

# CITY OF PARKER FLOOD FACTS

## Important information for residents and property owners regarding the risk of floods:

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Effective December 15, 1993, National Flood Insurance Program policies issued or renewed for properties in the special Flood Hazard Areas of Parker receive a premium discount. This discount is the result of the city's participation in the National Flood Insurance Program's Community Rating System. The city has achieved this improved rating through activities such as maintenance of drainage facilities, regulation of storm water discharge, and implementation of the Community Outreach Program.

### ASSISTANCE IS AVAILABLE

One of the reasons Parker is recognized for its good flood plain management policies is that the city provides public information regarding flood hazards, flood insurance, and flood protection and mitigation measures designed to correct existing deficiencies in flood-prone construction.

### FLOOD SAFETY MEASURES

City of Parker residents can protect themselves from the flood hazard in our city by taking measures to ensure the safety of life and property before, during, and after a flood occurs. Safety precautions that can minimize the potential losses in such events include:

#### BEFORE THE STORM

Know Bay County's flood warning procedures. Many of these procedures are outlined in this brochure. Plan your evacuation in advance. Know when, where, and how you are going to evacuate prior to a storm. Bay County has posted all primary evacuation routes. Evacuation times for Parker could take hours. Because some of the city's evacuation routes are prone to flooding early in a storm, the time required to evacuate may be longer.

Your evacuation plan should provide for your pets, your personal hurricane supplies (food, medicine, etc.), cash and insurance considerations. If you evacuate, take proper identification and important personal papers and documents along with you. If you live in an area that is particularly vulnerable to flooding, you may want to keep plywood, plastic sheeting, lumber, and other materials in stock to help prepare your property for the storm and to aid in emergency repairs afterwards.

### FLOOD PLAIN MANAGEMENT

In their undisturbed and natural state, the city's wetlands provide many beneficial functions and resources, including flood plain management, wildlife habitat, and recreational opportunities. Since 1993, the city has been working toward the preservation and restoration of the wetlands system to protect these functions and resources for future generations.

The City has adopted storm water management regulations requiring storm water management plans for new construction. These plans will be able to reduce peaks and duration of flooding, provide additional flood storage when needed, and improve and maintain surface and ground water quality. These plans will also have environmental benefits by restoring and enhancing wildlife habitat, and maintaining the diversity and integrity of this unique wetlands system.

### DRAINAGE SYSTEM MAINTENANCE

Over time the city has improved and maintained a storm water management system in the city that has reduced the road and yard flooding during the rainy season. Every year the city performs inspections and maintenance of the drainage ditches, catch basins, and culverts that comprise the storm water drainage system in the city. All facets of the city's drainage system are inspected and maintained at least twice a year to ensure this system will function when heavy rains occur.

### FLOOD REFERENCE LIBRARY

The Parker Public Library has flood protection reference material to share with the general public. Reference material includes Flood Insurance Rate Maps, State and Federal publications covering a variety of subjects, and a list of agencies and individuals to contact for more information. Residents are urged to take advantage of this flood information resource.

Publications and assistance in property protection are available from City Hall, located at 1001 W. Park St., Parker, FL 32404 or by calling 871-4104.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a waiting period before a flood insurance policy takes effect, so don't wait until a storm threatens before securing the flood insurance you need.

### ARE YOU INSURED?

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. The City of Parker has participated in the NFIP since 1986.

Flood insurance is required for properties in the Special Flood Hazard Area within the City of Parker for any federally backed mortgage. The amounts of flood insurance that are available through the NFIP as of January 1, 1998 are as follows:

#### BUILDING TYPE AVAILABLE

|                       |              |
|-----------------------|--------------|
| Single Family         | \$250,000.00 |
| All other Residential | \$250,000.00 |
| Non Residential       | \$500,000.00 |

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|                |              |
|----------------|--------------|
| Residential    | \$100,000.00 |
| Nonresidential | \$500,000.00 |

#### FLOOD WARNING SYSTEM

The Bay County Emergency Operations Center (EOC) works with the City, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. Potential flood alerts are issued over the local radio Emergency Broadcast System (EBS) stations. Areas affected by the potential storm surge will be identified in the broadcast and advised on evacuation. For a listing of evacuation centers or other information on flood warning, write to: Bay County Emergency Services, 644 Mulberry Ave., Panama City, FL 32402, phone 784-4030.

#### FLOOD THREAT

Flooding in Parker is caused by heavy rainfall that occurs in short periods of time, as it is common during summer thunderstorms, and by tidal surges that accompany tropical storms and hurricanes. Hurricane tidal surges are the City's greatest threat, and can cause flooding up to 24 hours before the "eye" of the storm reaches the coast. The table below indicates storm surge levels for various categories of hurricanes.

| CATEGORY | WIND SPEED  | STORM SURGE |
|----------|-------------|-------------|
| 1        | 74-95 MPH   | 4-5 Ft.     |
| 2        | 96-110 MPH  | 6-8 Ft.     |
| 3        | 111-130 MPH | 9-12 Ft.    |
| 4        | 131-155 MPH | 13-18 Ft.   |
| 5        | 156 + MPH   | 19 + Ft.    |

Because of the city's low land elevations and proximity to the Gulf of Mexico, the flood threat is significant. Due to this threat, the Federal Emergency Management Agency (FEMA) has identified portions of the city as a Special Flood Hazard Areas on the Flood Insurance Rate Maps.

These maps establish base flood elevations for development within these areas with the lowest permitted habitable flood levels ranging from 5 to 10 feet above sea level. The potential for flood losses in Parker always exists when tropical storms and hurricanes hit the area. Some storms, such as Hurricane Opal in October 1995, produced coastal flooding that resulted in significant property damage. Residents need to respect this hazard and be prepared to deal with it accordingly.

#### PREPARATION FOR EVACUATION

Keep a battery powered radio tuned in to local stations, and if an evacuation order is given, comply with it. Even if the evacuation order turns out to be unnecessary, leaving the area is better than risking the potential loss of life by staying.

Bay County Emergency Services provides evacuation assistance at the time of evacuation to those requiring special assistance that are enrolled in their Registration Program. If you are physically impaired or require special assistance to evacuate, write to Bay County Emergency Services, 644 Mulberry Ave., Panama City, FL 32402, requesting placement in the Registration Program. This program puts you in the 911 database as an individual needing evacuation assistance. Don't wait for a storm to strike. Write or call as soon as possible requesting placement into the program and an application will be sent to you. Requests must be made by the individual requiring assistance.

When preparing your home prior to evacuation, it is advisable to turn off all the electricity, with the possible exception of the power to your refrigerator. Also, fill your tubs, sinks, and any available containers with water, in case fresh water is not available after the storm. Shut off your water main to prevent any contaminated water from backing up into your house. If possible, board up your windows to protect them from flying debris. Move as many valuables as possible to upper floors or higher elevations. Elevate furniture if possible.

Permanent property protection measures such as structural elevation and flood proofing are non-emergency improvements designed to minimize potential flood damage. Since every structure is unique in its permanent property protection needs, individuals should call the Building Inspection Office 784-4032 for assistance.

#### AFTER THE STORM

The city will be working as quickly as possible after the storm to ensure a speedy and safe return to your homes. Often times more people are injured after a storm due to unsafe buildings, downed power lines, contaminated water, and other unsafe conditions than are injured in the storm itself. Carefully check for structural damage prior to entering a building. Use caution when reentering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.