



TOWN OF INDIAN SHORES SUMMER 2007- NEWSLETTER



Visit the Town's web site at: www.myindianshores.com
Our email address is: indshore@myindianshores.com

EVALUATION REPORT ON THE TOWN'S FLOODPLAIN MANAGEMENT PLAN

The original Floodplain Management Plan was drafted by the Floodplain Advisory Board in 1992. The Plan reviews a variety of measures that can reduce the problems and/or protect people and property when flooding occurs. Measures reviewed demonstrated the most severe flooding resulting in property damage occurred in the properties located along the beach west of Gulf Blvd.

This accounted for ten repetitive loss locations which are as follows: 19002 Gulf Blvd., 19134 Gulf Blvd., 19231 Gulf Blvd., 19236 Gulf Blvd., 19306 Gulf Blvd., 19310 Gulf Blvd., 19328 Gulf Blvd., 19440 Gulf Blvd., 19500 Gulf Blvd., and 19632 Gulf Blvd.

Originally, the number of repetitive loss properties was sixteen but due to redevelopment several of the repetitive loss properties have been replaced with new structures, constructed with more stringent building requirements, which address the risk of flooding and high winds.

We continue to notify the repetitive loss property owners on an annual basis to inform them that federal grant money is available to retrofit their property. We also include with these notices FEMA literature on retrofitting flood-prone residential structures, as well as information about substantially damaged structures and answers to general questions about the National Flood Insurance Program.

Mitigation of two non-conforming, repetitive loss structures has been carried out. Those structures are located on Whispering Pines Drive and were elevated utilizing funds thru a HMGP grant application (FEMA). Five other structures have been razed and replaced with new structures, constructed to FEMA standards.

We continue to maintain the Elevation Reference Marks by performing two inspections a year on these monuments and forward any information to the appropriate agencies when repairs are required.

Causes contributing to the flooding include storm-water runoff created by an inadequate storm-sewer system. Additionally, low ground elevations result in salt water flooding



from high tides backing up through the storm sewer system. Ground elevations in the repetitive loss area range from 3'-1" above msl to 7'-6" above msl, being the highest ground elevation.

Ninety percent of these losses are attributable to flooding conditions resulting from tropical storms or heavy rains associated with subtropical or other weather disturbances and associated tidal conditions.

We continue to provide site specific information and assistance to inquirers, including map information, flood protection advice, and information on selecting and dealing with contractors. This is an on-going activity of the Building Department. In 2006, 29 flood-related inquiries were handled. Seven of the inquiries were for Flood Insurance Rate Map information. The rest of the calls were calls inquiring for information of Elevation Certificates or help on drainage concerns.

When this plan was originally drafted by the Floodplain Advisory Board in 1992, it implemented several activities to address flooding. The Advisory Board's two main concerns were:

- Stormwater Management.
- Hazard Mitigation.

The Town is currently underway with the final phase of the Stormwater Project which is Phase III. Phase III should be completed no later than October 2007.

During recent Council meetings and the Town newsletters we have published that the Building Department will provide site specific information and assistance to inquirers, including map information, flood protection advice, and information on selecting and dealing with contractors. We will continue to provide this service.

On June 13, 2007 the Town proclaimed June as "Hurricane Awareness Month" it is our goal to encourage the Town to also proclaim the first week of May as "Flood Awareness Week." This proclamation will encourage residents and businesses to review the various informative materials that will be distributed thru our Town newsletter, mailed out twice a year, along with information posted on the Town's website www.myindianshores.com.

The Town's Public Service employees continue to conduct inspections twice a year of all ditches and stormwater drainage facilities for functionality.

On October 1, 2005, the Town's Community Rating System (CRS) went from a class 7 to a class 6. This means that the NFIP policies issued or renewed for properties in the Special Flood Hazard Areas beginning in October 1, 2005, will receive a 20 percent premium discount.

These increased savings are a tangible result of the voluntary activities the Town has implemented. We will strive to reach an even better rating providing a greater discount on NFIP policies and reduce flood losses.

CRS/ACTIVITY 510 PROGRESS REPORT

Town of Indian Shores Flood Protection Information

The Town of Indian Shores is characterized by flat terrain. At its lowest point, near the Gulf View Cabin Villas east of Gulf Blvd between 192nd and 193rd Avenues, the Town is only three to four and one-half feet above mean sea level (msl). Throughout the Town, the base floor elevation is ten feet and the highest ground elevation is seven and one-half feet with the exception of a restaurant parking lot that has been filled. Consequently, heavy rains cause major flooding problems.



TOWN FLOOD SERVICES:

Flood maps and flood protection references are available at the Indian Shores Library and Building Department.

If requested, the Building Official will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage. Call the Building Department at 727-517-3940. These

services are free.

WHAT YOU CAN DO:

Several of the Town's efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into the ditches or retention ponds. Dumping in a drainage facility is a violation of the Town's Ordinance Sec. 86-122. (2): it shall be conclusively presumed that a violation has occurred when one or more of the following conditions exist:

(2) Drainage facilities are not maintained properly and, as a result, water has flooded or is reasonably likely to flood land not owned by the owner of the land on which the drainage facilities are located or water has flooded or is reasonably likely to flood a building, whether or not located on land owned by the owner of the drainage facilities.

- If you see dumping or debris in a drainage facility call the Building Department at 727-517-3940.

- Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit may be required to ensure that projects do not cause problems to other properties.
- If you see building or filling without a Town permit posted, contact the Building Dept. at 727-517-3940.
- Check out the following information on floodproofing, flood insurance, and flood safety.

FLOOD INSURANCE:

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover damage from floods. However, because the Town of Indian Shores participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

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. During the kind of flooding that happens in Indian Shores, there is usually more damage to the furniture and contents than there is to the structure.

If you have flood insurance, check out the amount and make sure you have contents coverage. Remember: Even if the last storm missed you or you have done some floodproofing or retrofitting, the next storm could be worse. Flood insurance covers all surface floods.

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. Contact your insurance agent for more information on rates and coverage.

FLOOD SAFETY:

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area: More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Progress Energy or the Town's emergency management office.

Have your electricity turned off by Progress Energy. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

CRS activities330/360/540