



**Jackson County
Community
Development**

Special Flood Hazard Areas

**Floods can
happen
anywhere it
rains. . .**

**For More Information:
850-482-9637**



[http://www.jacksoncountyfl.gov/services/
community-development/planning-division/](http://www.jacksoncountyfl.gov/services/community-development/planning-division/)

Build Responsibly

Always check with Jackson County Community Development Department before you build or alter your property in any way. All development, not just construction of buildings requires a local permit. Illegal development can obstruct the floodplain and create an unsafe situation. For more information about the requirements and to report illegal development, call the *Community Development Department at 850-482-9637.*

If your home or business is located in a flooding high hazard area, and experiences damage due to flooding, contact the Jackson County *Building Services Department at 850-482-9802* prior to making any alterations or improvements to your building.

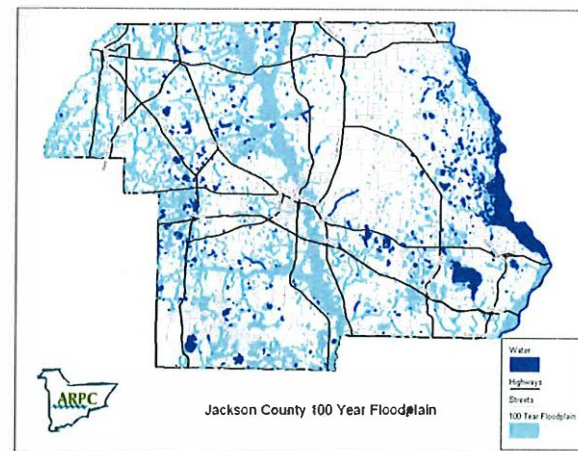
Retrofitting can be an affordable way to protect your building from flood damage. This involves modifications to the building so that floodwaters do not enter or reach damageable portions. Measures may include elevating, constructing barriers, or flood-proofing all or parts of your building.

Drainage System Maintenance

Do not dump anything into waterways or drainage ditches. Doing so could cause unexpected flooding during normal rainstorms. Debris in ditches and streams obstructs the flow of water which can cause overflow into roads and yards. Partial or complete filling of ditches can reduce the flood flow capacity. *If your property is near a waterway or drainage ditch, please do your part and keep the banks clear of brush and debris.*

Know your flood hazards

The most frequent areas of flooding in Jackson County are along rivers and streams that rise due to heavy or extended rainfalls. Less common but no less damaging floods may occur in low-lying areas or naturally-occurring rainwater collections areas. You should be aware that localized flooding can occur where storm drains or channels become temporarily blocked due to debris as well as water flow during heavy rainfall events.



<http://www.jacksoncountyfl.gov/services/emergency-management/>

AccuWeather.com

FloodSmart.gov
The official site of the NFIP

FEMA

Florida SERT
Florida State Emergency Response Team



Jackson County Community
Development
4979-B Healthy Way,
Marianna, FL 32446

Phone: 850-482-9637
Fax: 850-482-9846
Email: barnesa@jacksoncountyfl.gov

Protect yourself and others from the hazards of flooding

-Know the difference between a **FLOOD WATCH** and a **FLOOD WARNING**. A watch means flooding is possible. A warning means flooding is occurring or will occur soon.

-Do not walk through moving water. As little as 6 inches of moving water can make you fall!

-Do not drive into flooded areas. About 400 people drown in their car annually. "Turn around, don't drown!"

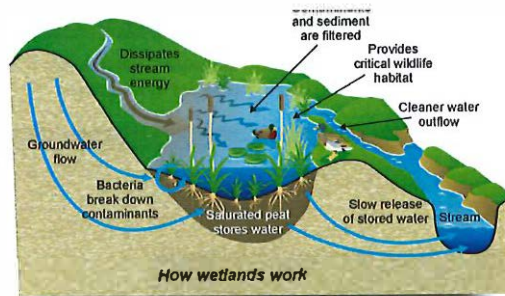
-Do not touch electrical equipment if you are wet or standing in water.

-Listen for news reports to learn whether your 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.

-Stay away from downed power lines, and report them to your power company.

-Return home only when you are told it is safe.



Protect Natural Floodplain Functions

Floodplains are areas adjacent to rivers, ponds, lakes, and oceans that are periodically flooded. Floodplains are hydrologically important, environmentally sensitive, and ecologically productive areas that perform many natural functions.

The areas located within or near a floodplain are an important asset and provide a wide range of benefits to the human and natural systems. Water quality is improved through the wetlands ability to filter nutrients and impurities from runoff and process organic wastes. These areas provide breeding and feeding grounds for fish and wildlife, create and enhance waterfowl habitat, support a high rate of plant growth, and maintain biodiversity and the integrity of the ecosystem. Flood plains provide green space for protection of streams from development and the forces of erosion.

Riverine systems such as the Chipola, Chattahoochee, and Apalachicola Rivers as well as the many creeks of the county are subject to periodic flooding due to excessive rainfall. Development is heavily regulated in these areas.

Jackson County is a beautiful place in which to live and our floodplain areas provide cultural, educational, recreational, and scenic value to our citizens and visitors.

Protect your property from flood hazards

Every year flooding causes more property damage in the United States than any other type of natural disaster. Recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible.

In the event of hurricane or flood threats it is advisable to take the following emergency actions: *Bring outdoor belongings inside the house*, elevate furniture above flood protection levels, and *secure your home before leaving by locking doors and windows*. Use sandbags to prevent flood waters from reaching your home. Board up windows or close storm shutters.



Publications on protecting your property are available on the website at the **National Flood Insurance Program (NFIP)** or at many County offices including ours. Contact us for information on how to obtain additional information at (850)482-9637.



Insure your property against flood hazards

Any property with a federally backed mortgage must be protected with a flood insurance policy from the **National Flood Insurance Program (NFIP)** if you are in a **Special Flood Hazard Area (SFHA)**. Private mortgage companies may require flood insurance for properties in hazard areas.

The **NFIP** provides affordable flood insurance to people who live in areas with the greatest risk of flooding called the **SFHA**. Property owners who hold a federally backed mortgage must purchase flood insurance if the property is located within a **SFHA**.

Standard homeowner's insurance policies do not cover flood damage. There is a 30-day waiting period before the **NFIP** coverage takes effect. Find a local insurance agent that writes flood insurance in your area at www.floodsmart.gov or by calling (877) 336-2627 for information.

The cost of your flood insurance policy depends on the flood zone, elevation, and age of your home. Questions concerning flood zone locations should be directed to the Community Development Department at (850)482-9637. A preferred risk policy is available to homeowners in Zone X (the lowest risk area). Renters living a flood prone area may purchase insurance for their possessions.

JUST BECAUSE YOUR HOME HAS NOT FLOODED IN THE PAST DOES NOT MEAN THAT YOU ARE SAFE FROM FLOODING!

