

## KNOW YOUR FLOOD ZONE

The first and most important information to obtain is how likely it is that your home will be flooded. If your property is located within the FEMA floodplain, there is a one percent annual chance your property will be damaged by flooding. While your property may be high enough that it has not flooded recently, it could still flood in the future because not all flood events are the same.

Tallahassee's flooding sources include drainage ditches, streams and lakes, such as East Ditch, Northeast Ditch, West Ditch, Central Drainage Ditch, Alford Arm Tributary, Saint Augustine Branch, Lake Lafayette, Lake Jackson and Lake Munson. Most of the flooding in Tallahassee is caused by rising or flowing water. Other properties located outside the flood zone can flood due to poor site grading, landscaping issues and incorrect construction of driveways.

For more information on the potential for flooding at your home, call the City's Growth Management Department at 850-891-7001, press "4"; visit [Talgov.com](http://Talgov.com); or go to [tlcgis.org/map-gallery](http://tlcgis.org/map-gallery), select FEMA Flood Zone Map and use the search tool to find your address for more information.

## HISTORY

The City of Tallahassee is 25 miles inland from the coast and receives an average of 58.8 inches of rainfall per year. It is one of the rainiest cities in the United States. Tropical weather events, such as hurricanes and tropical storms, are most prevalent from June 1 to November 30. Recent major storms include Tropical Storm Fay (2008), Hurricane Hermine (2016), Hurricane Irma (2017), Hurricane Michael (2018) and Hurricane Helene (2024). The wettest year on record was 1964 with 104 inches of rainfall that year.

## BUILD RESPONSIBLY

Always contact Growth Management before you build on, alter, grade or place fill on your property. A permit may be required to ensure that these activities do not cause flooding issues to other surrounding properties.

If you see building or filling activities occurring without a City permit sign posted, call the Land Use and Environmental Services Division of the Growth Management Department at 850-891-7001, press "4."

## DRAINAGE SYSTEM MAINTENANCE

Several of the City's flood damage mitigation and management efforts depend on your cooperation and assistance. Here are a few ways you can help:

- **Do not dump or throw anything into drainage conveyances** (streams, ditches, inlets) – this is a violation of City code. Even grass clippings and branches can accumulate and obstruct downstream channels or pipes. Drainage conveyances obstructed or restricted with debris and other materials lose their ability to function as designed.
- The City has a Stormwater Conveyance Maintenance Program that will remove obstructions, such as debris, trees and other materials. If you observe an obstruction of a public drainage conveyance, call the City at 850-891-4968.
- If you observe an illicit dumping of debris into drainage conveyances, call the City at 850-891-4968. Call Leon County at 850-606-1300 if you live outside of the city limits.

## SUBSTANTIAL IMPROVEMENT/ DAMAGE REQUIREMENTS

Any "substantially" improved or damaged home must be brought up to meet the NFIP and City's Flood Ordinance requirements. "Substantial" refers to the "50% rule." This rule states that if the cost of the repairs or renovations equals or exceeds 50% of the market value of the structure before the improvement or repair is started, the lowest finished floor elevation must be raised or elevated to at least 2 feet above the Base Flood Elevation (BFE) or flood proofed in A Zones. Also, please note that additional City floodplain requirements may apply.

During an event, you can follow @CityofTLH on X for emergency alerts. Please call the City of Tallahassee Utilities at 850-891-4968 or visit [Talgov.com](http://Talgov.com) to update your contact information for emergency notifications. Other local emergency alerts are available from WCTV, WTXL, the National Weather Service, the American Red Cross and [Talgov.com](http://Talgov.com).



# FLOOD

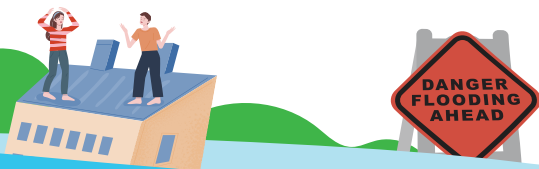
## Prevention & Preparedness



The City of Tallahassee operates and maintains a comprehensive, proactive Stormwater Management program that helps local property owners save on flood insurance premiums. This brochure can help save lives and money.

## PROTECT PEOPLE FROM FLOOD HAZARDS

- **Monitor weather reports** if a severe weather event is forecasted for the Tallahassee area. If the forecast predicts with certainty that a flood will threaten your property, turn off electricity at the breaker and move valuable contents to a safe place. You may have very little advanced warning of a possible flood event, so a detailed checklist prepared in advance will help ensure that you do not forget anything.
- **Do not walk or drive through a flooded area.** Drowning is the number one cause of flood deaths. "Turn around don't drown." Currents can be deceptive: fast moving water 6" deep can knock you off your feet, 12" deep can carry away a small car or SUV, 18" deep can sweep away a larger vehicle. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out, or the water may be deep enough to float your vehicle off the road. Do not walk through flowing water.
- **Electrocution is the number two flood killer, after drowning.** Report downed power lines to City Utilities at 850-891-4968 or the Consolidated Dispatch Agency at 850-606-5800. Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.
- **Be careful and look before you step.** After a flood, the ground and floors may be covered with debris, such as broken glass and nails. Floors and stairs that have been covered with mud can be very slippery. Also, look out for animals. Small animals that have been flooded out of their homes may seek shelter in yours. Watch out for snakes and other animals that may be hiding under debris.
- **Practice safety during floods and stay calm.** Turn off the electricity at the breaker. Some appliances, such as TV sets, keep electrical charges even after they have been unplugged. Do not use appliances or motors that have become wet unless they have been taken apart, cleaned and dried.



## INSURE YOUR PROPERTY

Having a flood insurance policy is extremely beneficial in protecting your property. If you do not have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because Tallahassee participates in the National Flood Insurance Program (NFIP), you may purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even for properties that have been flooded. You can receive flood insurance information by calling NFIP at 1-800-427-4661.

The City of Tallahassee participates in the Community Rating System (CRS) program of the NFIP. The CRS rewards communities that reduce the likelihood of flood damage and create public awareness beyond NFIP requirements. Sending this brochure to our citizens is one such awareness activity. As a result of Stormwater Management's Flood Control Projects and Public Infrastructure Drainage Operations' Maintenance Programs, **Tallahassee citizens and businesses receive a 25 percent discount on flood insurance.** Some property owners have purchased flood insurance because it was required by banks when they obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. The flood events that occur in Tallahassee typically result in more damage to furniture and contents than structures.

If you have flood insurance, check the amount and extent of coverage and make sure you have coverage for the contents. Remember, even if the last flood missed you or you have installed flood proofing devices, the next flood could be worse. There is normally a 30-day waiting period before flood insurance goes into effect, so it is essential to plan ahead.

## PROTECT YOUR PROPERTY FROM FLOOD HAZARD

Elevate your electrical panel boxes, heat pumps, washers, dryers and water heaters or relocate to areas less likely to flood. It is a good idea to keep materials around the house like sandbags, plywood, lumber and plastic sheeting. These items can help minimize the damage caused by flood waters and by hurricane force winds. Personnel from the City's Stormwater Management and Drainage Operations & Maintenance can make site visits upon request to assist property owners with flooding, drainage and storm drain problems to address any site-specific flooding concerns within the Tallahassee city limits. There is also a low-interest loan program available through Stormwater Management, which provides the services of a professional engineer to evaluate your property and construction plans to address your flooding issues.

To protect our natural environment, we should all do our part to help keep the floodplain and floodplain waters free of pollutants by minimizing the use of fertilizer and properly disposing of household hazardous waste such as oil, paint, anti-freeze and pesticides.

Our natural floodplains reduce damage by allowing flood waters to spread out over large areas like Black Swamp or the Koger Center wetlands. This facilitates absorption into the ground, reduces flow rates and serves as flood storage to reduce downstream flooding.

## KNOW YOUR FLOOD HAZARD

To determine if your property is located in a floodplain, flood maps and flood protection references are available at [fema.gov](http://fema.gov), the reference section of the Leon County Public Library and the City's Growth Management Department at 435 N. Macomb St. City staff can provide information such as FIRM Base Flood Elevations (BFE), type of flood zone, flood depths, wetlands information, special rules for building in a floodplain, some flood insurance guidance, and copies of elevation certificates on file as applicable.

Flood protection assistance in the form of site visits, list of contractors to assist, the on-site loan program and educational outreach programs are available from Stormwater Management. In addition, the federally funded Flood Mitigation Assistance Program (FMAP) provides grants to eligible projects. Information is available at [fema.gov/flood-mitigation-assistance-program](http://fema.gov/flood-mitigation-assistance-program).

## THE FLOOD WARNING SYSTEM

The City of Tallahassee maintains an active Emergency Management Plan and monitors flash flood warnings from the National Weather Service, Weather.gov. When warnings are received, the Emergency Alert System (EAS) disseminates the information to all radio and television stations in Tallahassee. The EAS designated radio stations for long-term emergency events (in case other stations are off the air) are WTNT-94.9 FM and WFSU-88.9 FM. Be sure to turn on your radio and/or television when severe weather threatens.

## FLOOD PROOFING

Be informed on flood proofing, flood insurance and flood safety. There are several methods by which you can flood proof your property. Some of these methods may require the guidance of a professional engineer. Additional information is available online at [fema.gov](http://fema.gov) under "Flood Proofing."