

The Town of Redington Shores

Floodplain Management Plan

Version 8.2 January 22, 2016



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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 in 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, Building Inspector, and two 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 created in 1992, periodically updated, and has been reviewed and updated annually since 2008. The committee is appointed annually by the Town's Board of Commissioners. A Town Commissioner is the committee chair.

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 September 2010 Modification of plan, the Town was awarded a fifteen percent (15%) 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 Floodplain 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

- Revised Building Code compliant ordinances.

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 Floodplain 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. Minutes of all Commission meetings, including all discussions about the FPMP are published on the internet.
7. Continually recruit volunteer members to serve on the FPMP committee via public meetings, personal invitations, and posted announcements.
8. 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 Floodplain Management Plan: The planned projects listed in this FPMP are continuously 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 updated 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 floodplain 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 2009	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"	Low Pressure System, High Tide, Wind, Rain
		Hurricane Alfredo	
		Hurricane Fran	
		Hurricane Charlie	

The list of repetitive flood loss properties is maintained at Town Hall. Owners of the repetitive flood loss properties are notified of their status by the Town. This notification encourages the owners of the repetitive flood 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 floods and natural disasters

It is the Committee's intent to concentrate on repetitive flood 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 flood loss properties are sent letters informing them of financial assistance available to mitigate flood vulnerability. The Town encourages residents to submit applications for assistance and requests for information. Each year, the Town receives these applications these applications and requests for information.

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 2500 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".

The 2012 CoreLogic Storm Surge Report identifies 8,097 properties in the St. Petersburg area, including Redington Shores, as properties potentially affected by a storm surge resulting from a major hurricane. Redington Shores is the "extreme risk" category for storm surge risk levels from major hurricanes.

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. The Town is researching available grant monies to procure other lots and commit those lots to open space in perpetuity. 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. The Town's Land Development Code, has the Florida Building, which were incorporated in to the Town's Code in 2012.

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 and to meet or exceed the Florida Building Codes.

5.3.2 ZONING

The character of the Town is essentially residential. Single family detached units constitute 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. Interlocal agreements provide additional contingency coverage. The following are contracted service providers and facilities:

1. The Indian Shores police department
2. Seminole Fire department
3. Madeira Beach Fire Department
4. Sunstar – EMS service provider
5. Town Hall – Emergency Operations Center (EOC) for Town
6. Town Maintenance Building
7. Park Boulevard Bridge
8. The off island Secondary Emergency Operations Center (Seminole Middle School) as required per the situation.

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 out of the floodplain 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 2013 and finishing in early 2014. 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 provided to residents at 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.

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. The Army Corp of Engineers, the State of Florida, and Pinellas County re-nourished the beaches from Sand Key to North Redington Beach in November 2012. The Redington Shores beaches will be included in future re-nourishment projects.

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 cellular 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. Town officials are working with the Pinellas County Post Disaster Redevelopment Committee to create a plan to redevelop public service infrastructures, such as potable water, electricity, and sewers, as well as providing for the fastest, safe return of homeowners to their domiciles.

6.0 COMMUNITY NEEDS, GOALS AND PLANS

The Town of Redington Shores Comprehensive Plan, adopted in 1989 and last revised in 2006 and the Gulf Boulevard Overlay District Plan adopted in 2005 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 2008, an additional lot adjacent to Spitzer Park was purchased and developed into additional park space.

The Town aggressively pursues grant money to purchase lots to be dedicated as open space in perpetuity.

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 a Special Magistrate, the Building Department, Planning and Zoning Board and the Board of Commissioners.

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 was planned 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. All phases are complete. This Storm Water

project included repaving all streets, installing storm gutters on one side, and modifying the storm water drainage system. The storm water is now filtered to protect the waters of Boca Ciega Bay and reduce the accumulation of silt. These projects were a part of the FPMP and have been tracked by the Pinellas County LMS committee.

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 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 multiple public access points. 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 have been advised of the various methods of flood proofing and elevating their homes above the BFE and the need for elevation certificates for each home in flood zones. This information is being presented through public meetings, Internet sites, <http://www.fema.gov/national-flood-insurance-program-2/elevation-certificate> 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 combined with special Grant Money to acquire property, through mutual consent of the property owner and the Town, or 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, locally televised education programs, Power Point presentations, and instructions, bulletin boards, newspapers, Town's web site, the Building Department and the Town semi-annual newsletter. Flood insurance is generally required by companies who provide property mortgages.

An elevation certificate for each property is the recommended approach to determining the most accurate flood insurance rate.

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 have been 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.

The Town has installed modular switches that will be removed prior to evacuation on one lift station and has plans to install the modular switches in the remaining lifts. The Town has complied with Pinellas County standards and installed a Quick Connect socket that enables the rapid installation of a generator to power the lift stations.

7.2.6 HAZARD MITIGATION ASSISTANCE GRANT PROGRAM

FEMA has made available Hazard Mitigation Assistance programs with the goal to increase coordination between Federal, State, municipal, and private resources in pre-disaster planning, post-disaster recovery and continuous hazard mitigation implementation. The Town has information for interested property owners and will help identify and analyze projects that would be included in a list of prioritized hazard mitigation projects for our community.

From time to time, and only during specific time periods, grants are made available for qualified participants that will help offset the cost of elevating homes above Base Flood Elevations (BFE) in flood zones.

Elevating the home so all living space is above the Base Flood Elevation with parking and storage under the elevated structure. Town residents are encouraged to check with Town Hall about the availability of these e-grants. The 50% rule does not impact elevating homes above BFE.

http://www.floodsmart.gov/floodsmart/pdfs/Flood_Ins_Basics.pdf

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 buildup of beach in that area. The Town utilizes the policies and procedures produced by the NPDES to minimize erosion and enhance sediment control. The town has received an EPA permit after the State reviewed our compliance with the NPDES requirements.

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.

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. The Town has determined the elevation and water containment

capabilities of the seawalls during storms. The Building Department has access to software and data that predict 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 re-nourishment in that area. In addition, the Town has approved current and future planning of beach re-nourishment 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. Through the cooperation of the Corps of Engineers, State of Florida, Pinellas County, and the Department of Environmental Protection, additional walkovers have been constructed and when more monies become available, we are planning to increase the numbers of walkovers to increase the protection of the dunes. The Town continues to benefit from beach re-nourishment projects. The latest beach re-nourishment project was completed in November 2012. These are joint projects 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's Web Site now includes current information about storm related preparations. 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 to the Town's website, (www.townofredingtonshores.com) where the residents can access the Town's Hurricane Plan and other information provided by Pinellas County. A table is set up during Hurricane Season at Town Hall as well as other space is also given to literature concerning CRS, Flood Insurance, and 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 Town has a mail out sent to all local advising the real estate firms that there are requirements to disclose that Flood Insurance is required for the properties they are negotiating in Town. The Building Department also insures that persons are made aware of the zones when they request advice and permits (Exhibit1 and Appendix A Glossary).

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, and storm water / NPDES at; Commission meetings, the bi-annual newsletter inserts, 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 committee.

The Town's television broadcast system and Web site are enhanced to communicate these concerns to the citizens. The continuation of the Town's television broadcast during an evacuation to the Secondary Emergency Operations Center (SEOC) is a part of the Action Plan in Section 8.

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 the following activities identified for action. These projects are included in Appendix 9 of the Pinellas County Local Mitigation Strategy (LMS) plan. This list of projects will be reviewed by the County LMS committee and prioritized for funding.

**8.1 ACTIVITY, RATIONALE, AND TARGET DATE FOR COMPLETION IN
RECOMMENDED PRIORITY SEQUENCE**

- 8.1.1 Program upgrades to revised CRS guidance including formation of a Program for Public Information (PPI) committee, PPI Plan document and outreach with upgrade from Consultants to modify to the Town's benefit.
- 8.1.2 Town Hall – EOC: Roll-up Impact Shutters; Retrofit to reduce manpower and time constraints prior to a wind / hurricane event with shutters rated for current impact and wind loads. \$50,000. – The Building Department continues to seek funding to complete this project in 2015.
- 8.1.3 Town Hall – EOC: Flood proofing / Tie-down / Elevation; Update structure for Coastal High Hazard regulations including piling foundation and elevation above freeboard elevation. \$2,150,000. – The Building Department continues to seek funding to complete this project in 2015-2016.
- 8.1.4 Maintenance Facility Flood proofing: To provide a facility for housing pre and post disaster equipment and materials. Implement by retrofits to the existing building or by construct a compliant building. \$150,000. – The Building Department continues to seek funding to complete this project in 2015-2016.
- 8.1.5 Update the Town Code to allow for variances and / or credits for compliance with flood and drainage mitigation codes. \$5,000 possible PPC fees.
- 8.1.6 Create a Beach (Erosion) Management Plan: Retain consultants to write and execute an Educational and Preservation oriented plan to reduce Beach Erosions and add Dune Walkovers. \$150,000. – The Building Department continues to seek funding to complete this project in 2015-2016.

- 8.1.7 Undergrounding Utilities: Complete undergrounding of entire Town by placing electrical, telephone and CATV wires underground starting with crossings of Gulf Blvd. and then the length of Gulf Blvd. \$ TBD by consultant estimates. – The Building Department continues to seek funding to complete this project in 2015-2016.

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. See Appendix B.

INDEX OF EXHIBITS

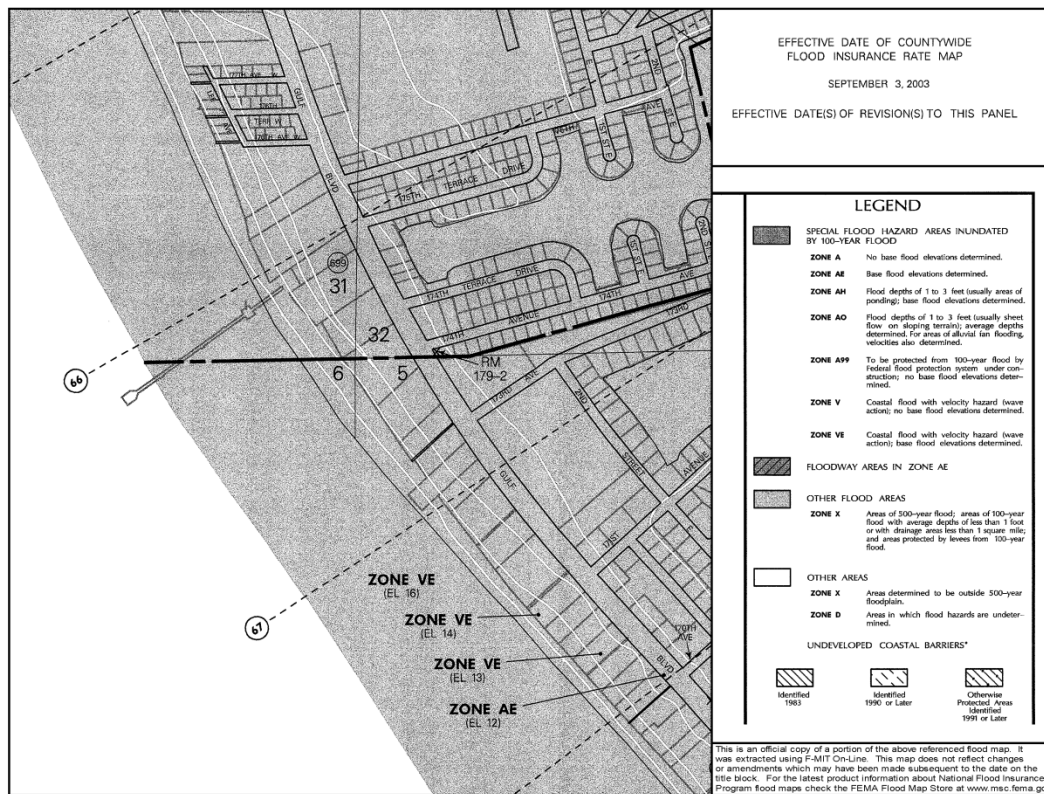
EXHIBIT 1 – Flood Insurance Rating Map

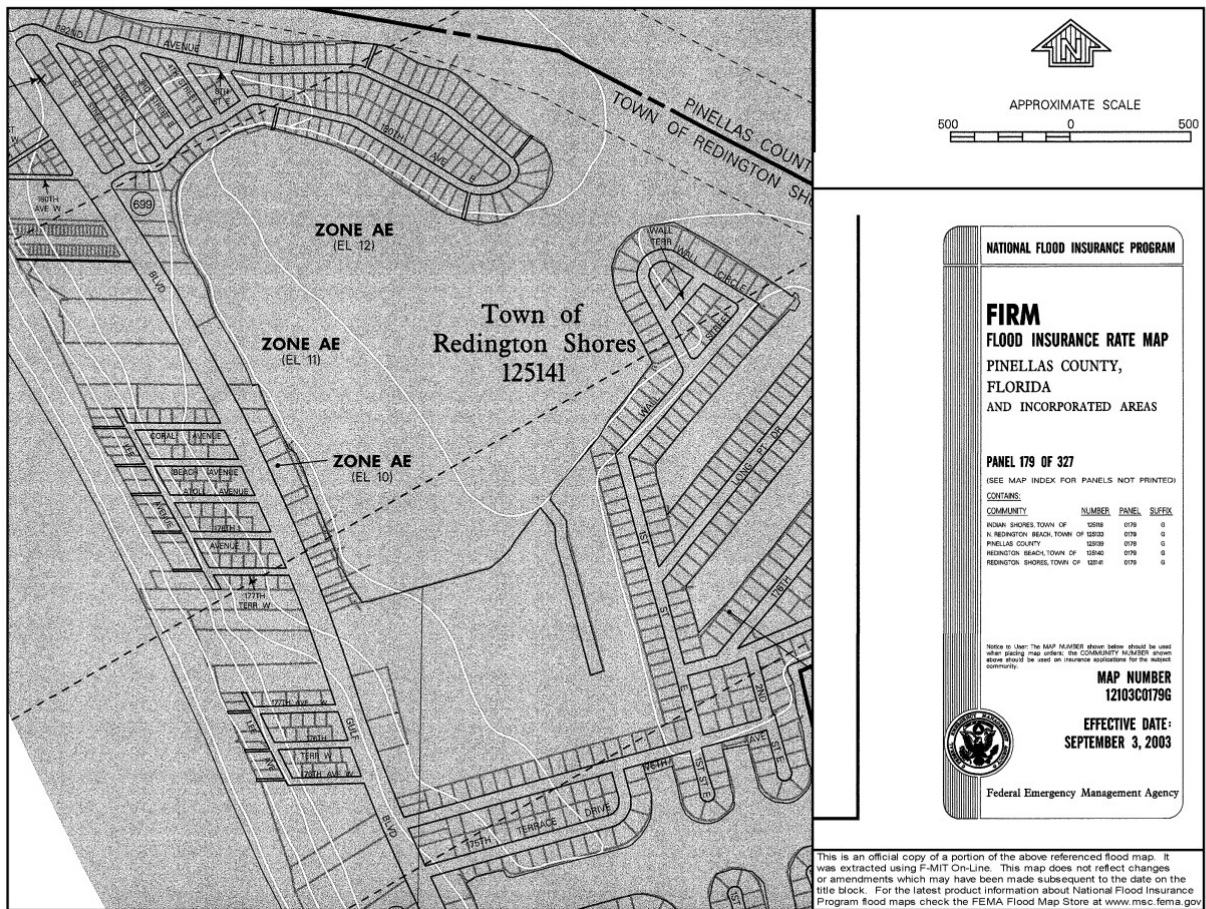
APPENDIX A – Glossary

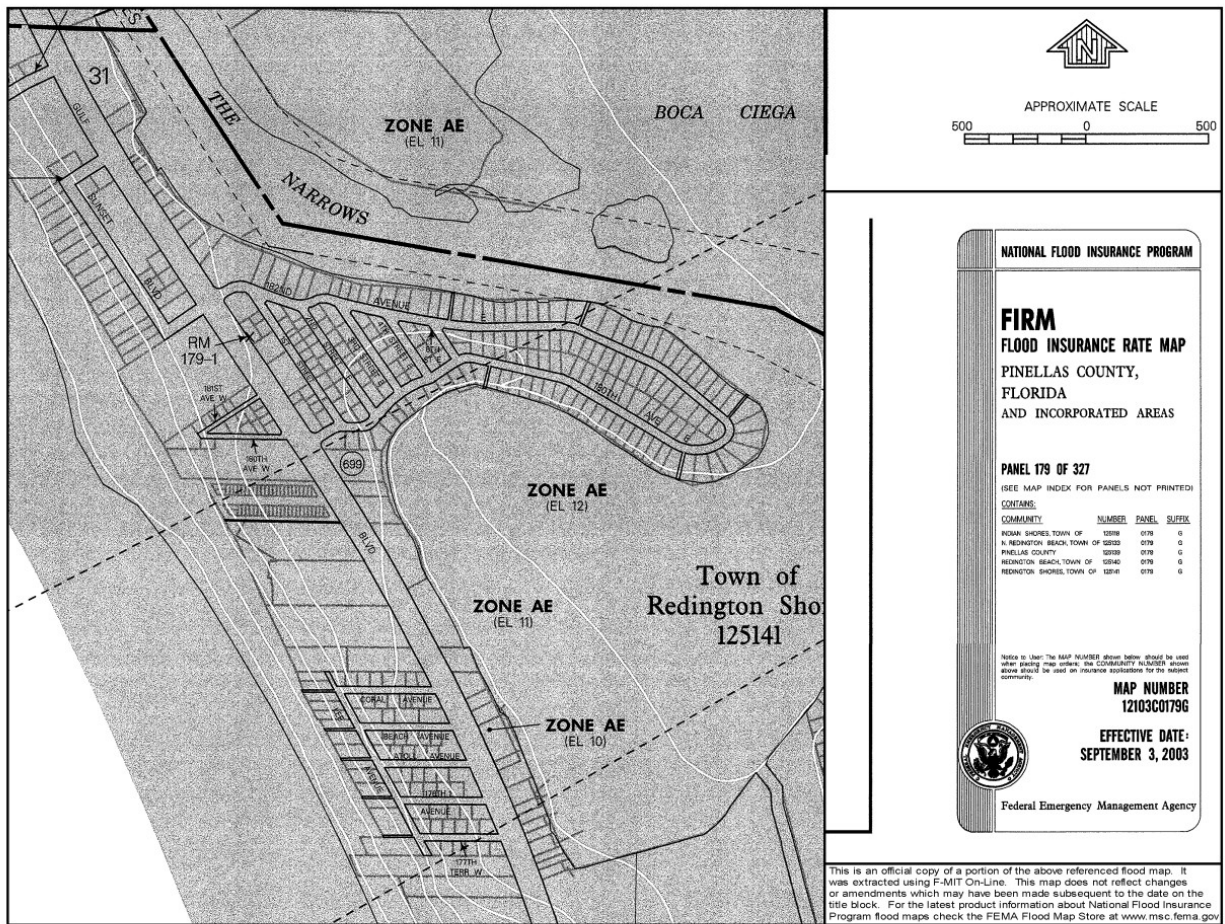
APPENDIX B – Resolution of Board of Commissioners

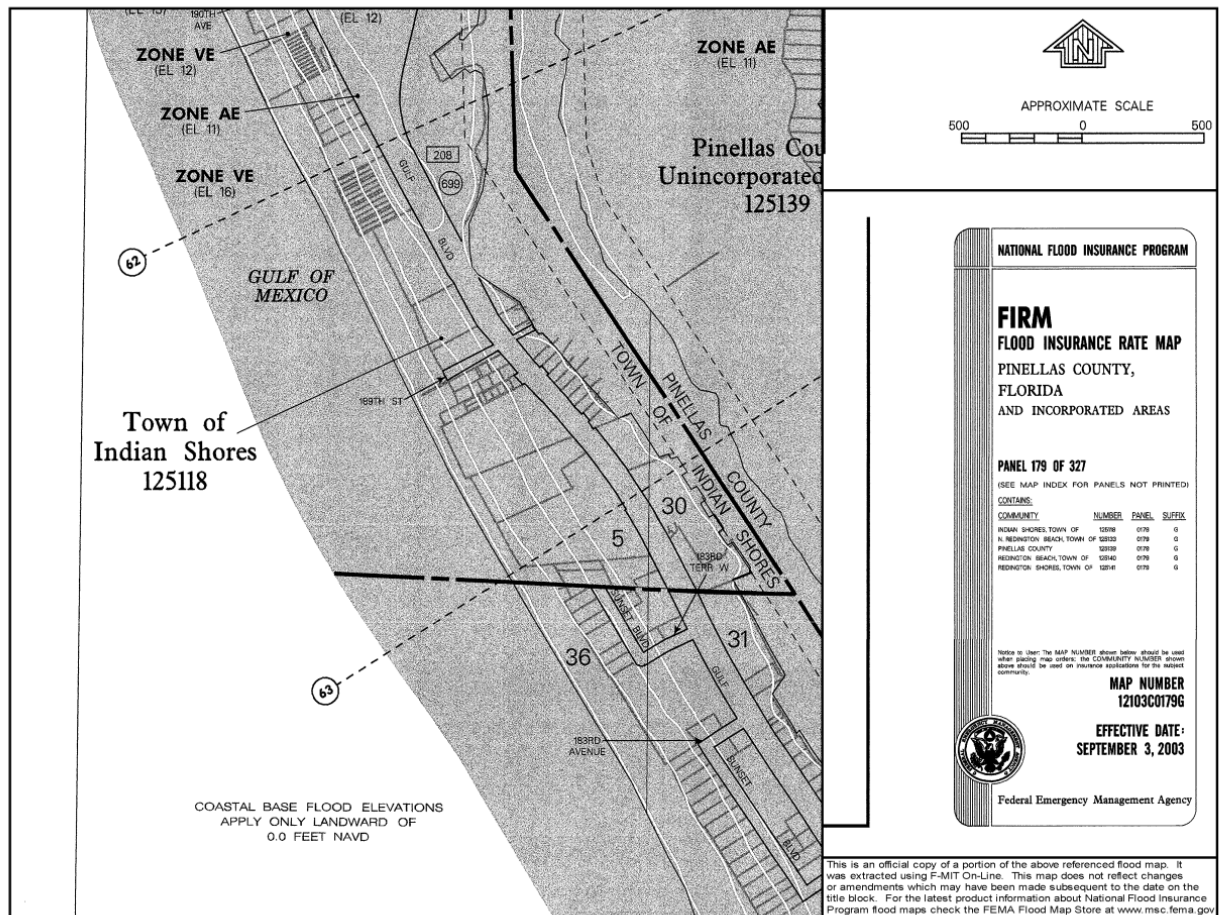
Exhibit 1 – Flood Insurance Rate Map

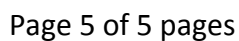
Exhibit 1 Redington Shores Flood Insurance Rating Map (5 –Pages)











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.
- **Alteration of a watercourse.** A dam, impoundment, channel relocation, change in channel alignment, channelization, or change in cross-sectional area of the channel or the channel capacity, or any other form of modification which may alter, impede, retard or change the direction and/or velocity of the flow of water during conditions of the base flood.
- **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.
- **Appeal**--A request for a review of the Building Official's interpretation of any provision of this ordinance or a request for a variance.
- **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.
- **ASCE 24**--A standard titled *Flood Resistant Design and Construction* that is referenced by the *Florida Building Code*. ASCE 24 is developed and published by the American Society of Civil Engineers, Reston, VA.
- **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 1-percent chance of being equaled or exceeded in any given year. [Also defined in FBC, B, Section 1612.2.] The base flood is

commonly referred to as the "100-year flood" or the "1-percent-annual chance flood."

- **Base Flood Depth (BFD)**--The level at which there is a 1 percent chance of flooding in any given year.
- **Base Flood Elevation (BFE)**-- The elevation of the base flood, including wave height, relative to the National Geodetic Vertical Datum (NGVD), North American Vertical Datum (NAVD) or other datum specified on the Flood Insurance Rate Map (FIRM). [Also defined in FBC, B, Section 1612.2.] 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.

- **Building Official.** The officer or other designated authority charged with the administration and enforcement of the Florida Building Codes in the Town of Redington Shores.
- **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 construction control line.** The line established by the State of Florida pursuant to section 161.053, F.S., and recorded in the official records of the community, which defines that portion of the beach-dune system subject to severe fluctuations based on a 100-year storm surge, storm waves or other predictable weather conditions.

- **Coastal high hazard area.** A special flood hazard area extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. Coastal high hazard areas are also referred to as “high hazard areas subject to high velocity wave action” or “V Zones” and are designated on Flood Insurance Rate Maps (FIRM) as Zone V1-V30, VE, or V. [Note: The FBC,B defines and uses the term “flood hazard areas subject to high velocity wave action” and the FBC, R uses the term “coastal high hazard areas.”]
- **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.
- **Cumulative Substantial Improvements** – Any combination of repair, reconstructions, rehabilitation, addition or improvement of a building or structure during any consecutive five year period period that begins on the date of the first improvement or repair of that building or structure that equals or

exceed 50 % of the market value of the structure before the improvement or repair is started.

- **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.
- **Design flood.** The flood associated with the greater of the following two areas: [Also defined in FBC, B, Section 1612.2.]
 - Area with a floodplain subject to a 1-percent or greater chance of flooding in any year; or
 - Area designated as a flood hazard area on the community's flood hazard map, or otherwise legally designated.
- **Design flood elevation.** The elevation of the "design flood," including wave height, relative to the datum specified on the community's legally designated flood hazard map. In areas designated as Zone AO, the design flood elevation shall be the elevation of the highest existing grade of the building's perimeter plus the depth number (in feet) specified on the flood hazard map. In areas designated as Zone AO where the depth number is not specified on the map, the depth number shall be taken as being equal to 2 feet. [Also defined in FBC, B, Section 1612.2.]
- **Development.** Any man-made change to improved or unimproved real estate, including but not limited to, buildings or other structures, tanks, temporary structures, temporary or permanent storage of equipment or materials, mining, dredging, filling, grading, paving, excavations, drilling operations or any other land disturbing activities.
- **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.
- **Elevation Certificate** -A community's permit file must have an official record that shows new buildings and substantial improvements in all identified Special Flood Hazard Areas (SFHAs) are properly elevated. This elevation information is needed to show compliance with the floodplain management ordinance and is generally required for the purchase of flood insurance. FEMA encourages communities to use the Elevation Certificate developed by FEMA to fulfill this requirement since it also can be used by the property owner to obtain flood insurance. Communities participating in the Community Rating System (CRS) are required to use the FEMA Elevation Certificate.
- **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.
- **Encroachment**. The placement of fill, excavation, buildings, permanent structures or other development into a flood hazard area which may impede or alter the flow capacity of riverine flood hazard areas.
- **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.
- **Existing building and existing structure**. Any buildings and structures for which the "start of construction" commenced before May 7,1971. [Also defined in FBC, B, Section 1612.2.]
- **Existing manufactured home park or subdivision**. A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured 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 before May 7,1971.
- **Expansion to an existing manufactured home park or subdivision**. The preparation of additional sites by the construction of facilities for servicing the lots on which the manufactured 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).

- **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 that, in addition to carrying out other functions, administers the National Flood Insurance Program.
- **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 normally dry land from: [Also defined in FBC, B, Section 1612.2.]
 - The overflow of inland or tidal waters.
 - The unusual and rapid accumulation or runoff of surface waters from any source.
 - 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 damage-resistant materials.** Any construction material capable of withstanding direct and prolonged contact with floodwaters without sustaining any damage that requires more than cosmetic repair. [Also defined in FBC, B, Section 1612.2.]
- **Flood hazard area.** The greater of the following two areas: [Also defined in FBC, B, Section 1612.2.]

- The area within a floodplain subject to a 1-percent or greater chance of flooding in any year.
 - The area designated as a flood hazard area on the community's flood hazard map, or otherwise legally designated.
- **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 Insurance Study (FIS)**. The official report provided by the Federal Emergency Management Agency that contains the Flood Insurance Rate Map, the Flood Boundary and Floodway Map (if applicable), the water surface elevations of the base flood, and supporting technical data. [Also defined in FBC, B, Section 1612.2.]
- **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 Administrator**. The office or position designated and charged with the administration and enforcement of this ordinance (may be referred to as the Floodplain Manager).
- **Floodplain development permit or approval**. An official document or certificate issued by the community, or other evidence of approval or concurrence, which authorizes performance of specific development activities that are located in flood hazard areas and that are determined to be compliant with this ordinance.
- **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.

- **Floodway.** The channel of a river or other riverine watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one (1) foot. [Also defined in FBC, B, Section 1612.2.]
- **Floodway encroachment analysis.** An engineering analysis of the impact that a proposed encroachment into a floodway is expected to have on the floodway boundaries and base flood elevations; the evaluation shall be prepared by a qualified Florida licensed engineer using standard engineering methods and models.
- **Florida Building Code.** The family of codes adopted by the Florida Building Commission, including: *Florida Building Code, Building*; *Florida Building Code, Residential*; *Florida Building Code, Existing Building*; *Florida Building Code, Mechanical*; *Florida Building Code, Plumbing*; *Florida Building Code, Fuel Gas*.
- **Freeboard--** A level higher than the base flood elevation. It is a factor of safety usually expressed in feet above a flood level for purposes of floodplain management. Freeboard compensates for the many unknown factors that could contribute to flood heights greater than the height calculated for a selected size flood and floodway conditions, such as wave action or the hydrological effect of urbanization on the watershed. 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.
- **Functionally dependent use.** A use which cannot perform its intended purpose unless it is located or carried out in close proximity to water, including only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities; the term does not include long-term storage or related manufacturing facilities.
- **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.
- **Highest adjacent grade.** The highest natural elevation of the ground surface prior to construction next to the proposed walls or foundation of a structure.
- **Historic Structure or 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.
 - Any structure that is determined eligible for the exception to the flood hazard area requirements of the *Florida Building Code, Existing Building*, Chapter 11 Historic Buildings.
- **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.
- **Light-duty truck.** As defined in 40 C.F.R. 86.082-2, any motor vehicle rated at 8,500 pounds Gross Vehicular Weight Rating or less which has a vehicular curb weight of 6,000 pounds or less and which has a basic vehicle frontal area of 45 square feet or less, which is
 - Designed primarily for purposes of transportation of property or is a derivation of such a vehicle, or
 - Designed primarily for transportation of persons and has a capacity of more than 12 persons; or
 - Available with special features enabling off-street or off-highway operation and use.
- **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 of a building or structure, including basement, but excluding any unfinished or flood-resistant enclosure, other than a basement, usable solely for vehicle parking, building access or limited storage provided that such enclosure is not built so as to render the structure in violation of the non-elevation requirements of the *Florida Building Code* or ASCE 24. [Also defined in FBC, B, Section 1612.2.]
- **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.
- **Market value.** The price at which a property will change hands between a willing buyer and a willing seller, neither party being under compulsion to buy or sell and both having reasonable knowledge of relevant facts. As used in this ordinance, the term refers to the market value of buildings and structures, excluding the land and other improvements on the parcel. Market value may be established by a qualified independent appraiser, Actual Cash Value (replacement cost depreciated for age and quality of construction), or tax assessment value adjusted to approximate market value by a factor provided by the Property Appraiser.
- **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.** For the purposes of administration of this ordinance and the flood resistant construction requirements of the *Florida Building Code*, structures for which the "start of construction" commenced on or after May 7, 1971, and includes any subsequent improvements to such structures.
- **New manufactured home park or subdivision.** A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured 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 after May 7, 1971.
- **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.
- **Park trailer.** A transportable unit which has a body width not exceeding fourteen (14) feet and which is built on a single chassis and is designed to provide seasonal or temporary living quarters when connected to utilities necessary for operation of installed fixtures and appliances. [Defined in 15C-1.0101, F.A.C.]
- **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.

- **Recreational vehicle.** A vehicle, including a park trailer, which is: [Defined in section 320.01(b), Four hundred (400) square feet or less when measured at the largest horizontal projection;
 1. Designed to be self-propelled or permanently towable by a light-duty truck; and
 2. Designed primarily not for use as a permanent dwelling but as temporary living quarters for recreational, camping, travel, or seasonal use.
 3. Built on a single chassis
- **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)."
- **Sand dunes**--Naturally occurring accumulations of sand in ridges or mounds landward of the beach.
- **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.** An area in the floodplain subject to a 1 percent or greater chance of flooding in any given year. Special flood hazard areas are shown on FIRMs as Zone A, AO, A1-A30, AE, A99, AH, V1-V30, VE or V. The term also includes areas shown on other flood hazard maps, if such maps are adopted by the Town of Redington Shores, or otherwise legally designated. [Also defined in FBC, B Section 1612.2.]
- **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.** The date of issuance for new construction and substantial improvements to existing structures, provided the actual start of construction, repair, reconstruction, rehabilitation, addition, placement, or other improvement is within 180 days of the date of the issuance. The actual start of construction means either the first placement of permanent construction of a building (including a manufactured home) on a site, such as the pouring of slab or footings, the installation of piles, the construction of columns.

Permanent construction does not include land preparation (such as clearing, grading, or filling), the installation of streets or walkways, excavation for a basement, footings, piers, or foundations, the erection of temporary forms or the installation of accessory buildings such as garages or sheds not occupied as

- dwelling units or not part of the main buildings. For a substantial improvement, the 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. [Also defined in FBC, B Section 1612.2.]
- **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 or structure whereby the cost of restoring the building or structure to its before-damaged condition would equal or exceed 50 percent of the market value of the building or structure before the damage occurred. [Also defined in FBC, B Section 1612.2.]
 - **Substantial improvement**. Any combination of repair, reconstruction, rehabilitation, addition or improvement of a building or structure taking place during a 5-year period, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure before the improvement or repair is started. For each building or structure, the 5-year period begins on the date of the first improvement or repair of that building or structure subsequent to the effective date of this ordinance, with the following exceptions:

Any project for improvement of a building required to correct existing health, sanitary, or safety code violations identified by the building official and that are the minimum necessary to assure safe living conditions.

Any alteration of a historic structure provided the alteration will not preclude the structure's continued designation as a historic structure.
 - **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 from the requirements of this ordinance, or the flood resistant construction requirements of the *Florida Building Code*, which permits construction in a manner that would not otherwise be permitted by this ordinance or the *Code*.
- **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.
- **Watercourse**. A river, creek, stream, channel or other topographic feature in, on, through, or over which water flows at least periodically.
- **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.

APPENDIX B – BOARD OF COMMISSIONERS RESOLUTION**RESOLUTION NO. 01-15**

A RESOLUTION OF THE TOWN COMMISSION OF THE TOWN OF REDINGTON SHORES, FLORIDA, PERTAINING TO FLOODPLAIN MANAGEMENT; ACCEPTING THE RECOMMENDATION OF THE TOWN'S FLOOD PLAIN MANAGEMENT PLAN COMMITTEE AS TO THE ADOPTION OF A REVISED FLOODPLAIN MANAGEMENT PLAN FOR THE TOWN OF REDINGTON SHORES; ADOPTING SUCH FLOODPLAIN MANAGEMENT PLAN FOR THE TOWN OF REDINGTON SHORES; PROVIDING AN EFFECTIVE DATE.

WHEREAS, the Town Commission of the Town of Redington Shores has found that the Town's current Floodplain Management Plan is in need of revision, to address current conditions and interlocal response; and

WHEREAS, the Town Commission has appointed a Flood Plain Management Plan Committee to meet and conduct public meetings and hearings, and to make a recommendation to the Town Commission pertaining to the enactment of a revised Floodplain Management Plan for the Town of Redington Shores; and

WHEREAS, Commissioner Lee Holmes serves as the Town's Local Mitigation Coordinator and has been meeting with the Flood Plain Management Plan Committee; and

WHEREAS, the Flood Plain Management Plan Committee has drafted a proposed revised Floodplain Management Plan dated February 26, 2015, including appendices, and has recommended to the Town Commission the adoption of such Floodplain Management Plan; and

WHEREAS, the Town Commission has reviewed such proposed revised Floodplain Management Plan and desires to adopt such Floodplain Management Plan for the Town of Redington Shores at this time.

NOW THEREFORE, BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF REDINGTON SHORES, FLORIDA:

1. That the proposed Floodplain Management Plan dated February 26, 2015, as proposed by the Flood Plain Management Plan Committee, to include all appendices and exhibits thereto, a copy of which is attached hereto and incorporated herein in its entirety, is hereby adopted as the Floodplain Management Plan for the Town of Redington Shores, Florida.

2. That the Town Commission agrees to abide by the terms and conditions of such Floodplain Management Plan and to enforce such terms, conditions and recommendations in the Town of Redington Shores, Florida.

3. That this Resolution shall take effect immediately upon its passage.

The foregoing Resolution was offered during Regular Session of the Board of Commissioners of the Town of Redington Shores, Florida, on the 11th day of March, 2015, by Commissioner Holmes, who moved its adoption, and said motion was seconded by Commissioner Kapper; and upon roll call, the vote was:

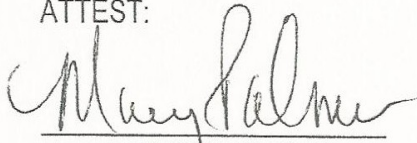
AYES: 5

NAYS: 0

ABSENT: 0

ABSTAINING: 0

ATTEST:


TOWN CLERK


MAYOR/COMMISSIONER

RESOLUTION 02-15

A RESOLUTION OF THE TOWN OF REDINGTON SHORES, FLORIDA, RECOMMENDING ADOPTION OF THE PINELLAS COUNTY LOCAL MITIGATION STRATEGY BY THE REDINGTON SHORES BOARD OF COMMISSIONERS; MAKING THIS LOCAL MITIGATION STRATEGY FUNCTION AS THE TOWN OF REDINGTON SHORES FLOODPLAIN MANAGEMENT PLAN; AND PROVIDING FOR AN EFFECTIVE DATE HEREOF.

WHEREAS, the Town of Redington Shores is located in an area that is vulnerable to natural and man-made disaster; and

WHEREAS, the Town of Redington Shores supports efforts to make the community more disaster resistant, thereby reducing the costs of disasters; and

WHEREAS, the Town of Redington Shores is desirous of minimizing, alleviating and mitigating the effects of flooding to the greatest possible extent; and

WHEREAS, the Town of Redington Shores has adopted a complementary Flood Plain Management Plan to augment the LMS Plan; and

WHEREAS, the Local Mitigation Strategy represents a unified county-wide strategy toward a more disaster resistant community; and

WHEREAS, the Local Mitigation Strategy provides the consistent framework for future pre-disaster mitigation efforts and post-disaster redevelopment, regardless of the type of future threat faced by our community; and

WHEREAS, the Local Mitigation Strategy includes a section describing the method and schedule of monitoring, evaluating and updating the mitigation plan with a five year cycle.

BE IT RESOLVED BY THE TOWN COMMISSION OF THE TOWN OF REDINGTON SHORES, FLORIDA, IN SESSION DULY AND REGULARLY ASSEMBLED:

Section 1. That the Town Commission approves of the Local Mitigation Strategy developed cooperatively by the workgroup at which a Town representative was present, and recommends it be adopted by the Pinellas County Board of County Commissioners.

Section 2. That the Town Clerk is directed to distribute copies of this Resolution to the Federal Emergency Management Agency and to all other concerned governmental bodies, agencies and representatives as deemed appropriate by the Town Commission of the Town of Redington Shores.

Section 3. That this resolution shall become effective immediately upon passage and adoption.

The foregoing Resolution was offered during Regular Session of the Board of Commissioners of the Town of Redington Shores, Florida, on the 11th day of M. 2015, by Commissioner Holmes, who moved its adoption, and said motion was by Commissioner Henderson; and upon roll call, the vote was:

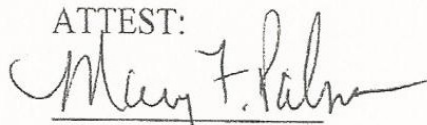
AYES: 5

NAYS: 0

ABSENT: 0

ABSTAINING: 0


Mayor/Commissioner

ATTEST:

Mary F. Palmer, MMC