



City of Indian Rocks Beach

Sep/Oct 2015

www.indian-rocks-beach.com

City Commission

R. B. Johnson	Mayor
Phil Hanna	Vice Mayor
Terry Hamilton-Wollin	Commissioner
Cookie Kennedy	Commissioner
Jim Labadie	Commissioner

Administration

City Manager	Brently Gregg Mims
City Attorney	Jay Daigneault, Esq.
City Clerk	Deanne B. O'Reilly

1507 Bay Palm Boulevard
727/595-2517

2015 CALENDAR

Thu	09/03	7:00p	City Commission Meeting-Millage
Mon	09/07		LABOR DAY—City Hall CLOSED
Sat	09/12	10:00a-Noon	Public Safety Day
Tue	09/15	7:00p	Board of Adjustments & Appeals
Thu	09/17	7:00p	City Commission Meeting-Budget

Sat	10/03	Noon	Scavenger Hunt
Sat	10/10	11:00a	Oktoberfest
Tue	10/13	7:00p	City Commission Meeting
Sat	10/17	8:00a	Florida Coastal Clean-up
Thu	10/20	6:00p	LPA/Planning & Zoning Board
Sat	10/24		Halloween Event

FLOODING - BE PREPARED !

IF YOU RESIDE OR OWN A BUSINESS IN THE CITY OF INDIAN ROCKS BEACH, YOUR PROPERTY IS IN AN AREA THAT IS SUBJECT TO FLOODING. THE CITY IS CONCERNED ABOUT FLOODING AND HAS AN ACTIVE PROGRAM TO HELP YOU PROTECT YOURSELF AND YOUR PROPERTY FROM FUTURE FLOODING:

THESE ARE SOME THINGS TO DO TO PREPARE FOR FLOODING AND HURRICANE SEASON:

- √ Know how to shut off the electricity and gas to your house when a flood is coming.
- √ Make a household inventory and a list of emergency phone numbers.
- √ Put insurance policies, valuable papers, medicine, etc., in a safe place.
- √ Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
- √ Develop a disaster response plan. See the Red Cross website at www.redcross.org for information about preparing your home and family for a disaster.
- √ Get a copy of "Repairing Your Flooded Home" which can also be found on the Red Cross' website.
- √ Visit the Indian Rocks Beach Library and City Hall to see helpful brochures and handouts.

CONSIDER SOME PERMANENT FLOOD PROTECTION MEASURES:

- √ Retrofitting structures to make them flood proof is a different approach, as the property itself remains subject to flooding while the building on it is modified to prevent or minimize flooding of habitable space. Call the Indian Rocks Beach Building Department, at 727-517-0404, for information on what would be an appropriate flood protection level. The Staff can visit your property to discuss property protection measures and/or review and existing problems.
- √ Check your building for water entry points such as doors, low windows and dryer vents. These can be protected with low walls, berms or temporary shields.
- √ Install a floor drain plug, standpipe, overhead sewer or sewer backup valve to prevent sewer backup flooding.
- √ Create floodway openings in non-habitable areas such as garage doors.
- √ Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power before a flood can reduce property damage and save lives.



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- √ Elevate furniture and other valuables above flood stage levels.
- √ Find more information at FEMA's website, www.ready.gov/floods, and at the Indian Rocks Beach Public Library.
- √ Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the City's Building Department at 727-517-0404.

FINANCIAL ASSISTANCE MAY BE AVAILABLE FOR PROPERTY PROTECTION MEASURES. MITIGATION OF THE FLOOD RISK TO PROPERTIES WILL REDUCE THE OVERALL COSTS OF FLOOD INSURANCE CLAIMS TO THE NATIONAL FLOOD INSURANCE PROGRAM (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's Hazard Mitigation Assistance (HMA) grant programs provide funding for eligible mitigation activities that reduce disaster losses and protect life and property from future disaster damages.
- √ Pre-Disaster Mitigation (PDM) provides funds for the implementation of mitigation projects prior to a disaster. The goal of the PDM program is to reduce overall risk to the population and structures, while at the same time also reducing reliance on Federal funding from actual disaster declarations.
- √ The Repetitive Flood Claims (RFC) provide funds 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.
- √ You can visit FEMA's website, www.fema.gov/hazard-mitigation-assistance, for information about these grant programs.
- √ Purchase a flood insurance policy – it will help pay for repairs after a flood, and in some cases, it will help pay the costs of elevating a substantially damaged building.

PURCHASE A FLOOD INSURANCE POLICY TODAY:

- √ Homeowner's insurance policies do not cover damage from floods. Because our community participates in the NFIP, you can purchase a separate flood insurance policy. You can purchase flood insurance for your building and/or for the contents of the building. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a discount on the insurance premium.
- √ Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Be sure you have contents coverage.
- √ Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- √ Contact your insurance agent for more information on rates and coverage or visit www.FloodSmart.gov website to learn more and to find an insurance agent near you.