

# TOWN OF REDINGTON SHORES

## WHAT EVERY RESIDENT SHOULD KNOW ABOUT FLOOD SAFETY AND FLOOD INSURANCE

### KNOW YOUR FLOOD RISK:

Hurricanes, tropical storms, and other threatening weather can present flood hazards due to high tides, storm surge caused by wind, and heavy rainfall. Everyone in the Town of Redington Shores is in a Special Flood Hazard area, which has at least a one in four chance of flooding during a 30-year period. Flooding can be dangerous. Even though it appears to be moving slowly, a flood 6" deep moving at 3 ft./second can knock people off their feet; a flood 2 feet deep moving at the same velocity can float a car off the road. The message is clear: do not attempt to walk or drive in flood conditions.

### NATIONAL FLOOD INSURANCE PROGRAM (NFIP);

Are you insured? Property losses due to flooding are not covered under most standard homeowner insurance policies. You can protect your home and its contents through the National Flood Insurance Program (NFIP). Renters and condo owners should also buy flood insurance for the contents of their unit. NFIP is a federal insurance program that enables owners to buy flood insurance at a discounted rate in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

### FLOOD INSURANCE:

The Town of Redington Shores participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS) and currently has a rating of 6. This qualifies all residents to receive a 20% discount on flood insurance. If you haven't already done so, you need to advise your insurance agent that Redington Shores has a NFIP/CRS rating of 6 at this time, so you receive the proper discount. Insurance writers should know this by now, but it is best to check. Also, you must have flood insurance to participate in some grant programs.

In order to achieve our rating, the town is graded by NFIP/CRS and awarded points for various activities ranging from adopting flood and storm drainage ordinances, and educational projects such as this newsletter. It is also dependent on the cooperation and assistance of residents and property owners to do the right things.

### FLOOD INSURANCE RATE MAP (FIRM):

The FIRM is a map published by the Federal Emergency Management Agency that is used by the Town Building Department, Realtors, lending institutions, architects, engineers, and surveyors to determine in which Flood Zone a particular property is located and the base flood elevation (BFE). This information is useful to engineers and architects in building design and insurance underwriters in rating flood insurance policies. Lending institutions are now legally required to mandate that property owners with mortgages must carry flood insurance on properties located in the flood zone. Since Redington Shores is a barrier island, the entire Town is designated a Special Flood Hazard Area and is located in either a VE or AE Zone. The town has several Base Flood Elevation (BFE) heights. The BFE is the height above

mean sea level to which the lowest structural member/floor support of a new structure must be elevated to survive flooding so severe that its height is expected no more often than once in a hundred years. Information on the flood zone or the base flood elevation for your property can be obtained by calling the Redington Shores Building Department at (727) 397-5538.

### ELEVATION CERTIFICATES:

All new construction or substantial improvement requires a surveyor's elevation certificate to document the height of the floor, structure and equipment, as well as breakaway walls, or hydrostatic relief vents required in enclosures for garage storage below the BFE. The town maintains a file of many of these certificates and can provide copies if availability. Certificates are also on the Town website, [www.townofredingtonshores.com](http://www.townofredingtonshores.com) by address.

The official file and elevation certificate information is what is used to determine insurance rates, or if enclosures or additions to living space have been made below flood level. These illegal enclosures or changes will not be covered by insurance; only permitted expansions documented as meeting codes will be covered.

### BUILD RESPONSIBLY:

The Town of Redington Shores enforces flood regulations to minimize flood losses. The Town's Building Department reviews all permit applications for compliance with flood regulations including but not limited to; base flood elevation (BFE) plus 4-foot freeboard of living floor areas, limitations on the placement of fill, and limitations on substantial improvements, additions, and reconstruction.

Substantial improvement is any combination of repair, reconstruction, rehabilitation, addition or improvement for a building or structure taking place during a 5-year period, the cumulative cost of which equals or exceeds 50% of the of the market value of the structure before improvement commenced. The 50% rule is based on the value of the structure alone and does not include the value of the land on which the structure sits.

Applicants for remodeling or repair of "nonconforming" structures, (i.e., buildings which are not elevated to or above the base flood elevation plus 4-foot freeboard) are required to submit a cost estimate of the improvement and, if necessary, an appraised value of the existing structure.

FEMA has granted the Town of Redington Shores an exception to the 50% rule for certain types of improvements that prevent flood or storm damage. Contact the Town Building Department for details: 727 397-5538.

Building permit review is a necessary component of participation in the NFIP, making flood insurance available to those who want to protect their property from flood losses. Development that occurs without permits threatens the Town's continued participation in

the NFIP. **If you see excavation or construction occurring without a permit, contact the Town Building Department.**

### ONLY RAIN DOWN THE DRAIN:

There are numerous Stormwater inlets on public and private properties in town. The Public Works Department inspects these inlets regularly to ensure the system is working properly. You can assist by keeping storm drains near you free of debris such as; leaves, grass clippings, trash; and silt run off. Clogged drain inlets increase the likelihood of flooding during a storm. Also, drains flow to the intracoastal waters and affect beaches. If you see anyone dumping trash, lawn clippings, etc. into these inlets, contact the building department or Indian Shores Police.

### FLOOD PREVENTION:

The Building Department stands ready to advise property owners, architects and contractors regarding acceptable methods of flood proofing of proposed new construction or existing structures, and to assist with applications for grant monies (see below). It also has an extensive library on these subjects free of charge. Some mitigation improvements may be made to existing structures for better performance during a flood and possible lower insurance rates. Such improvements may include making garage storage area out of ground floor by installing hydrostatic relief and elevating all utilities in that area.

Available Grants Programs Include:

FMA (Flood Mitigation Assistance)

RFC (Repetitive Flood Claims)

SRL (Severe Repetitive Loss)

Other information on retrofitting existing homes along with the above program information is available at Town Hall.

The Building Department will meet and discuss grant and retrofit opportunities by appointment. For residents considering applying for grants it will be necessary to have the following items to determine eligibility and funding:

current appraisal

current survey-site approval

current elevation certificate

recent estimate of construction costs to perform mitigation retrofits.

The Town can help once all of the information is gathered by performing a cost benefit analysis and electronically submitting the application.

### FOR MORE INFORMATION GO TO:

FEMA/National Flood Insurance Program:

[www.fema.gov/national-flood-insurance-program.gov](http://www.fema.gov/national-flood-insurance-program.gov) or [www.floodsmart.gov](http://www.floodsmart.gov)

Pinellas County Emergency Management:

[www.pinellascounty.org/flooding](http://www.pinellascounty.org/flooding)

Florida Department of Emergency Management:  
[www.floridadisaster.org](http://www.floridadisaster.org)

Town of Redington Shores:

[www.townofredingtonshores.com](http://www.townofredingtonshores.com)