



There are changes this year to the evacuation map, so make sure you know your zone and update your plans if necessary.

Knowing your evacuation zone is the first step in planning. Evacuation zones are based on how high water is expected to rise due to storm surge during a hurricane. Once you know your zone, you can start planning on what you will do, and what you will need, if a storm approaches.

Please note that some of the evacuation zones are different this year! Even if you knew your zone already, you need to check it again.

In addition to evacuation zones, properties are divided into flood zones. Evacuation zones are NOT the same as flood zones. Since conditions other than hurricanes can cause flooding, flood zones are different. **You need to check both.**

EVACUATION ZONES VS. FLOOD ZONES

EVACUATION ZONES	FLOOD ZONES
Wind-driven hurricane	Rising waters from heavy rain
Based on ground elevation and proximity to water	Based on flood risk over period of years for insurance purposes
Determined by the National Hurricane Center	Set by the Federal Emergency Management Agency

Evacuation and Flood Maps

Find your evacuation zone and flood zone at www.pinellascounty.org/flooding/maps.

To see how storm surge would affect your property during a hurricane, see the Storm Surge Protector App at egis.pinellascounty.org/apps/stormsurgeprotector.



INSURANCE

Questions to ask yourself

- Do I know my evacuation zone?
- Do I know my flood zone?
- What is my standard deductible?
- What is my hurricane deductible?
- Do I need flood insurance?
- Do I have enough coverage to replace my home and belongings?
- Do I have loss-of-use coverage for temporary housing expenses?

Not all insurance policies are created equal. Check

your policy or talk to your agent to make sure you have sufficient coverage and to determine if any home improvements would qualify for a discount on premiums. Information on insurance policies can be found through the Insurance Information Institute at www.iii.org.

Flood Insurance

Homeowner insurance policies DO NOT cover damage from rising flood waters. If you own a home in a flood zone, your mortgage company will require you to carry a separate flood policy. Find out how much flood damage could cost you. Even if you don't live in a flood zone, purchase flood insurance for your home, business or rental. Check with your flood insurance agent to make sure your flood insurance policy is rated correctly and you are receiving the correct Community Rating System (CRS) discount. Learn more about the National Flood Insurance Program at www.floodsmart.gov. Remember: a new policy takes 30 days to take effect.

Home Hardening

Adding storm shutters, garage door braces and hurricane straps to the roof will make your home safer from wind damage and could lower your insurance costs.

Renters

If you are renting, it is important to consider insurance to protect your belongings. If your personal belongings are damaged, the property owner's insurance will NOT cover your personal property, including furniture or any appliances you may have purchased.



MOBILE HOMES ARE NOT SAFE HAVENS

Ninety percent of mobile homes in Miami-Dade County were destroyed during Category 5 Hurricane Andrew in 1992. Even newly built manufactured

homes are vulnerable to hurricane force winds or tornadoes. Any time Pinellas County is under threat of a hurricane, mobile home residents **MUST EVACUATE.**

Most mobile home park recreation centers are also generally not built to withstand high winds, so ask your park's management what plans they have for sheltering and communicating evacuation notices.

Annual Maintenance

To help protect your home while you are away:

- Look for rusting of anchors and connections.
- Tighten the straps if necessary.
- Add anchors and straps where possible.
- Check for wood rot and termite damage at connections, joists and trusses.

SANDBAGS

A search on the internet for "flood barriers" will show a wide variety of systems that are designed to help protect structures from rising water. Some flood barriers are also available in home improvement stores. In general, these are much more effective than sandbags. Residents should NOT rely on sandbags to save their home or business from major flooding, especially fast-moving hurricane storm surge.



During some flooding events, the county and municipalities make sandbags available to residents. Updates about sandbags will be posted during an emergency at www.pinellascounty.org/emergency. Residents of municipalities should check with their city/town halls for availability and updates. Sandbags are also available at home improvement stores.

For more detailed information on the use of sandbags, see the U.S. Army Corps of Engineers recommendations available online at www.saj.usace.army.mil/missions/emergencyoperations/sandbaginformation



Storm Surge Protector Online Tool seeing is believing

You may know that storm surge is dangerous, but can you picture what it would look like in your own neighborhood, or your own home? An online interactive tool that Pinellas County developed actually gives you the picture.



Enter your own address to see a depiction of the type of structure you have, whether a house, condo,

business or other property. There may even be a car parked in the driveway. As you click through the different evacuation levels, the picture changes to show the levels of rising water and what it would look like on your property. People are usually surprised at how quickly their car is covered with

storm surge in a hurricane. They are shocked to see that the water rises very quickly as the evacuation levels change.

The view can also be changed to show the whole neighborhood. It has a zoom feature and users can toggle between an aerial and street map view.

Looking at the neighborhood is important because even if a specific property appears to be on high ground, the surrounding area would be covered with storm surge, which is an important factor for you to know as you make your preparedness plans.

When you enter in your address, the online tool also shows your evacuation level, the potential surge height at your property location, the "Show Neighborhood Impact" button

and "Storm Surge Facts."

To go to the Storm Surge Protector tool, use the Ready Pinellas mobile app, the website at www.pinellascounty.org/emergency, or access it directly at <http://egis.pinellascounty.org/apps/stormsurgeprotector/index.html>.

