



City of Parker
 Post Office Box 10619
 Parker, Florida 32404
 Address Service Requested

FLOOD INSURANCE RATE MAPS

The City Clerk's Office and the Bay County Building Department Office are the community's primary source of information regarding Flood Insurance Rate Maps. The City Clerk's Office will review Flood Insurance Rate Maps to determine if a property is in a designated Special Flood Hazard Area. In addition, the Bay County Building Department, can provide flood hazard information. Upon request, the City of Parker will make site visits to address flood and drainage issues. Since most of the waterfronts in Parker are in a Special Flood Hazard Area, it is important to know the base flood elevation of any property and the flood insurance purchase requirements, if applicable. Call, write or visit City Hall, if you have any questions regarding Flood Insurance Rate Maps. Elevation certificates are available at the Bay County Building Department, 784-4032.

PROPERTY PROTECTION

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Throughout the country there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating exposure to flooding.

Retrofitting is a unique approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting:

1. Elevation of the structure above flood protection levels;
2. Construction of barriers (floodwalls, beams, etc.);
3. Dry flood proofing (water tight floor and wall systems);
4. Wet flood proofing (constructing the flood prone areas to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels);

In the event of pending flood threats, it is always advisable to take the following Emergency actions:

1. Sand bag to reduce erosion and scouring;
2. Elevate furniture above flood protection levels;
3. Create flood way openings in non-habitable area such as garage doors;
4. Seal off sewer lines to the dwelling to prevent the back flow of sewer waters.

PERMIT REQUIREMENTS

With Parker's participation in the National Flood Insurance Program (NFIP), the City administers flood management regulations and measures designed to minimize the potential of flood losses in the city. Any development in Parker requires a permit from the Planning & Building Department. Through this process, the city seeks to ensure development is taking place according to flood regulations. Regulations include required elevations of living floor areas, flood proofing of certain construction, limitations on placement of fill and prohibitions of certain substantial improvements, additions, and reconstruction.

In accordance with NFIP standards, the City of Parker requires that if the cost of any reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, such work is considered a substantial improvement. The existing building is then required to meet the same standards of a new building. For residential structures, these requirements typically mean raising the living area of the building to the base flood elevation.

The City's substantial improvement requirements are enforced through the development and building permitting process. Applicants for remodeling or repair of "nonconforming" structures (i.e. buildings that are not elevated to or above the base flood elevation) are required to submit a cost estimate of the improvement and, if necessary, an appraised value of the existing structure, to determine if the work constitutes a substantial improvement. With these requirements, the city expects that over time more of the older nonconforming structures in the city will be elevated to the base flood elevation, and protected from potential flood damage.

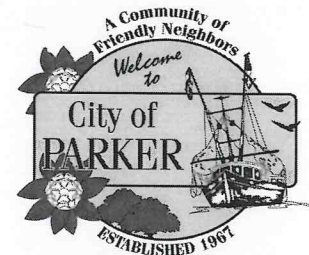
The city's permitting review process may seem cumbersome at times, but is necessary to allow the city to participate in the NFIP, making flood insurance available to any city residents who wish to protect their property from flood damage. Development that occurs without City permits threatens the city's continued participation in the NFIP and the ability for residents to obtain flood insurance. If you see development occurring without permits, protect your rights and contact the city immediately, at 871-4104/871-4996.

If you have any questions concerning information presented in this flyer, please do not hesitate to call

871-4104

Family Disaster Preparedness

**Safety Measures
 Flooding
 Hurricane
 Evacuation
 Insurance**
**Special Flood Hazard Areas of Parker
 Will Receive a Premium Discount of a
 Minimum of 5%**



Mayor
 Brenda Hendricks

Council Members
 Tonya Barrow, George Nepereny, Will Oost, & Bobbie Spikes

City of Parker
 1001 W. Park St.
 Parker, FL 32404
 www.cityofparker.com

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