

Flood Damage Reduction

The entire Town of Indian Shores lies within a Special Hazard Flood Area. There is a small area of the Town that is encompassed by Gulf Blvd, Second Street, Park Blvd. and the north property line of the Town Hall that is known as the "Town Square Area" which is also called the "Repetitive Loss Area". This Repetitive Loss area consist of 31 structures which are especially prone to flooding due to the lowest point having an elevation of only three to four and one-half feet above mean sea level (msl). This location is near Gulf View Cabin Villas, which lies east of Gulf Boulevard, between 192nd and 193rd Avenues.

The Town of Indian Shores is concerned about the potential flooding that could occur, not only in this area, but in the entire Town. Therefore, the Town recently completed, the installation of a stormwater system. This system is located throughout the entire Town to help floodwater carrying capacity.

However, here are some things you can do to help protect yourself and your property from future flooding:

1. Check with the Building Department (727-517-3940) on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the Town is doing about it, and what would be an appropriate flood protection level. Town staff can visit your property to discuss flood protection alternatives.
2. To prepare for a flood, you should:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make a household inventory.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a hand place.
 - Develop a disaster response plan – See the Red Cross' website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan"
 - Get a copy of *Repairing Your Flooded Home*. We have copies in our Building Department or it can be found on the Red Cross' website, too.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the garage can reduce property damage and save lives.
 - Avoid building in a floodplain unless you elevate and reinforce your home.
 - Elevate the A/C system, water heater, and electric panel if susceptible to flooding.

- Install "check valves" in sewer traps to prevent flood water from backing up into the drains of your home.
- Construct barriers (levees, beams, floodwalls) to stop floodwater from entering the building.
- Floodproof areas below the base flood elevation (BFE).
- More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are in the Building Department, the Indian Shores Library, and at www.fema.gov/hazards/floods/lib312.shtm
- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

4. Get a flood insurance policy.

- Homeowner's insurance policies do not cover damage from floods. However, because 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 properties that have been flooded. Because Indian Shores participates in the Community Rating System, you will receive a reduction in the insurance premium.
- Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- 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 your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- Don't wait for the next flood to buy insurance protection. In most cases, 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.

5. Funding Sources for Repetitive Loss Properties

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) now has five 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).

Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%, although in some cases the state or local government may contribute to the non-FEMA share. ICC pays 100% (up to \$30,000) of the cost of bringing the damaged building up to the local ordinance’s flood protection standards.

Each program has a different Congressional authorization and slightly different rules. These are summarized in the table on the next page. States and communities set their own priorities for the use of the grant funds, but they are strongly encouraged to address their repetitive flood problems. In no case, can a FEMA grant be used on a project without the completely voluntary agreement of the owner.

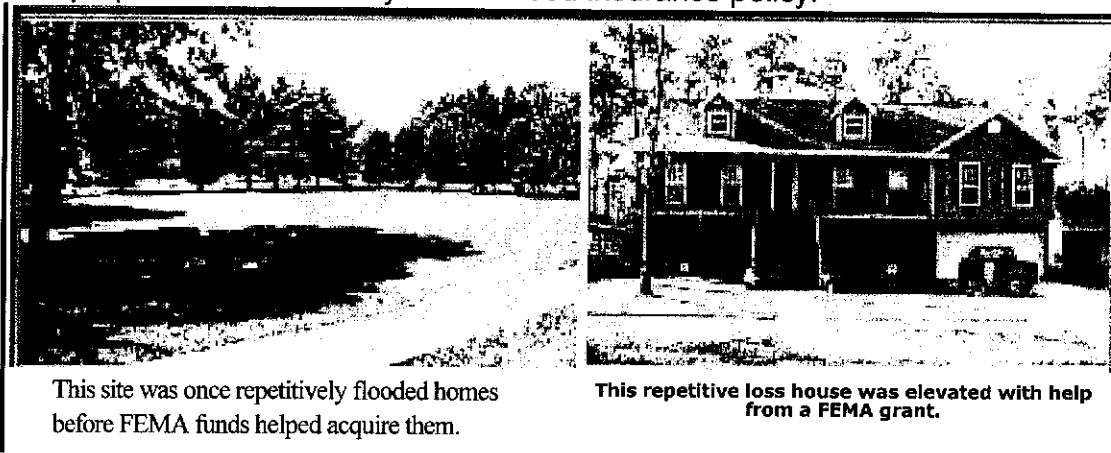
Types of Project Funded	HMGP	FMA	PDM	RFC	SRL	ICC
Acquisition of the entire property by a gov’t agency	X	X	X	X	X	
Relocation of the building to a flood free site	X	X	X	X	X	X
Demolition of the structure	X	X	X	X	X	X
Elevation of the structure above flood levels	X	X	X	X	X	X
Replacing the old building with a new elevated one	X				X	X
Local drainage and small flood control projects	X				X	
Dry floodproofing (nonresidential buildings only)		X	X		X	X
Percent paid by FEMA program	75%	75%	75%	100%	75%	100%
Application notes	1,2	1	1		1	3

Application notes:

1. Requires a grant application from your local government
2. Only available after a Presidential disaster declaration
3. Requires the building to have a flood insurance policy and to have been flooded to such an extent that the local government declares it to be substantially damaged.

What you can do:

- 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.
- Talk to your permit office to make sure they are aware of ICC. In some cases a local ordinance might be worded to trigger ICC for a repetitive loss property that was not substantially damaged.
- Keep your flood insurance policy in force. Several grants and ICC only fund properties that currently have a flood insurance policy.



This site was once repetitively flooded homes before FEMA funds helped acquire them.

This repetitive loss house was elevated with help from a FEMA grant.