



IMPORTANT INFORMATION ON FLOOD INSURANCE FROM THE CITY OF MADEIRA BEACH

CITY OF MADEIRA BEACH FLOOD FACTS

National Flood Insurance Program (NFIP) policies issued or renewed for properties in the Special Flood Hazard Areas of Madeira Beach receive a 10% premium discount. According to the Federal Emergency Management Agency (FEMA), this discount is the result of the City's qualifying as Class 8 in the NFIP Flood Insurance Program's Community Rating System. The City has achieved this rating through activities such as maintenance of drainage facilities, regulation of stormwater discharge and distribution of this information as part of the Community Outreach Program.

Assistance is Available

Publications pertaining to property protection, flood safety, etc. can be obtained at Madeira Beach City Hall – 300 Municipal Drive or the Gulf Beaches Library at 200 Municipal Drive. There are flood information links on the City of Madeira Beach's website www.madeirabeachfl.gov.

For questions pertaining to flood zone, protection methods, flood elevation certificates, grant assistance, etc; **please contact Madeira Beach City Hall at (727) 391-9951 x 255.**

Flood Insurance Rate Maps

The most recent Flood Insurance Rate Map for Madeira Beach went into effect in 2003. If you think the flood zone identified by your insurance agent is in question, please contact the City.

The City of Madeira Beach is the community's primary source of information regarding Flood Insurance Rate Maps. Since all of Madeira Beach is in a Special Flood Hazard Area, it is important to know the base flood elevation of the property and the flood insurance purchase requirements, if applicable. The City of Madeira Beach also has copies of the elevation certificates for many of structures in the community.

Are you insured?

The 2005 Hurricane Season was one of the worst on record and saw Florida impacted by four major Hurricanes. For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowner insurance policies. You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP).

The NFIP is a federal program established by Congress in 1968 that enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding. The Federal Emergency Management Agency (FEMA) through its Federal Insurance Administration administers the NFIP.

Flood insurance is required for properties in the Special Flood Hazard Area in the City of Madeira Beach for any federally backed mortgage. To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a waiting period before a flood insurance policy takes effect, so do not wait until a storm threatens before you secure the flood insurance you need.

Flood Safety Measures

Madeira Beach residents can protect themselves from flood hazards by taking measures to ensure the safety of life and property before, during, and after a flood occurs. These safety measures include:

Before the storm. Plan your evacuation in advance. Know when, where, and how you are going to evacuate prior to a storm. Pinellas County has posted all primary evacuation routes with blue and white signs. Evacuation time for Madeira Beach could take hours. Because the City's evacuation routes are prone to flooding early in a storm, the time required to evacuate may be longer. Your evacuation plan should provide for your pets, your personal hurricane supplies such as food, water and medicine, along with insurance considerations. If you evacuate, take proper identification and important personal papers and documents with you. Consider keeping plywood, plastic sheeting, lumber, and other materials in stock to help prepare your property for the storm.

Preparation for evacuation. Keep a battery-powered radio tuned to local stations, and if an evacuation order is given, comply with it. Even if the evacuation order turns out to be unnecessary, leaving the area is better than potentially risking the loss of life by staying.

Pinellas County EMS works with local fire departments and PSTA to provide evacuation assistance to those persons requiring special assistance that are enrolled in the County's special assistance program.

If you are physically impaired or require special assistance to evacuate, write to:
Pinellas Co. Emergency Management
400 S. Fort Harrison Ave. Room #111 Clearwater, FL 33756
Or call (727) 464-3800 to register in this special assistance program.

Do not wait for a storm to strike. Write or call as soon as possible for an application requesting placement into the program.

When preparing your home prior to evacuation, it is advisable

- To turn off all the electricity, with the possible exception of the power to your refrigerator.
- Fill your tubs, sinks, and any available containers with water, in case fresh water is not available after the storm.
- Shut off your water line to prevent any contaminated water from backing up into your house.
- If possible, board up your windows to protect them from flying debris.
- Move as many valuables as possible to upper floors.
- Elevate furniture, if possible.
- Create floodway openings in non-habitable areas such as garage doors
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters.

After the storm. The City will be working as quickly as possible after the storm to ensure a speedy and safe return to your homes. Often more people are injured after a storm due to unsafe buildings, downed power lines, contaminated water, and other unsafe conditions than are injured in the storm itself. Carefully check for structural damage prior to entering a building. Use caution when re-entering the structure. Turn on electricity one breaker at a time and watch for smoke or sparks.

Flood Warning Systems

The Pinellas County Emergency Operations Center (EOC) works with the National Weather Service, the National Hurricane Center, and the cities to monitor flood and storm threats and advise the communities accordingly. Potential flood alerts are issued by: WFLA-TV, Channel 8; WTVT-TV, Channel 13; WTSP-TV, Channel 10; and Bay News, Channel 9. Areas affected by the

For a listing of evacuation centers or other information on flood warnings, write to:

Pinellas Co. Emergency Management
400 S. Fort Harrison Ave. Room #111
Clearwater, FL. 33756
Or visit the County website: www.pinellascounty.org/bulletin/shelters.htm

potential storm surge will be identified and viewers advised on evacuation.

Flood Threat

Flooding in Madeira Beach can be caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, and by tidal surges that accompany coastal storms, tropical storms and hurricanes. Hurricane tidal surges are the City's greatest threat and can cause flooding up to 24 hours before the "eye" of the storm reaches the coast. The table below indicates storm surge levels of hurricanes.

Category	Wind Speed	Storm Surge
1	74-95 mph	5 - 24 ft.
2	96-110 mph	5 - 24 ft.
3	111-130 mph	5 - 24 ft.
4	131-155 mph	5 - 24 ft.
5	156+ mph	5 - 24 + ft.

EVACUATION GUIDELINES

(mobile homes **MUST** always evacuate)

Potential Surge Heights (in feet)

EVACUATION ZONES	A	5 - 24 ft.
	B	5 - 24 ft.
	C	5 - 24 ft.
	D	5 - 24 ft.
	156+ mph	5 - 24 + ft.

Storm Warnings

- **Tropical storm watch:** Tropical storm conditions are possible in the watch area within 36 hours.
- **Tropical storm warning:** Tropical storm conditions are expected in the warning area within 24 hours.
- **Hurricane watch:** Hurricane conditions are possible within 36 hours. You hurricane preparation should be under way.
- **Hurricane warning:** Hurricane conditions expected within 24 hours. All preparations should be complete.

Because the City has low land elevations and abuts the Gulf of Mexico, the flood threat is significant. FEMA has identified the entire City as a Special Flood Hazard Area on the Flood Insurance

Rate Maps. These maps establish base flood elevations for development within these areas with the lowest permitted habitable flood levels ranging from 10 to 15 feet above sea level.

Property Protection

While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Retrofitting non-compliant buildings is a recommended approach to reduce flooding because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space. Several approaches to retrofitting are:

- Elevation of the structure above flood protection levels.
- Construction of barriers (floodwalls, berms)
- Dry flood proofing (water tight floor and wall systems).
- Wet flood proofing (construction that allows the entry and passage of flood water and also removing or relocating items of value to higher elevation levels).

Flood Safety

- Do not drive through a flooded area
- Do not walk through flowing water
- Stay away from power lines and electrical wires
- Be alert to gas leaks
- Keep children away from the floodwaters, ditches, culverts and storm drains
- Clean everything that has been wet
- Look out for animals, especially snakes

Floodplain Management

The City has adopted Storm water Management Regulations which require new construction and substantial remodeling to meet stringent standards in order to increase the survivability of structures, reduce the cost of repair and reconstruction after a storm event, and ensure that reasonably priced flood insurance is available.

Drainage System Maintenance

The City continues to improve and maintain its stormwater management system. This has reduced the amount and duration of road and yard flooding during the rainy season. The City routinely inspects and performs maintenance on drainage ditches, catch basins, and culverts that comprise the City's stormwater drainage system. If you see any areas that may need additional maintenance or if you experience any localized drainage problems, please call the City of Madeira Beach at 727-391-9951.

Permit Requirements

The City administers flood management regulations and measures designed to minimize the potential of flood losses in the City. Any development requires a permit from the City of Treasure Island Building Department, which ensures that all development meets the flood regulations. Such regulations include minimum elevations of living floor areas, flood proofing of certain construction, limitations on placement of fill, and limitations on substantial improvements, additions, and reconstruction. Following NFIP standards, the City mandates that if the cost of any reconstruction, rehabilitation, or addition or other improvements to a building equals or exceeds 50% of the building's depreciated value, then such work is considered a substantial improvement. The existing building is then required to meet the same standards as a new building.

The NFIP standards relating to substantial improvement are enforced through the development and building permitting process. Applicants for remodeling or repair of "nonconforming" structures (i.e. buildings which are not elevated to or above the base flood elevation) are required to submit a cost estimate of the improvement and, if necessary, an appraised value of the existing structure, to determine if the work constitutes a substantial improvement.

The building permit review is a necessary component of its participation in the NFIP, making flood insurance available to those who want to protect their property from flood damage. Development that occurs without permits threatens the City's continued participation in the NFIP and the ability for residents to obtain flood insurance. If you see development occurring without permits, protect your rights and immediately contact the City.

For more information on related subjects, visit the following web sites:

- FEMA/NFIP at www.fema.gov
- Pinellas Co. Emergency Management at www.pinellascounty.org/ema
- Florida Department of Emergency Management at www.florida-disaster.org