

FLOOD FACTS

- Sandbagging 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 building permit according to Chapter 152 of the Code of Ordinances. If you suspect that illegal floodplain development is occurring, call the Port St. Lucie Planning and Zoning Department at (772) 871-5212.

Also, in accordance with NFIP standards, the Port St. Lucie Building Code requires that if the cost of any reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50 percent of the building's market value, such work is considered a substantial improvement (Chapter 152). 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.

Substantial 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 percent of the assessed tax value of the structure as listed by the St. Lucie County Tax Collector's Office 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.

Drainage System Maintenance

A community can lose a portion of its drainage system carrying (or storage) capacity due to dumping, soil erosion/sedimentation or loose debris, 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 stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity.

If you experience any localized drainage problems, including illegal stream dumping, please notify the city's Public Works Department at (772) 871-5100 so that the problem can be corrected.

Natural and Beneficial Functions of the Floodplain

These benefits take many forms:

- **Natural flood and erosion control**
Provides flood storage and conveyance, reduces flood velocity, and controls erosion of beach-front structures
- **Water Quality:**
Filters nutrients and impurities from runoff
- **Ground water recharge**
Reduces frequency and duration of surface flow.
- **Biological resources**
Supports high rate of plant growth, provides breeding and feeding grounds and enhances water fowl habitat.
- **Societal resources**
Provides open space and aesthetic pleasures, and in areas of scientific study, provides opportunities for environmental research.



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The Local Flood Hazard

Flooding is caused by heavy rainfall that occurs in short periods of time, which is common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompany coastal storms, tropical storms and hurricanes.

Just in the past decade, damaging floods have impacted Port St. Lucie:

- Sept. 14–17, 2001 (Tropical Storm Gabrielle)
- Aug. 3–Sept. 14, 2004 (Hurricanes Charley, Frances, Ivan and Jeanne)
- Oct. 24, 2005 (Hurricane Wilma)
- Aug. 20, 2008 (Tropical Storm Fay)

The Flood Warning System

Residents should be aware that Port St. Lucie is linked to the St. Lucie County Emergency Operations Center. St. Lucie County has an Emergency Management Plan that includes a number of warning systems, outlined below, which provide citizens with up to the minute information on impending storms or flood threats.

St. Lucie County Emergency Operations Center (EOC)

The St. Lucie County EOC works with Port St. Lucie, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advises the community accordingly. To contact the EOC, call (772) 462-8100, or go to www.stlucieco.gov/eoc.

St. Lucie County Emergency Management Plan

When a storm or flood threatens to impact the county, the EOC is activated. The county has its own weather reporting programs that provide EOC staff with detailed and site-specific information regarding storm conditions and potential impacts. EOC workers issue updates, warnings and evacuation notes as needed over cable television and alert radios.

The following stations serve our area:

- NOAA Weather Radio (Frequency 162.425 MHz out of Melbourne)
- Weather radio, police scanner, tunable VHF radio
- Any AM/FM band radio receiver
- TV Channels 5, 12, 25 and 29 West Palm Beach
- WAVV-FM 92.7
- WQOL-FM 103.7
- WGYL-FM 93.7
- WAVV-FM 92.7
- WPSL-AM 1590
- WIRA-AM 1400
- WJNX-AM 1330
- WQCS-FM 88.9

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 must 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. Do not drive around road barriers: the road or bridges further down the road may be washed out.

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 FPL at (800) 401-6199 or the St. Lucie 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 that 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. Port St. Lucie has participated in the NFIP since 1981.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is 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 in Port St. Lucie.

Building Coverage	
Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-residential	\$500,000
Small Business	\$500,000
Contents Coverage	
Residential	\$100,000
Non-residential	\$500,000
Small Business	\$500,000

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 older 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 flood walls or berms to keep water away from the property, and retrofitting structures to make them flood proof. Retrofitting is a different approach from the others because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.

There are several common approaches to retrofitting:

- Elevation of the structure above flood protection levels
- Construction of barriers (flood walls, berms)
- Dry flood proofing. (Water tight floor and wall systems)
- Wet flood proofing. (Permits entry and passage of flood waters)

In the event of pending flood threats it is always advisable to take the following emergency actions: