



SANTA ROSA ISLAND AUTHORITY

Calendar Year 2024

Dear leaseholders:

Your leasehold property is located in a special flood hazard area as mapped by the Federal Emergency Management Agency. This means that you are in a high-risk area for flooding. Below is some valuable information to help reduce your risks of flooding in the future.

Floods can strike anywhere and anytime. Storm surge is one of the most dangerous parts of a hurricane. Recently though, inland flooding has become a larger issue. Flooding events are responsible for more than half of the hurricane-related deaths. One quarter of those deaths from 1970-1999 were people who drowned in their cars. Two feet of water can float a car. Slow-moving tropical storms and hurricanes often produce large amounts of rain, which can lead to significant flooding. Previous events such as Hurricane Danny in 1997, with more than 30 inches of rain; Hurricane George in 1998 with 24 inches of rain; Hurricane Ivan in 2004 had rainfall totals of approximately 15 inches with storm surge exceeding 15 feet. In these situations, storm drains can't handle all the water and may become clogged with debris. Floods may also cause contamination to drinking water systems.

Your lease property may have proven to be high enough in past flooding events, but there is no way to know how bad the next event will be. If you live in a floodplain, odds are that someday your property will be impacted.

Natural and beneficial functions of a Floodplain. Marshes, near-shore ocean bottoms, beaches, bays, coastal dune lakes, tidal flats, and estuaries are all components that make up the coastal floodplain of Pensacola Beach. Coastal beaches, dunes, banks, and tidal flats all play important roles in protecting the land from destructive coastal storms, such as hurricanes. In coastal systems, aside from major storm events where waves may overrun large areas, inundation follows a largely predictable tidal cycle. Coastal floodplains are recognized for their importance to estuarine and marine fisheries. Estuarine wetlands are important for breeding, nursery, and feeding grounds for marine fisheries and coastal floodplains are important to waterfowl and other wildlife. Shallow coastal areas such as estuaries, tidal flats and rivers, and beaches are significant for shellfish, reptiles, and other finfish. The water quality in these areas is affected by changes in sediments, salinity, nutrients, oxygen, temperature, and the



addition of various pollutants. Rivers, creeks, and lakes that have an unimpeded connection to the sea provide breeding and feeding grounds for a variety of coastal marine life.

The following information will give you some ideas of what you can do to help protect yourself.

What you can do. Do not dump or throw anything into any ditches or outfalls. Dumping is a violation of the Escambia County Ordinances. Even grass clippings and branches can accumulate and plug channels. Every piece of trash can contribute to flooding. If your property is next to a ditch or outfall, please do your part and keep it clear of brush and debris. If you see illegal dumping, please contact the Escambia County Code Enforcement Office.

Property Protection: There are several ways to protect your lease property prior to a flood:

- Elevation-raising your house so that the bottom of the lowest horizontal member is above the required flood level. This is the most common way to avoid flood damage.
- Remember, any alteration to your structure or land requires a permit from the Santa Rosa Island Authority. Please call the SRIA, Development Services Department (850-932-2257) for additional information.

Flood Insurance: If you have a home mortgage and you live in a special flood hazard area, you probably have flood insurance. Santa Rosa Island Authority/Pensacola Beach jurisdiction has over 3,000 policies in force. If you do not have insurance, consider contacting a flood insurance agent to learn your options about flood insurance.

Flood Insurance is provided through a special federal program called the National Flood Insurance Program (NFIP). The insurance is federally backed and available to everyone, even if you do not live in a special flood hazard area. Homeowners' insurance will not cover flood damage. Please talk with your insurance agent to make sure you have the coverage you need.

Just remember, you don't have to live near a body of water to be susceptible to flooding. A variety of real property and personal property insurance coverages are available for residential and commercial leaseholds. Please consider contacting your insurance



agent to learn what may be the right real property and personal property insurance coverage for you.

Flood Warning System. Escambia County has a flood recognition and warning system to provide residents with up to the minute information of impending storms or flood threats. You may also monitor the regional NOAA office reports on-line at www.srh.noaa.gov/mob/.

Remember to tune into your local radio and television station to get information as it gets updated. You may also sign up for the SRIA E' Blast on our website www.sria-fla.com for up-to-date information when severe weather threatens.

Flood Safety:

- Do not walk through flowing water. Drowning is the number one cause of flood deaths. 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 flooded areas: More people drown in their cars than anywhere else. Don't drive around barricades, there may not be a road or a bridge left. **Turn around, don't drown.**
- Stay away from downed power lines and electrical wires. The number two flood killer is electrocution. Report any downed power lines to the power company.
- If an appliance or motor has gotten wet, make sure they have been properly cleaned and dried before you use them again.

Substantial damage/improvement requirements. If you plan on substantially improving your structure, or if your structure has sustained substantial damage to the point that repairs or improvements will cost 50% or more of the building pre-damaged/pre-improvement market value, you will be required to bring your structure up to current building and floodplain code standards. Flood insurance policy holders in special flood hazard areas might be able to get up to \$30,000 under the Increased Cost of Compliance (ICC) coverage in their flood insurance policy to assist in bringing their home into compliance with codes and standards. Talk with your insurance agent about how the ICC works.

SRIA Service. Flood maps and flood protection references can be found at the Santa Rosa Island Authority on Pensacola Beach, or in the Pensacola public library. To



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determine what your lease property floodplain elevation is you may call us at 850-932-2257 or come by the Santa Rosa Island Authority office located at 1 Via de Luna on Pensacola Beach. or. To find out what your storm surge area is, please visit www.sria-fla.com or www.bereadyescambia.com.