



**St. Johns County
Floodplain Management**

Floodplain Information Session Q&A

St. Johns County Board of Realtors

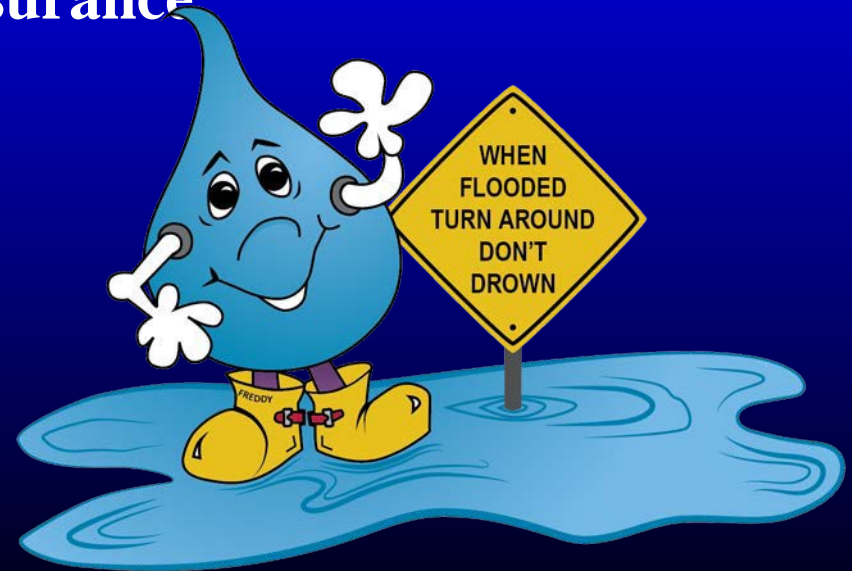
St. Johns County Floodplain Management

Patrick Doty – Floodplain Manager, St. Johns County

October 12, 2018

Floodplain Information Session

- Patrick Doty – Floodplain Manager – St. Johns County
- Basic Information
- St. Johns County has over 122,000 acres of flood zones
- Know your zone!
- This could affect your need for Flood Insurance
- An opportunity for you to get answers!



Do You Need Flood Insurance?

- Homeowners and renters insurance does not typically cover flood damage.
- More than 20 percent of flood claims come from properties outside high-risk flood zones.
- Flood insurance can pay regardless of whether or not there is a Presidential Disaster Declaration.
- Flooding is the most common natural disaster in the United States, affecting every state.

FloodSmart.gov

An Excellent
tool for
Homeowners
and Realtors
alike.



How to buy or renew flood insurance

Looking to protect your home or business? You can buy flood insurance through your insurance agent.



Why you need flood insurance

Floods are the nation's most common natural disaster. Flood damage is rarely covered under your homeowners or renters policy.



Understand your risk

What do flood maps mean for you? Look up your address in the FEMA [Flood Map Service Center](#) and then use interactive tools to learn more about your risk.



How to reduce your cost

Many factors play a role in flood risk and damage protection and can reduce the cost of your policy.

FEMA Map Service Center



Navigation

Search

Languages

[MSC Home](#)

[MSC Search by Address](#)

[MSC Search All Products](#)

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map?

Enter an address, a place, or longitude/latitude coordinates:

Search

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



Community Rating System

- **A program that, through higher floodplain management standards, provides a discounts to flood insurance policies within the special flood hazard areas (i.e., flood zones).**
- **St. Johns County = Class 5, or a 25% discount on Flood Insurance**
- **Support floodplain management efforts in your community to help save more on flood insurance.**

Flood Zones

Flood Zone	Description
A	The 100-year or base floodplain. There are no base flood elevation (BFE) established.
Zone AE	The base floodplain where base flood elevations are provided.
Zone AO/AH	The base floodplain with sheet flow, ponding, or shallow flooding, Base Flood Depths are provided/ Shallow flooding with base flood elevations provided.
Zone VE	The coastal area subject to a velocity hazard (wave action) where BFE's are provided on the firm.
Zone X/X-shaded	An area of minimal flood hazard/an area of moderate flood hazard.

FEMA FIRM Updates

- **Portions of St. Johns County (including St. Augustine & St. Augustine Beach) have new Flood Insurance Rate Maps (FIRMs)**
- **St. Johns County FIRM Map Viewer**
 - [FIRM update viewer](#)
 - [Mac Friendly Version](#)

Hurricane Preparedness

- **Have a plan, storms can develop quickly!**
- **June 1- November 30**
- **Pick up a local copy of you Hurricane preparedness guide!**
 - [EOC Prep list](#)
 - [Hurricane Checklist](#)

State Elevation Certificate Database

After January 1, 2017, the state requires elevation certificates be submitted to them

- *<https://maps.floridadisaster.org/ec>*

Contact info

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- **Buddy Schauland – St. Augustine – rschauland@citystaug.com**
- **Kelly Wilson – St. Johns County EOC – 824-5550**

Questions?

- Please ask any questions you might have regarding your flood risk or related floodplain/hurricane questions.
- Your Flood zone may have changed!
- Know your risk!

