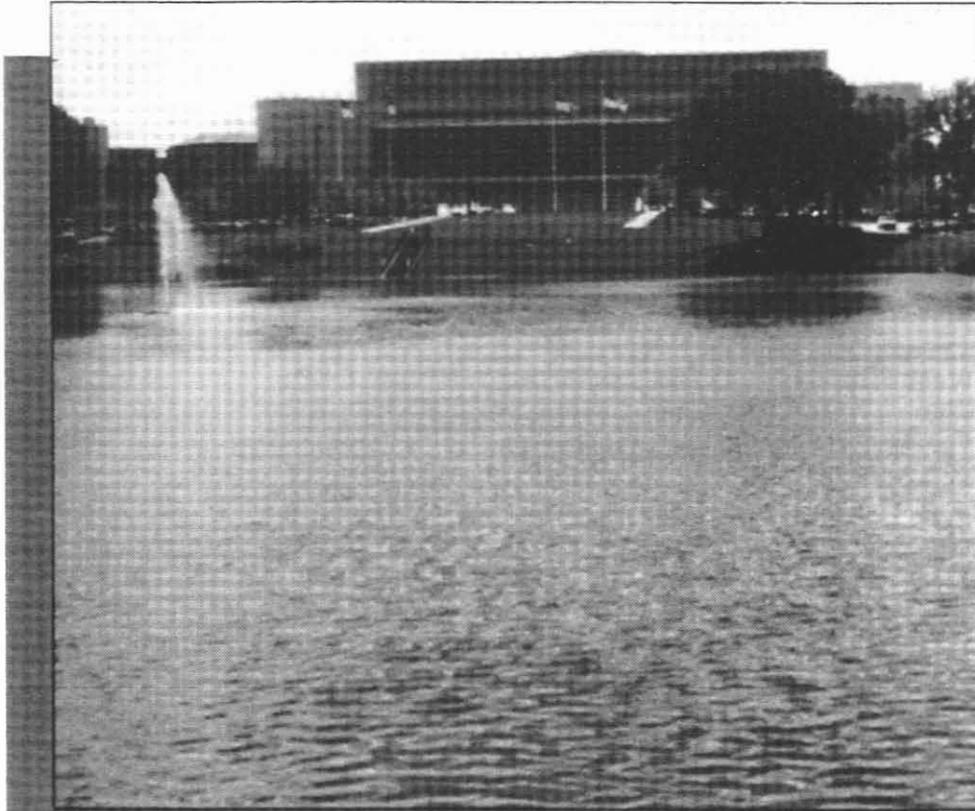


Florida

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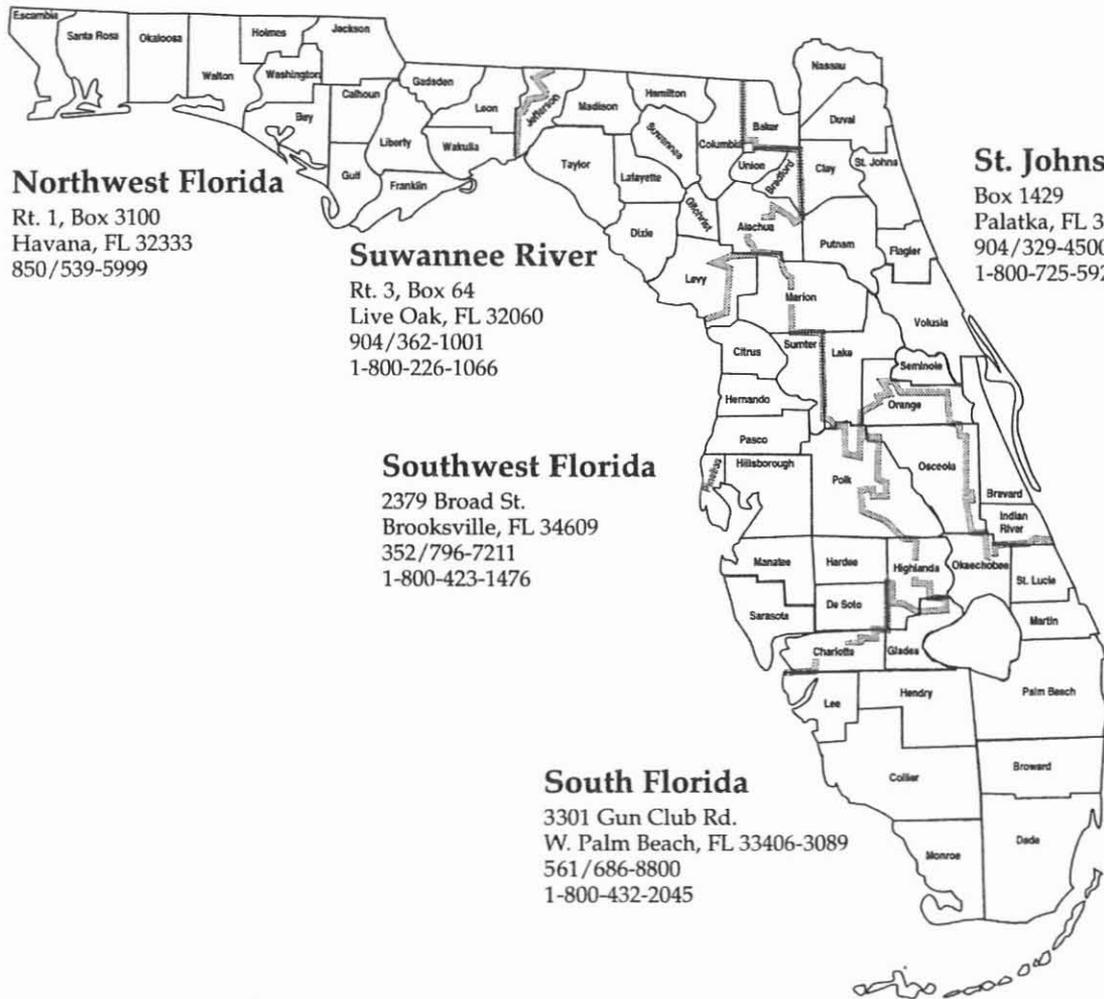


E N V I R O N M E N T

STORMWATER MANAGEMENT

*Florida Department of
Environmental Protection*

Water Management Districts



Northwest Florida

Rt. 1, Box 3100
Havana, FL 32333
850/539-5999

Suwannee River

Rt. 3, Box 64
Live Oak, FL 32060
904/362-1001
1-800-226-1066

Southwest Florida

2379 Broad St.
Brooksville, FL 34609
352/796-7211
1-800-423-1476

St. Johns River

Box 1429
Palatka, FL 32708-1429
904/329-4500
1-800-725-5922

South Florida

3301 Gun Club Rd.
W. Palm Beach, FL 33406-3089
561/686-8800
1-800-432-2045

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Prologue

Imagine for a moment . . .

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The land was empty: a vast level prairie; mostly grass, but dotted here and there by hardwood hammocks — dark islands in a sea of green. A glowering black thunderhead hung over the horizon to the east. Thunder growled in the distance.

There was no wind. Everything was still — except for a red-shouldered hawk soaring high overhead. It complained with a high-pitched scream, then swooped toward the protection of the nearest hammock. The hawk knew what was coming, and it interfered with its hunt.

The cloud grew until it covered the sky and swallowed the sun. Murky darkness covered the prairie.

At the edge of the hammock, a mockingbird defended its territory with a song. Nearby, its mate listened from the nest where she guarded their eggs. Below, in a shallow pond at the center of the hammock, a great blue heron stalked, picking its way stiffly through the water lilies, searching for its lunch — a small fish, or a frog. It didn't care which.

The first huge drop of rain fell, then another, then more. A bolt of lightening split the air, fol-

lowed moments later by a clap of thunder and a stiff breeze; the prairie grass seemed to sway under the noise.

The hawk fluffed its feathers, and hunched its wings. The mockingbird trilled once, defiantly, then darted into cover near its mate. In the pond, the heron seemed to freeze in place, one leg half lifted from the water.

An impenetrable wall of rain swept toward the hammock.

After a few moments of violence — lightening and thunder, wind that whipped at the trees, and rain so heavy it flattened the prairie grass and seemed to submerge the water lilies in the pond — it was over.

The hawk shook once and with another scream launched itself into the air, while the mockingbird fluffed its feathers, then tried out a few tentative notes from its hiding place deep in the hammock. And below, the heron took another step, its eyes fixed on the water underneath the lily pads.



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Traffic at the intersection backed up in every direction — four lanes of hot, impatient drivers. There was no shade, and no wind, but somewhere, thunder growled.

Tall buildings blocked the horizon, but everyone knew a storm was brewing.

Pedestrians cast anxious looks into the sky and hurried their steps. Drivers closest to the traffic lights glared; would they ever change? Those farther away, drummed impatient fingers on hot steering wheels.

Thunder rumbled again; a black thunderhead appeared over the lowest of the tall buildings. A faint breeze sent a loose hamburger wrapper skittering along the street—the only thing that moved in the tied up traffic.

The light turned gray as the clouds boiled higher — looming now over the tops of the highest buildings, and covering the sun. A breath of cool air blew into the open windows of cars without air conditioning.

The first huge drop of rain fell on a windshield, then another, then more. Open windows rolled shut. A bolt of lightning split the air. Seconds later, a deafening roll of thunder echoed off the buildings.

The few drops turned into a deluge. Wind rocked the cars—which finally had begun to move — only to stop again as rain overwhelmed windshield wipers.

Water cascaded from the buildings, pounded the sidewalk — bare now of pedestrians — and poured into curb drains, then into the overgrown ditch in the roadway median, joining the sheet of water flowing off the street. The ditch filled. It overflowed its banks, and ran onto the road — which became a brown river.

After a few moments, the storm passed, moving on ahead — where it still poured onto roofs, sidewalks, and roads, and still filled the ditch . . . which still overflowed into the clogged intersection.

More than automobiles filled the intersection now. Stormwater from the overloaded ditch flowed through it. Several cars were stalled, hood deep, in its center.

The sun appeared from behind the swiftly passing cloud.

Traffic at the intersection was backed up in every direction — four lanes of hot, impatient drivers. There was no shade, and no wind, but somewhere, thunder growled.

The Problem

It goes without saying that it rains in Florida. It rains a lot.

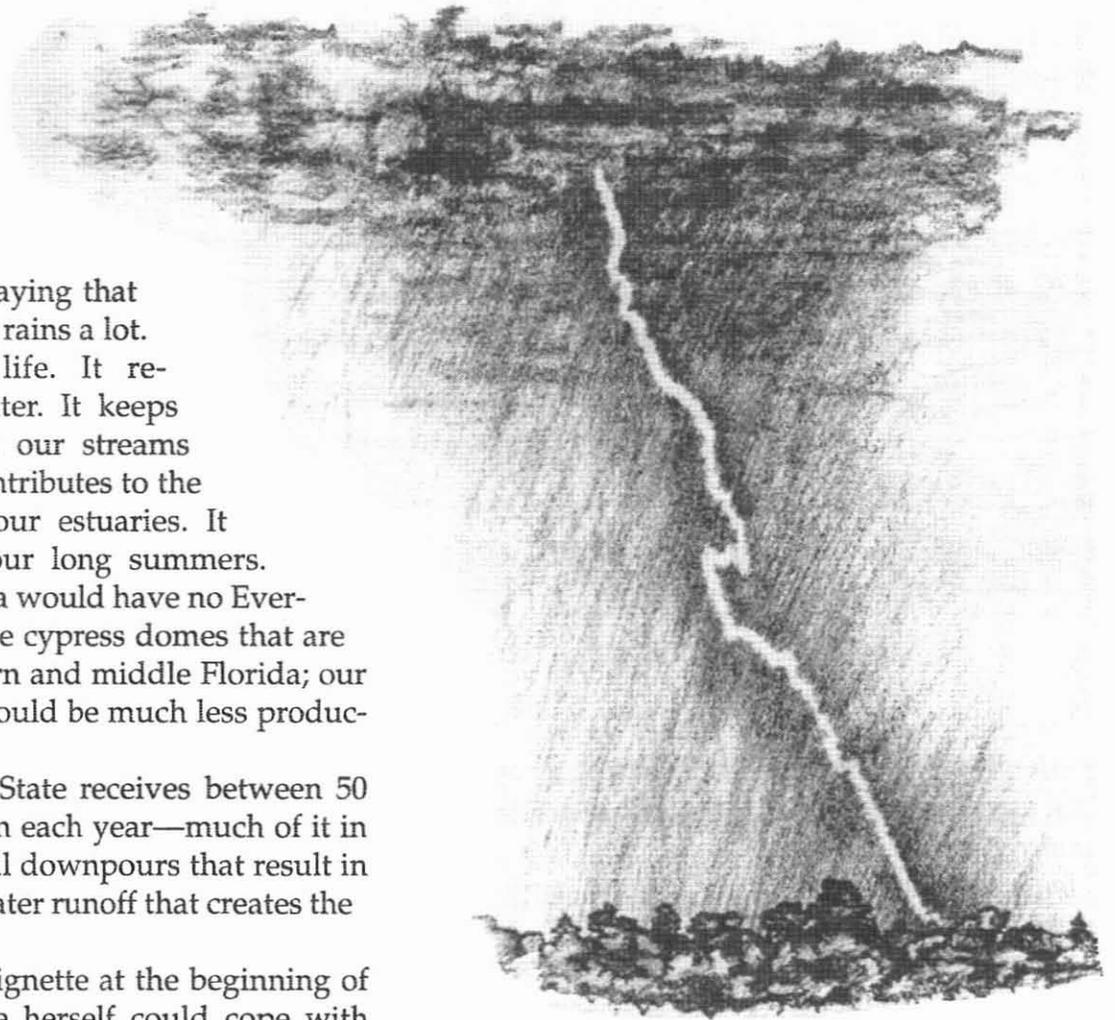
Rain gives us life. It recharges ground water. It keeps our lakes full, and our streams running freely. It contributes to the productive life in our estuaries. It cools the heat of our long summers. Without rain, Florida would have no Everglades or none of the cypress domes that are so typical of southern and middle Florida; our river flood plains would be much less productive than they are.

On average, the State receives between 50 and 65 inches of rain each year—much of it in the form of torrential downpours that result in runoff. It is stormwater runoff that creates the problem.

Once, as in the vignette at the beginning of this booklet, Nature herself could cope with the runoff from heavy rains. Florida's seasonal rainfall was part of the cycles that dominated its natural environment. In places like the Everglades, life pulsed with Nature's wet and dry cycles.

Florida's phenomenal growth interferes with Nature's cycles.

Roofs, highways, parking lots, and other impervious surfaces cover what once was vegetated, porous soil and keep rain water from soaking into the ground; even small rains now create runoff. Local flooding after thunderstorms is common.

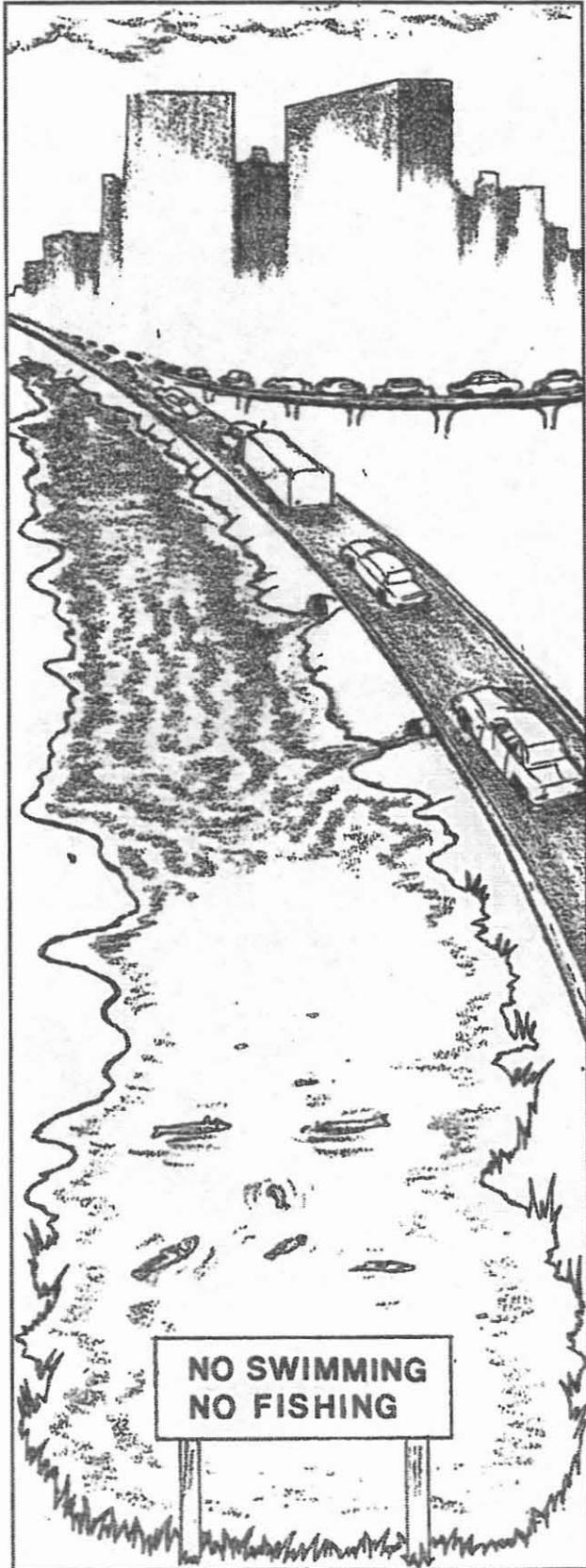


But there is more to worry about than just the volume of stormwater.

We add pesticides and fertilizers to our lawns, to parks and golf courses, gardens, fields, and pastures—and they wash away in the next storm. The wastes from farm animals, oils and greases from automobiles on our parking lots, roads and highways; and sediment from freshly plowed fields and construction sites, also are carried off in stormwater.

It's too much. Nature can no longer cope. She needs our help.

Pollution from Stormwater



Most people believe water pollution in Florida is caused only by what we call point sources — the discharges from city sewage treatment facilities, or industry. They're wrong. Stormwater accounts for more than half of the State's water pollution. In some waters, it is almost the sole source.

Stormwater generates almost all of the sediment in Florida waters. Parts of Canoe Creek in Escambia County have been nearly filled with sediment eroded from unpaved roads and from farm fields.

Stormwater contributes nine times more **oxygen demanding substances** to waterbodies than point sources. These are the organic and inorganic materials which use up the dissolved oxygen in the water when they decompose, often — especially in summertime, when hot temperatures and frequent rains combine to lower oxygen levels even more — leading to fish kills in our rivers and lakes.

Stormwater flushes **nutrients** into water bodies at a rate comparable to discharges from wastewater treatment plants. Nutrients from agriculture have adversely affected Lakes Apopka and Okeechobee, and are a major cause of the warm-weather algae blooms that plague Lake Okeechobee. Algae blooms on many downtown lakes are the result of poorly managed stormwater.

Stormwater deposits 80-95 percent of the **heavy metals** that reach Florida waters. Lead, zinc, copper, cadmium, and chromium, along with oils and greases, are flushed from highways and parking areas into rivers and lakes. Heavy metals are toxic to plankton, fish, and other aquatic organisms, reducing their ability to reproduce.

Stormwater carries **viruses and bacteria** — disease organisms — into Florida waterways, causing the state to close them to shellfish harvesting and swimming.

Florida's Stormwater Legacy

Florida's rampant growth certainly adds to the State's stormwater problem, but history plays a role too. The legacy of inadequately designed, operated, or maintained stormwater systems built before 1982 is only now being realized.

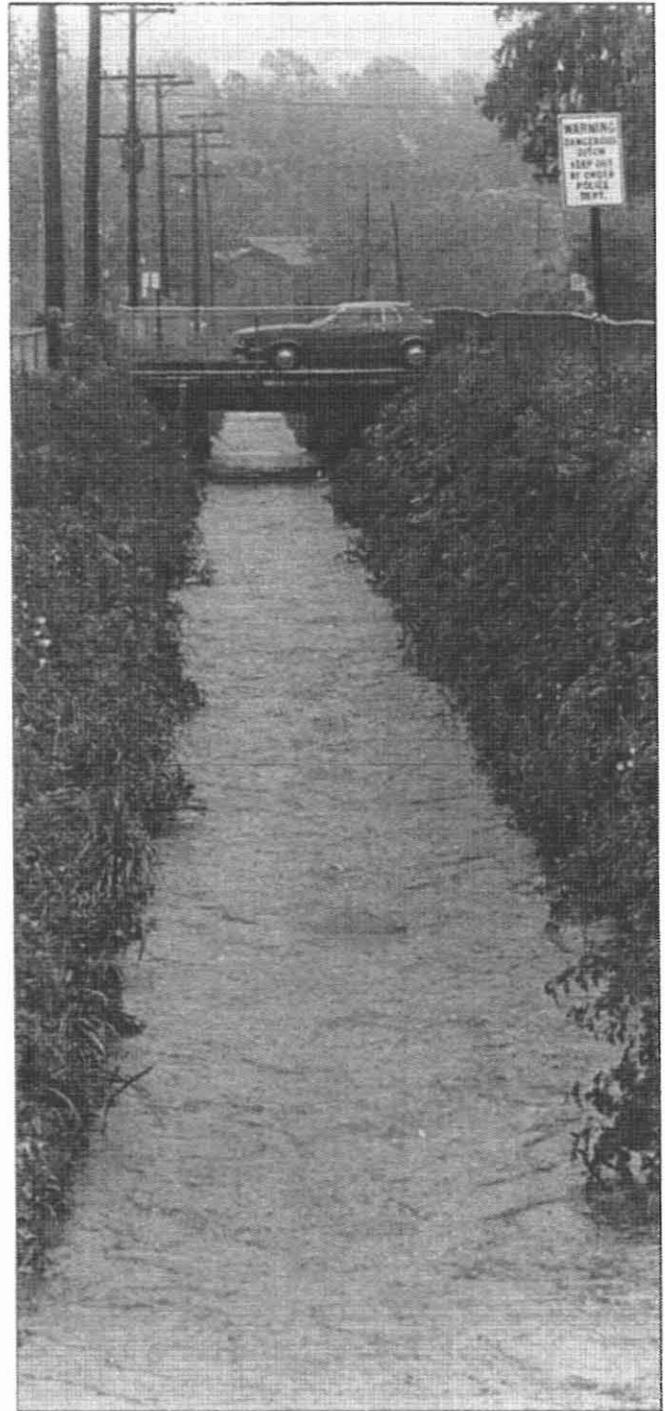
Managers of stormwater are just beginning to understand that there is more to stormwater than flood control. The old systems, designed only to move stormwater away as swiftly as possible, contribute an unknown — but large — amount of the sediment and other pollutants that reach Florida's waters.

One of Florida's most pressing problems is determining what to do with older systems. Renovation will cost many millions of dollars. Some estimates put it as high as \$1.29 billion a year over the next twenty years (not including the stormwater management needed to take care of **current** growth — which these same estimates put at least \$450,000,000 a year over the 20-year period!).

But who should be responsible for these older systems? Many of them were built by developers when a subdivision was new and there were lots to be sold; but now, when the subdivision is old and built out, who is left to keep these systems up? The Developer? The homeowner's association — if any? The local government — the county or city? No one?

All too often, it seems, someone chooses 'no one.'

In many cases, city, county or state road departments seem to have picked up the role as 'managers' of stormwater by default — even though all they are concerned with is ensuring that their roads do not flood. The Florida Department of Transportation is the largest purveyor of drainage service in Florida today.



Statewide Stormwater Program



The Department of Environmental Protection adopted its first state rule on stormwater in 1979. However, it soon became clear that this first attempt was inadequate, and that something else was needed. The Department revised its rule over the next several years.

There were several major goals for the revised program.

First, the stormwater rule should be clear, and easily understood.

Second, the rule should encourage applicants to use appropriate stormwater management practices by offering general permits. These practices would include the so-called Best Management Practices, such as detention in shallow constructed 'lakes,' and infiltration in swales or other grassed areas, which allows the soils to screen out pollutants while the stormwater recharges our ground waters.

Third, the rule should establish a clear performance standard for the desired level of treatment. The chosen standard was 80 percent removal of the pollutants in the 'first

flush' of stormwater — roughly the first inch of runoff.

And **Fourth**, the rule should recognize that stormwater management has water quality and water quantity components.

Since that revision, the rule has been reviewed regularly to ensure that it complies with the rapidly changing world of stormwater management. Design criteria for different stormwater practices have been revised several times to assure that they are removing pollutants and are cost effective.

Florida's stormwater permitting program was established in 1982. Except for single-family dwellings, most new development now must obtain Environmental Resource Permits that require projects to include a stormwater management system that provides the flood control required by water management district rules, the desired level of stormwater treatment, and minimizes adverse effects on wetlands.

The state rule requires the use of Best Management Practices such as retention, detention, or wetlands filtration so that 80 percent of the average annual pollutant load is removed. However, discharges to Outstanding Florida Waters and some other sensitive waters, such as those in shellfish harvesting areas, and waters that are below standards, require more treatment.

Florida's stormwater management program is a partnership between the Department, the water management districts, and local governments.

In 1989, a comprehensive new stormwater law directed the Department to establish in the State Water Policy statewide goals for stormwater treatment, and the roles of the department, the water management districts, and local governments in the management of stormwater.

The Department of Environmental Protection, as the lead agency, is to develop and adopt statewide stormwater management standards. Through the State Water Policy, it provides overall guidance to the water management districts and local governments.

The water management districts are the chief administrators of the stormwater program, and must establish goals to reduce pollution from stormwater for each watershed in

their district. Stormwater management is closely coordinated with District Surface Water Improvement and Management planning programs.

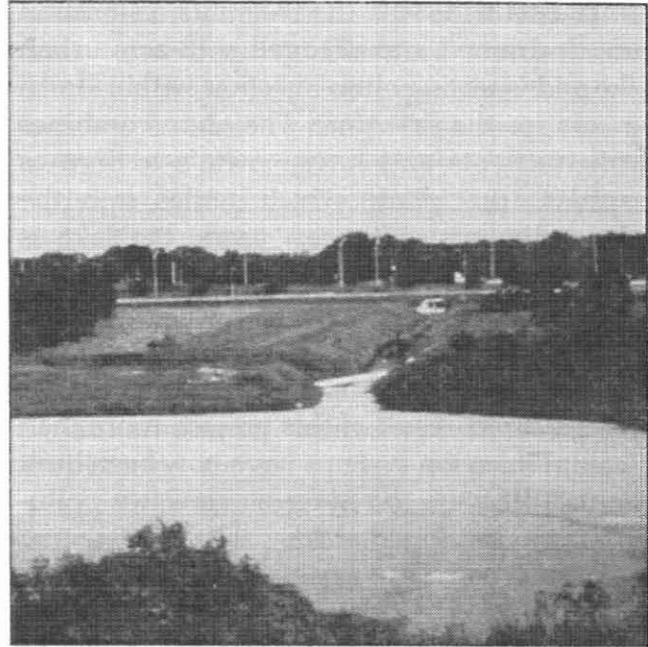
Local governments, as part of their comprehensive planning process, must develop master stormwater management plans that are consistent with statewide and watershed goals. These plans insure that all new development is designed with stormwater management in mind. To provide a dedicated source of funds independent of property taxes to pay for operating, maintaining, and upgrading stormwater systems, the law encourages local governments to create stormwater utilities or some other user-pay arrangement. At this writing, more than 70 local governments have established utilities, and many others are studying the idea.

The Department also has worked with the U.S. Environmental Protection Agency to assure that the federal stormwater requirements implemented in 1990 do not conflict with state requirements. Currently, federal NPDES stormwater permits are required for a large number of industrial activities, construction sites larger than five acres, and for local government (city and county) and Department of Transportation stormwater systems in 15 of Florida's most populous counties.

Restoration Programs

Several restoration programs are demonstrating that stormwater abuse can be reversed — but they also demonstrate how much more expensive restoration is than prevention.

In Orlando, the Southeast Lakes project is the first stormwater renovation program in the state that affects an entire urban watershed. Ultimately, it will reduce the pollution discharged to fifteen downtown lakes and 58 drainage wells. The Lake Greenwood Urban Wetland exemplifies the multiple benefits that regional stormwater systems can provide by establishing a beautiful and functional downtown lake and wetland that provides flood protection, stormwater treatment, public education, and open space and recreational opportunities.



Lake Greenwood, Orlando — after restoration project

Lake Greenwood — before restoration project.



In Tallahassee, the Lake Ella restoration project drained and dredged a 13-acre urban lake and is testing alum injection within storm sewers for the first time. The alum combines with nutrients and heavy metals to form a harmless precipitate which settles into the lake sediments. After ten years, the lake is maintaining excellent water quality and the system is providing not only much needed stormwater treatment in a built-out basin, but also recreational and open-space benefits.

As a direct result of this project, more than 10 alum injection systems have now been built around the state to reduce stormwater pollution from developed areas.



Lake Ella, Tallahassee — before restoration project

Lake Ella — after restoration project



In Miami, as part of the South Florida Water Management District's Surface Water Improvement and Management plan, the city is improving the quality of the stormwater in 55 small urbanized basins east of the salinity control structure in the Miami River. A ten-foot-diameter outfall pipe that discharged stormwater to the river from a densely developed 97-acre basin was used to demonstrate the possibilities of success for the project.

Stormwater was routed away from the river through a grease trap and sedimentation trap before final disposal through a drainage well into a deep saline aquifer. Its success resulted in the City of Miami developing a stormwater master plan and creating a stormwater utility which charges a monthly benefit fee of \$3.50 per single family residence to cover the costs of implementing the plan.

Watershed Management

Through the 1989 stormwater legislation, the Surface Water Improvement and Management Act, and the Local Government Comprehensive Planning Act, Florida can make the necessary shift to comprehensive management of its watersheds. Watershed management is stormwater management and land management; they are progressive links in the same chain that leads to comprehensive land and water use management, which will, for the first time, allow a realistic assessment of state and local infrastructure needs. Florida's stormwater management program is an integral part of its new Ecosystem Management Initiatives.

Another important benefit is improved protection of water quality and natural systems. A planning, management, and regulatory program that looks at watersheds as a whole, allows each decision to be made based upon its effects on the entire system — a key part of Ecosystem Management. In the past, decision makers tended to look only at the nearby effects of stormwater discharges. Valuable estuarine and fresh water fisheries habitats will be preserved because of the ecosystem-wide viewpoint taken by watershed management.

Watershed management also is a key pollution prevention tool — another important aspect of Ecosystem Management. Long-term economic savings are possible from watershed management. Prevention of environmental

damage may represent the most substantial long-term benefit. Cleaning up pollution almost always is more expensive than preventing it. Most of the pollutants carried by stormwater are generated by *our* everyday activities. Accordingly, every Floridian is an important member of Florida's ecosystem management team. Programs such as Florida Yards and Neighborhoods, Farm*A*Syst and Home*A*Syst can help reduce pollutants at our homes and businesses.

Governmental efficiency from reduced duplication creates savings because of lower permitting costs that are a direct result of more efficient use of staff, equipment, and data. Decreased uncertainty on the part of the regulated interests also is a plus.

An example of a cooperative approach to basin-wide management is the review of the water quality in the Lower St. Johns River basin conducted by the Department, the St. Johns River Water Management District, and the City of Jacksonville as part of the Surface Water Improvement and Management Act program.

Basin plans developed under the Surface Water Improvement and Management Act establish realistic assessments of the resources needed, the authority under which the plan will be completed, and a detailed schedule for implementing pollutant control facilities and strategies.

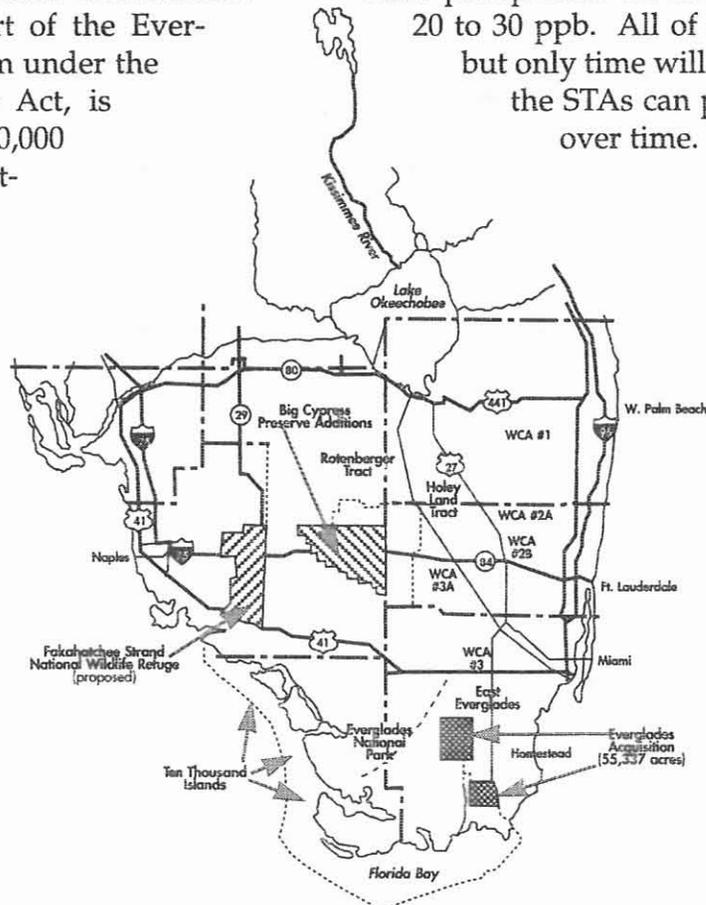
Future of Stormwater Management

There is hope for the future. The 1989 stormwater law revised the State Comprehensive Plan to recognize the need for better management of agricultural runoff — still the major unregulated aspect of stormwater control in the state. This change, together with the water management districts' ability to regulate some aspects of agricultural operations, should lead to better management of these discharges.

The first opportunity may be in the Everglades Agricultural Area, where the South Florida Water Management District plan adopted under the Surface Water Improvement and Management Act is trying to control agricultural discharges to Lake Okeechobee and the Everglades, and along the Kissimmee River and the Taylor Creek-Nubbins Slough basin, where the District and the Department are trying to control dairy discharges to the waterways that drain into Lake Okeechobee. A major feature of the Everglades Construction Project, an important part of the Everglades restoration program under the State Everglades Forever Act, is the construction of over 40,000 acres of stormwater treat-

ment areas (STAs) to reduce phosphorus concentrations in the water conservation areas and Everglades to at least 50 ppb. Hydropattern restoration is a critical feature associated with the STAs, which will provide for more natural water flows from the Everglades Agricultural Area (EAA) to the Water Conservation Areas. The District and the Department are studying various alternative treatment technologies to approach a phosphorus criterion of approximately 10 ppb.

Another important feature of the Everglades Program — and one of the apparent current successes — is the use of agricultural Best Management Practices (BMPs) to reduce phosphorus loads from EAA farmlands. Recent BMP data shows a 68 percent reduction in phosphorus loads from EAA farmlands. Further, the Everglades Nutrient Removal Project that is essentially a pilot STA has shown over the past two years the ability to reduce phosphorus levels averaging between 20 to 30 ppb. All of this is encouraging, but only time will tell if the BMPs and the STAs can perform at this level over time.



You can help keep Stormwater out of Florida's waterways

Here are some suggestions:

Care for your septic tank

If a city, county, or private sewer system is available, hook up to it! Septic tanks should be used only where there is no alternative.

Check the tank annually, and pump out the surface scum and sludge as needed, or every three years or so.

Roots clog drainfields. Keep the tank and drainfield free of trees and large shrubbery.

Do not pave over the drainfield, or drive vehicles or heavy equipment over it.

Never dispose of household chemicals down the drain. Use them up.

For homeowners and farmers

Do not over-apply fertilizers or pesticides. Read the label for proper application rates. Your county Cooperative Agricultural Extension Service office can tell you about proper application rates or alternatives.

Fertilizers

Test your soil. Add only the nutrients your soil needs, and use as little as possible. Apply frequent small applications, rather than one large one.

Select low-phosphorous fertilizer and one with slow-release nitrogen.

Read labels — follow directions.

If rain is expected, fertilize sparingly — so it won't run off.

Do not apply fertilizer near a well or waterway.

Pesticides

Use pesticides even more sparingly than fertilizers. Use just enough to control the pest when it becomes a problem. Follow instructions on the label, and use the right pesticide for the job.

Pesticides labeled CAUTION are less toxic to humans and wildlife than those labeled WARNING, which are less toxic than those labeled DANGER.

Be careful not to spill while mixing pesticides. Again, follow label instructions.

Dispose of agricultural pesticide containers properly. Follow label instructions on rinsing empty containers. Apply the rinse water to the same crop that received the pesticide. Dispose of containers as solid waste or offer them to an agricultural consumer recycling program.

Household pesticides should be used up. The empty container should be wrapped in newspaper and discarded with the trash.

Better yet, householders should avoid using pesticides wherever possible. You can grow disease-resistant vegetables and other plants, rotate crops and growing areas, or use native plants which are adapted to live with Florida's climate and pests. Some flowers and plants — marigold, basil, chives, chrysanthemums, garlic, horseradish, mint, onions, savory and thyme, among others — mixed in with other plants help keep pests away.

Plant trees, shrubs and ground covers of varying heights to provide habitat for birds and other insect-eating life. Use *native* species.

Do not apply pesticides near a waterbody, wetland, or well. Setback requirements listed on the label should be followed carefully.

Store pesticides in a clean, dry, and secure place — well away from children!

Read all labels.

Livestock

If you own livestock — horses, cattle, goats, pigs, or poultry — work with the county Cooperative Agricultural Extension Office on ways to properly manage animal wastes. For instance, animal wastes often can replace fertilizers on crops.

Keep livestock well away from streams, rivers and lakes.

Other chemicals

Do not dispose of chemicals on the ground, down drains, or by burying them. They can poison the soil and water supply.

Dispose of used motor oil or anti-freeze properly. Never deposit oil on the ground or in storm drains. Many service stations will accept used oil. For a location near you, call 1-800-741-4337.

Landscaping

Reduce erosion by placing mulch or planting a ground cover over exposed soil, in heavily trafficked areas, around flower beds and around trees. Re-sod bare patches of lawn.

Terrace with bricks, rocks, or landscaping logs to reduce erosion on steep slopes.

Do not pile, rake, or blow leaves and grass clippings into the street. They will wash into storm drains, then to streams and lakes where they decay and cause water quality problems. Use them for mulch instead — or put them into your compost pile. Grass clippings can be left on your lawn.

Let gutters and rain spouts guide rainwater from the roof or paved areas onto the lawn, garden or shrubbery.

Limit paved areas around your home. Consider, porous pavement, gravel or flagstone instead of cement or asphalt.

Create a pond, swale or berm to hold excess stormwater — then landscape it with native plants.

Other activities you can undertake

Urge elected officials to support or sponsor legislation or other actions to protect Florida's waterways.

Attend public meetings, workshops, and hearings of government organizations such as the DEP when stormwater rules and standards are being discussed.

Urge local school boards to incorporate environmental education into the daily curriculum.

Conclusion



With most of our point sources under permit or in enforcement, stormwater remains the largest polluter of Florida's waters. Slowly but surely, Florida is developing the tools it needs to control what is now the major source of water pollution in the state. The stormwater law forges a new partnership between state, regional and local governments. With dedication, and full cooperation, this partnership can begin to put a curb to this biggest threat to Florida's water resources.

How to find more about stormwater management and how You can help prevent it

Livestock

1. World Wide Web (internet)

Florida Farm*A*Syst –
<http://gno.ifas.ufl.edu/~farmsyst/farmasst.htm>

National Farm*A*Syst/Home*A*Syst –
<http://www.wisc.edu/farmasyst/>
 (Contains links to other Farm/Home*A*Syst websites)

Florida Farm/Home*A*Syst contacts – addresses, telephone numbers, and e-mail addresses —
<http://www.wisc.edu/farmasyst/contact/fl.html>

Florida Yards and Neighborhoods – While this page is aimed at the Indian River Lagoon area, most of the information (covering home water management, ecological landscaping, and Xeriscaping, etc.) has statewide applicability. Type the address *exactly* as follows –
<http://www.ifas.ufl.edu/~VEROWEB/COUNTY/FYN.HTM>

Florida Enviro-Page – contains an extensive *Handbook for Environmental Citizens* that offers Floridians easy and inexpensive (or money-saving) tips and suggestions on how to live better environmentally —
<http://www.fl-enviropage.org/>

2. Helpful publications and other material:

Florida Yards and Neighborhoods Handbook: A guide to environmentally friendly landscaping, Bulletin 295. Source: University of Florida, Institute of Food and Agricultural Sciences (IFAS), Gainesville, FL 32611.

Florida Yards and Neighborhoods Video, Reclaiming Paradise. Available from IFAS and from the Agricultural Extension Offices listed in the previous section.

Ecosystem Management Around the Home. Florida Department of Environmental Protection, Office of Environmental Education, 3900 Commonwealth Blvd., MS 30, Tallahassee, FL 32399-3000.

Florida, Love it or Lose It: The Environmental Citizenship Handbook. Florida Department of Environmental Protection, Office of Environmental Education.

Stormwater Management: A Guide for Floridians. Florida Department of Environmental Protection, Nonpoint Source Section, Division of Water Facilities. MS-3570

Save the Swales. Florida Department of Environmental Protection, Nonpoint Source Section. MS-3570

Pointless Personal Pollution. Florida Department of Environmental Protection, Nonpoint Source Section. MS-3570

3. Useful Local Telephone Numbers

Florida Cooperative Extension Service County Offices. Extension offices can provide assistance with home and farm water management, the proper use of pesticides or fertilizers, landscaping, and other stormwater-related issues.

County	City	Phone	County	City	Phone	County	City	Phone
Alachua	Gainesville	(352) 955-2402	Hamilton	Jasper	(904) 792-1312	Okaloosa	Crestview	(850) 689-5850
Baker	Macclenny	(904) 259-3520	Hardee	Wauchula	(941) 773-2164	Okeechobee	Okeechobee	(813) 763-6469
Bay	Panama City	(850) 784-6105	Hendry	Labelle	(941) 674-4092	Orange	Orlando	(407) 836-7570
Bradford	Starke	(904) 964-6280	Hernando	Brooksville	(352) 754-4433	Osceola	Kissimmee	(407) 846-4181
Brevard	Cocoa	(407) 633-1702	Highlands	Sebring	(813) 386-6540	Palm Beach	W. Palm Beach	(407) 233-1712
Broward	Davie	(305) 370-3725	Hillsborough	Seffner	(813) 744-5519	Pasco	Dade City	(352) 521-4288
Calhoun	Blountstown	(850) 674-8323	Holmes	Bonifay	(850) 547-1108	Pinellas	Largo	(813) 582-2100
Charlotte	Punta Gorda	(813) 639-6255	IndianRiver	Vero Beach	(407) 770-5030	Polk	Bartow	(941) 533-0765
Citrus	Inverness	(352) 726-2141	Jackson	Marianna	(850) 482-9620	Putnam	East Palatka	(904) 329-0318
Clay	Grn. Cove Sprs.	(904) 284-6355	Jefferson	Monticello	(850) 342-0187	St. Johns	St. Augustine	(904) 824-4564
Collier	Naples	(813) 353-4244	Lafayette	Mayo	(904) 294-1279	St. Lucie	Ft. Pierce	(407) 462-1660
Columbia	Lake City	(904) 752-5384	Lake	Tavares	(352) 343-4101	Santa Rosa	Milton	(850) 623-3868
Dade	Homestead	(305) 248-3311	Lee	Ft. Myers	(813) 338-3232	Sarasota	Sarasota	(941) 316-1000
Desoto	Arcadia	(813) 993-4846	Leon	Tallahassee	(850) 487-3003	Seminole	Sanford	(407) 323-2500
Dixie	Cross City	(352) 498-1237	Levy	Bronson	(352) 486-5131	Sumter	Bushnell	(352) 793-2728
Duval	Jacksonville	(904) 387-8850	Liberty	Bristol	(850) 643-2229	Suwannee	Live Oak	(904) 362-2771
Escambia	Pensacola	(850) 477-0953	Madison	Madison	(850) 973-4138	Taylor	Perry	(850) 838-3508
Flagler	Bunnell	(904) 437-7464	Manatee	Palmetto	(813) 722-4524	Union	Lake Butler	(904) 496-2321
Franklin	Apalachicola	(850) 653-9337	Marion	Ocala	(352) 620-3440	Volusia	Deland	(904) 822-5778
Gadsden	Quincy	(850) 627-6315	Martin	Stuart	(407) 288-5654	Wakulla	Crawfordville	(850) 926-3931
Gilchrist	Trenton	(352) 463-3174	Monroe	Key West	(305) 292-4501	Walton	DeFuniak Sprs.	(850) 892-8172
Glades	Moore Haven	(941) 946-0244	Nassau	Callahan	(904) 879-1019	Washington	Chipley	(850) 638-6180
Gulf	Wewahitchka	(850) 639-3200						

District Offices

Northwest District

160 Government Center
Pensacola, FL 32501-5794
850/444-8300 (SC 693-8300)

Northeast District

7825 Baymeadows Way
Suite B200
Jacksonville, FL 32256-7590
904/448-4300 (SC 880-4300)

N.W. Dist. Branch Of.

2353 Jenks Ave.
Panama City, FL 32405
850/872-4375 (SC 777-4375)

N.W. Dist. Branch Of.

2815 Remington Green Cir.
Suite A
Tallahassee, FL 32308-1513
850/488-3704 (SC 278-3704)

Southwest District

3804 Coconut Palm Dr.
Tampa, FL 33619-8318
813/744-6100 (SC 542-6100)

S.W. Dist. Satellite Of.

170 Century Blvd.
Bartow, FL 33830-7700
941/534-1448 (SC 572-6200)

S.W. Dist. Satellite Of.

6700 Clark Rd.
Sarasota, FL 34241
941/361-6178

South District

2295 Victoria Ave.
Suite 364
Ft. Myers, FL 33901
941/332-6975 (SC 748-6975)

South Dist. Branch Of.

7451 Golf Course Blvd.
Punta Gorda, FL 33982
941/575-5814 (SC 765-5815)

South Dist. Branch Of.

2796 Overseas Highway
Suite 221
Marathon, FL 33050
305/289-2310 (SC 646-2310)

N.E. Dist. Branch Of.

101 N.W. 75th St.
Suite 3
Gainesville, FL 32607-1609
352/333-2850 (SC 627-2850)

Central District

3319 Maguire Blvd.
Suite 232
Orlando, FL 32803-3767
407/894-7555 (SC 325-2290)

Central Dist. Branch Of.

13 East Melbourne Ave.
Melbourne, FL 32901
407/984-4800 (SC 350-4800)

Southeast District

400 N. Congress Ave.
P.O. Box 15425
West Palm Beach, FL 33416
561/681-6600 (SC 226-6600)

S.E. Dist. Branch Of.

1801 S.E. Hillmoor Dr.
Suite C-204
Port St. Lucie, FL 34952
561/871-7662 (SC 222-7662)



