

ARE YOU FLOOD SMART



Know Your Flood Hazard

While you may have never experienced flooding in your lifetime, it can happen anytime at only a moment's notice, even in areas that are not normally subject to flooding. To determine if you live in a area of flooding or to find out what flood zone your property is located in, call the Planning and Zoning Department at 850-243-3566 ext.16, stop in at our office located at 195 N. Christobal Road, Mary Esther, FL 32569, or visit cityofmaryesther.com and select the floodplain management tab.

Flood Insurance

Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHA). Even if you are not located within a SFHA, you can still obtain a low-cost Preferred Risk Policy. Many regular home insurance policies do not cover flood damage. Get protected now. Contact your property insurance agent to see if a flood insurance policy would help you.

Flood Safety

Did you know that as little as 6 inches of water can cause your vehicle to stall or lose control? Or that as little as a foot of water can actually cause your vehicle to float off of the roadway. When you see an area that is experiencing flooding, turn around, don't drown! A roadway may be washed out under the flood waters and you may not be able to see the wash out, thinking that it is safe to cross or continue or when it is not.

Property Protection

Did you know that even though you may not be in a flood zone, your property may still experience flooding during heavier than normal rain events? You can reduce the risk of damage to your property by elevating utilities and keeping debris and trash out of nearby streams and ditches so that they can properly flow. Talk to the Planning and Zoning Department about protecting your house and property.

Development, Construction & Building Responsibly

Before building, a permit is required from the Planning and Zoning Department. This may include new construction, repairing substantially damaged buildings, altering or filling the landscape and many other types of construction activities. The City has many building codes such as a 7 ½ foot side building setback and 20 feet rear building setback to allow for drainage and help keep adjacent homes from adverse flooding. Know the regulations or call the Planning and Zoning Department for questions and assistance.

Protecting Natural Floodplain Functions

Floodplain areas that are relatively undisturbed or remain as open space provide a wide range of benefits to both human and natural systems. The majority of the City's storm water drains south where it ends up in the Santa Rosa Sound. The areas in the City where flood zones are present are also mainly along the coastal areas of the Santa Rosa Sound. When oils, fuels and chemicals are dumped or discharged into the storm water system, over fertilization of lawns, and construction site storm water best management practices aren't followed, the floodplain areas are at a high risk of being damaged. Please don't dump but instead, work together to preserve these natural areas and maintain the benefits they offer. Stream dumping regulations can be found in Article 11 of the City's Land Development Code.