



# TOWN OF INDIAN SHORES AUTUMN 2006 - NEWSLETTER



Web site: [www.myindiashores.com](http://www.myindiashores.com)

Email: [indshore@myindiashores.com](mailto:indshore@myindiashores.com)



## 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 192<sup>nd</sup> and 193<sup>rd</sup> 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.

**ELEVATION CERTIFICATES:** Copies of FEMA Elevation Certificates on all buildings constructed in Indian Shores are available on our website.