



# TOWN OF INDIAN SHORES AUTUMN 2005 - NEWSLETTER



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## COASTAL FLOOD HAZARDS - by Emily Hirsch, Hydraulic Engineer, FEMA

The risk of flooding is highest along coastlines and adjacent to lakes and rivers. Many coastal storms are accompanied by storm surge—a dome of ocean water that can rise as high as 20 feet at its peak and can stretch as much as 50 to 100 miles wide. Storm surge can force creeks and rivers to breach their banks as it moves inland. When a storm surge coincides with high tide, it can reside even higher and travel farther. The best way to protect residents from coastal flooding is by reducing construction in coastal areas and by ensuring that those structures built in the coastal floodplain are elevated, flood-proofed, and insured against flood damage.

Determining where the risk of coastal flooding is highest is the job of FEMA's Flood Insurance Rate Maps. The FEMA Region IX office recently completed an effort to review and update the technical guidance material developed for coastal flood hazard analyses to enable FEMA's flood hazard mapping partners to produce high quality flood data in coastal areas.

The participants in the Technical Working Group and workshops included staff from several FEMA Regional Offices and National Headquarters as well as from other Federal agencies, academicians, scientist, and engineers. Although the products produced through this project do not address every possible coastal flood hazard situation, they will undoubtedly be valuable resources to those involved in identifying coastal flood hazards nationwide.

**NOTE:** Flood Insurance Rate Maps (FIRM) are available to view in the Town of Indian Shores Building Department. All development (not just construction of buildings) within the Town of Indian Shores (which is a floodplain) requires permits. You should contact the Indian Shores Building Department prior to building, or otherwise development any property within the Town. We also encourage you to call the Town of Indian Shores Building Department with any suspicions of illegal development.



## COPING WITH A FLOOD - BEFORE, DURING AND AFTER

Nobody can stop a flood. But if you are faced with one, there are actions you can take to protect your family and keep your property losses to a minimum. The most important thing is to make sure your family is safe.

### BEFORE A FLOOD:

- Keep a battery-powered radio tuned to a local station, and follow emergency instructions.
- If the waters start to rise inside your house before you have evacuated, retreat to the second floor, the attic, and if necessary, the roof. Take dry clothing, a flashlight and a portable radio with you. Then, wait for help. Don't try to swim to safety; wait for rescuers to come to you.

### IF TIME PERMITS, HERE ARE OTHER STEPS THAT YOU CAN TAKE BEFORE THE FLOOD WATERS COME.

- Turn off all utilities at the main power switch and close the main gas valve if evacuation appears necessary.
- Move valuables, such as papers, furs, jewelry, and clothing to upper floors or higher elevations.
- Fill bathtubs, sinks and plastic soda bottles with clean water. Sanitize the sinks and tubs first by using bleach. Rinse, and then fill with clean water.
- Bring outdoor possessions, such as lawn furniture, grills and trash cans inside, or tie them down securely.

### ONCE THE FLOOD ARRIVES:

- Do not drive through a flooded area. If you come upon a flooded road, turn around and to another way. More people drown in their cars than anywhere else.
- Do not walk through flooded areas. As little as six inches of moving water can knock you off your feet.
- Stay away from downed power lines and electrical wires. Electrocutation is another major source of deaths in floods. Electric current passes easily through water.
- Look out for animals-especially snakes. Animals lose their homes in floods, too. They may seek shelter in yours.



### AFTER THE FLOOD:

- If your home, apartment or business has suffered damage, call the insurance company or agent who handles your flood insurance policy right away to file a claim.
- Before entering a building, check for structural damage. Don't go in if there is any chance of the building collapsing.

- Upon entering the building, do not use matches, cigarette lighters or any other open flames, since gas may be trapped inside. Instead, use a flashlight to light your way.
- Keep power off until an electrician has inspected your system for safety.
- Flood waters pick up sewage and chemicals from roads, farms and factories. If your home has been flooded, protect your family's health by cleaning up your house right away. Throw out foods and medicines that may have come into contact with flood water.
- Until local authorities proclaim your water supply to be safe, boil water for drinking and food preparation vigorously for five minutes before using.
- Be careful walking around. After a flood, steps and floors are often slippery with mud and covered with debris, including nails and broken glass.
- Take steps to reduce your risk of future floods. Make sure to follow local building codes and ordinances when rebuilding, and use flood-resistant materials and techniques to protect yourself and your property from future flood damage.

**ONE OF THE MOST IMPORTANT THINGS THAT YOU CAN DO TO PROTECT YOUR HOME AND FAMILY BEFORE A FLOOD IS TO PURCHASE A FLOOD INSURANCE POLICY.**



You can obtain one through your insurance company or agent. Flood insurance is guaranteed through the National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency. Your homeowners insurance does not cover flood damage.

Don't wait until a flood is coming to purchase your policy. It normally takes 30 days after purchase for a flood insurance policy to go into effect.

For more information about the NFIP and flood insurance, contact your insurance company or agent. Or call the NFIP at 1-888-CALL FLOOD, ext. 314