



St. Johns County
Floodplain Management

Floodplain Information Session Q&A

St. Johns County Board of Realtors

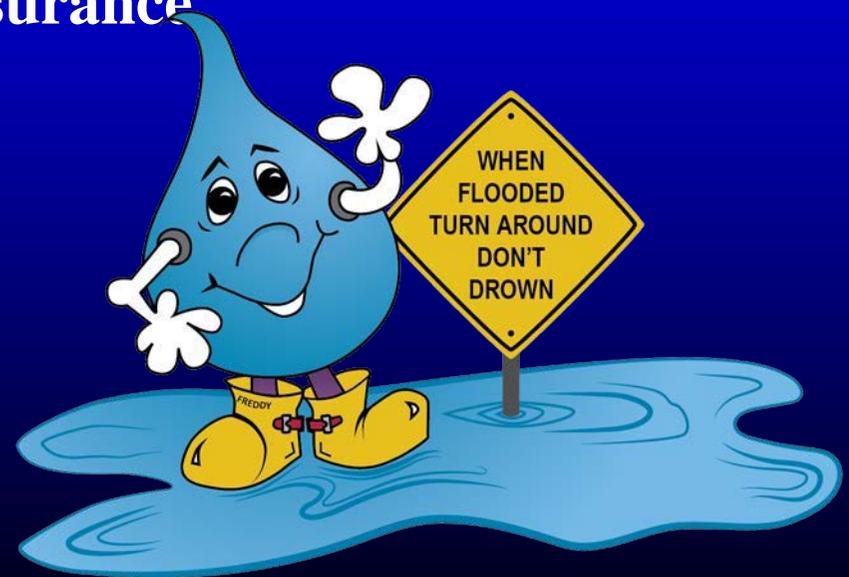
St. Johns County Floodplain Management

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.



[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.



[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.



[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

- **Patrick Doty – 209-0667 – pdoty@sjcfl.us**
- **Brian Law - St. Augustine Beach – blaw@cityofsab.com**
- **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!**

