

BE READY! FLOODS

DURING

Unplug appliances to prevent electrical shock when power comes back on.

Do NOT drive or walk across flooded roads. Cars and people can be swept away.

Gather emergency supplies and follow local radio or TV updates.

WEATHER ALERT!

RECOGNIZE FLOOD RISK



- identify flood-prone or landslide-prone areas near you.

- Know your community's warning signals, evacuation routes, and emergency shelter locations.
- Know flood evacuation routes near you.

When power lines are down, water is in your home, or before you evacuate, **TURN OFF** gas, power, and water.

Tie down or bring outdoor items inside.

Throw away items that cannot be disinfected, like wall coverings, cloth, rugs, and drywall.

PRACTICE SAFE HYGIENE



Wash hands with soap and water to help prevent germs.



Listen for information from your local officials on how to safely use water to drink, cook, or clean.

AFTER

Use fans, air conditioning units, and dehumidifiers for drying.

For cleanup, wear rubber boots and plastic gloves.

Clean walls, hard floors, and other surfaces with soap and water. Use a mixture of 1 cup bleach and 1 gallon water to disinfect.

Caution! Flood water may contain trash.



For more information visit
<http://emergency.cdc.gov/disasters/floods/>

FLOOD HAZARD INFORMATION

***You are receiving this information because
your home is in a special flood hazard area!***

FLOOD HAZARD AREA

All properties in the Town of North Redington Beach are located within the "Flood Hazard Area". Many areas flood with only a high tide and west wind. There is a 26% chance of being flooded over the life of a 30-year mortgage. 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/storm events. Waters stir in the Gulf of Mexico and Boca Ciega Bay by hurricane-force winds and 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.

FLOOD WARNING

In the event of emergency, residents will receive notification from Pinellas County Emergency Management. Weather warnings will be given via local television and radio. It is important to stay informed. Listen to the news on our local TV stations such as Spectrum News 9, NBC, ABC, CBS or Fox stations, as well as The Weather Channel. Local radio stations will also have regular updates. You should keep a battery-operated radio available in case of a power outage plus plenty of back-up batteries.

Besides being in a flood zone, the entire town of North Redington Beach is also in a hurricane evacuation zone. NRB is in an Evacuation Level A, which is the first level ordered to evacuate. Arrangements can be made through Pinellas County Emergency Management to aid people who need help evacuating- call 464-3800. Because the Tampa Bay region could require as long as 26 hours to evacuate, be prepared ahead of time. Have an evacuation plan and prepared to act on it.

PERMITS

All development (new construction, repair/replacement work, additions, fences, fill, etc.) requires a permit. If you see any non-permitted work or need additional information, please contact Building Dept 727-202-6825.

SUBSTANTIAL IMPROVEMENTS/ DAMAGE REQUIREMENTS

New buildings in the flood plain must be protected from flood damage. Our building code requires that new residential buildings must be elevated above base flood elevation. The ordinance also requires that all substantial improvements to a building must be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair or reconstruction project exceeds 50% of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected. Additionally, substantially damaged buildings must also be brought up to the same standards e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation.

DRAINAGE SYSTEM MAINTENANCE

The town has a system of drainage channels and ditches for stormwater management purposes. They are maintained on a regular basis by our public works department. These ditches are of vital importance since the water flowing through them drains our streets. State Law prohibits dumping in these waterways. Violations should be reported to Town Hall (727) 391-4848 or the Sheriff's Dept (727) 582-6200.

FURTHER INFORMATION

Should you be interested in obtaining flood zone, flood depth, special flood related hazards, historical flood or natural floodplain information or further information on any of the above subjects, please contact Town Hall. In addition, the Gulf Beaches Library (200 Municipal Drive, Madeira Beach) provides flood protection information and maintains copies of the NRB flood insurance rate maps (FIRM).

FLOOD SAFETY

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

1. Tune into radio or television for weather updates and flood warnings.
2. Have battery operated flashlight and radios in working condition and extra batteries.
3. Clear your yard and porches of loose objects such as plants or furniture. Remove outdoor furniture and relocate to higher floors to minimize loss.
4. Moor your boat securely and make it as water tight as possible.
5. Sandbags can be placed to help slow down flood waters reaching your possessions.
6. Heed warnings from officials; evacuate when orders are given, turn off electric and gas.
7. Have an evacuation and shelter route. Have a small bag with essentials prepared.
8. **Do not walk or drive through flood waters.** Stay away from power lines and electrical wires.

FLOOD INSURANCE

Homeowner insurance policies do not cover losses due to flooding. **North Redington Beach participates in the National Flood Insurance Program which makes flood insurance available to everyone in the town at a discounted rate.** For most, a home and its contents are their greatest investment. We strongly urge you to buy flood insurance to protect yourself from a devastating loss. There is a 30-day waiting period before coverage goes into effect.

Information about flood policies is available from your insurance agent. Residential and Commercial owners can insure their buildings and contents, and renters can insure their possessions. Just because you have not been flooded in the past does not mean you will not be flooded in the future. It's not a question of "if" our area will be hit by a hurricane, but "when". Call your insurance agent now so that you will be fully prepared for future events.

PROPERTY PROTECTION METHODS

Retrofitting your home can help significantly with flood risk and damage. Elevation of a home built on grade will place it above future flood waters. By grading a yard, it will help correct drainage problems and minimize loss prior to floods occurring. Other retrofitting methods include building flood walls, elevating a structure, using sealants, etc. Call SafeBuilt at 727-202-6825 for one-on-one advice about property protection and retrofitting techniques. Site visits available.

FLOOD MITIGATION ASSISTANCE

The National Flood Insurance Program (NFIP) is continually faced with the task of paying claims while trying to keep the price of flood insurance at an affordable level. It has a particular problem with repetitive loss properties, which are estimated to cost \$200 million per year in flood insurance claim payments. Repetitive loss properties represent only one percent of all flood insurance policies, yet historically they account for nearly one-third of the claim payments (over \$4.5 billion to date).

Mitigation of the flood risk to these repetitive loss properties will reduce the overall costs to the NFIP as well as to individual homeowners. Accordingly, over the years, Congress has created a variety of funding sources to help repetitive loss property owners reduce their exposure to flood damage. The Federal Emergency Management Agency (FEMA) has grant programs and one insurance benefit. More information on these programs can be found on the noted websites.

- *Hazard Mitigation Grant Program (HMGP)* – a grant made available after a Presidential disaster declaration (www.fema.gov/government/grant/hmgrp/index.shtm)
- *Flood mitigation Assistance (FMA)* – a grant that your community can apply for each year (www.fema.gov/government/grant/fma/index.shtm)
- *Pre-Disaster Mitigation (PDM)* – a nationally competitive grant that your community can apply for each year (www.fema.gov/government/grant/pdm/index.shtm)
- *Repetitive Flood Claims (RFC)* – a grant that FEMA administers for certain repetitive loss properties where there is no local government sponsor (www.fema.gov/government/grant/rfc/index.shtm)
- *Severe Repetitive Loss (SRL)* – a grant that is reserved for “Severe” repetitive loss properties, i.e., those with their flood insurance policies administered by FEMA’s Special Direct Facility rather than a private insurance company (www.fema.gov/government/grant/srl/index.shtm)
- *Increased Cost of Compliance (ICC)* – an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office. (www.fema.gov/library/viewRecord.do?id=3010)

Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example, if your state has not been declared a Federal disaster area for some time, look at the grants that have annual application procedures, not HMGP. Talk to your local planning, building, or emergency management official to see if your community is interested in applying for a grant for properties like yours. Keep your flood insurance policy in force. Several grants only fund properties that currently have a flood insurance policy.

AFTER THE FLOOD

Your home has been flooded. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember in the days ahead:

- Use local alerts and warning systems to get information and expert informed advice as soon as available.
- Avoid moving water.
- Stay away from damaged areas unless your assistance has been specifically requested by police, fire, or relief organization.
- Emergency workers will be assisting people in flooded areas. You can help them by staying off the roads and out of the way.

- Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.
- Return home only when authorities indicate it is safe.
- Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come upon a barricade or a flooded road, go another way.
- If you must walk or drive in areas that have been flooded.
- Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet. Standing water may be electrically charged from underground or downed power lines.
- Flooding may have caused familiar places to change. Floodwaters often erode roads and walkways. Flood debris may hide animals and broken bottles, and it's also slippery. Avoid walking or driving through it.
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay out of any building if it is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.

STAYING HEALTHY

A flood can cause physical hazards and emotional stress. You need to look after yourself and your family as you focus on cleanup and repair.

- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage.
- Service damaged septic tanks, cesspools, pits and leaching systems as soon as possible. Damaged sewer systems are serious health hazards.
- Listen for news reports to learn whether the community's water supply is safe to drink.
- Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- Rest often and eat well.
- Keep a manageable schedule. Make a list and do jobs one at a time.
- Discuss your concerns with others and seek help. Contact Red Cross for information on emotional support available in your area.

CLEANING UP AND REPAIRING YOUR HOME

- Turn off the electricity at the main breaker or fuse box, even if the power is off in your community. That way, you can decide when your home is dry enough to turn it back on.
- Get a copy of the book *Repairing Your Flooded Home* (737KB PDF) which is available free from the American Red Cross or your state or local emergency manager. It will tell you:
 - * How to enter your home safely.
 - * How to protect your home and belongings from further damage.
 - * How to record damage to support insurance claims and requests for assistance.
 - * How to check for gas or water leaks and how to have service restored.
 - * How to clean up appliances, furniture, floors and other belongs.
 - * The Red Cross can provide you with a cleanup kit: mop, broom, bucket, and cleaning supplies.
 - * Contact your insurance agent to discuss claims.
 - * Listen to your radio for information on assistance that may be provided by the state or federal government or other organizations.

*If you hire cleanup or repair contractors, check references and be sure they are qualified to do the job. Be wary of people who drive through neighborhoods offering help in cleaning up or repairing your home.

HURRICANE HELENE

On September 26, 2024 Hurricane Helene passed by Pinellas County pushing a 7' storm surge into NRB. This storm changed our town forever by putting up to 4' of water into all the homes and buildings. Many buildings were substantially damaged. More information to come as it becomes available.