



TOWN OF INDIAN SHORES WINTER 2002 - NEWSLETTER



FEMA UPDATE: Local Flood Hazard: The Town of Indian Shores has 2.65 miles of shoreline on the Gulf of Mexico which makes our residents especially vulnerable to local flooding as illustrated by Hurricane Opal in October 1995. The 4-6 ft. tidal surge generated when Opal churned up the Gulf caused minor street flooding on the south end of Town. We should let this serve as a lesson, especially to new residents, that, had this storm been 100 or 150 miles closer to Indian Shores, the effect might have been devastating. All property in Indian Shores is located in a Special Flood Hazard Area:



Flood Safety: Local flooding that occurred in the area as a result of Hurricane Opal happened within a short period of time. This flooding can be dangerous. Even though it appears to be moving slowly, a flood 6" deep moving at 3 ft. /second can knock people off their feet; a flood 2 ft. deep moving at the same velocity can float a car off the road. The message is clear: Do not attempt to walk or drive in flooding conditions.

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. Before evacuating, make sure that the gas has been turned off.

Flood Insurance Rate Map (FIRM): The FIRM is a map published by the Federal Emergency Management Agency that is used by the Town Building Dept., Realtors, lending institutions, architects, engineers and surveyors to determine in which Flood Zone a particular property is located and the base flood elevation (BFE). This information is useful to engineers and architects in building design and insurance underwriters in rating flood insurance policies. Lending institutions are now legally required to mandate property owners with mortgages must carry flood insurance on properties located in the flood zone.

Since Indian Shores is a barrier island, the entire Town is designated a Special Flood Hazard Area and is located in either an A-11 or V-14 Zone, with construction allowed only on A-11 rated properties. The town has several Base Flood Elevation (BFE) heights. The BFE is the height above mean sea level to which the lowest structural member/floor support of a new structure must be elevated.

Greater minds than mine have determined the minimum height that a structure must be elevated to survive flooding so severe that its height is expected no more often than once in a hundred years. Information on the flood zone or the base flood elevation for your property can be obtained by calling the Indian Shores Building Department at (727) 595-4020, Extension 21.

Flood Insurance: The Town of Indian Shores participates in the National Flood Insurance Program (NFIP) and currently has a rating of 7 with 10 being the lowest and 1 being the highest rating. Each rating below a 10 gains property owners in Indian Shores a 5% reduction in their flood insurance premiums. Since Indian Shores is currently rated at 7, we enjoy a 15% reduction.

If you haven't already done so, you need to advise your insurance agent that Indian Shores has a NFIP/CRS rating of 7 at this time, so you receive the proper discount. Insurance writers should know this now, but it is best to check. Remember, normal homeowners insurance does not cover flood damage.

What You Can Do: The town is graded by NFIP/CRS and awarded points for various activities ranging from adopting flood and storm drainage ordinances, educational projects such as this newsletter, state programs such as the recently enacted Dam Safety Program for which we are allowed points. Unfortunately, your

elected officials and town staff can't do it all! To a large extent, it depends on the cooperation and assistance of residents and property owners to make it work. Here are some ways you can help:

- ◆ As a participant in the NFIP, the town has adopted ordinances on building construction, stormwater drainage, filling, grading and excavating. If you see any construction or excavating done without a permit posted, contact the building department.
- ◆ There are numerous stormwater retention/detention ponds on public and private properties in town, as well as drainage ditches paralleling Second St. The Public Works Department inspects these ponds and ditches on a bi-annual basis to determine if they are being maintained. If you see anyone dumping trash, lawn clippings, etc. into these ponds or ditches, contact the building department. If seen at night or weekends, contact the police department at 595-5414.



The Town's Part: Your elected officials, in an ongoing effort to keep the town safe from the dangers of flooding, have authorized or implemented the following:

- ◆ The Building Department stands ready to advise property owners, architects and contractors regarding acceptable methods of flood-proofing and proposed new construction or existing structures. It also has an extensive library on these subjects free of charge. In the event of a storm, flood proofing can be accomplished by sandbagging door openings, etc. (not hydrostatic relief) or building a berm around your property to protect it from flooding.
- ◆ The Town Council has named Police Chief E.D. Williams as the town's Emergency Management Coordinator and has adopted the Pinellas County Hurricane Evacuation Implementation Guide. In the event of a storm, citizens are advised to stay tuned to WARM 94.9 FM as a primary source of storm data and WRBQ, 104.7 FM as a secondary source. In the event of a hurricane, the Police Department receives regular updates from Pinellas County Emergency Management.
- ◆ The Town adopted a Flood Protection Ordinance, including requirements for the FEMA 50% Rule. This rule states that, if a property is damaged more than 50% or if an owner wants to make substantial improvements which exceed 50% of the fair market value of the structure only (not including the land), the owner will be required to bring the building into compliance with the NFIP regulations and town ordinance requirements for new construction. Literature on this is free of charge from the building department.

This information is part of a continuing educational program to help our citizens and property owners become aware of the hazards of living on a barrier island and to present methods of coping with inherent dangers.