

TOWN OF REDINGTON SHORES

WHAT EVERY TOWN RESIDENT SHOULD KNOW REGARDING FLOOD SAFETY, FLOOD INSURANCE RATES, FLOOD INSURANCE, AND FIRE SAFETY

FLOOD SAFETY:

Local flooding that occurred in the area as a result of Hurricane Opal happened within a short period of time. This flooding can be dangerous. Even though it appears to be moving slowly, a flood 6" deep moving at 3 ft./second can knock people off their feet; a flood 2 feet deep moving at the same velocity can float a car off the road. The message is clear: do not attempt to walk or drive in flood conditions. Some actions such as mitigative retrofits and elevation of structures may qualify for grant monies (see last paragraph).

BE ALERT FOR GAS LEAKS:

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

FLOOD INSURANCE RATE MAP (FIRM):

The FIRM is a map published by the Federal Emergency Management Agency that is used by the Town Building Department, Realtors, lending institutions, architects, engineers, and surveyors to determine in which Flood Zone a particular property is located and the base flood elevation (BFE). This information is useful to engineers and architects in building design and insurance underwriters in rating flood insurance policies. Lending institutions are now legally required to mandate that property owners with mortgages must carry flood insurance on properties located in the flood zone. Since Redington Shores is a barrier island, the entire Town is designated a Special Flood Hazard Area and is located in either a VE or AE Zone. The town has several Base Flood Elevation (BFE) heights. The BFE is the height above mean sea level to which the lowest structural member/floor support of a new structure must be elevated to survive flooding so severe that its height is expected no more often than once in a hundred years. Information on the flood zone or the base flood elevation for your property can be obtained by calling the Redington Shores Building Department at (727) 397-5538.

ELEVATION CERTIFICATES:

All new construction or substantial improvement requires a surveyor's elevation certificate to document the height of the floor, structure and equipment, as well as breakaway walls, or hydrostatic relief vents required in enclosures for garage storage below the BFE. The town maintains a file of these certificates, and can provide copies to anyone as per availability. It should be noted that the official file and elevation certificate information is what is used to determine insurance rates, or if enclosures or additions to living space have been made below flood level. These illegal enclosures or changes will not be covered by insurance; only permitted expansions documented as meeting codes will be covered.

FLOOD INSURANCE:

The Town of Redington Shores participates in the National Flood Insurance Program (NFIP)

and the Community Rating System (CRS) and currently has a rating of 8 with 10 being the lowest and 1 being the highest rating. Each rating below 10 gains property owners in Redington Shores a 5% reduction in their flood insurance premiums. Since Redington Shores is currently rated at 8, we enjoy a 10% reduction. If you haven't already done so, you need to advise your insurance agent that Redington Shores has a NFIP/CRS rating of 8 at this time, so you receive the proper discount. Insurance writers should know this now, but it is best to check. Remember normal homeowners insurance does not cover flood damage. Also you must have flood insurance to participate in some grant programs.

WHAT YOU CAN DO:

The town is graded by NFIP/CRS and awarded points for various activities ranging from adopting flood and storm drainage ordinances, educational projects such as this newsletter, state programs such as the recently enacted Dam Safety Program for which we are allowed points. Unfortunately, your elected officials and town staff can't do it all! To a large extent, it depends on the cooperation and assistance of residents and property owners to make it work. Here are some ways you can help: keep erosion silt and trash out of drains – drains flow to the intracoastal waters and affect beaches.

As a participant in the NFIP and NPDES the town has adopted ordinances on building construction, Stormwater drainage, filling, grading, and excavation. If you see any construction or excavating done without a permit posted, contact the building department.

There are numerous Stormwater inlets on public and private properties in town. The Public Works Department inspects these inlets on a biannual basis to determine if they are being maintained. If you see anyone dumping trash, lawn clippings, etc. into these inlets, contact the building department. If seen at night or weekends contact the police department at 595-5414.

THE TOWN'S PART:

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

The Building Department stands ready to advise property owners, architects and contractors regarding acceptable methods of flood proofing of proposed new construction or existing structures, and to assist with applications for grant monies (see below). It also has an extensive library on these subjects free of charge. In the event of a storm, flood proofing can be accomplished by sandbagging door openings, etc. (not hydrostatic relief) or building a berm around your property to protect it from flooding.

The Town Commission has named Commissioner Casey Wojcik as the town's Emergency Management Coordinator and has adopted the Pinellas County Hurricane Evacuation Implementation Guide. In the event

of a storm, citizens are advised to stay tuned to WARM FM 94.9 as a primary source of storm data and WRBQ FM 104.7 as a secondary source. In the event of a hurricane, the Police Department receives regular updates from Pinellas County Emergency Management.

The Town adopted a Flood Management Plan, including requirements for the FEMA 50% Rule. This states that, if a property is damaged more than 50% or if an owner wants to make substantial improvements, which exceed 50% of the fair market value of the structure only (not including the land), the owner will be required to bring the building into compliance with the NFIP regulations and town ordinance requirements for new construction. Literature on this is free of charge from the Building Department.

Available Grants Programs Include:
FMA (Flood Mitigation Assistance)
RFC (Repetitive Flood Claims)
SRL (Severe Repetitive Loss)
Other information on retrofitting existing homes along with the above program information is available at Town Hall.