Helpful Flood Hazard Information

Are you doing all you can to protect your property from flood damage?

You have received this letter because your property is in an area that is subject to flooding. The City of Indian Rocks Beach is concerned about flooding and has an active program to help you protect yourself and your property from future flooding.

FLOOD HAZARD AREA: The location of Indian Rocks Beach between the Gulf of Mexico and the Intracoastal Waterway or "Narrows", and Clearwater Harbor, together with the low elevations, makes the City highly vulnerable to the dangers of flooding. Indian Rocks Beach is affected by two types of flooding: coastal flooding, primarily due to storm surge from tropical depressions, and flooding from rainfall in sufficient quantities to overcome natural and manmade drainage provisions. Many areas flood with only a high tide and west wind. With most properties developed prior to the adoption of local stormwater management facility requirements, flooding during heavy rainfall occurs in many areas of the City. When there is a high tide and/or heavy rains the City's drainage system will rapidly fill up from stormwater run-off and tidal waters, causing flood conditions on our lawns and in streets and swale areas. Consequently, rainwater can back up into homes from the streets. Most often flooding occurs in conjunction with severe tropical storms and hurricanes. The more intense the hurricane and the closer to perpendicular its track is in relation to the coastline, the higher the storm surge and resulting destruction will be. Because of the high shoaling factor (shallow water and gradual slope of the Gulf bottom) off the coast of our city, we will receive higher surges than those indicated in the generalized Saffir/Simpson Hurricane Scale.

FEMA FLOOD ZONES: the entire City is designated as a Special Flood Hazard Area and lies in the "A" or "V" Flood Zones as designated by FEMA. The V-Zone is limited to coastal areas adjacent to the beach (Gulf of Mexico). The A-Zones encompass the remainder of the City of Indian Rocks Beach. The largest portion of Indian Rocks Beach is in the A-10 or A-11 areas, which are reflected in the Flood Insurance Rate Maps (FIRM) for our area. The A-10 and A-11 designations indicate that each year there is a 1% chance that flooding may reach 10 or 11 feet above sea level, respectively. The average grade (top of soil) in our area averages 5-6 feet above sea level. To minimize flooding, all new construction must be built above the Base Flood Elevation (BFE), the height of which is dependent upon the area's designated flood zone. Those whose homes or businesses are built below BFE should consider floodproofing, retrofits or other forms of mitigation.

MAP DETERMINATIONS: The City provides Flood Insurance Rate Map (FIRM) determinations to let you know in which flood zone your property is located. For more information concerning Flood Insurance Rate Map (FIRM) determinations, you may call the City at (727) 595-2517. You can see the Indian Rocks Beach FIRM on the City's website at the following web address: www.indian-rocks-beach.com.

FLOOD WARNING: Indian Rocks Beach flood warnings will be broadcast by local television and radio as well as the National Weather Service NOAA Weather Radio. Tune into these media for instructions during times of possible flooding. Several media sources are listed below:

- Pinellas County Connection TV (Bright House 622, Knology 18, Verizon 44)
- National Weather Service NOAA Weather Radio
- Government access channel 615 on cable
- Channel 35 on the UHF band
- NBC, ABC, CBS
- The Weather Channel
- Local radio station 100.7 WMTX-FM
- Local radio station 940 WEOC-AM

You should keep a battery-operated weather alert radio, with plenty of back-up batteries available in case of a power outage. Sign up for emergency notification through cell phone text message by calling 1-888-689-8905 or for email emergency alerts by visiting the Pinellas County website at www.pinellascounty.org/emergency.

EVACUATION INFORMATION: **The entire City of Indian Rocks Beach is located in a flood zone and in an Evacuation Level A Zone, which is the first level ordered to evacuate**. Arrangements can be made through the Pinellas County Emergency Management Department to aid people who need help evacuating. Because the Tampa Bay Region could require as long as 26 hours to evacuate, be prepared ahead of time. Before evacuation, valuables and building contents should be secured at the highest levels possible. Have an evacuation essentials bag packed and ready ahead of time. Evacuation routes and shelter information can be viewed on the Pinellas County Emergency Management website at www.pinellascounty.org/emergency. The website also includes information for citizens with special needs. Evacuation and shelter information is also included in the "General Information" section of the Yellow Pages telephone directory.

FLOOD SAFETY: Being aware of what steps to take to minimize your loss prior to a flood is the first step to your safety:

1. Tune in to local radio and television station or NOAA Weather Radio for flood warnings and evacuation information.
2. Heed warnings from officials. Evacuate the flood hazard area in times of pending flood or when advised to do so by the Sheriff's office, fire department or other governmental official.
3. Have an evacuation and shelter route planned before an evacuation order is issued.
4. Have a small bag with essentials prepared ahead of time for evacuation.
5. Turn off utility services. Turn off electrical circuits at the fuse panel or disconnect switch. If this is not possible, disconnect all electrical appliances. Shut off the water service and gas valves in your home. Only use a flashlight to inspect damage. Do not smoke or use matches, flames, lanterns, or candles unless you know the gas has been shut off and the area has been well ventilated.
6. Be cautious at night, being aware of the danger of downed power lines and electrical wires.
7. Have battery-operated flashlights and weather alert radios in working condition and have extra batteries available.
8. Do not drive through a flooded area. More people drown in their cars than anywhere else.

9. Do not walk into flooded areas where water depth is unknown. Do not attempt to cross flowing flood waters where the water is above your knees. Currents can be deceptive; six inches of moving water can knock you off your feet. If you must walk through flood waters, use a pole or stick to test the depth of the water, always being aware of the danger of downed power lines and electrical wires.
10. Keep children away from flood water, ditches, culverts and storm drains. Currents can be very strong and flood waters can contain contaminants hazardous to humans.
11. Use caution walking inside a flooded structure. During and after a flood, the ground and floors are covered with debris such as broken glass or nails. Mud, silt or sand can be very slippery. Animals, such as rodents, insects and snakes may be present. Use a pole or stick to poke or overturn things to scare away small animals.

Handouts are available at City Hall with more details about flood safety and evacuation procedures. Flood-related documents are also available at the Indian Rocks Beach Library, 1507 Bay Palm Boulevard.

FLOOD INSURANCE: Homeowner's and renter's insurance policies do NOT cover losses caused by flooding. However, because Indian Rocks Beach participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and, with few exceptions, is available to everyone, even properties that have been flooded. Because Indian Rocks Beach participates in the Community Rating System, you will receive a reduction in the insurance premium.

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Over the past 10 years, the average flood claim has amounted to over $33,000. Flood insurance is the best way to protect you from devasting financial loss. Flood insurance is available to homeowners, renters, condo owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk.

Some property owners have purchased flood insurance because it was required by the bank when the obtained a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Contents coverage is optional. Flood insurance can be purchased to cover flood damage to the building's structure, such as the walls, floors, insulation and other items permanently attached to the structure. You can purchase additional coverage that insures most of your personal property and belongings.

Don't wait for the next flood warning to buy flood insurance protection. **In most cases, there is a 30-day waiting period after purchase of a flood insurance policy before coverage goes into effect.** Call your insurance agent today so that you will be fully prepared for future events.

PROPERTY PROTECTION: As a homeowner in Indian Rocks Beach, you need clear information about the options that are available to reduce flood damage to your home and straightforward guidance on selecting the option that is best for you. First, you need to know what damage-reduction methods are available, how much they cost, and whether they meet your needs. All of these questions are answered by FEMA publication #312, *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*, available on FEMA's website. There are other documents at the Indian Rocks Beach Library that can help you learn how to protect your property from damage by flooding. Note that some flood protection measures may need a building permit and others may not be safe for your type of building. The City can help property owners

to understand the appropriate retrofitting technique for each situation, including elevating a building above flood levels, floodwalls, dry floodproofing, wet floodproofing, and sewer backup protection.

To reduce property damage caused by flooding, you may consider the following: If your lot is large enough, consider re-grading it so that water will drain away from the foundation wall, or consider building a small floodwall. The floodwall can prevent water from entering through low openings in walls, such as dryer vents and doors. You can also place watertight closures over the doorways. However, these measures only protect if flooding is not particularly deep. You may also consider elevating your home. Common ways to structurally protect commercial property include floodproofing, installing floodgates and making walls waterproof.

To reduce damage from flooding, please consider such emergency measures as moving furniture ad sandbagging. During hurricane season, take measures that protect against high winds, such as installing storm shutters and reinforced garage doors.

The City can provide information about your property regarding flood elevations and the extent of past flooding in your area. The City can provide assistance on how to protect your property from flood drainage problems with on-site visits. These services are free. You can call the City at (727) 595-2517.

MITIGATION OF REPETITIVE LOSS PROPERTIES: Mitigation of the flood risk to properties that flood repetitively will reduce the overall costs of flood insurance claims to the NFIP as well as to individual homeowners. Accordingly, Congress has created a variety of funding sources to help property owners reduce their exposure to flood damage. FEMA provides flood mitigation assistance funds to assist states, communities and individual residents to implement measures to reduce or eliminate the long-term risk of flood damage. Visit FEMA's website for information about these grant programs. One example of a FEMA grant is the Repetitive Flood Claims (RFC) grant. RFC provides funds on an annual basis to reduce the risk of flood damage to individual properties insured under the NFIP that have had one or more claim payments for flood damages. The City of Indian Rocks Beach can provide additional information on financial assistance.

PERMITS: All development (new construction, repair/replacement work, additions, fences, etc.) in Indian Rocks Beach requires a permit from Pinellas County and/or the City. Through this process, the City ensures development is taking place according to flood regulations. Regulations include required elevations of floors, floodproofing of certain construction, limitations on placement of fill and prohibitions of certain substantial improvements, additions or reconstructions. If you observe any non-permitted work, or if you need additional information, please contact the City at (727) 595-2517.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS: A *substantial improvement* to a structure is any construction, addition, alteration, repair, reconstruction or other improvement of a building in which the cost of the improvement equals or exceeds 50% of the market value of the building before the start of construction. Substantial improvements must meet the same construction requirements as a new building. In like manner, substantially damaged structures must be brought up to the same standards as a new building.

DRAINAGE SYSTEM MAINTENANCE: The City has a system of drainage outfalls and basins for stormwater management purposes. These drainage components are of vital importance since the water flowing through them drains floodwaters from our streets. Our drainage system is inspected on a regular basis by our Public Services Department. Call the Public Services Department if you experience flooding due to drainage problems.

As stormwater flows over our lawns, driveways and parking lots, it picks up fertilizers, oil, chemicals, grass clippings, litter, pet waste, and anything else in its path. The storm sewer system then transports these pollutants, now in the water, to local lakes and streams, and eventually into Tampa Bay or the Gulf of Mexico. Anything that goes into a storm drain eventually ends up in our waters. The City of Indian Rocks Beach Code of Ordinances states that no pollutants, including yard debris, automotive fluids, gravel or paint can be allowed to enter the surface waters, the drainage systems, or be disposed of in the right-of-way. Violations should be reported to the Indian Rocks Beach Public Services Department at (727) 595-6889.

NATURAL & BENEFICIAL FUNCTIONS OF THE FLOODPLAIN: A floodplain is any land area susceptible to being inundated by water. In our city natural floodplain areas provide excellent habitat for diverse wildlife and enhance water quality, as vegetation and soils found within the floodplain serve as water filters, intercepting surface water runoff before reaching the bays and Gulf. A wetland is a transitional area between water and land which supports unique wetland vegetation. Because there are areas of wetlands in the City, there is native vegetation and wildlife, which must be protected. The undeveloped floodplain areas lessen the effects of storm and flood waters by providing natural storage areas for flood waters and by buffering the coastal areas from storm surges, thus protecting human life and property from flood damage.

FURTHER INFORMATION: For information on the flood hazard at your property, to view the elevation certificate for your property or for further information on any of the above subjects, please contact the City at (727) 595-2517 or visit the City's website www.indian-rocks-beach.com. The City of Indian Rocks Beach Library, located at 1507 Bay Palm Boulevard, provides flood protection information and maintains copies of the Indian Rocks Beach Flood Insurance Rate Maps (FIRM).