

Plan, Prepare, & Protect!

If you own or rent property in Indian Rocks Beach your property is located in a flood plain!

Are you doing all you can to protect the property from floods?



FLOOD HAZARD AREA

All properties within the City of Indian Rocks Beach are located within the "Flood Hazard Area". Many areas flood with only a high tide and west wind. There is a 26% chance of being flooded over the life of a 30 year mortgage. The City of Indian Rocks Beach has not sustained severe wind damage from the hurricanes that have passed close to our shores. Flooding has caused most of the damage sustained in the past during hurricane events.

Waters stirred in the Gulf of Mexico by hurricane-force winds rise over the seawalls. Additionally, high tides prevent heavy rains normally associated with hurricanes from draining into the bay and gulf. Consequently, rainwater can backup into homes from the streets. You can contact Indian Rocks Beach Building Department to find out what flood zone your property is in. Flood zones are determined by FEMA. Base flood elevations are the FEMA elevation plus two (2) feet.

FLOOD WARNING

The City of Indian Rocks Beach receives notification through Pinellas County in the event of an emergency. Flood Warnings will be given through local television and radio. Tune into these media for instructions during times of possible flooding.

It is important to stay informed. Listen to the news and weather channels, for example NBC, ABC, CBS, The Weather Channel and also local radio stations while you have electric power. You should keep a battery operated radio available in case of a power outage. Plus plenty of back-up batteries.

The entire City of Indian Rocks Beach is located in a flood zone and in an evacuation zone. We are in an Evacuation Level A, which is the first level, ordered to evacuate. Arrangements will be made through the Emergency Management procedures to aid people who need help evacuating. Because the Tampa Bay Region could require as long as 26 hours to evacuate, be prepared ahead of time. If possible, building contents should be moved to highest levels.

FLOOD SAFETY

Being aware of what steps to take to minimize your loss prior to a flood is the first step to safety.

1. Tune into radio or television for flood warnings.
2. Heed warnings from officials; evacuate when orders are given, turn off electric and gas.
3. Have an evacuation and shelter route.
4. Have a small bag with essentials prepared.
5. Be cautious at night.
6. Have battery operated flashlight and radios in working condition and extra batteries.

FLOOD INSURANCE

Homeowner's insurance policies do not cover losses due to flooding. Indian Rocks Beach participates in the National Flood Insurance Program which makes flood insurance available to everyone in the city. For most, a home and its contents are their greatest investment. We strongly urge you to buy flood insurance to protect yourself from a devastating loss. There is a thirty day waiting period before coverage goes into effect.

Information about flood policies is available from your insurance agent. Property owners can insure their buildings and contents and renters can insure their possessions. Just because you have not been flooded in the past does not mean you will not be flooded in the future. It's not a question of "if" our area will be hit by a hurricane, but "when". Call your insurance agent now so that you will be fully prepared for future events. Do not wait for a disaster to devastate your family.

PROPERTY PROTECTION

Moving outdoor furniture and relocating downstairs furniture to higher floors will minimize loss. Sandbags can be placed to help slow down flood waters reaching your possessions. Retrofitting, grading a yard and correcting drainage problems are ways to minimize loss prior to floods occurring. Retrofitting involves building flood walls, elevating a structure, etc.

PERMITS

All development (new construction, repair/replacement work, additions, fences, etc.) requires a permit. If you see any non-permitted work or need additional information please contact Indian Rocks Beach Building Department (727) 517-0404.

SUBSTANTIAL IMPROVEMENTS/DAMAGE REQUIREMENTS

New buildings in the flood plain must be protected from flood damage. Our building code requires that new residential buildings must be elevated above base flood elevation. The ordinance also requires that all substantial improvements to a building must be treated as a new building. A substantial improvement is when the value of an addition, alteration, repair, or reconstruction project exceeds 50% of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected. Additionally, substantially damaged buildings must also be brought up to the same standards e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated 2 feet above the base flood elevation.

FLOOD MITIGATION ASSISTANCE

FEMA provides flood mitigation assistance funds to assist states and communities implement measures to reduce or eliminate the long term risk of flood damage under the NFIP. Information is available at www.FEMA.gov or at City of Indian Rocks Beach Building Department.

DRAINAGE SYSTEM MAINTENANCE

The Town has a system of drainage channels and ditches for stormwater management purposes. They are inspected on a regular basis by our public service department. These ditches are of vital importance since the water flowing through them drains our streets. State Law prohibits dumping in these waterways. Violations should be reported to Indian Rocks Beach Building Department (727) 517-0404.

FURTHER INFORMATION

Should you be interested in obtaining flood zone information or further information on any of the above subjects, please contact the Indian Rocks Beach Building Department 727-517-0404. In addition, the City of Indian Rocks Beach Library located at 1507 Bay Palm Boulevard provides flood protection information.

