



# City of Indian Rocks Beach

## Checklist for Homeowners to Avoid Flood Damage

April 2008

**The National Flood Insurance Program (NFIP) wants our residents to be aware of the potential flood conditions that exist within our jurisdiction, and what actions you may take to minimize damage.**

**Indian Rocks Beach is a barrier island, and as such lies in a flood prone area. These areas are called V-zones or A-zones. The V-zone is limited to an area close to the seawall area adjacent to the beach (Gulf of Mexico). The A-zones encompass the remainder 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 FIRMs (Flood Insurance Rate Maps) for our area. The A-10 and A-11 means that the 100-year flood potential may reach 10 or 11 feet respectively. The average grade (top of soil) in our area averages 5 – 6 feet, which means we may have a potential for 5 – 6 feet of water above the existing ground level.**

**These potential flood areas are the reason why all new construction must be above the BFE (Base Flood Elevation), the height of which is dependent upon in which A-zone your home lies.**

**The objective is to minimize damage so that after a storm we can resume life with a minimum of disruption.**

**For those of you with lower elevated homes, those below the BFE, the damage may be severe.**

**Do you have enough insurance to cover potential losses? It takes 30 days for a flood policy to take effect, so please, do not wait until the last minute.**

**Elevate and anchor any products that you can. You may not be able to elevate them above the BFE, but any increase would help in a less severe storm. If its not tied/anchored down, it may float away, and such debris may cause serious damage to the environment or other dwellings.**

**If a storm is projected, plan to evacuate as quickly as possible to higher ground.**

**Your safety is of paramount importance. Take your pets and important documents with you (prepare ahead).**

**Empty the refrigerator; plan on a shut down of electrical services for 3 –5 days.**

**Hopefully we will continue the good life, but be proactive and have a plan prepared in advance.**