of collapsing. Open all doors and windows. Let the building air out for several minutes before you stay inside. Inspect the interior with a flashlight.

Do not turn on any lights or appliances until an electrician or utility company employee gives you approval to do so. If your basement is flooded, don't flush any toilets.

Assess the damage and take photographs of it if possible. Make a preliminary plan for cleanup and repair.

Cleanup and Repair

1. When you first go back to start cleaning up, rescue the most valuable items first—money, jewelry, insurance papers, and photographs.
2. Next, protect your home from more damage by covering holes in the walls, windows, or roof with plastic, tarps, or boards.
3. Make temporary repairs to brace sagging floors or ceilings and fix broken stairs and other safety hazards.
4. Call your insurance agent. Find out how to file a claim and what records of damages and expenses you will need. Even if your damage is not covered, your agent can recommend places to get advice and assistance. Plan to take photographs and keep records of the damage and repair work.

Finally, make a list of things that need to be cleaned, repaired, and replaced, and do them one at a time. Follow the following guidelines:

All food, drinks, medicine, and cosmetics that have gotten wet from the flood must be discarded. The only safe foods are those in sealed cans, but the cans must be cleaned and disinfected before they are opened. Drinks in aluminum cans must be thrown out.

All wet household items must be either discarded or cleaned and disinfected. The mud is easier to get off while it is wet, so hose everything off soon (even if your water is not safe for drinking.) Things that need repair have to be dried out first.

As your trash service what it will pick up and when. Your city/town may offer special collection services for certain types of debris. Keep the contaminated refuse separate from the things you are cleaning and drying out in the yard.

The house itself will need cleaning too. Mud is a serious health hazard. Shovel as much of it out as possible, while it is still wet. Then wash down the house, inside and out, with your garden hose. A soap-spraying attachment will help you do a more thorough job on the walls, floors, and furniture. But don't use a high-pressure process on soggy walls or objects. Heating and air conditioning ducts and electrical sockets need to be hosed out, too.

Keep the doors and windows open as much as possible to let things dry out.

Rest frequently. Drink plenty of water. Be careful. Use generators, gasoline powered machines, camping stoves, and barbecue grills outdoors only.

Call you local building department before you make major repairs. You may need a building permit. There are many ways to prevent the same damage from occurring next time there is a flood, and the building department is a good source of information.

Health & Safety

- Be extremely cautious around wet or broken power and gas lines.
- Remember the wet floors, stairs, and ceilings are probably unsteady.
- Avoid touching floodwater or mud. Both are contaminated with infectious organisms, chemicals, and sewage.
- Wash your hands often, especially before eating or drinking.
- Watch out for rats, snakes, and other displace animals, including pets.
- For many weeks, symptoms of stress will be normal. Rest often. Eat well.
- Make a list of things to do, and set a reasonable schedule.
- Get control over your future by floodproofing your house while you do repairs.
- Reassure your children. Listen to them talk about their feelings. Include them in the cleanup by giving them chores they can handle.
- Be careful with chain saws, generators, camp stoves, and other gear.

Furnished by the Wyoming Emergency Management Agency, 5500 Bishop Blvd., Cheyenne, WY 82009-3320. Ph (307) 777-4900