Anywhere it Rains it Can Flood.

• Find out your flood risk.
• Find out how much flooding could cost you.
• Understand flood insurance.
• Protect your property from flooding.
• Prepare ahead.

Image Source: WFLA.com

http://pinellascounty.org/flooding/
Find Out Your Flood Risk.

- Surface / Localized
- Riverine
- Coastal / Storm Surge
Find Out Your Flood Risk.

- Pinellas County Flood Map Service Center

Flood zones, evacuation zones and storm surge protector are different. They measure different conditions that may not occur at the same time, are determined by different methods and have different purposes. A home may be located in a non-evacuation zone, yet still be located in a flood zone because of a nearby stream or pond. Residents are advised to check all of them to learn what your flood risk is.

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Flood Zone

- FEMA FIRM Information: Flood Zone, Base Flood Elevation (BFE), Floodway

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Flood Zone

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Storm Surge

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Storm Surge

- Storm Surge, Storm Surge Depth, Evacuation Zone

[Image of map and house in flooding]

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Evacuation Zone

- Evacuation Zone, Current Evacuation Status, Closest Shelters and Accommodations

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Current Water Level

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Current Water Level

http://pinellascounty.org/flooding/maps.htm
Find Out Your Flood Risk: Current Water Level

http://pinellascounty.org/flooding/maps.htm
Find out how much flooding could cost you.

The Cost Of Flooding

- Stereo - etc. $150
- Washer/Dryer $150
- Accent Furniture & Accessories $450
- Loss of Personal Items $650

Total Losses $39,150

2,000 Square Foot Home

See 1,000 Square Feet

Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room item-by-item, detailed estimate of covered flood damage is the only estimating method approved by and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1,000 and 2,000 square feet, built on a slab and with typical household items. Costs vary from State to State and home to home.

www.PinellasCounty.org/flooding
Understand flood insurance

- 20% claims from outside high hazard area
- 1 in 4 chance of flooding during 30-year mortgage
- Homeowners insurance does not cover flood
- Condo association policies do not cover personal property or building elements wholly owned by the unit owner
- 30-day waiting period

www.pinellascounty.org/flooding/insurance.htm
Understand flood insurance: Rating

• Full Risk
  • Based on current FIRM info, lowest floor, lowest equipment, construction, etc.

• Preferred Risk
  • Moderate to low risk areas

• Pre-FIRM Subsidized
  • Built before first FIRM (1971-1974)

• Grandfathering
  • Continuous coverage or built in compliance

• Newly Mapped procedure
  • Must have coverage within 1 year of map change

www.pinellascounty.org/flooding/insurance.htm
Understand flood insurance: Rating

**Subsidized Rates** vs **Full-Risk Rates**

<table>
<thead>
<tr>
<th>Pre-FIRM</th>
<th>Post-FIRM</th>
</tr>
</thead>
<tbody>
<tr>
<td>$4,321/yr</td>
<td>$624/yr</td>
</tr>
<tr>
<td>4 ft above BFE</td>
<td></td>
</tr>
<tr>
<td>$4,321/yr</td>
<td>$4,683/yr</td>
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<tr>
<td>1 ft below BFE</td>
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</tr>
<tr>
<td>$4,321/yr</td>
<td>$11,670/yr</td>
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<tr>
<td>4 ft below BFE</td>
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</tr>
</tbody>
</table>

*AE Zone (04/01/16 rates) Bldg- $250,000 Contents- $100,000; Primary Residence, Single-story with no basement, crawlspace or enclosure rates; Zone AE; $2K deductible Bldg./Contents*
Understand flood insurance: Rating

• Get an Elevation Certificate for an accurate rating.

• Check with your flood insurance agent to:
  • Make sure your flood insurance policy is rated correctly.

www.pinellascounty.org/flooding/insurance.htm
Understand flood insurance: Rate Reductions

- CRS Discount – Up to 25%
- Mitigation Strategies (Property Protection)

[Websit link: www.pinellascounty.org/flooding/insurance.htm]
Understand flood insurance: Policy

• Find an agent
• Purchase a policy for your home, business, or rental.

www.pinellascounty.org/flooding/insurance.htm
Protect your property from flooding.

- Elevate your equipment, such as water heaters, AC units, etc.

www.PinellasCounty.org/flooding/buildsmart.htm
Protect your property from flooding.

• Raise switches, sockets, circuit breakers and wiring

• Build with flood resistant materials

www.PinellasCounty.org/flooding/buildsmart.htm
Protect your property from flooding.

- Implement flood-proofing techniques.
- Install sewer backflow valves
- Build with flood resistant materials

www.PinellasCounty.org/flooding/buildsmart.htm
Protect your property from flooding.

- Add flood openings

[Diagram showing flood openings and elevation]

[Link: www.PinellasCounty.org/flooding/buildsmart.htm]
Protect your property from flooding.

- Elevate your home

www.PinellasCounty.org/flooding/buildsmart.htm
Only Rain Down the Drain, It’s the Law.

- Clear storm drains to prevent flooding.
- Keep debris and trash out of the streets, streams, and ditches.

www.PinellasCounty.org/flooding/buildsmart.htm
Only Rain Down the Drain, It’s the Law.

• Nutrients contribute to excessive growth that will block outfall from the pond and cause flooding.

www.pinellascounty.org/flooding/floodplain.htm
Protect natural floodplains.

- Use Low Impact Development (LID)
  - Rain barrels
  - Bioretention
  - Pervious pavers
- Vegetative buffers
- Green roofs

www.pinellascounty.org/flooding/floodplain.htm
Prepare ahead

- Get a Plan
- Photo/Video Inventory
- Important Documents
- Transportation/Gas
- Accommodations
- Medications / Go-bag / Supplies
- Pet arrangements / Supplies

www.PinellasCounty.org/emergency/prepareahead.htm
Stay Connected

• Sign up for:
  • Alert Pinellas
  • Hurricane & Safety News E-Lert
  • Pinellas County e-News

• Tune into local news.

• Follow Pinellas County social media:
  • www.facebook.com/PinellasCountyNews
  • www.twitter.com/PinellasCoNews
  • www.twitter.com/PinellasEM

• Get a weather alert radio.

www.PinellasCounty.org/emergency/stayconnected.htm
Turn Around Don’t Drown

Do You Really Know How Deep the Water is?

12 inches of fast-moving water can carry away a small car.

6 inches of fast-moving water can knock over and carry away an adult.

18-24 inches of fast-moving water can carry away most large SUVs, vans and trucks.

www.PinellasCounty.org/flooding/safety.htm
Anywhere it Rains it Can Flood.

- Find out your flood risk.
- Find out how much flooding could cost you.
- Understand and get flood insurance.
- Protect your property.
- Prepare ahead and stay safe.

www.PinellasCounty.org/flooding
FLOOD INFORMATION SERVICES
WWW.PINELLASCOUNTY.ORG/FLOODING
(727) 464-7700