

## **Flood Hazard: Check Before You Buy**

Most everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood prone area maps, check with the Building Department 727-202-6825 or Town Hall.

However, flooding and other surface drainage problems can occur well away from the coast. If you're looking at a property it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls or buckle a concrete floor.
- Water-soaked contents such as carpeting, clothing, upholstered furniture and mattresses may have to be thrown away after a flood.
- Some items such as photographs and heirlooms may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil and other noxious substances that cause health hazards.
- Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- The impact of a flood—cleaning up, making repairs and the personal losses—can cause great stress to you, your family and your finances.

**Floodplain Regulations:** The Town of North Redington Beach regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood or any other cause must be elevated to or above the regulatory flood level when they are repaired. More information can be obtained from Building Department 727-202-6825.

**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.

**Flood Protection:** A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

**Flood Insurance:** Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.

# A Guide to Flood Safety



## Know Your Hazard!

- Inland flooding is a leading weather-related cause of death in the United States.
- Identify the flood zone for your neighborhood and business.
- Are you in a repetitive flood prone area?
- Know the difference between a flood WATCH and a flood WARNING.
- Have a Family Emergency Plan and a Disaster Supply Kit ready in case you need to evacuate.

## Turn Around, Don't Drown!



## Flood Watch vs. Flood Warning

### WATCH:

The expectation of a flood event has increased, but its occurrence, location, and timing are still uncertain.

### WARNING:

A flood event is occurring, imminent, or has a high probability of occurring.

## Flood Safety Tips

- Monitor your NOAA Weather Radio for current and forecasted conditions in your area. Listen for instructions by local emergency management.
- When walking, do not attempt to cross flowing streams.
- Know your evacuation routes before flooding occurs to ensure your safety.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Find a place where your family can safely meet up at after an evacuation order is issued.

## Turn Around, Don't Drown!

For more information on flood safety, visit:

[www.FLGetaPlan.com](http://www.FLGetaPlan.com)

Florida Division of Emergency Management

*Did you know...*

## Your homeowner's insurance does not cover a flood?



Floods are the #1 natural disaster in the United States and can happen anytime and anywhere. Types of flooding vary and include riverine flooding, ponding in streets and low-lying areas, as well as flooding from storm surge.

FEMA's **National Flood Insurance Program (NFIP)** provides homeowners with a safeguard from financial loss caused by a flooding event.

Depending on your property location, your home is either considered at high-risk or at moderate-to-low risk for a flood. Your insurance premium will vary accordingly.



## Insure your property against flooding



- Know your flood risk. Speak to an insurance professional to understand your flood insurance needs.
- Renters should buy flood insurance for their belongings.
- If your community participates in the NFIP, you are eligible to purchase flood insurance, even if you are located outside the floodplain.
- For properties located outside the special flood hazard area, you can take advantage of a low-cost **Preferred Risk Policy**.
- Understand your local alert notification systems and know what you should do, so you are prepared to evacuate or take actions to protect your property.



For more information about the NFIP and Flood Insurance, visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call 1-800-427-2419

Florida Division of Emergency Management

[www.FloridaDisaster.org](http://www.FloridaDisaster.org)

# A Guide to Flood Mitigation



## What is Mitigation?

Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Take action now before the next disaster to reduce human and financial consequences later.

## Build Responsibly

- If you plan on improving your home, or your home has sustained damage where repairs cost 50% or more of the building pre-damaged, you will be required to bring your structure up to current building and floodplain standards.
- Get a permit before you build and work with a licensed contractor.



## Protect Natural Floodplain Resources

- Floodplains, wetlands, and coastal barrier resources or land use regulations, such as zoning, can be used to steer development away from sensitive or natural areas.
- Beach nourishment and dune rebuilding can be used to protect inland development by maintaining the natural flood protection features.

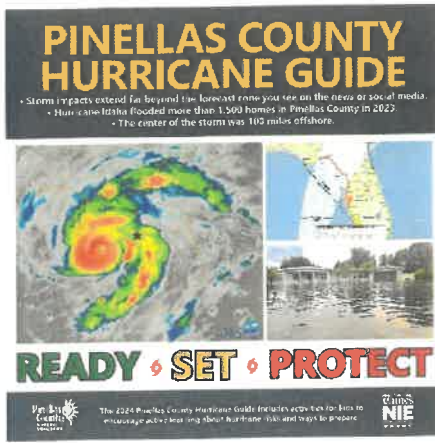


- Don't dump grass or other items in storm drains.
- Stay away from turtle nesting areas.
- Keep our creeks and streams clean and free of debris.
- Stay off sand dunes and do not disturb grass used as dune stabilization.
- Protect Florida's mangrove species which filter oil and associated storm-water run off.

For more information on floodplain mitigation, visit:

[www.FloridaDisaster.org](http://www.FloridaDisaster.org)

Florida Division of Emergency Management



## HURRICANE SEASON IS HERE!

Time to prepare and grab a copy of the Pinellas County Hurricane Guide!

We are now in the Atlantic hurricane season, which runs from June 1 until November 30. **Now that we are in the season, it is more important than ever to prepare for what could come.** That's why it's important to pick up your copy of the Pinellas County Hurricane Guide. You can find a copy of the guide at the following locations: Town Hall, Fire Departments, all libraries, Pinellas County Courthouses, Tax Collector offices and is available online.

While there may be several guides out there to choose from, the official guide of Pinellas County addresses the special considerations of our very vulnerable county. Find the latest information on how to get ready for this year's storms. From preparing your pet and family to preparing your car and home, you'll find preparedness information in this guide you won't find anywhere else. Pick up your copy and be prepared.

### Some key preparation steps include:

- North Redington Beach is in Evacuation Level "A" (first to go). The evacuation route is North on Gulf Boulevard to the Park Boulevard Bridge.
- Assemble an emergency survival kit that provides for your family's needs for a minimum of one week. Make sure you have your Pinellas County Sheriff's Office Emergency Access Permit.
- Find out now where you will be evacuating to should an order be issued.
- Plan your house preparations; i.e. prepare shutters to protect your windows, brace your entry doors and garage door.

While the most active months of hurricane season are still to come, understand that a hurricane can spin up at any time. Check the weather forecast daily to stay on top of any tropical developments.



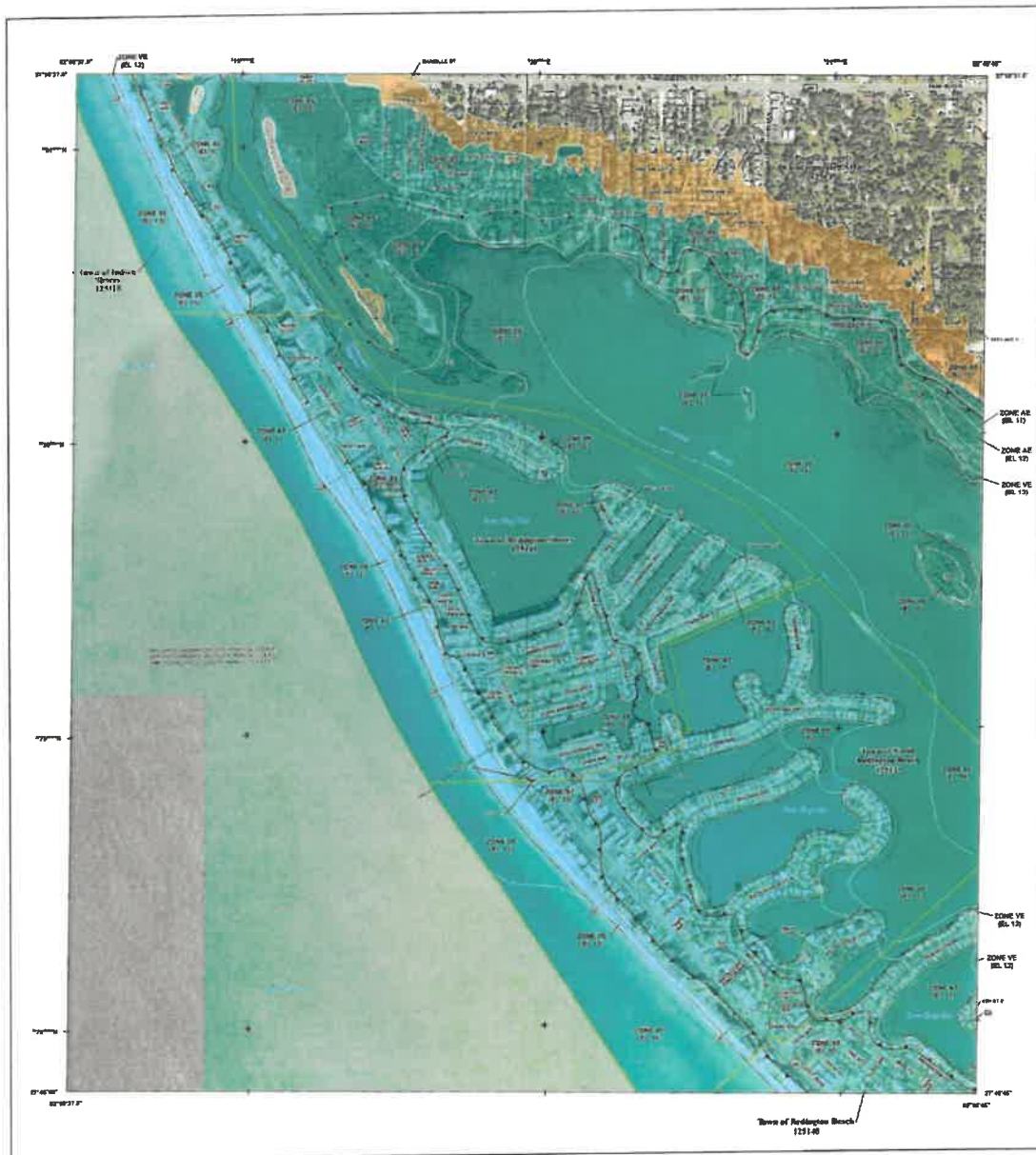
**Plan ahead ~ Have an evacuation plan!**



Pinellas County Sheriff's Office has an Emergency Access Permit program. All property owners, business owners and residents can come to Town Hall to be issued a permit. The program was developed for the initial return to your NRB property after a hurricane or natural disaster. These permits reduce traffic/re-entry time. The permits do not expire and do not need to be renewed.

The Sheriff's Department will monitor all entry points to the beach (bridges) after a disaster. The permits are available at Town Hall. However, they will not be available if a hurricane evacuation is declared. Therefore, get your permit now if you haven't already. Property owners are eligible for two permits per property (or 1 to owner and 1 to tenant, if applicable). You must apply in person with photo ID and have proof of residency.

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 **VE areas** located along the water. These areas are **prone to flooding**. You may contact Town Hall at 391-4848 or the Building Department 202-6825 to get the base flood elevation in your area.



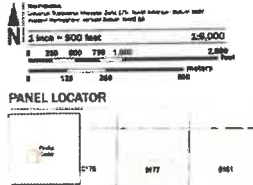
**FLOOD HAZARD INFORMATION**

- FOR THE REPORT FOR SPECIAL FLOOD HAZARD PANEL, USE THE FOLLOWING LAYOUT. THE INFORMATION CONTAINED HEREIN IS FOR INFORMATIONAL PURPOSES ONLY. FOR MORE INFORMATION, CONTACT THE FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) AT 1-800-425-5847.
- SPECIAL FLOOD HAZARD AREAS**
    - Without Base Flood Elevation (BFE)
    - With BFE at 5-foot
    - Regulatory Floodway
    - 0.2% Annual Chance Flood Hazard Area of 1% Annual Chance Flood with average depth less than one foot or with average depth of one foot or less (average depth)
    - Future Conditions 1% Annual Chance Flood Hazard
    - Area with Reduced Flood Risk due to Levee (See Notes)
    - Area with Flood Risk due to Levee
    - Area of Minimal Flood Hazard
    - Area of Uninsured Flood Hazard
  - OTHER RISKS OF FLOOD HAZARD**
  - OTHER AREAS**
  - GENERAL STRUCTURES**
  - OTHER FEATURES**

**NOTES TO USERS**

The information and numbers shown on this Flood Insurance Rate Map (FIRM) are based on the best available information and are not a guarantee of accuracy. The information is provided for informational purposes only. The information is not intended to be used for any other purpose. The information is not intended to be used for any other purpose. The information is not intended to be used for any other purpose.

**SCALE**



**FEMA**  
National Flood Insurance Program

**ADDITIONAL FLOOD INSURANCE PROVISIONS**

FLORIDA COUNTY, FLORIDA  
Panel 179 of 327

COMMUNITY	NUMBER	PANEL	DATE
North Redington Beach, FL	179	01	01/15/10
North Redington Beach, FL	179	02	01/15/10
North Redington Beach, FL	179	03	01/15/10
North Redington Beach, FL	179	04	01/15/10

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## FLOOD HAZARD INFORMATION

The Town continues to work to keep residents and property owners informed as to flood hazards and methods of prevention. Toward that end, various informational publications regarding these issues are available at the Town Hall, 190 – 173<sup>rd</sup> Avenue or call (727) 391-4848. You may call or come into the Town Hall to request a flood zone determination and/or get a copy of any Elevation Certificate on file. The town's Elevation Certificate library is available online at [townofnrb.com](http://townofnrb.com). Further information can be obtained through the following agencies with regard to the topics listed.

### A. FLOOD INSURANCE RATE MAP (FIRM)

1. Town of North Redington Beach, 190 – 173<sup>rd</sup> Avenue, North Redington Beach, FL 33708, (727) 391-4848.
2. Florida Municipal Services (Building Department) 17985 Gulf Boulevard, STE 201, Redington Shores, FL (727) 202-6825.
3. FEMA Regional Office, 3003 Chamblee-Tucker Road, Atlanta, GA 30341 (770) 220-5200.

### B. FLOOD INSURANCE

1. Local Insurance Agencies
2. Florida Department of Finance (877) 693-5236

### C. FLOODPLAIN MANAGEMENT

1. NFIP State Coordinator, 2555 Shumard Oak Boulevard, Tallahassee, FL 32399-2100 (770) 220-5200.
2. FEMA Regional Office, 3003 Chamblee-Tucker Road, Atlanta, GA 30341 (770) 220-5200.

You may also research information in various state and federal reference publications covering a variety of subjects including flood prevention, floodproofing non-residential structures, elevating structures, etc. at the Gulf Beaches Public Library (200 Municipal Drive, Madeira Beach) or the North Redington Beach Town Hall building. Copies of the Flood Insurance Rate Map for the Town of North Redington Beach, Panel 179 of 327, map number 12103C0179H are also available.



NRB Residents get 15% off  
Flood Insurance Premiums!

Property owners within NRB enjoy a 15% discount on the cost of flood insurance due to efforts to control and reduce flooding and its costs. NRB is a member of the National Flood Insurance Program (NFIP). The FEMA rules and procedures the town maintains, to aid in this effort, must be enforced or the discount for everyone could be lost.

Do your part. Remember there can be NO air conditioned or habitable area below the base flood elevation in POST-FIRM homes. Also, PRE-FIRM homes cannot be improved 50% or more of their fair market value of the structure itself.

## **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.

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).

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.



Hurricane Elena Damage 1985

### **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--**

- 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.

