

FLOOD SAFETY MEASURES

PROTECTING PEOPLE AND PROPERTY FROM HAZARDS

Sanibel residents can protect themselves from the flood hazard on this vulnerable barrier island 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 Sanibel'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. Sanibel has posted all primary evacuation routes with blue and white signs. Evacuation time for Sanibel could be as long as 18 hours. Because some of the City's evacuation routes are prone to flooding early in a storm, the time required may be longer. Your evacuation plan should provide for special needs candidates, pets, your personal hurricane supplies (food, medicine, etc.) 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.

Preparing for Evacuation Keep a battery powered radio tuned into local stations, and if an evacuation order is given, comply with it. Even if the evacuation order turns out to be unnecessary, leaving the Island is better than risking the potential loss of life by staying. When preparing your home prior to evacuation, it is advisable to turn off all the electricity. Remember to empty the contents of 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.

After the Storm The City will be working as quickly as possible after the storm to ensure a speedy and safe return to the Island. Often 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. Do not walk through flowing water. Drowning is the number one cause of flood related deaths. Do not attempt to drive through a flooded road. The depth of water is not always obvious. 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.
DON'T DROWN! TURN AROUND!

SANIBEL'S FLOOD HAZARD

Hurricane tidal surges are Sanibel's greatest flood threat and can cause flooding up to 24 hours before the "eye" of the storm reaches the coast. The table below indicates possible wind speeds and storm surge levels of various categories of hurricanes. The most up to date inundation surge map can be found at: http://www.floridadisaster.org/PublicMapping/Evac/VAC_LEE.pdf

Category	Wind speed	Storm surge
	mph (km/h)	ft (m)
5	≥ 156 (≥ 250)	> 18 (> 5.5)
4	131–155 (210–249)	13–18 (4.0–5.5)
3	111–130 (178–209)	9–12 (2.7–3.7)
2	96–110 (154–177)	6–8 (1.8–2.4)
1	74–95 (119–153)	4–5 (1.2–1.5)

With Sanibel'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 on the Island. There are 18 activities recognized that minimize potential flood damage. Credit points are assigned to each activity. The City's participation in the NFIP reduces the cost of flood insurance by 25%.

For More Information
These are just a few safety measures residents can take to minimize the loss of life and property associated with flooding. Additional information on flood safety measures can be obtained through the Sanibel Emergency Management Plan (SEMP). If you are interested in finding out more about what you can do to help prepare for and recover from a storm, contact the SEMP coordinator, (239) 472-3111.

WHAT YOU NEED TO KNOW ABOUT FLOOD HAZARDS

Assistance is Available
One of the reasons Sanibel is recognized for its good floodplain 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. Note: Some of the information and assistance available to Island residents is outlined below.

Elevation Certificates
Elevation Certificates are electronically available for structures built after the City entered NFIP. <http://www.mysanibel.com/Flood-Information> or contact the Building Dept. at 239-472-4555

Flood Protection and Mitigation
The City's Building Official is available to answer public inquiries regarding floor elevations of existing properties, names of contractors knowledgeable in flood retrofitting techniques, advise on how to select a qualified contractor, review of retrofitting plans, and on-site visits to advise owners of appropriate protection measures. FEMA does offer financial aid programs to mitigate repetitive flood loss properties. The City's Public Works Dept. is also available to answer questions regarding historical flooding problems and the potential flood threat in any given neighborhood (239) 472-6397.

Flood Reference Library
The Sanibel Public Library, 770 Dunlop Rd., provides flood protection reference material to 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.

Hurricane Re-Entry Hangtag ATTN: Residents, property owners, business owners, property managers and essential personnel. Make sure you have the current Hurricane Re-Entry Hangtag. Colors that will be honored are:
Residential: PURPLE
Commercial: TAN
Hurricane Re-entry hangtags are available at the Sanibel Police Dept., Monday-Friday from 8:00 am to 4:00 pm. 800 Dunlop Rd. Sanibel, FL 33957

SANIBEL FLOOD FACTS

Important information for Sanibel residents and property owners regarding your flood hazard, flood insurance, protecting property and people from hazard, building responsibility and protecting natural floodplain functions.

City of Sanibel
800 Dunlop Rd.
Sanibel, FL 33957
239-472-3700
www.mysanibel.com



Did You Know?
Flood risk is based on history, rainfall, tidal-surge data, topography, flood-control measures and building/construction practice. The entire island is considered a *special flood hazard area* by the Federal Emergency Management Agency (FEMA). This means that all property on Sanibel is in a floodplain, and is at risk of flooding.



FLOODPLAIN MANAGEMENT

In their undisturbed and natural state, Sanibel's interior wetland provide many beneficial functions and resources on Sanibel, including floodplain management, wildlife habitat, and recreational opportunities. Due to the Land Acquisition efforts in the Island's Interior Wetlands of the City of Sanibel, US Fish and Wildlife, the State of Florida and Sanibel-Captiva Conservation Foundation (SCCF), the majority of the interior wetlands is in public ownership, and protected for conservation purposes in perpetuity. Public ownership will ensure the continued provision and protection of open space, passive recreational opportunities, wildlife breeding and feeding grounds, and habitat for some of Sanibel's rare and endangered species. Along with land acquisition, the City has completed implementation of the **Surface Water Management Plan**. The City has been able to reduce flood peaks and duration; provide additional flood storage when needed; and improve surface and ground water quality.



PROTECT NATURAL FLOODPLAIN FUNCTIONS

Illicit Discharge

An Illicit Discharge is ANY disposal, emptying, or dumping of any substance other than water into the stormwater drainage system. Pollutants entering the storm system empty into our local canals, wetlands, estuaries, bays and Gulf waters! Chemicals and nutrients become stormwater pollution as they are soaked up by the passing water. The pollutants can lead to algae blooms, resulting in hypoxia and other impacts to fish and wildlife. **Only rain down the drain.**

- **Minimize use of Fertilizers/Herbicides/Pesticides.**
- Don't dump in storm drains.
- Don't litter: keep ditches, swales and canals free of debris.
- Report blocked ditches, culverts, swales and canals to the Public Works Dept. at 239-472-6397.

BUILD RESPONSIBLY

FEMA has identified the entire City as a Special Flood Hazard Area on the Flood Insurance Rate Maps.

The City of Sanibel has adopted the Flood Ordinance to provide regulations to protect lives and property from the impacts of floods and is available online at:

<https://www.municode.com/library/fl/sanibel/codes/>

A permit is required for any type of development including new construction, substantial improvements, placement of fill, paving or excavation. **Always check with the Building Dept. before you build on, alter, regrade or fill on your property.** A permit is needed to ensure that a project is compliant with all regulations. Report illegal building or filling to the Building Dept. at 239-472-4555.

Protecting Your Home With Sanibel'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 on the Island. Any development on Sanibel requires a permit from either the City Planning or Building Department, or both. Through this process, the City ensures development is taking place according to flood regulations. Regulations include required elevations of living floor areas, floodproofing of certain construction, limitations on placement of fill and prohibitions of substantial improvements.

Substantial Improvements The City's substantial improvement requirements are enforced through the development and building permitting process. Applicants for remodeling or repairs of "nonconforming" structures (i.e. buildings, which 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. Nonconforming structures **cannot** be substantially improved unless brought into conformance to base flood elevation. With these requirements, the City ensures that over time more of the older nonconforming structures on the Island will be elevated above the base flood elevation, and protected from potential flood damage from potential flood damage.

Substantial Damage Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred including demolition.

ARE YOU INSURED?

Flood Insurance

Flood Insurance is not covered by normal homeowners insurance. Since all of Sanibel is located in a Special Flood Hazard Area (SFHA), flood insurance is required by law in order to obtain federally secured financing to buy, build, or renovate a structure in the SFHA. There are two types of coverage: structural and contents. Renters can buy contents coverage even if the owner does not insure the structure. To find out more about flood insurance, contact any licensed insurance agent. **Don't wait for the next flood—there is a 30 day waiting period for coverage to take effect.** An existing flood insurance policy can be an asset when selling a property.

How Much Flood Insurance is Available?

Flood Insurance Limits for a Standard Policy Are:

Coverage Type	Coverage Limit
One to four-family structure	\$250,000
One to four-family home contents	\$100,000
Other residential structures	\$500,000
Other residential contents	\$100,000
Business structure	\$500,000
Business contents	\$500,000
Renter contents	\$100,000

Flood Insurance Rate Maps

The Sanibel Building Department is the community's primary source of information regarding Flood Insurance Rate Maps. Since all of Sanibel is 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 (239) 472-4555, write or stop by the Sanibel Building Dept. at City Hall if you have any questions regarding Flood Insurance Rate Maps. You may access FEMA Flood Maps online through the City's website at www.mysanibel.com or **Flood Maps by Address:** <https://msc.fema.gov/portal>



RESOURCES

Additional resources for flood safety are:

National Hurricane Center: Monitoring the storm
www.nhc.noaa.gov

Federal Emergency Management Agency:

www.fema.gov/

Flood Maps by Address:

<https://msc.fema.gov/portal>



General information on flood insurance:

www.FloodSmart.gov

1-888-379-9531

<http://www.storm-ready.com/>



www.redcross.org



FLOOD WARNING SYSTEM



Receive warnings for floods, tornadoes, severe weather, tropical storms, fires, hurricanes, and more through the CODE RED Community Notification System.

Community Notification Enrollment

<https://public.coderedweb.com/CNE/BFB7CC4C6C0A>

CITY OF SANIBEL



To have current City and Emergency information emailed, sign up for NEWS YOU CAN USE!

<http://www.mysanibel.com> under Quick Links.

Sanibel Emergency Management Plan (SEMP) 472-3111
 Building Dept. 239-472-4555
 Public Works Dept. 239-472-6397
 Planning Dept. 239-472-4136