

## Flood Hazard Area

Special Flood Hazard Areas (SFHA) are those areas in the floodplain subject to a one percent or greater chance of flooding in any given year. Areas that are subject to flooding are identified as Special Flood Hazard Areas and are shown on the National Flood Insurance Rate Map published by the Federal Emergency Management Agency.

Areas prone to frequent flooding in Clearwater are generally located adjacent to the Stevenson's Creek channel between Court Street and Lakeview Road; adjacent to the Alligator Creek channel between Cliff Stephens Park and McMullen Booth Road; all properties located within Island Estates; and Clearwater Beach and Sand Key. If your property is in or near one of these areas, you may contact the City of Clearwater Engineering Department for your flood zone designation at 562-4750.

Clearwater is a coastal community with the Gulf of Mexico to the west and Tampa Bay to the east. As a community, we must constantly be aware of the threat of a hurricane. The severity of hurricanes are categorized on a scale of 1 through 5. A category 1 hurricane is the least intense in severity and a category 5 is the greatest. A category 5 hurricane could produce floodwaters reaching 22 feet above mean sea level on Tampa Bay at the Courtney Campbell Causeway and 19 feet on the Gulf of Mexico.

## Flood Warning

The City of Clearwater and Pinellas County have flood-warning systems. Warnings will be given on television channels 8, 10, 13 and cable channel 9, and on all local radio stations. Tune in to these media outlets for instructions during times of possible flooding. If a hurricane should strike in our area, you should be prepared. Pinellas County Government produces publications entitled, "Hurricane Preparedness Handbook" and "Home Protection Guide," and the Tampa Bay Regional Planning Council produces an "All Hazards Guide." These documents give complete information on storm preparation techniques, the difference between a "watch" and a "warning," and evacuation areas and routes. These documents are available at the following locations: City of Clearwater Libraries; Clearwater Police and Fire Stations; Clearwater City Hall and the Municipal Services Building; and Pinellas County Emergency Management. To learn more, call the Pinellas County Emergency Management office at 464-3800.

## Flood Insurance

There is a 26 percent chance that a home will experience a flood during the lifetime of a 30-year mortgage. Homeowner insurance policies do not cover losses due to flooding, and there is a 30-day waiting period before flood insurance coverage goes into effect. Clearwater participates in the National Flood Insurance Program (NFIP) that makes flood insurance available to everyone in the City. For most, a home and its contents are their largest investment. Flood insurance is available to all houses and buildings located in a designated SFHA.

You could have flood problems in the future even if you have not had problems in the past. Information about flood policies is available from your insurance agent. Property owners can insure their buildings and contents, and renters can insure their possessions. Call your insurance agent now so you will be prepared for future events. Do not wait for a disaster.

## Property Protection

Take steps now to protect your property. Minimize damage from high winds by installing storm shutters and reinforced garage doors. Moving outdoor furniture and relocating furniture from downstairs to upper stories or higher locations will help reduce

loss. Sandbags properly placed will help slow down flood waters from reaching your possessions. Retrofitting is another way to reduce loss before flooding occurs; this process involves building flood walls, elevating structures, etc. The Planning & Development Services Department can provide more information. Please call 562-4567.

## Permits & Substantial Improvements

All development (new construction, repair/replacement work, additions, signs, fill, tree removal, etc.) requires a permit. If you observe any illegal development in the floodplain, please report this activity to the Planning & Development Services Department at 562-4567.

Substantial Improvements are defined as any reconstruction, rehabilitation, addition, or other improvement of a structure within the floodplain with a cost that equals or is greater than 50 percent of the market value of the structure before the start of construction of the improvement. Buildings that have substantial improvement construction will be required to meet federal, state, and local building codes such as minimum elevation standards. The Planning & Development Services Department has detailed guidelines and applications available.

## Drainage Maintenance

The City of Clearwater has instituted a drainage maintenance program for all public drainage systems within the City. To ensure against flooding, it is important to maintain the water carrying capacity of the City's drainage systems. If you observe any illegal dumping of materials into these drainage facilities, please notify the City of Clearwater Public Services Department at 562-4950. If flooding occurs due to a public drainage system that is not functioning properly, call 562-4950.

## Natural and Beneficial Functions

The City of Clearwater has designated approximately 2,183 acres for open space for preservation, of which 1,093 acres are located within the 100-year floodplain. These natural areas are publicly and privately owned and are protected from adverse impact and/or development by implementation of the Building and Development Regulations (i.e. section 51.02), which controls alteration of natural floodplains.

The floodplains within the City of Clearwater act as a natural storage area for flood waters, reducing the possibility of flooding to nearby residences while helping to recharge the ground-water aquifer. Please help keep these areas natural and beautiful by reporting any illegal dumping, clearing activities or development to the Planning and Development Services Department at 562-4567.

## Further Information

Please call 562-4750 for more information about the National Flood Insurance Program. City of Clearwater Flood Hazard maps are available at the City Engineering Department upon request by calling 562-4750.



Frank Hibbard, Mayor  
George N. Cretekos, Councilmember  
John Doran, Councilmember  
Paul F. Gibson, Councilmember  
Carlen A. Petersen, Councilmember  
Bill Horne, City Manager

*www.MyClearwater.com*

# IMPORTANT INFORMATION ABOUT FLOOD HAZARDS



## Are you doing all you can to **PROTECT YOURSELF From FLOODS**

The purpose of this information is to inform you of flood hazards and how to protect yourself:

1. Listen to weather updates; stay informed.
2. Keep portable radios, flashlights, and new batteries on hand.
3. Clear your yard of all loose objects.
4. Moor your boat securely.
5. Store drinking water in clean containers.
6. Shutter, board and secure windows.
7. Plan a flood-free evacuation route, and know where to go. Drive the route before an emergency so you know where to go.
8. **IF ORDERED TO EVACUATE, OBEY IMMEDIATELY.** Let friends and neighbors know where you are going.
9. If flooding occurs, get to higher ground.
10. Do not allow children to play near high water, storm drains, or ditches.
11. Avoid flooded areas or those with rapid water flow. It takes only six inches of fast-flowing water to sweep you off your feet.
12. Never drive through flood waters or flooded roads. Your car can be swept off the roadway in as little as 12 inches of water.
13. If your vehicle stalls, leave it immediately and seek higher ground. Water only two feet deep can carry away most automobiles.
14. Stay away from downed power lines and electrical wires. The second most common danger associated with floods is electrocution, following drowning. Electrical current can travel through water. Please report downed lines by calling 911.