



DRAINAGE SYSTEM MAINTENANCE

Surface water runoff is affected by natural and manmade features and is channeled through inlets and pipes, swales, ditches, ponds and lakes, ultimately flowing into the surrounding bays and the Gulf of Mexico. Maintenance of these features is important since debris obstructs the flow of water causing street and yard flooding. To achieve the best flow capacity, the Pinellas County Public Works Operations Division performs scheduled inspections and maintenance that include removal of high weeds, clippings, branches or other debris. For further information, contact the Pinellas County Public Works Operations Division at (727) 464-8900. It is illegal to dump unauthorized chemical, sediment or waste materials into storm sewer systems, streams or bays in Pinellas County.

PERMITS

All development (new construction, repair/replace-ment work, additions, signs, fill, etc.) throughout the unincorporated areas of Pinellas County requires a permit. Contact Pinellas County Building & Develop-ment Review Services at (727) 464-3888 for further information (also see www.pinellascounty.org/build/required.htm).

Should you see illegal development in the floodplains, please contact Pinellas County Building & Develop-ment Review Services.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The National Flood Insurance Program and Pinellas County regulations require buildings within the Special Flood Hazard Area that are improved at a cost which is 50% or more of the existing building's market value before the improvement is started to meet current construction standards for buildings in a floodplain. For further information, please call Pinellas County Building & Development Review Services Department at (727) 464-3888.

FUNCTIONS OF FLOODPLAINS

The natural floodplain areas, such as hardwood swamps, cypress swamps, freshwater ponds and marshes, mangrove swamps and salt marshes, lessen the effects of storm and flood waters. They provide natural storage areas for flood waters and buffer the coastal areas from storm surges. Natural floodplain areas also provide excellent habitat for diverse wildlife and enhance water quality.

Pinellas County uses several approaches to protect its natural floodplain areas in order to prevent alteration of the natural functions of floodplains and to diminish the damaging effects of flood waters. Among these approaches are: implementing the goals and policies of the Pinellas County Comprehensive Plan, enforcing the Land Development Regulations and conducting site plan reviews.

FURTHER INFORMATION

Pinellas County continually strives to increase awareness of the hazards of flooding. Flood hazard information from FEMA and other sources are provided in the reference sections of the following public libraries:

- East Lake Community Library
- Palm Harbor Library
- Largo Public Library
- Seminole Community Library at St. Petersburg College

This information is also available for review at:

- Pinellas County Planning Department
600 Cleveland St., Suite 750
Clearwater, FL 33755
Phone: (727) 464-8200



www.pinellascounty.org

Pinellas County complies with the Americans with Disabilities Act. To obtain accessible formats of this document, please contact the Communications Department at (727) 464-4600/TDD (727) 464-4431.

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Is Your Property in a Floodplain?



FLOOD HAZARD AREAS

Low-lying areas in Pinellas County that are adjacent to bodies of water are subject to flooding. Furthermore, tropical storms and other threatening weather may present flood hazards to residents due to high tides, storm surges caused by winds and heavy rainfall.

The Federal Emergency Management Agency (FEMA) has designated these low-lying areas as Special Flood Hazard Areas, which are defined as having a 1% chance of being flooded in any given year. The Special Flood Hazard Areas are depicted as A or V zones on a Flood Insurance Rate Map.

FLOOD INSURANCE

Pinellas County participates in the National Flood Insurance Program. The National Flood Insurance Program makes federally backed flood insurance available for all buildings. Flood insurance covers direct losses caused by surface flooding, including an overflowing river, a tropical storm and local drainage problems. Homeowner's insurance policies do not cover losses due to flooding.

The National Flood Insurance Program insures with two types of coverage: structural and contents. Structural coverage is for the walls, floors and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building. Renters can also purchase flood insurance for contents.

Mandatory Purchase Requirement The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in an Special Hazard Flood Area. The requirement applies to secured mortgage loans

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from financial institutions, such as commercial lenders, savings and loan associations, and credit unions. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. It also affects all forms of federally related financial assistance (from the Department of Veterans Affairs, Federal Housing Administration and Small Business Administration, for example) for buildings located in a Special Flood Hazard Area.

How It Works Lenders are required to complete a Standard Flood Hazard Determination form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial or farm credit loan. It is the federal agency's or the lender's responsibility to check the Flood Insurance Rate Maps to determine if the building is in a Special Flood Hazard Area.

If the building is in a Special Flood Hazard Area, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000. Please see the National Flood Insurance Program website at www.floodsmart.gov or call toll-free, (888) 379-9531, for information on policy rates and coverage. Contacting a local insurance agent or lender for details is suggested. Be aware that there is a 30-day waiting period before coverage goes into effect - so don't delay.

There are undeveloped parts of Pinellas County that are classified coastal barriers under the Coastal Barrier Resources System Act, where flood insurance may not be available. (See www.fws.gov/habitatconservation and click on Coastal Barrier Resources Act on the left.)

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping and vacant lots. It does not affect loans for buildings that are not in the Special Flood Hazard Area. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

If a person feels that a Standard Flood Hazard Determination form incorrectly places the property in the Special Flood Hazard, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at www.fema.gov/plan/prevent/fhm/fq-genhm.shtm#hm3.

MAP INFORMATION PROVIDED

Flood Insurance Rate Maps are available for viewing at Pinellas County Building & Development Review Services, 310 Court Street, Clearwater, FL 33756. Those who live in the unincorporated areas of Pinellas County can contact Building & Development Review Services at (727) 464-3471 to determine whether a building is in a Special Flood Hazard Area. In case the attendant is assisting other customers, citizens are asked to leave their name, phone number, address or parcel ID number (from their tax bill) on the phone mail when prompted to do so.

The Flood Insurance Rate Maps are also available for viewing on the Pinellas County website: <http://gis.pinellascounty.org/firmmaps>. Search the maps by address or parcel ID number.

Copies of FEMA elevation certificates on all buildings in the unincorporated area constructed in the floodplain since 1992 are available for review at Building & Development Review Services.

If you live in one of the Pinellas County municipalities, please contact your city directly for flood map information.

FLOOD WARNING

Pinellas County flood warnings are broadcast by local television stations, including PCC-TV (Bright House 622, Knology 18, Verizon 44) and local radio stations, as well as by the National Weather Service NOAA Weather Radio. Tune in to these media stations for instructions during times of possible flooding, including storms. Listen for weather updates, evacuation orders and expected storm arrival times. To find your evacuation level call the Interactive Hurricane Evacuation Level Inquiry Line at (727) 453-3150 for information, call (727) 464-3800 from 7:30 a.m. to 4:30 p.m., Monday

through Friday or visit www.pinellascounty.org/emergency/knowyourzone.htm. Evacuation levels are also provided on your Pinellas County Utilities bill and on your Truth in Millage (TRIM) Notice from the Property Appraiser's office. Please note that the Special Flood Hazard Area may differ from the evacuation levels.

FLOOD SAFETY

Be aware of the steps to take to ensure personal safety:

- Tune in to local media for flood watches and warnings.
- Heed warnings from officials - evacuate when orders are given.
- Know your hurricane evacuation level, know your evacuation routes and plan where you will go.
- Prepare a small bag with essentials.
- Be cautious at night.
- Have battery-operated flashlights, radios and televisions in working condition.
- Shut off water service, gas service and electricity to your home.
- Do not panic.
- Do not drive or walk into flooded areas where water depth is unknown.
- Ensure your pets safety. Kennel space is limited and there are only a few shelters that will accept pets. Develop a plan.

Visit www.pinellascounty.org/emergency for more information.

PROPERTY PROTECTION

Floodproofing is one way to minimize property loss due to floods. Floodproofing may involve building walls or levees, elevating or moving structures, or sealing the structure.

Pinellas County Building & Development Review Services can provide citizens with information on techniques to reduce property loss and can review and critique floodproofing plans. Call (727) 464-3888 for more information.