

The Town of Redington Shores

Flood Plain Management Plan

Version 2.0

February 28, 2009



TABLE OF CONTENTS

1.0	INTRODUCTION AND PURPOSE	6
1.1	COMMITTEE APPOINTMENT	6
1.2	ORGANIZATION	6
2.0	PUBLIC INVOLVEMENT	7
3.0	COORDINATION WITH OTHER AGENCIES	8
4.0	HAZARD ASSESSMENT	8
4.1	REPETITIVE LOSS PROPERTIES	11
5.0	PROBLEM ASSESSMENT	12
5.1	DAMAGE PRONE BUILDINGS	12
5.2	DEVELOPMENT TRENDS	13
5.3	DEVELOPMENT CONSTRAINTS	13
5.3.1	FLOODPLAIN REGULATIONS	13
5.3.2	ZONING	13
5.3.3	GEOGRAPHIC	14
5.3.4	OWNERSHIP	14
5.4	CRITICAL FACILITIES	15
5.4.1	POLICE	15
5.4.2	FIRE	15
5.4.3	TOWN HALL	15
5.4.4	PARK BOULEVARD BRIDGE	16
5.4.4.1	REENTRY TO TOWN	16
5.4.5	HOSPITALS/HAZARDOUS INDUSTRIAL AREAS	16
5.5	NATURAL PROTECTION AREAS	16
5.5.1	BEACH AND DUNES	17
5.5.2	INTRACOASTAL WATERWAY	17
5.5.3	TOWN NATURE PARK	17
5.6	EMERGENCY MANAGEMENT	17
5.7	IMPACT ON THE COMMUNITY	18
6.0	COMMUNITY NEEDS, GOALS AND PLANS	19

7.0	REVIEW OF POSSIBLE ACTIVITIES	20
7.1	PREVENTION	20
7.1.1	PLANNING AND ZONING	20
7.1.2	OPEN SPACE PRESERVATION	20
7.1.3	FLOODPLAIN REGULATIONS	21
7.1.4	STORMWATER MANAGEMENT	21
7.1.5	DRAINAGE SYSTEM MAINTENANCE	21
7.1.6	DUNE AND BEACH MAINTENANCE	22
7.2	PROPERTY PROTECTION	22
7.2.1	BUILDING ELEVATION AND FLOODPROOFING	22
7.2.2	RELOCATION	23
7.2.3	ACQUISITION	23
7.2.4	INSURANCE	23
7.2.5	SEWER BACKUP PROTECTION	23
7.3	NATURAL RESOURCE PROTECTION	24
7.3.1	WETLANDS PROTECTION	24
7.3.2	EROSION AND SEDIMENT CONTROL	24
7.4	EMERGENCY SERVICES	24
7.4.1	FLOOD WARNING AND FLOOD RESPONSE	25
7.5	STRUCTURE PROJECTS	25
7.5.1	RESERVOIRS	26
7.5.2	LEVEES/FLOODWALLS/SEAWALLS	26
7.5.3	DIVERSIONS	26
7.5.4	CHANNEL MODIFICATIONS	26
7.5.5	BEACH RENOURISHMENT	26
7.6	PUBLIC INFORMATION	27
7.6.1	MAP INFORMATION	27
7.6.2	LIBRARY	27
7.6.3	REAL ESTATE DISCLOSURE	28
7.6.4	TECHNICAL ASSISTANCE	28
7.6.5	ENVIRONMENTAL EDUCATION	28

8.0	THE ACTION PLAN	29
8.1	ACTIVITY, RATIONALE, AND TARGET DATE FOR COMPLETION	29
8.1.1	MAINTENANCE BUILDING FLOOD PROOFING	29
8.1.2	PURSUE THE LAST THREE PHASES OF THE MASTER DRAINAGE STUDY	29
8.1.3	STORM PROOFING AND RETROFITTING OF THREE EXISTING SANITARY LIFT STATIONS	29
8.1.4	UNDERGROUND UTILITIES ON GUYLF BLVD.	29
8.1.5	EDUCATE THE PUBLIC	29
9.0	IMPLEMENT, EVALUATE AND REVISE THE PLAN	30
9.1	IMPLEMENT THE PLAN	30
9.2	EVALUATE AND REVISE THE PLAN	30
10.0	ADOPTION OF THE PLAN	30
	INDEX OF EXHIBITS	30

FOREWORD

All persons reviewing this document must first be made aware of the high hazard location of the community. The residential structures in the Town of Redington Shores were primarily built on slabs directly on the ground elevations available. These structures were used to develop the Flood Insurance Rate Map that was published in 1983 and updated on 2003.

The Town of Redington Shores is a community governed by representatives elected by residents, a Mayor-Commissioner and four District Commissioners. The Town has a Town Clerk, a Deputy Clerk, a Building Official, Codes Enforcement official, and three maintenance employees.

One hundred percent (100%) of the community sits on a barrier island in Flood Zones "V" and "A" (Exhibit 1).

With this in mind, the Floodplain Management Committee has attempted to perform a complete review of possible community and individual activities that are both meaningful and possible. We consider our review efforts to be complete and realistic; much time has been committed to addressing all phases of proper planning as shown in National Flood Insurance Plan (NFIP) and Community Rating System (CRS) guidebooks concerning the subject.

This report was reviewed and amended on September 18, 2003, and Feb. 28, 2009. The committee was appointed unanimously by the Board of Commissioners on December 10, 2008. A Town Commissioner is the chair of this committee.

1.0 INTRODUCTION AND PURPOSE

In 1991 the Town of Redington Shores applied for, and was accepted into, the Community Rating System of the Flood Insurance Program. In September 1992 the Town submitted a Floodplain Management Plan to pursue certain activities that would lessen the vulnerability of our community from natural disasters. Based on that plan the Town was awarded a ten percent (10%) discount for property owners in the National Flood Insurance Program, (NFIP).

The Floodplain Management Plan (FPMP) Committee is a formally recognized committee and is charged with the responsibility of monitoring the Flood Plain Management Plan (FPMP) and reporting to the responsible Commissioner after each annual meeting. Progress, problem areas, and recommendations on additions, deletions or changes to the Plan will be reported.

The Committee will conduct an annual evaluation of the Plan on each one-year anniversary date and submit its findings to the Board of Commissioners. This evaluation will contain a status report on activities in progress, completed, delayed and recommendations on revisions to the Plan. A copy of the evaluation will be forwarded with the yearly FEMA recertification. In addition to submitting the annual evaluation report to the Board of Commissioners the report will be released to the local media and a copy placed in the public information library in Town Hall.

1.1 COMMITTEE APPOINTMENT

The Town Commission appoints a Commissioner to lead a volunteer Committee to review and revise the Town's Floodplain Management Plan.

1.2 ORGANIZATION

The Floodplain Management Plan Review Committee (hereinafter referred to as Committee) is chaired by the elected official of the Town of Redington Shores who is also responsible for Emergency

Management with a link to the Pinellas County Local Mitigation Strategy team. This committee consists of a volunteer from the Building Department and resident volunteers who are continuously recruited to bring fresh ideas and projects to the FPMP.

The following issues receive continuing attention during the updating of the FPMP.

- Hazard Assessment
- Problem Assessment
- Review Possible Activities
- Involve the Public
- Coordination with Other Agencies

The Building Official informs the Committee of applicable Town Codes and Ordinances that support or impact the FPMP.

Although these issues are to be initially undertaken by individuals, all members are to consider all aspects of the Plan, as there are many overlapping areas of interest to all.

2.0 PUBLIC INVOLVEMENT

Providing public awareness by getting Flood Plain Management Plan information out to the residents of Redington Shores is our goal. This is accomplished by utilizing all Town based and public communications facilities and technologies, such as television and radio broadcasts, community newspapers, Town newsletters, fliers, postings, educational seminars, and advertisements. Some examples are:

1. Distribute the annual PINELLAS COUNTY HURRICANE GUIDE together with an invitation to a Hurricane Awareness and Floodplain Management Plan Meeting to be held annually at Town Hall via the communication methods above.
2. Publish periodic committee reports by the elected official at public meetings
3. Advertise periodic public information meetings

4. Provide articles of interest and pertinence in the semi-annual Town newsletter
5. Publication of the FPMP on the Town's Internet site, www.townofredingtonshores.com
6. Survey residents to determine their flood mitigation thoughts, ideas, and needs

3.0 COORDINATION WITH OTHER AGENCIES

Every year a prioritized list of programs is transmitted to the Tampa Bay Regional Planning Council (TBRPC) and the Local Mitigation Strategy (LMS) Team of Pinellas County, requesting funding or any information, ideas, studies or planned projects/construction that would assist this Committee in its review/revision of the Flood Plain Management Plan:

In 2008, the flood mitigation planned projects list was included in the Pinellas County Local Mitigation Strategy (LMS) Team's priority list. This list is used to provide funding assistance to the Towns and all of the projects listed in this FPMP are listed in Section 8.0 Action Plan in this document and the projects are included in the LMS priority list, which is Appendix 1 of the current LMS plan. Each year the Action Plan from this FPMP will be integrated into the LMS plan.

4.0 HAZARD ASSESSMENT

The Town of Redington Shores is located in the Gulf of Mexico on a barrier island consisting of 229 acres: fifty five percent (55%) are residential, seventeen percent (17%) are public facilities, fourteen percent (14%) are open and recreational space and three percent (3%) are undeveloped. The entire Town falls within the 100-year flood plain with a one percent (1%) chance of flooding in any given year. Approximately 80% of the area west of Gulf Boulevard lies within the hurricane velocity zone, which is subject to flood surges caused by run-up from high waves. This coastal high hazard area

is where waves during the base flood are at least three feet higher than the stillwater elevation and is the most threatened part of the island, accounting for thirty percent (30%) of the repetitive losses. One-third of the Town is at or below the elevation of five feet mean sea level, rendering it prone to sewer maintenance problems and to longer post-flood periods. This area is located in the north portion of the Town of Redington Shores, east of Gulf Boulevard and accounts for forty-five percent (45%) of the repetitive losses. Critical services functions, i.e., Town Hall, fire and police stations, are incorporated into the Master Disaster Plan of Pinellas County and can be evacuated to sites located on the Mainland in non-evacuation zones.

Usually known flood hazards occur in combination, not independently, and include tide cycles, wind, surge/wave action and rain. If the storm occurs at low tide, the run-off will flow into the intracoastal waterway and canals with little or no flooding occurrence. If the storm occurs during high tide, the winds will create a high surf action, holding waters both inshore and in the intracoastal waterway with stormwater outfalls below the high water levels and surface water back up causing flooding.

The major storm conditions of prime concern to our community are

- o Hurricanes
- o Severe thunder storms
- o "No name" storms and tornadoes

Hurricanes are the major hazard to our area:

HURRICANE CLASSIFICATIONS

CATEGORY	WINDS	STORM SURGE	RESULTING
1	74-95 mph	5-7 feet	Some damage to piers, exposed small craft and low lying buildings
2	96-110 mph	8-10 feet	Considerable damage to piers, marinas, small craft and low lying buildings
3	111-130 mph	11-12 feet	In addition to water damage, structures will be severely damaged by wind, waves and floating debris
4	131-155 mph	13-18 feet	Damage to exterior, roofing, windows and doors
5	155 + mph	18 + feet	Major damage to structures less than 15 feet above sea level within 500 yards

4.1 REPETITIVE LOSSES PROPERTIES

The following is a summary of the Town’s history of repetitive losses.

REPETITIVE LOSS INFORMATION

Date	Number of Claims as of 1996	Event	Causes
06/18/82	8	Subtropical Storm	Rain, Wind, High Tide
8/31-9/1/85	17	Hurricane Elena	Rain,Wind,High Tide Tornadoes
10/31-11/1/85	4	Hurricane Juan	Rain, Wind
12/31/86	1	None	Undetermined
9/8/88	1	100 Year /Rainfall	Heavy Rain, Saturated Ground
11/22/88	1	Hurricane Keith	Rain, Wind, High Tide
2/5/92	1	Thunderstorms Ahead of Cold Front	Rain, Wind
3/13/93	6	Winter Storm ("Storm of the Century")	Wind, Rain, High Tide
1/4/95	3	Thunderstorms	Excessive Rain & Wind
10/7/98	1	Tropical Storm "Josephine" Hurricane Alfredo Hurricane Fran Hurricane Charlie	Low Pressure System, High Tide, Wind, Rain

The list of repetitive loss properties is maintained at Town Hall. Owners of the repetitive loss properties are notified of their status by the Town. This notification encourages the owners of the repetitive loss properties to research the various aid programs and grants that the Town becomes aware of during the course of the FPMP updates. The goal of these communications is to alert the repetitive loss property owners about

identifying strategies to make their homes and our community less vulnerable to destruction in times of natural disasters

It is the Committee's intent to concentrate on repetitive loss properties in our Action Plan and to encourage owners through our assistance with planning and financial information to elevate their properties above Base Flood Elevation (BFE). Each year repetitive loss properties are sent letters informing them of financial assistance available to mitigate flood vulnerability. Several applications for assistance are pending in response to these letters.

5.0 PROBLEM ASSESSMENT

The Town of Redington Shores is on a barrier island with limited ingress and egress points. Before and during evacuations, it is critical that all citizens are notified and enabled to get off the island before the storm. Many residential and commercial buildings were constructed before the codes were upgraded to meet NFIP standards.

5.1 DAMAGE PRONE BUILDINGS

The Town of Redington Shores, Florida is a beach community of approximately 2700 residents geographically located on a barrier island on the West Coast of Florida, south of Clearwater. According to the existing Land Use Comprehensive Plan, there are single family and multiple family residential units, commercial properties, and municipal owned buildings. Current inventories of these properties are maintained at Town Hall. All properties are located in the "V" and "A" Zones shown on the Flood Insurance Rate Map (Exhibit 1). According to the National Flood Insurance Program (NFIP), the Town of Redington Shores has twenty-two 22 repetitive loss properties, with a total of fifty-five (55) losses since January 1, 1978. Corrective actions have and are continuing to be taken and are shown elsewhere in the Plan under the headings of "Repetitive Loss Properties" and "Goals and the Action Plan".

5.2 DEVELOPMENT TRENDS

This community is essentially "built out". Very few vacant lots remain. The Town owns several properties that will remain public properties. New construction and additions to existing structures must meet the Town's strict building codes, which conform to the NFIP standards of substantial improvement and substantial damage.

5.3 DEVELOPMENT CONSTRAINTS

Floodplain Regulations, Zoning, Geographic and Ownership are the four (4) major areas that effectively control future development.

5.3.1 FLOODPLAIN REGULATIONS

The Town of Redington Shores continuously monitors the Code of the Town of Redington Shores Florida and the Gulf Boulevard Overlay District as well as other applicable codes and programs and provides updates and ordinances that meet contemporary NFIP rules and regulations. The goal is to meet or exceed the NFIP guidelines.

5.3.2 ZONING

The character of the Town is essentially residential, with single family detached units constituting the predominant residential type by acreage and multi-family residences the predominant residential type by number of residents. Commercial Land uses, including mixed-use development, comprise 10.59 percent of the Town's land area. There is no land zoned for either Industrial or Agricultural use. 30.86 acres or 13.45% of the land is devoted to recreational/open space land use. This includes Town parks, tennis courts and twenty-two (22) beach accesses. Pinellas County owns and maintains a four (4) acre public beach park, including parking and restroom/changing facilities within the Town. 22.54 acres of recreation/open space are in beaches along the Gulf of

Mexico, which are the prime attraction and most valuable asset of the Town of Redington Shores.

5.3.3 GEOGRAPHIC

A beach community such as the Town of Redington Shores has very fixed geographic constraints associated with being located on a coastal barrier island. The long, narrow land formation at or near, sea level results in a "string" rather than a normal "cluster" development. Traffic circulation is essentially a question of short one-quarter (1/4) to one half (1/2) mile roads to a single main artery. In response to the geography, housing differs from housing on mainland.

5.3.4 OWNERSHIP

The Town of Redington Shores is responsible for the most hazardous area, approximately one (1) mile of public beach. The State of Florida is responsible for the land below the water line. As previously stated, this Town is effectively "built out". All properties are owned and mostly developed. Repairs, rebuilding, and modernization are constant activities that must conform to the strict buildings codes and are closely monitored by the Building Department. The average age of the Town's residents is sixty-three (63). Many of our elderly residents live in ground level, cement block homes on cement foundations. While such structures can be raised above the BFE, convincing the elderly to do so is a formidable task. This is especially true for independent seniors living on a relatively small fixed income who have never experienced serious flood damage in the twenty to fifty years they have lived in their home.

Evacuation is the primary action to protect residents from being injured or killed when a major flood impacts the Town. The Town practices the evacuation alarm system regularly. The residents are

notified of their evacuation routes and are instructed to locate those routes before the need arises.

A list of residents with special evacuation needs is maintained in Town Hall and Pinellas Suncoast Fire and Rescue are contacted and assigned to evacuate those special needs residents on that list.

5.4 CRITICAL FACILITIES

The Town of Redington Shores considers the contracted services to the Town's populace in times of natural disasters as critical. The following are contracted service providers and facilities:

1. The Indian Shores police department
2. Seminole Fire department
3. Town Hall
4. Town Maintenance Building
5. Park Boulevard Bridge
6. The off island Secondary Emergency Operations Center (Seminole Middle School) situations.

5.4.1 POLICE

Police Protection services are contracted with the Town of Indian Shores.

5.4.2 FIRE

In 2001 the Redington Beaches Fire Department was dissolved and the town of Redington Shores contracted with the Seminole Fire Department and the Madeira Beach Fire Department for fire services. The Seminole Fire Department is located on the mainland; the Madeira Beach Fire Department also provides fire service to the Town in the event that the Park Boulevard Bridge and the alternate Tom Stuart Causeway Bridge are inoperable.

5.4.3 TOWN HALL

In 1999/2000 the Town of Redington Shores built a new town hall building. The new town hall was constructed above B.F.E. The town hall continues to be a critical facility. The evacuation plan calls for town records and personnel to relocate to the Seminole

Middle School facility on the mainland side of the Intracoastal waterway, until it is safe to return to the island.

5.4.4 PARK BOULEVARD BRIDGE

A critical element of the main evacuation route for all Town residents is the Park Boulevard Bridge. This is a relatively new structure constructed to sustain a major natural disaster. Town Resolution 09-97 supports the efforts of the Florida Department of Transportation to ensure the viability and accessibility of the Park Boulevard Bridge as a hurricane evacuation route. This bridge was rehabilitated starting late in 2008 and finishing in early 2009. The alternate, secondary evacuation route is the Tom Stuart Causeway Bridge in Madeira Beach approximately 2.5 miles south of the Town.

5.4.4.1 REENTRY TO TOWN

After a disaster, clearance to return to the Town is determined by Pinellas County Emergency Operations Center through their Public Information Office (PIO). When this clearance is received, re-entry to Town is controlled through the use of re-entry tags sold at Town Hall and at public meetings to the residents of the Town. These tags will control entrance to the Town to only residents and employees of the businesses in Town. The control point for re-entry will be at the Park Boulevard Bridge and the Tom Stuart Causeway Bridge.

5.4.5 HOSPITALS/HAZARDOUS INDUSTRIAL AREAS

There are no hospitals or hazardous industrial areas within the Town of Redington Shores that require consideration.

5.5 NATURAL PROTECTION AREAS

The beach and dune system, the Intracoastal Waterway and the Town Park are areas offering natural protection in times of natural disasters.

5.5.1 BEACH AND DUNES

The beach and dune system on the west boundary of the Town provides some protection to the community from less severe storms and minor tidal surges. The dunes are constantly maintained in partnership with the Department of Environmental Protection. In 2008, sea oat seedlings, provided by the Department of Environmental Protection, were planted by Town employees and citizen volunteers to strengthen the dunes.

5.5.2 INTRACOASTAL WATERWAY

The Intracoastal Waterway on the east boundary also provides some protection. The outfalls for the master drainage plan are along the sea walls and drain directly into the intracoastal waterway. The sea walls provide protection from high waters and require continuing monitoring and maintenance. The goal is to meet the federal requirements for seawall heights and uniformity.

5.5.3 TOWN PARK

The recent addition of the new town park was built as a natural habitat for sea birds and offers some protection due to the mangroves along the eastern boundary.

5.6 EMERGENCY MANAGEMENT

The Town of Redington Shores has an emergency evacuation plan linked to the PINELLAS County Emergency Management Plan. The Town is connected by telephone, fax and radio communication with the County Emergency Operations Center (EOC). The Town receives constant information from the PINELLAS County EOC, Public Information Officer (PIO), and Fire Departments concerning storms forming in the Atlantic, Caribbean and Gulf of Mexico that may impact our community. Based on the storm path and magnitude, the Pinellas County Disaster Advisory Committee will make recommendations regarding possible evacuation to the Pinellas County Board of Commissioners who determine whether to order the initiation of evacuation activities. In the event of a

mandatory evacuation order, the Indian Shores Police Department, Seminole Fire Department and Pinellas Suncoast Fire and Rescue, local officials, radio and television broadcasts are all utilized to insure that each resident and visitor to the Town receive evacuation instructions.

The Town also maintains a Hurricane Plan for the entire Town. The Hurricane Plan is updated annually and is available to the residents at Town Hall and on the Town's web site,

<http://www.townofredingtonshores.com/hurricane-prep.html>

5.7 IMPACT ON THE COMMUNITY

Previous storms have caused some property damage and inconvenience to residents and visitors. Recently, most all major damage occurred during Hurricane Elena in 1985 and resulted in massive beach erosion and destruction of sea walls and some structure damage. Hurricane Elena did not make land fall in Pinellas County, but the storm stalled in the Gulf of Mexico about eighty (80) miles northwest of our community and pounding surf battered Town shores for three days. Public safety is addressed by early warning communications, which allows sufficient time for complete evacuation from the hazard area. Public health and safety is facilitated by controlling the timing of the return of residents to the impacted area. This is accomplished at the draw bridges and routes into the community through the reentry tag requirement for all residents and key employees. These tags identify those people with legitimate needs to return to the island. Category 3 or higher hurricane would have very serious to catastrophic impact on our lives, homes, businesses, and economy and tax base. Our primary industry is tourism and a storm of this magnitude would cause serious erosion of our beach areas and damage to our tourist facilities. Renourishment of the beaches and

reconstruction of tourist facilities would be long term and would necessitate significant planning and outside assistance.

After a Category 3 or higher storm, access to the Town will be restricted for an extended period of time, which could result in residents not being allowed back into Town for many weeks after the storm.

6.0 COMMUNITY NEEDS, GOALS AND PLANS

The Town of Redington Shores Comprehensive Plan, adopted in 1989 and the Gulf Boulevard Overlay District Plan address needs, goals, objectives and policies as they relate to drainage and coastal zone management. These two major areas are coordinated with other elements of the Plan to guard against potential conflicts. Based on current plans of the Town, the Committee adopted the following goals, which are consistent with the Town's Floodplain Management Plan:

- ***To protect the safety and property of the residents of the Town of Redington Shores;***
- ***To coordinate with, and assist, adjoining communities and other agencies in the maintenance and protection of facilities critical to the public safety, such as a police, fire and emergency medical services and public utilities;***
- ***To diminish the impact of damage to the economy and property in the event of a natural disaster;***
- ***To strengthen our current Comprehensive Land use Plan, Buildings Codes and conformance to NFIP and FEMA regulations through coordination and***

***education of the public, elected Town
officials, board members and employees.***

7.0 REVIEW OF POSSIBLE ACTIVITIES

7.1 PREVENTION

Planning and zoning, open space preservation, floodplain regulations, stormwater management, drainage system maintenance and dune and beach maintenance are a part of this FPMP. Money available through the Land Dedicated Unit fund is available for purchasing and preserving additional open space.

7.1.1 PLANNING AND ZONING

The Town of Redington Shores has adopted the Comprehensive Land Use Plan in conjunction with Pinellas County. The Land Use Plan ordinances are restrictive in nature and each request for change in zoning is reviewed and considered in conjunction with the Floodplain Management Plan. Essentially there are few requests to change existing planning and zoning of property. Starting in 2009, variances to the Code are time stamped and expire in one year unless acted upon by the applicant.

7.1.2 OPEN SPACE PRESERVATION

Historically, the Town has been actively involved in purchasing vacant land and these properties have been converted to public parks. These purchases are funded by land or money paid by developers for new or replacement construction identified as the Land Dedicated Unit fund. In February of 1996, the Town purchased 1.3 acres, which now serves as a nature refuge park. There are few remaining lots or properties available in the Town that could be utilized as public green space. However, the Town continues to assess properties, as they become available, for potential use as public areas. In 2003 the Town was deeded a strip of land adjacent to its Tennis Court along the Intracoastal waterway. In 2006, the purchase of an additional lot adjacent to

Spitzer Park was initiated, purchased in 2008 and developed into additional park space.

7.1.3 FLOODPLAIN REGULATIONS

Currently all Codes of the Town of Redington Shores Florida conform to the strict guidelines of the National Flood Insurance Program and Federal Emergency Management Agency. All new construction must be built above Base Flood Elevation (BFE). All improvements to existing property are governed by the "Substantial Improvement Rule" and subject to five-year tracking and the "Substantial Damage Rule". Administration of these ordinances and codes are under the Building Department, Planning and Zoning Board and the Board of Adjustments.

7.1.4 STORMWATER MANAGEMENT

The Town has a stormwater master drainage plan. The consulting engineer has completed a study of the entire drainage system and has prioritized the areas of most concern. The Southwest Florida Water Management District is also assisting in the correction of deficiencies noted by matching grant funds. These areas are managed by a Commissioner of the Town and approved by the Town Commission. Overall, the Town has no major drainage problem except low level repetitive loss elevations and these areas are in the process of being corrected. A Stormwater Management project is a part of the FPMP and funding requests have been submitted to the Pinellas County Local Mitigation Strategy (LMS) team.

7.1.5 DRAINAGE SYSTEM MAINTENANCE

The Town maintenance personnel follow National Pollutant Discharge Elimination System (NPDES) best practices to clean and repair the drainage system as needed on a continuing basis. The Town is currently in the process of a phased long term drainage system upgrade. The upgrade is to be accomplished in five (5)

phases. Phase #1 and #4 are on the east side of Gulf Boulevard. Phase #5 is the entire West side of Gulf Boulevard. And Phase #1, which extends from the Town's south border to 175th Ave. East are complete. Phases #2, #3, and #4 are under contract and involve repaving all streets, installing storm gutters on one side, and modifying the storm water drainage system. The storm water will be filtered to protect the waters of Boca Ciega Bay and reduce the accumulation of silt. These projects are a part of the FPMP and have been submitted to the Pinellas County LMS for possible funding.

7.1.6 DUNE AND BEACH MAINTENANCE

The residents have planted sea oats along the dune line and its continued expansion helps in retaining sand in place. Town maintenance personnel rake the beach two times each week and refuse barrels are spaced at sufficient intervals along the beach. The Town enacted a Boat and Personal Property Ordinance governing beach activities. Dune walkovers have been installed at three public accesses. These walkovers protect the dunes and assist in the growth of the dunes and vegetation.

7.2 PROPERTY PROTECTION

The Committee considers these activities to be the concern of individual property owners. However, the Town distributes a bulletin that provides detailed instruction on property protection against wind and flood damage in a hurricane. The Town will make this information available to all residents through all of the communication protocols mentioned previously in the FPMP.

7.2.1 BUILDING ELEVATION AND FLOODPROOFING

Residents are being advised of the various methods of floodproofing and elevating their homes above the BFE. This information is being presented through public meetings as well as in the Town semi-annual newsletter. An "All Hazards Guide"

containing much of this information was delivered to each resident of the Town. In addition, literature and assistance in these types of activities are available at the Building Department and through the Town's local television broadcasting system. The Town conducts an annual emergency management presentation prior to the Hurricane Season each year.

7.2.2 RELOCATION

The funding of residents who choose permanent relocation out of the Town of Redington Shores due to the outcome of a major storm was not considered a viable alternative. However, should a major disaster occur in our community, it could be assumed that many of our older residents would not rebuild, but would choose to relocate at their own expense.

7.2.3 ACQUISITION

Acquisition was addressed under "Open Space Preservation". The Town looks at all properties that become available and that have a potential for economically converting into parks and/or recreation areas. The monies and land made available through the Land Dedicated Unit fund could be made available to acquire property permanently vacated by agreeable residents after a major storm.

7.2.4 INSURANCE

All Town residents are informed of the availability of Flood Insurance through all communication protocols listed previously in the FPMP, such as public meetings, televised education, Power Point presentations, and instructions, bulletin boards, newspapers, Town's web site, the Building Department and the Town semi-annual newsletter.

7.2.5 SEWER BACKUP PROTECTION

The Town Building Code requires back flow prevention. The Town has received a grant from the State of Florida that has a positive impact on post disaster operation of the sewer system. Pop out/in

control panel modules for the lift stations are being installed to enable the Town to disconnect and store the controls pre-disaster. The control modules will be reinstalled in the lift stations post disaster to allow the system to return to normal operations.

7.3 NATURAL RESOURCE PROTECTION

Activities that preserve or restore natural areas or the natural functions of floodplains are supported and enforced by the Committee under the policies and procedure produced by NPDES.

7.3.1 WETLANDS PROTECTION

Protection of the wetlands is governed by State Law and enforced through the Town Building Department and the Planning and Zoning Board by stringent screening of all requests for building permits.

7.3.2 EROSION AND SEDIMENT CONTROL

The Town is completely surrounded on the east by sea walls, with the exception of approximately one hundred (100) feet, which lies within the nature park and is covered with mangrove growth. The US Army Corps of Engineers constructed a breakwater in front of the Pinellas County Beach Park located within our Town limits. The breakwater has protected the area from erosion and has resulted in a build up of beach in that area. The Town utilizes the policies and procedures produced by the NPDES to minimize erosion and enhance sediment control.

7.4 EMERGENCY MANAGEMENT

The Committee reviewed the Pinellas County Emergency Management procedures, the Town's Hurricane Plan, the use of a Secondary Emergency Operations Center, Debris Removal and Monitoring Contracts, and the implementation of these procedures by the Town. Public awareness and continuing training of the Town's emergency management team are critical components of

the Emergency Management plan and the Hurricane Preparation Plan.

7.4.1 FLOOD WARNING AND FLOOD RESPONSE

This is generally covered in conjunction with a Tropical Storm Warning or Hurricane Warning/Watch that may impact Pinellas County. The Town of Redington Shores' Emergency Plan responds to these types of natural disasters. Emergency Services and warnings are initiated by Pinellas County Director of Emergency Management through the County operated Emergency Operations Center or the Mayor/Commissioner of the Town. The Town is kept abreast by all available electronic communications from the County EOC of any storm activity that may impact on the Town. Orders to evacuate the Town are announced by the Board of County Commissioners in coordination with the Town Commission. Depending on the severity of the situation, decisions are made by local and county government on the level of response required of the residents, whether complete evacuation will be required, or ingress and egress to our Town is restricted until the danger passes. The Town currently has an inventory of sandbags for use by the public upon request. The Town has an evacuation warning system consisting of sirens started by the Indian Shores Police Department to warn residents to evacuate immediately. The warning system is tested annually by the Indian Shores Police Dept.

7.5 STRUCTURE PROJECTS

The Committee considered all engineering projects that are associated with floodplain management and those projects are in the Activity Plan below.

7.5.1 RESERVOIRS

Not applicable; there are no reservoirs within the Town limits and a reservoir is neither feasible nor desirable.

7.5.2 LEVEES/FLOODWALLS/SEAWALLS

The Town is completely seawalled with the exception of approximately one hundred (100) Feet in our nature park, which is covered by mangrove growth. A project planned for the 2010 FPMP is an inspection and inventory of all seawalls surrounding the Town to determine elevation and water containment capabilities during storms. The Building Department has software that predicts water levels that will be experienced by residents during storms of different magnitude, These tools will be used in developing a remedial plan for the Town's seawalls.

7.5.3 DIVERSIONS - not applicable.

7.5.4 CHANNEL MODIFICATIONS

The Town is bound on the east by the Intracoastal Waterway. This waterway is managed by the US Army Corps of Engineers and any channel modifications are under their authority. However, there is no evidence that modifications of the existing channels would be feasible or beneficial to the Town.

7.5.5 BEACH RENOURISHMENT

In 1985-1986 an offshore breakwater was erected by the US Army Corps of Engineers. The breakwater has been successful in beach renourishment in that area. In addition, the Town has approved current and future planning of beach renourishment projects conducted by the US Army Corps of Engineers. With the approval of the State of Florida Department of Natural Resources, the Town residents have planted sea oats along the dune areas to assist in retaining sand in place.

The Town will benefit from a planned beach renourishment project scheduled to start in 2010. This is a joint project between the Army Corps of Engineers, The State of Florida, and Pinellas County.

7.6 PUBLIC INFORMATION

Pinellas County has a substantial Public Information Office (PIO) that coordinates with the Town, provides training on a periodic basis, and conducts County-wide conference calls to disperse information before a Storm. The Town participates with the County's Public Information Office (PIO) in all, of these activities. Further, the Town has sponsored a project in the Pinellas County LMS to integrate all of the municipalities' television broadcasts with the County's PIO to provide the maximum information available to our residents. This project is included in the list of active projects in the FPMP. The Town publishes a semi-annual newsletter where storm and flood preparation information is shared with the residents.

7.6.1 MAP INFORMATION

An informative map is available to all Town residents at the Town Hall. Information is also disseminated at public meetings specifically oriented to public awareness of natural disasters and floodplain management. The Emergency Management Committee reports at every Commission meeting.

7.6.2 LIBRARY

The Town of Redington Shores is a member of the Gulf Beaches Public Library located in Madeira Beach, approximately 2.3 miles to the south of Town. A copy of our Floodplain Management Plan is available at the Library. The Library also supplies Internet Access (www.townofredingtonshores.com) where the residents can access the Town's Hurricane Plan and other information provided by Pinellas County.

Space at Town Hall is also given to literature concerning Floodplain Management with a copy of our Plan, pamphlets on grants, low interest loans, retrofit and mitigation activities pertaining to all aspects of improving our community to make it a safer place to live.

7.6.3 REAL ESTATE DISCLOSURE

Real estate firms must disclose to prospective purchasers that the land area in the Town of Redington Shores is in Flood Insurance Rating Map zones "V" and "A". The Building Department also insures that persons are made aware of the zones when they request advice and permits (Exhibits 1 and 14).

7.6.4 TECHNICAL ASSISTANCE

The Building Department provides technical assistance to the general public. Technical assistance is available to Town officials through Federal, State and County agencies.

7.6.5 ENVIRONMENTAL EDUCATION

This subject is covered at public meetings concerning floodplain management, Commission meetings, and the Town's annual Hurricane readiness meeting. Information gathered at the Local Mitigation Strategy meetings is shared with the Town through reports at the Commission meetings and updates to the FPMP. The importance of maintaining pervious areas with regard to the master drainage plan is included in these communications. The Town's television broadcast system and Web site are being enhanced to communicate these concerns to the citizens on a continuing basis.

8.0 THE ACTION PLAN

Based on the research performed by the Committee, input from the residents of the Town of Redington Shores and information received from agencies with which the Committee coordinated, the Action Plan contains five activities identified for action.

8.1 ACTIVITY, RATIONALE, AND TARGET DATE FOR COMPLETION

8.1.1 Maintenance Facility Flood proofing – estimated cost \$150,000 – To provide a facility for housing pre and post disaster equipment and materials. – The Building Department continues to seek funding to complete this project in 2010.

8.1.2 Pursue the last three phases of the Town Master Drainage Study.

The plan identifies problem areas and establishes priorities for resolutions. Correction of the deficiencies noted on the plan will improve the stormwater drainage in the community, lessen the impact of flooding from natural events, and improve the water quality in Boca Ciega Bay – Estimated cost \$3,100,000. Target date 2012.

8.1.3 Storm proofing and retrofitting of three existing sanitary lift stations, including the installation of removable control panels and water tight covers and a trailer mounted generator for the Town’s Sewer System. – Estimated cost \$550,000. Target date 2010.

8.1.4 Underground utilities on Gulf Boulevard, electrical, telephone, and cable. This will result in less loss of services and rapid recovery from storms. Estimated cost \$7,200,000. Target date 2013.

8.1.5 Educate the public, all Town officials and employees about the hazards to our community, mitigation of those hazards, projects that will help our community and continuing education on all aspects of hazard awareness through a television broadcast system integrated with the Pinellas County PIO. Estimated cost \$20,000. Target date 2010.

9.0 IMPLEMENT, EVALUATE AND REVISE THE PLAN

9.1 IMPLEMENT THE PLAN

The Commissioner responsible for the Floodplain Management Plan will report on a regular basis at the meetings of the Board of Commissioners in accordance with deadlines established in the Action Plan.

9.2 EVALUATE AND REVISE THE PLAN

The Committee will conduct an annual evaluation of the Plan starting in October of each year and publishing their annual recommendations to the Town Commission in January of each year.

10.0 ADOPTION OF THE PLAN

The Revised Floodplain Management Plan is adopted by resolution of the Town of Redington Shores at a regular meeting of the Board of Commissioners.

INDEX OF EXHIBITS

Appendix A – Definitions

Appendix B - Resolution of the Board of Commissioners adopting this document

Appendix A

National Flood Insurance Program Definitions

- **Act**--The National Flood Insurance Act of 1968 and any amendments to it.
- **Actual Cash Value (ACV)**--The cost to replace an insured item of property at the time of loss, less the value of physical depreciation.
- **Adjuster Control Office**--An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.
- **Alternative Rating**--A rating method used when a building is Pre-FIRM, the FIRM zone is unknown, and the community in which the building is located has no V zones. May also be used for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term.
- **Anchored**--Adequately secured to prevent flotation, collapse, or lateral movement.
- **Application**--The statement made and signed by the prospective policyholder or the agent in applying for an NFIP flood insurance policy. The application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the application.
- **Appurtenant Structure**--A detached garage servicing a 1-4 family dwelling.
- **Assignment**--The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title without the consent of the Federal Emergency Management Agency (FEMA), except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.
- **Base Flood**--A flood having a one percent chance of being equaled or exceeded in any given year.
- **Base Flood Depth (BFD)**--The depth shown on the Flood Insurance Rate Map for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

- **Base Flood Elevation (BFE)**--The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.
- **Basement**--Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
- **Binder or Certificate of Insurance**--A temporary agreement between company, producer, and insured that the policy is in effect. The NFIP does not recognize binders. However, the NFIP recognizes Certificates of Insurance for renewal policies.
- **Blanket Insurance**--A single amount of insurance applying to more than one building and/or contents. Blanket insurance is not permitted under the NFIP.
- **Breakaway Wall**--A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.
- **Building**--
 - A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; or
 - A manufactured home (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
 - A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

"Building" does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described above.
- **Building in the Course of Construction**--A walled and roofed building (see page GR 4 of the [Flood Insurance Manual](#) for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.
- **Cancellation**--The ending of the insurance coverage provided by a policy before the expiration date.

- **Cistern**--Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with one of the walls of the building and cistern being common to each other.
- **Claims Coordinating Office (CCO)**--A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the Claims Coordinating Office and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have one adjuster surrender his/her loss with the assurance that every effort will be made to replace it.
- **Closed Basin Lake**--A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded one square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of [Standard Flood Insurance Policy](#).
- **Coastal Barrier**--A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.
- **Coastal Barrier Improvement Act of 1990 (CBIA)**--Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System established pursuant to the Coastal Barrier Resources Act of 1982.
- **Coastal Barrier Resources Act of 1982 (CBRA)**--For the purposes of the NFIP, the Coastal Barrier Resources Act of 1982 designated certain portions of the Gulf and East Coasts as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.
- **Coastal Barrier Resources System (CBRS)**--Communities, coastal barriers, and other protected areas identified by the Department of the Interior legislation defined above.
- **Coastal High Hazard Areas**--Special Flood Hazard Areas along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps as Zones V, V1-V30, and VE.
- **Coinsurance**--A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80 percent of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Coinsurance applies only to

building coverage under the Residential Condominium Building Association Policy.

- **Community**--A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.
- **Community Number**--A 6-digit designation identifying each NFIP community. The first two numbers are the state code. The next four are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map for that community.
- **Community Rating System (CRS)**--A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.
- **Condominium**--That form of ownership of real property in which each unit owner has an undivided interest in common elements.
- **Condominium Association**--The entity made up of the unit owners responsible for the maintenance and operation of:
 - Common elements owned in undivided shares by unit owners;
 - Other real property in which the unit owners have use rights;where membership in the entity is a required condition of unit ownership.
- **Contract Agent**--An employee of a WYO Company, or an agent under written contract with a WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk.
- **Countywide Map**--A Flood Insurance Rate Map that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.
- **Date of Construction**--The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.
- **Declarations Page**--A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The Declarations Page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The Declarations Page is a part of the flood insurance policy.
- **Deductible Buyback**--The option whereby, for an additional premium, policyholders who wish to reduce their deductibles from the standard deductibles of \$1000 per building loss and per contents loss for Pre-FIRM

risks may purchase separate \$500 deductibles for building and contents coverages.

- **Described Location**--The location where the insured building or personal property is found. The described location is shown on the Declarations Page.
- **Diagram Number**--Any of the numbers used in the instructions to the FEMA Elevation Certificate to identify the diagrams of the eight main types of buildings.
- **Direct Physical Loss By or From Flood**--Loss or damage to insured property, directly caused by flood. There must be evidence of physical changes to the property.
- **Doublewide Manufactured (Mobile) Home**--A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.
- **Dwelling**--A building designed for use as a residence for no more than four families or a single-family unit in building under a condominium form of ownership.
- **Dwelling Form**--See [Standard Flood Insurance Policy](#)--Dwelling Form.
- **Elevated Building**--A building that has no basement and has its lowest elevated floor raised above the ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid perimeter foundations walls are not an acceptable means of elevating buildings in V and VE zones.
- **Emergency Program**--The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.
- **Enclosure**--That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.
- **Erosion**--The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.
- **Expense Constant**--A flat fee formerly charged on each new and renewal policy, the Expense Constant was eliminated effective May 1, 2003, and no longer affects the premium calculation for new and renewal business. However, the Expense Constant may affect the calculation of refunds going back prior to May 1, 2003, for policy cancellations and endorsements.

- **Federal Emergency Management Agency (FEMA)**--The federal agency under which the National Flood Insurance Program (NFIP) is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.
- **Federal Policy Fee**--A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program.
- **Financial Assistance/Subsidy Arrangement**--The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.
- **Finished (Habitable) Area**--An enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.
- **Flood**--
 - A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:
 - Overflow of inland or tidal waters; or
 - Unusual and rapid accumulation or runoff of surface waters from any source; or
 - Mudflow;or
 - Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.
- **Flood Hazard Boundary Map (FHBM)**--Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.
- **Flood Insurance Claims Office (FICO)**--An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.
- **Flood Insurance Rate Map (FIRM)**--Official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.
- **Flood Response Office (FRO)**--The FRO provides a local presence in the affected area and supports the WYO companies, the NFIP Servicing Agent, and various federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and

statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct reinspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO and NFIP Direct companies.

- **Floodplain**--Any land area susceptible to being inundated by flood waters from any source.
- **Floodplain Management**--The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.
- **Floodproofing**--Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.
- **Freeboard**--An additional amount of height above the Base Flood Elevation used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a structure's lowest floor must be elevated or floodproofed to be in accordance with State or community floodplain management regulations.
- **General Property Form**--See [Standard Flood Insurance Policy](#)--General Property Form.
- **Grade Elevation**--The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).
- **Grandfathering**--An exemption based on circumstances previously existing. Under the NFIP, buildings located in Emergency Program communities and Pre-FIRM buildings in the Regular Program are eligible for subsidized flood insurance rates. Post-FIRM buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher base flood elevations or more restrictive, greater risk zone designations result from FIRM revisions.
- **Group Flood Insurance**--Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

- **High-Rise Building**--High-rise condominium buildings have five or more units and at least three floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.
- **Historic Building**--Any building that is:
 - Listed individually in the National Register of Historic places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; or
 - Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; or
 - Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; or
 - Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
 - By an approved state program as determined by the Secretary of the Interior; or
 - Directly by the Secretary of the Interior in states without approved programs.
- **Improvements and Betterments**--Fixtures, alterations, installations, or additions made or acquired solely at a tenant's expense and comprising part of an insured building.
- **Increased Cost of Compliance**--Coverage for expenses a property owner must incur, above and beyond the cost to repair the physical damage the structure actually sustained from a flooding event, to comply with mitigation requirements of State or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.
- **Letter of Determination Review (LODR)**--FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard Area(SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map.

- **Letter of Map Amendment (LOMA)**--An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area. A LOMA is issued only by FEMA.
- **Letter of Map Revision (LOMR)**--An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.
- **Loss in Progress**--A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is already in progress when the additional coverage is requested.
- **Lowest Adjacent Grade**--The lowest point of the ground level next to the building.
- **Lowest Floor**--The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.
- **Lowest Floor Elevation (LFE)**--The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.
- **Low-Rise Building**--Low-rise condominium buildings having fewer than five units regardless of the number of floors or five or more units with fewer than three units including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as a low rise.
- **Mandatory Purchase**--Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.
- **Manufactured (Mobile) Home**--A structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

- **Manufactured (Mobile) Home Park or Subdivision, Existing--**A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial FIRM, whichever is later.
- **Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site--**The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).
- **Manufactured (Mobile) Home Park or Subdivision, New--**A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later.
- **Map Revision--**A change in the FHBM or FIRM for a community which reflects revised zone, base flood, or other information.
- **Mean Sea Level--**See National Geodetic Vertical Datum (NGVD).
- **Modular Building--**A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under one of the other building types.
- **Mortgage Portfolio Protection Program (MPPP)--**A program designed to help lending institutions to maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a WYO Company.
- **Mudflow--**A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.
- **National Flood Insurance Program (NFIP)--**The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

- **National Geodetic Vertical Datum (NGVD)**--National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD is used as the reference datum on most FIRMs.
- **Natural Grade**--The grade unaffected by construction techniques such as fill, landscaping, or berming.
- **New Construction**--Buildings for which the "start of construction" commenced on or after the effective date of an initial FIRM or after December 31, 1974, whichever is later, including any subsequent improvements.
- **NFIP Bureau and Statistical Agent**--A corporation, partnership, association, or any other organized entity that contracts with the Federal Emergency Management Agency to be the focal point of support operations for the NFIP.
- **NFIP Servicing Agent**--A corporation, partnership, association, or any other organized entity that contracts with the Federal Emergency Management Agency to service insurance policies as direct business.
- **NFIP Special Direct Facility (SDF)**--Formed in 2000, a branch of the NFIP Servicing Agent to which WYO companies transfer renewals for identified properties in the Repetitive Loss Target Group so that mitigation assistance can be offered to the policyholders.
- **Non-Residential**--Includes, but is not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), poolhouses, clubhouses, recreational buildings, mercantile structures, agricultural and industrial structures, warehouses, hotels and motels with normal room rentals for less than 6 months' duration, and nursing homes.
- **Nullification**--The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.
- **Other Residential**--Hotels or motels where the normal occupancy of a guest is 6 months or more; a tourist home or rooming house which has more than four roomers. A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing more than four dwelling units. Incidental occupancies such as office, professional private school, or studio occupancy, are permitted if the total area of such incidental occupancies are limited to less than 25 percent of the total floor area within the building.
- **Out-As-Shown Determination**--An alternative outcome of the FEMA letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood Hazard Area as indicated on the Flood Hazard Boundary Map or the Flood Insurance Rate Map.

- **Participating Community**--A community for which FEMA has authorized the sale of flood insurance under the NFIP.
- **Policy**--The entire written contract between the insured and the insurer. It includes:
 - The printed policy form;
 - The application and Declarations Page;
 - Any endorsement(s) that may be issued; and
 - Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

- **Pollutants**--Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.
- **Ponding Hazard**--A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.
- **Post-FIRM Building**--a building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.
- **Pre-FIRM Building**--a building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).
- **Preferred Risk Policy (PRP)**--A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP is available for property located in B,C, and X zones in Regular Program communities that meet eligibility requirements based on the property's flood loss history.
- **Prepaid Amount (Total)**--The total amount that must be submitted with an application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.
- **Prepaid Premium (Total)**--The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal, the ICC Premium, the CRS Premium Discount (if applicable), the Probation Surcharge (if applicable).

- **Presentment of Payment (Premium)**--The date of receipt of premium at the office of the NFIP or the date of certified mail. In the case of transfer of title, the date of settlement or closing, when the premium is paid at that time.
- **Principal Residence**--A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.
- **Principally Above Ground Building**--A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.
- **Probation**--A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.
- **Probation Surcharge (Premium)**--A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.
- **Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual)**--All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above grade.
- **Property Removed to Safety Expense**--Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property from the described location because of flood or the imminent danger of flood.
- **Provisional Rating**--A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.
- **Regular Program**--The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.
- **Regular Program Community**--A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

- **Repetitive Loss Structure**--An NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978.
- **Replacement Cost Value (RCV)**--The cost to replace property with the same kind of material and construction without deduction for depreciation.
- **Residential Condominium Building**--A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.
- **Residential Condominium Building Association Policy (RCBAP)**--See "[Standard Flood Insurance Policy](#)-Residential Condominium Building Association Policy (RCBAP)."
- **Scheduled Building Policy**--A policy that requires a specific amount of insurance to be designated for each building and its contents.
- **Section 1316**--Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.
- **Severe Repetitive Loss (SRL) Properties**--NFIP-insured buildings that, on the basis of paid flood losses since 1978, meet either of the loss criteria described on page SRL 1. SRL properties with policy effective dates of January 1, 2007, and later will be afforded coverage (new business or renewal) only through the NFIP Servicing Agent's Special Direct Facility so that they can be considered for possible mitigation activities.
- **Shear Walls**--Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.
- **Sheet Flow Hazard**--A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.
- **Single Adjuster Program**--A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

- **Single Building**--A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.
- **Single-Family Residence**--A residential single family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.
- **Solid Perimeter Foundation Walls**--Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.
- **Special Flood Hazard Area (SFHA)**--An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.
- **Standard Flood Insurance Policy--Dwelling Form**--Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.
- **Standard Flood Insurance Policy--General Property Form**--Policy issued to insure a building and/or contents on other residential or non-residential buildings.
- **Standard Flood Insurance Policy--Residential Condominium Building Association Policy (RCBAP)**--Policy issued to insure a residential condominium building and all units within the building, provided that the building is located in a Regular Program Community and at least 75 percent of the total floor area is residential.
- **Start of Construction**--For other than new construction or substantial improvements, under the Coastal Barrier Resources Act, this is the date the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.
- **Stock**--Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or

shipping. "Stock" does not include any property not covered under "Section IV. Property not Covered" of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
 - Furnishings and equipment for watercraft;
 - Spas and hot-tubs, including their equipment; and
 - Swimming pool equipment.
- **Submit-for-Rate**--An application for flood insurance on a building for which no risk rate is published in the [Flood Insurance Manual](#). Insurance coverage can be obtained only after the NFIP has approved the application and has established the risk premium rate.
 - **Substantial Damage**--Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.
 - **Substantial Improvement**--Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the "start of construction" of the improvement. Substantial improvement includes buildings that have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a "historic building," provided that the alteration will not preclude the building's continued designation as a "historic building."
 - **Suspension**--FEMA's removal of an NFIP participating community from the program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.
 - **Tentative Rates**--Unpublished NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.
 - **Travel Trailer**--Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community's floodplain management and building ordinances or laws.
 - **2-to 4-Family Residence**--A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing no more than four dwelling units. Incidental occupancies such

- as office, professional, private school, or studio space are permitted if the total area of such occupancies is limited to less than 25 percent of the total floor area within the building.
- **Underground Building**--A building for which 50 percent or more of the actual cash value, including machinery and equipment that are part of the building, is below ground.
 - **Unfinished Area**--An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Drywall used for fire protection is permitted in unfinished areas.
 - **Unit**--A single-family unit owned by the policyholder in a condominium building.
 - **Valued Policy**--A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.
 - **Variance**--A grant of relief by a participating community from the terms of its floodplain management regulations.
 - **Waiting Period**--The time between the date of application and the policy effective date.
 - **Walled and Roofed**--A building that has two or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.
 - **Wave Height Adjustment**--A measurement that is added to the base flood elevation for V Zones shown on the Flood Insurance Rate Map published prior to 1981. For coastal communities, the base flood elevation shown on Flood Insurance Rate Maps published prior to 1981 are still-water elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.
 - **Write Your Own (WYO) Program**--A cooperative undertaking of the insurance industry and FEMA begun in October 1983. The WYO Program operates within the context of the NFIP and involves private insurance carriers who issue and service NFIP policies.
 - **Zone**--A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.