

ARE YOU DOING ALL YOU CAN TO PROTECT YOUR PROPERTY?

The purpose of this information is to inform you of flood hazards and how to protect yourself and your property.

FLOOD HAZARD AREA - The Town of North Redington Beach is located entirely in a Special Flood Hazard Area. The Flood Insurance Rate Map (FIRM) identifies the whole town as an AE Zone with some VE areas along the water. These areas are prone to flooding. You can contact Town Hall at 391-4848 to get the base flood elevation in your area.

The Town of North Redington Beach occupies an approximate mile-long portion of the Sand Key Barrier Island. The Town is framed by the Gulf of Mexico on the west and Boca Ciega Bay on the east. The entire Gulf of Mexico coastal public beach and estuarine waters of Boca Ciega Bay are protected land, preserved and cannot be developed. The beach, seawalls and mangrove areas create a storm protection barrier - acting as buffers against storm surge and waves. North Redington Beach has not sustained severe wind damage from the hurricanes that have passed close to our shores. Flooding has caused most of the damage sustained in the past during hurricane events. Waters stirred in the Gulf of Mexico and Boca Ciega Bay by hurricane-force winds rise over the seawalls. Additionally, high tides prevent heavy rains normally associated with hurricanes from draining into the bay and gulf. Consequently, rainwater can back up into homes from the streets. Hurricane winds of more than 110 miles per hour can bring a tidal surge of more than 10 feet. The severity of hurricanes is categorized on a scale of 1 through 5; category 1 hurricane is the least intense in severity and category 5 is the most powerful.

Pinellas County has adopted the Pinellas County Gulf Beach Coastal Code. The purpose of this Coastal Code is to regulate coastal construction and excavation with a locally administered program meeting the intent of Section 161.053, Florida Statutes, as amended, under the agreement between the PCCLB and the Florida Department of Environmental Protection pursuant to Section 161.053(4), Florida Statutes, as amended. This Coastal Code provides minimum standards for the design and construction of residential and commercial structures and other structures of a permanent or semi-permanent nature. Construction standards are intended to address design features that affect the structural stability of improvements under design storm conditions and which affect the stability of the beach, dunes, environmental features and physical features of adjacent property.

In addition, the State Department of Environmental Protection department has adopted a Coastal Construction Control Line Map. The **Coastal Construction Control Line (CCCL)** Program regulates structures and activities which can cause beach erosion, destabilize dunes, damage upland properties, or interfere with public access. CCCL permits also protect sea turtles and dune plants. Here you will find CCCL Program topics to help guide CCCL permit applicants, and educate the public on the coastal construction permit program. You can also give us a call (850-245-8336).

FLOOD WARNING - When a hurricane threatens land, a Hurricane Watch is issued. If severe flooding is expected from an approaching storm, a Flood Watch is issued. A Watch means that hurricane, or flooding, conditions are possible for the area within the next 36 hours. You must take action to secure your home and prepare to leave. A Hurricane Warning is issued when winds of at least 74 miles per hour are expected within the next 24 hours. You must be prepared and ready to leave when an evacuation order is issued. When the Evacuation Order is given by Pinellas County Emergency Management it will be relayed over local TV (for example NBC, ABC, CBS and The Weather Channel) and radio stations. NRB is located in Evacuation Zone A, which is the first level ordered to evacuate. Arrangements will be made through the Emergency Management

Procedures 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.

Check for a Flood Hazard: Before you commit yourself to buying property, do the following:

Ask the Building Department if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.

Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.

Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

INSURE YOUR PROPERTY FOR YOUR FLOOD HAZARD- Flood Insurance is required in the Town of North Redington Beach for any federally-backed mortgage. The National Flood Insurance Program (NFIP) is administered by the Federal Emergency Management Agency (FEMA) through its Federal Insurance Administration. The Town participates in NFIP; therefore, you can purchase a separate flood insurance policy.

Increased cost of compliance coverage with a limit of \$20,000 is afforded under the flood insurance policy for the increased costs to rebuild, or otherwise alter, a flood-damaged structure to bring it into compliance with State or local floodplain management ordinances or laws.

If you don't have flood insurance or want to find out more about flood insurance for your property, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods or any rising waters. Remember, even if the last flood missed you or if you have done some floodproofing, the next flood could be worse. Flood insurance can be purchased on eligible residential and commercial buildings and/or their contents, or tenants can purchase contents-only coverage.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

Participants in the NFIP program (including North Redington Beach) are governed by the "50% rule". The rule requires homes that have been structurally improved by 50% or more of the market value of the structure to have the lowest floor at or above the base flood elevation. Non-residential buildings can be "flood proofed" as an alternative to raising the lowest floor. Permits must be obtained and applications reviewed by the Building Official prior to any construction or development within the community. Please contact the Building Department (727) 202-6825 prior to any construction.

BEING AWARE OF STEPS TO REDUCE LOSS BEFORE A FLOOD IS THE FIRST STEP TO SAFETY

Several of the Town's efforts to reduce flood damage depend on your cooperation and assistance. Please help us with this effort.

WHAT YOU CAN DO EVERY DAY:

To ensure against flooding, it is important to maintain the water-carrying capacity of the Town's drainage system, therefore--



Hurricane Elena Damage 1985

- Do not dump or throw anything (grass clippings, etc.) into the gutters, swales or Boca Ciega Bay. These areas must be free of debris in order to function as they have been designed, and edging of the curb area is mandatory to ensure that grass doesn't stop the flow of stormwater.
- If you observe any illegal disposal of materials into drainage facilities that could obstruct the flow of stormwater or if you see dumping of debris into gutters, swales or Boca Ciega Bay, please notify the Public Works Department at 391-4848.
- Always check with the Building Dept. before you build on, alter, re-grade or add fill to your property. A permit may be needed to ensure that these projects do not cause problems for other properties.
- If you see building or filling being done without a permit posted, contact the Building Department at 202-6825.

WHAT YOU CAN DO DURING SEVERE WEATHER:

- Listen for weather updates on local TV channels and radio stations to stay informed.
- Keep a portable radio and flashlight on hand with fresh batteries.
- **Clear your yard and porches of loose objects, furniture, plants, etc.**
- **Moor your boat securely and make it as watertight as possible.**
- Place personal possessions and furniture in higher locations to reduce flood loss.
- Consider sandbagging outside doors.
- Turn off electricity and unplug small appliances from electrical outlets. Turn off the water to your home.
- Shutter or board all windows to help prevent glass from shattering and water from further damaging personal belongings.
- **Plan a flood-free evacuation route and know where to go.**
- **DO NOT walk through flowing water. DO NOT drive through a flooded area. Stay away from power lines and electrical wires. LOOK BEFORE YOU STEP!**

OVERVIEW OF FLOOD PROTECTION RETROFITTING METHODS

ELEVATION

This method consists of raising a house on an elevated support structure to place it above future flood waters. The exact method can include a number of possibilities that depend on local conditions such as expected flood and wind forces, building type and size, and soil bearing capacity. Elevation may be considered for all types of homes, including structures built slab-on-grade or over crawlways. Types of elevated foundations consist of:

Elevation on Extended Foundation Walls – The house is elevated and set on walls that have been built up from the original foundation. This method is particularly appropriate where the characteristics of flooding involve up to moderate depths with slow velocities, and is commonly used.

Elevation on Piers – This method is employed for shallow flooding with slow to moderate velocities. The house is elevated and set on low foundations that are constructed of reinforced masonry block or reinforced concrete.

Elevation on Posts or Columns – This method is used for shallow to moderate flood depths with slow to moderate velocities. The house is set on taller structures, generally made of wood, steel, or concrete, set in pre-dug holes and braced together.

Elevation on Pilings – This method is employed where high velocity water could undermine other structures such as in coastal high-hazard areas. It is also suitable for deep flood depths or poor

soil conditions. The house is set on tall foundation pilings, usually wood, that have been driven into the ground.

Elevation on Fill – This method is limited to areas of low flood depths and low velocities. The house is elevated on compacted soil.

RELOCATION

Perhaps the only technique for completely preventing future flood damage, this method involves moving a house out of a flood area to a new location where there is no threat of flooding. The technique for moving most any house in good structural condition is well developed. It is generally more expensive and time consuming than most elevation techniques, but it can be a very feasible method in many cases.

LEVEES

A possible technique in areas of shallow and moderate flooding depths with low velocity, this is a method of creating a barrier of compacted soil to keep the water away from a house. It can be one of the least expensive techniques, and it can be attractively landscaped. Its construction, however, requires great care, and there must be continued attention and maintenance to prevent its failure.

FLOODWALLS

This method is sometimes practical for areas with low to moderate flooding depths and velocities. As with levees, floodwalls are designed to keep the water away from a house, but are constructed of materials such as masonry block and reinforced concrete. They are more expensive than levees, but if properly designed, do not require as much concern with continued inspection and maintenance. However, because some designs have openings for access to the house, they often require closures and human presence to make sure they are in place prior to flooding.

CLOSURES

Often used in conjunction with other techniques such as floodwalls and levees, closures involve techniques for protecting gaps that have been left open for day-to-day convenience, such as walks, doors, and driveways.

SEALANTS

Sometimes referred to as dry floodproofing, this method can be used only in areas of very shallow flooding to completely seal a home against water. Because of the tremendous pressures that water can exert against a structure protected by this method, the techniques can only be used on brick veneer or masonry construction in good structural condition, and then only when the flood levels cannot exceed two to three feet and flood velocities are negligible.

UTILITY PROTECTION

Often very costly damage to utilities such as heating, air conditioning, electrical and plumbing systems occurs during floods. Simple and relatively low-cost measures can usually prevent damage to these systems, which are essential to the habitability of a residence.

SPECIAL TECHNIQUES

These are some special floodproofing techniques used in unusual flooding situations. They include retrofitting in alluvial fans, elevation of fill and elevation on reinforced mat slabs.

