

Protecting Your Property

You don't have to be damaged by a flood. There are things you can do to prevent or minimize damage to your building and its contents and reduce the cost of your flood insurance policy. Visit moneygeek.com site for some emergency preparedness information.

There is a direct relation between the level of flooding and the cost of flood insurance in any given area. You can lower your flood insurance premiums by properly protecting your property. [This PDF](#) shows the kind of money you could save. Contact Developmental Services at 850.932.2257, we can visit your building and suggest ways to possibly reduce potential damage and flood insurance premiums. Or stop by the Santa Rosa Island Authority administration office, 1 Via de Luna. Flood protection measures are dependent on the depth of flooding and the type of foundation.

- Contact Developmental Services at 850.932.2257 for information on the depth of flooding at your property. Or stop by the Santa Rosa Island Authority administration office, 1 Via de Luna.
- Review foundation types on the [University of New Orleans'](#) flood site and also see 'FEMA's Selecting Appropriate Mitigation Measures for Flood Prone Structures' at the bottom of this page.
- Note that because all of Pensacola Beach is treated as a coastal high hazard area, all elevation projects must be on engineered pilings.

Is there any financial assistance for protecting a building from flooding?

- See [FEMA's mitigation grants page](#) for summaries of financial assistance programs.
- If you have a flood insurance policy and you are substantially damaged by flood-waters, you can qualify for an additional claim payment to help cover the cost of elevating. This is called [Increased Cost of Compliance](#).
- Contact Developmental Services at 850.932.2257 for information on state and federal grants and the qualification requirements.

More references on protecting your property can be found in:

- Louisiana State University's [Rising Above the Floods](#), [Storm Damage Cleanup](#), and [After Gutting a Flooded Home](#).
- FEMA's [The Homeowner's Guide to Retrofitting](#).
- FEMA's [Selecting Appropriate Mitigation Measures for Flood Prone Structures](#).
- [Answers to questions about National Flood Insurance](#)