

ALL PROPERTIES IN THE CITY OF TREASURE ISLAND ARE SUBJECT TO FLOODING!
National Flood Insurance Program (NFIP) policies issued or renewed in the CITY OF TREASURE ISLAND receive a 15% premium discount. This discount is the result of the City's qualifying as a Class 7 in the Flood Insurance Program's Community Rating System.

Assistance is Available

Publications pertaining to property protection, flood safety, etc. can be obtained at Treasure Island City Hall –120 Avenue, the Gulf Beaches Library at 200 Municipal Drive or information links on the City of Treasure Island website mytreasureisland.com.

Questions pertaining to flood zone, protection methods, flood elevation certificates, grant assistance, etc; **please contact Treasure Island City Hall at (727)547-4575 ext 264.**

Flood Insurance Rate Maps

The most recent Flood Insurance Rate Map for Treasure Island went into effect in 2003. Since all of Treasure Island 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. The City of Treasure Island has copies of the elevation certificates for many of structures in the Community Improvement Dept. or at mytreasureisland.com.

Are you insured?

The 2005 Hurricane Season was one of the worst on record when saw Florida impacted by four major Hurricanes. 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 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 all properties in Treasure Island with a 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

Treasure Island 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.

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 Treasure Island could take hours because the City's evacuation routes are prone to flooding early in a storm. 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, the City fire department and PSTA work together 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. 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 to ensure a speedy and safe return to your homes. 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. Flood alerts are issued by: TV 8; TV13; TV 10; and Bay News 9. **For evacuation centers or other information on flooding, write to:** Pinellas Co. Emergency Management 400 S. Fort Harrison Ave. Room #111 Clearwater, FL. 33756 **OR** visit the County website: www.pinellascounty.org/emergency/shelters.htm

Flood Threat

Flooding in Treasure Island 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. 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.

Storm Warnings

- **Tropical storm watch:** Tropical storm conditions are possible within 48 hours.
- **Tropical storm warning:** Tropical storm conditions are expected within 36 hours.
- **Hurricane watch:** Hurricane conditions are possible within 48 hours.
- **Hurricane warning:** Hurricane conditions expected within 36 hours. All preparations should be complete.

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's Stormwater Management Regulations 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 Treasure Island (727) 547-4574.

The Clean Water Act is designed to maintain and protect the quality of the water in our coastal waters. Only stormwater is permitted to go down the storm drains. Directly discharging anything that is not composed entirely of stormwater into the storm sewer system or in city waters is prohibited! If you see any illegal dumping or discharge into the storm drains, contact the City immediately at 547-4575.

If you are experiencing flooding on your private property and wish to have the City staff come out and look at the situation and advise you of possible retrofitting or mitigation actions, please contact (727) 547-4575.

Natural & Beneficial Areas

The City's greenspace and beaches help protect the City from flooding. These undeveloped areas provide for the storage of flood waters which reduces flows, reduce wind and wave impacts and minimizes erosion. The natural vegetation of these areas filter sediment and impurities from stormwater runoff which reduces contaminates in our coastal waters.

Permit Requirements

The City administers flood management regulations that are designed to minimize the potential of flood losses in the City. Any development requires a permit from the City of Treasure Island Building Dept., which ensures that all development meets the flood regulations. 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 standards relating to substantial improvement are enforced through the 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 to obtain flood insurance. If you see development occurring without permits, immediately, contact the City.

For more information visit the following web sites:

- www.fema.gov
- www.pinellascounty.org/emergency/default.htm
- www.floridadisaster.org

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

Potential Surge Heights (in feet)		
EVACUATION ZONES	A	5 - 24 ft.
	B	5 - 24 ft.
	C	5 - 24 ft.
	D	5 - 24 ft.
	E	5 - 24+ ft.

Two funding programs are available to reduce or eliminate the long-term risk of flood damage to buildings insured under the National Flood Insurance Program.

Mitigation Assistance

Qualified mitigation activities include elevation of the existing home or commercial structure, acquisition of the property, or relocation of insured structure out of the floodplain. The structure must be insured under the NFIP and have suffered 2 or more flood losses; each with a claim of at least \$1,000 within any ten-year period since 1978.

Repetitive Loss Program

A Severe Repetitive Loss property is defined as a residential property that is insured under the NFIP and

Has at least 4 flood insurance claim payments (building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000 within any ten-year period;

or

Has at least 2 separate flood insurance claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building within any ten-year period.