

2009 Flood and Drainage Awareness Information

Notice to all property owners in the city of Anna Maria... your property is subject to flooding

****IMPORTANT INFORMATION****
what you can do to protect yourself and your property
(and maybe save some money)

Be Prepared!..Important Links

[Be smart about floods and hurricanes](#)
[Hurricanes & Evacuation Information](#)
[Be Prepared](#)

Evacuation zones may be seen at www.mymanatee.org. Select "maps" at the bottom of the page and follow the link to Interactive Maps. Using the search tab in Interactive Maps you may find specific information by owner, address, or tax identification number.

For assistance in locating your evacuation zone, route, shelter or to register for special needs evacuation assistance, contact the Manatee County Department of Public Safety at 941-749-3500, or Citizens Action Center at 941-742-5800

LOCAL FLOOD RELATED HAZARDS:

Flooding can come with little warning after heavy storms or within an hour after a thunderstorm has started. These rain-related floodwaters are not usually deep, but they still cover streets and yards and can at times even flood cars, garages and lower floors. Flooding can be dangerous. Even though the floodwaters appear to be moving slowly, a flood two feet deep moving at three feet per second can knock people off their feet or float a car off the road. Since the City is located in a floodplain, the odds are that someday flooding will damage your property. Your property may be high enough that it has not flooded recently. However, it can still be flooded in the future because the next flood could be worse. Property owners must be aware that their properties fall under A and V zones which are high risk properties for flooding due to waves and velocities, especially west of Gulf Drive and along Tampa Bay. Storm surge from coastal storms and hurricanes can cause significant damage to a structure that is not properly elevated on an open foundation and protected from erosion. This letter is intended to provide information on flood damage prevention, hurricane preparation, and emergency action to be taken by you and your family.

HISTORY OF PAST WEATHER EVENTS:

The storm water system empties/discharges into Sarasota Bay and Anna Maria Sound. The system is influenced by tides that contribute to draining and flooding problems in the city. When there is a high tide or heavy rains, the storm system will rapidly fill-up from storm water run-off and tidal waters, causing flood conditions on our lawns and in streets and swale areas. In June 1992, an unnamed tropical depression developed in the Gulf of Mexico. The storm produced fourteen (14) inches of rain in Manatee County. Combined with high winds, it destroyed seventy (70) homes in west central Florida killing two people. In March 1993, what became known as the storm of the century rapidly intensified producing seventy (70) mph winds and strong bands of thunderstorms locally as it moved north toward the Florida panhandle. Early September 2004, Hurricane Frances passed north of the City causing local flooding and beach erosion. Mid September, 2004, Hurricane Ivan stayed three hundred miles off shore, but produced tides 3 to 4 feet higher than normal causing local flooding and severe beach erosion. September 2004, Hurricane Jeanne, similar to Hurricane Frances, took the same track causing additional flooding and beach erosion. In 2008, Hurricane Gustave and Hurricane Ike both reached a category 4 and ended up traversing the Gulf of Mexico, causing tidal flooding along the length Sarasota Bay, and beach erosion along the Gulf of Mexico. The same year Tropical Storm Fay became the first storm in recorded history to make landfall in Florida four times. Fay weakened into a tropical depression along the north coast of the Gulf of Mexico causing Citywide flooding due to rain and over-topping of seawalls along Tampa Bay.



SPECIAL FLOOD HAZARD AREA (SFHA):

The City of Anna Maria is located on a barrier island in the Gulf of Mexico. The topography of the area ranges from sea level to 5 feet above sea level. Its location between the Gulf of Mexico and the Anna Maria Sound, along with low elevations, makes the City highly vulnerable to the dangers of flooding. The most significant life-threatening flood threat lies in the tidal surges from the Gulf of Mexico associated with coastal or tropical storms and hurricanes. However, an additional major threat for property damage is due to tidal flooding from Sarasota Bay, combined with any significant rain event regardless of the time of year. The City of Anna Maria falls entirely with the 100 year floodplain, and is identified as a Special Flood Hazard Area (SFHA) by the Federal Emergency Management Agency (FEMA).

CITY FLOOD MANAGEMENT SERVICES: NFIP:

This community participates in the Nation Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems. The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building. The City is charged with managing the floodplain and providing information to our property owners. The first thing you should do is check your flood hazard potential. The Building Department has Flood Insurance Rate Maps (FIRM) on hand for your property's flood exposure risks, along with elevations certificates for most structures. We also provide flood zone and associated information to those who make such requests. The Building Department keeps old and current FIRM maps. Additionally, flood maps and flood protection references are available at the Manatee County Library, Island Branch (located at 5701 Marina Drive, Holmes Beach, FL 34217)..

Call the Public Works Department at (941) 708-6132 ext. 25 if you experience flooding due to drainage or sewer backup problems. They administer the drainage system maintenance program to minimize flooding. If requested, Public Works and Building Department Staff are available to visit a property to review its flood problem and explain possible ways to stop flooding or decreased flood damage.

FLOOD INSURANCE RATE MAP (FIRM) DETERMINATION INFORMATION:

The Building Department maintains National Flood Insurance Program (NFIP) Flood Insurance Rate Maps, elevations certificates, and lot surveys. These documents are available for review upon request. We provide flood zone and associated information to those who make such requests. The following flood map and elevation information will be provided upon request.

- The Community Number
- The Panel Number and Suffix
- The date of FIRM Index (Cover Panel)
- The FIRM Zone
- The Base Flood Elevation
- The Elevation datum used on the FIRM

The City is providing the above information to those who need flood hazard information, particularly to those who do not have access to the latest maps, people from out of town and those who have trouble reading maps. To find out if a property is in a mapped Special Flood Hazard Area and for related information from a Flood Insurance Rate Map, contact the Building at 941-778-1005, ext. 210.

FLOOD INSURANCE:

The City of Anna Maria participates in the Community Rating System (CRS) program of the NFIP. The CRS rewards communities that undertake flood damage mitigation and public awareness activities beyond the NFIP requirements. As a result, all flood insurance policies in our City reflect a 20% discount in their premiums. One of CRS programs requires informing the community of the hazards of flooding. The average land elevation in the City is five (5) feet. The worst case flood height is between nine (9) and fourteen (14) feet. A severe Gulf storm forecast to land elsewhere could suddenly turn toward Anna Maria Island. Within hours, the ferocity of wind and rain may threaten your safety.

What is a Special Flood Hazard Area (SFHA)??: These are areas with the highest risk for flooding, shown on the Flood Insurance Rate Maps as Zones A or V. Over a 30 year mortgage, homes in these zones have a 2% chance of being flooded. There is a 30 day waiting period for flood insurance to become effective. If flood insurance is purchased in connection with a mortgage loan, there is no waiting period. For more information see Policy Issuance 5-98 on the FEMA web site at <http://www.fema.gov/nfip/pi598.shtm>.

The Coastal Barrier Resources Act (COBRA) of 1982 and later amendments, removed the Federal government from financial involvement associated with building and development in undeveloped portions of designated coastal barriers. These areas were mapped and designated as Coastal Barrier Resources System units or otherwise protected areas. Communities may permit development in these areas even though no Federal assistance is available provided that the development meets NFIP requirements.

When a building is in a SFHA, and financing is in place, the purchase of flood insurance may be required. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available whichever less is. The maximum amount available for a single-family house is \$250, 000. The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a Flood Insurance Rate Map.

MANDATORY PURCHASE REQUIREMENT:

The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such building. If you do not have flood insurance, talk to your insurance agent. Homeowner's insurance policies do NOT cover damage from floods. However, because the City of Anna Maria participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and available to everyone, even for properties that have been flooded.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Homeowner insurance policies do not cover losses due to flooding. Anna Maria participates in the National Flood Insurance program that makes flood insurance available to everyone in the City. For most, a home and its contents are their investment. We strongly urge you to buy flood insurance to protect yourself from a devastating loss. Information about flood policies is available from your insurance agent. Property owners can insure their buildings and contents and renters can insure their possessions. Just because you have not been flooded in the past does not mean that you will not be flooded in the future. Call your insurance agent now so you will be prepared for future events. Do not wait for a disaster to devastate your family.

Some people have purchased flood insurance because banks require it when they obtain a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in Anna Maria, there is usually more damage to the furniture and contents than there is to the structure. If you are covered, check out the amount and extent of coverage and make sure you have coverage for the contents.

How it Works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a Special flood Hazard Area (SFHA). The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V". To find out if a property is in a mapped Special Flood Hazard Area and for related information from a Flood Insurance Rate Map, assistance on how to protect your property from flood and drainage problems, contact the Building Department at 941-708-6132 ext 25.

PROPERTY PROTECTION:

Moving outdoor furniture and relocating furniture from downstairs to upper stories or higher locations will reduce loss. Sandbags properly placed will help slow down waters from reaching your possessions. Because the City is subject to hurricanes and tropical storms it will be necessary to install storm shutters and reinforce garage doors. Retrofitting is a way to reduce losses before floods occur. This involves building flood walls, elevating structures, etc. The Anna Maria Building Department can assist property owners by providing information explaining how to select a contractor for the retrofitting of your structure.

PERMANENT FLOOD PROTECTION MEASURES:

The best protection is elevating your structure to protect against flooding and property damage. Below is a list of other permanent flood protection measures that can be done:

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
- Consider elevating your house above flood levels. Raised foundations will allow stormwaters to pass under the building instead of through them.
- Check your building for water entry points. These can be stairwells, doors, and dryer vents, and other openings through the floor or lower portions of the walls. These can be protected with low walls or temporary shields.
- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- Talk to the Planning & Development Department for information on financial assistance through the grant programs mentioned above

. More information can be found in Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. Copies are in the Anna Maria Branch Public Library or at www.fema.gov/hazards/floods/lib312.shtm . Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

FLOOD WARNING SYSTEM:

The City of Anna Maria and the Manatee County Emergency Operations Center depend on the National Weather Service (NWS) for flood notifications. The NWS issues flood advisories at least six (6) hours prior to expected heavy rainfall that could cause the drainage system to overflow and create street and property flooding. The City also has a citywide flood warning plan that uses the Anna Maria Police to provide early warnings of NWS potential flooding and high wind events. The West Manatee Fire District along with the Bradenton Police Department uses sirens and loud speakers to issue warnings and evacuation orders to residents and businesses.

FLOOD SAFETY Being aware of what steps to take to reduce loss before a flood is the first step to safety:

1. Listen for weather updates and stay informed.
2. Keep portable radio and flashlight on hand with fresh batteries.
3. Clear your yard of all loose objects.
4. Moor your boat securely.
5. Store drinking water in clean containers.
6. Shutter, board or tape windows.
7. Plan a flood-free evacuation route, and know where to go.
8. IF ORDERED TO EVACUATE-OBEY IMMEDIATELY! Take your Hurricane Evacuation Kit. Let friends and neighbors know where you are going.
9. Turn off electricity and gas
10. Do not panic!
11. Do not wade or drive through moving floodwaters

Handouts are available at City Hall with further details on Hurricane preparedness & evacuation procedures. In addition, check out Florida's Emergency Management website at <http://www.floridadisaster.org/> for useful tips, as well as the City's website at www.cityofbradentonbeach.com, and Manatee County's Emergency Management website at www.mymanatee.org. click on the "Public Safety" tab and follow the links to information on evacuation zones and routes, preparedness plans, etc.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS; SUBSTANTIAL IMPROVEMENT AND SUBSTANTIAL DAMAGE REQUIREMENTS:

All development activities (new construction, demolition, substantial improvements, demolition because of substantial damage, repair/replacement work, additions, signs, fill and grading, etc) require a development permit, which must be reviewed by the floodplain administrator (Building Official). If you observe any illegal development activities in the floodplain, please report this activity to the city of Anna Maria Building Department at (941) 708-6132. ext 25.

According to the City's Land Development Code, Chapter 82:

Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Substantial improvement means any reconstruction, rehabilitation, addition, or other improvement of a structure, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage" regardless of the actual repair work performed. This term does not, however, include any repair or improvement of a structure to correct existing violations of State of Florida or local health, sanitary, or safety code specifications, which have been identified by the local code enforcement official prior to the application for permit for improvement, and which are the minimum necessary to assure safe living conditions.

Note that "market value" as contained in these definitions is the cash value of the structure ONLY, not the "resale" value of the property as a whole. Substantial Demolition may trigger the Substantial Improvement Rule

REPETITIVE LOSS PROPERTIES EXPOSURES DUE TO STORMS AND FLOODING

All properties within the City are in the SFHA (Special Flood Hazard Area). It is necessary that the City of Anna Maria recognize the limitations of a coastal community due to tidal influences and topography. An analysis of historical localized flooding in the City indicates that the entire City of Anna Maria contains areas which may be subject to repetitive loss claims due to flooding events.

GEOGRAPHICAL DATA ANALYSIS:

A geographical analysis of the land elevations throughout the City indicates that the highest elevations (along Gulf Drive) average no more than 5' above mean sea level. Areas and properties east of Gulf Drive average no more than 2' to 3' above mean sea level. Sections of Bay Drive, Avenue A, and the street ends, all of which are adjacent to Sarasota Bay, average approximately 1' above mean sea level.

HISTORICAL DATA:

A study of tropical cyclonic information gathered by Purdue University found that between 1886 and 1995, 71 storms came near enough to have an impact on Ann Maria Island. Further analysis indicates that the majority of flooding has occurred from heavy rains accompanying tropical storms. Indeed, normal afternoon thunderstorms, coinciding with high tides, have caused flooding of on-grade structures in low-lying areas. As indicated in the history of past weather events, all areas of the City may experience flooding conditions with potential property loss, sometimes, within the same calendar year.

STRUCTURE DATA: PRE-FIRM VS. POST-FIRM STRUCTURES

Approximately 40% of the structures in the City of Anna Maria are post-FIRM elevated residential structures and approximately 60% are pre-FIRM, on grade residential structures. The Northernmost streets and properties are subject to tidal storm water over-wash from Tampa Bay and ponding from overloaded storm water systems. All parts of the City may experience both stormwater ponding and tidal water rise. In the event of a high tide at the peak of a major rain event water levels within the collection system will rise in excess of what may be experienced during times of low or standard tides; during major storm events a high tide of 1' above normal may create a rise in the water level within the road systems of up to 1' in elevation. Storm surge coupled with high tide will create an extreme case of high water within the roads above what would be considered normal flooding conditions.

Based on the geographical, historic, and property data, there are no areas in the City which are immune from the threat of flooding, with subsequent exposures to repetitive loss claims on pre-FIRM structures, whether residential or commercial in nature.

MITIGATION OF REPETITIVE LOSS POTENTIAL:

Mitigation of the flood risk to these repetitive loss properties will reduce the overall costs to the NFIP as well as to individual homeowners. Accordingly, over the years, Congress has created a variety of funding sources to help repetitive loss property owners reduce their exposure to flood damage. The Federal Emergency Management Agency (FEMA) now has five grant programs and one insurance benefit. More information on these programs can be found on the following noted websites.

- 1) [Hazard Mitigation Grant Program \(HMGP\)](http://www.fema.gov/government/grant/hmgp/index.shtm)-a grant made available after a Presidential disaster declaration (www.fema.gov/government/grant/hmgp/index.shtm)
- 2) [Flood mitigation Assistance \(FMA\)](http://www.fema.gov/government/grant/fma/index.shtm)-a grant that your community can apply for each year (www.fema.gov/government/grant/fma/index.shtm)
- 3) [Pre-Disaster Mitigation \(PDM\)](http://www.fema.gov/government/grant/pdm/index.shtm)-a nationally competitive grant that your community can apply for each year (www.fema.gov/government/grant/pdm/index.shtm)
- 4) [Repetitive Flood Claims \(RFC\)](http://www.fema.gov/government/grant/rfc/index.shtm)-a grant that FEMA administers for certain repetitive loss properties where there is no local government sponsor (www.fema.gov/government/grant/rfc/index.shtm)
- 5) [Severe Repetitive Loss \(SRL\)](http://www.fema.gov/government/grant/srl/index.shtm)-a grant that is reserved for "Severe" repetitive loss properties, i.e., those with their flood insurance policies administered by FEMA's Special Direct Facility rather than a private insurance company (www.fema.gov/government/grant/srl/index.shtm)
- 6) [Increased Cost of Compliance \(ICC\)](http://www.fema.gov/library/viewRecord.do?id=3010)-an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office. (www.fema.gov/library/viewRecord.do?id=3010)

Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%, although in some cases the state or local government may contribute to the non-FEMA share. ICC pays 100% (up to \$30,000) of the cost of bringing the damaged building up to the local ordinance's flood protection standards.

WHAT YOU CAN DO TO MITIGATE POTENTIAL LOSSES:

Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example, if your state has not been declared a Federal disaster area for some time, look at the grants that have annual application procedures, not HMGP grants.

Talk to your local planning, building, or emergency management official to see if your community is interested in applying for a grant for properties like yours.

Talk to your permitting office to make sure they are aware of Increased Cost of Compliance procedures. In some cases a local ordinance might be worded to trigger ICC for a repetitive loss property that was not substantially damaged.

Keep your flood insurance policy in force. Several grants and ICC only fund properties that currently have a flood insurance policy.

STORM WATER MANAGEMENT:

In the last Five years the City of Anna Maria has constructed several stormwater collection systems. These systems are meant to store stormwater for percolation and cleansing of the water prior to outfall into the surrounding waters. The City of Anna Maria has a drainage maintenance program for all public drainage systems within the City. To insure against flooding, it is important to maintain the water carrying capacity of the City's drainage systems. If you observe any illegal deposition of materials into these drainage facilities that could obstruct the flow of storm water, please notify the City of Anna Maria Public Works Department (941) 708-6132 ext 25. If flooding occurs due to a public drainage system not functioning properly, you may call (941) 708-6132 ext 25 for assistance. During the past several decades, many areas of the city have suffered from a lack of control of storm water. That water sometimes floods homes and businesses and makes some roads impassable. New evidence shows that water which runs over roofs, streets and parking lots collects a great many pollutants that eventually make their way into the Gulf of Mexico and the waters of Anna Maria Sound and Tampa Bay. Once there they destroy the ecological balance of the Bays. Sediment in runoff can result in damage to the gills of fish, and ingestion of sediments and pollutants can significantly harm shellfish. Lack of sunlight due to sediments in the water can destroy plant life. The pollutants from stormwater runoff can damage mangroves and destroy the natural habitat of marine life and birds. This results in the loss of one of the City's most valuable resources.

WHY DO WE NEED TO PROTECT OUR NATURAL RESOURCES?

A floodplain is any land area susceptible to being inundated by water from any source. A wetland is a transitional area between water and land which supports unique wetland vegetation. During rainfall events, these areas provide temporary and natural storage for excess water. All areas along Sarasota Bay within the City limits have areas of sensitive habitat which must be maintained. The City strives to protect its waterfront corridor and environmentally sensitive lands for many reasons. Coastal marshes, mangroves and seagrass beds support commercial and recreational fishing by providing essential nutrients and hatcheries for aquatic life, provide forage and nesting areas essential for the survival of shorebirds, and help to reduce turbidity increased sedimentation rates, stabilize sediments attenuate wave action and reduce flood crests and flow rates after a storm. Coastal dunes and vegetation provide the first defense against wind and wave action and aid in stabilizing the beaches and promoting wildlife habitat areas.

WHAT CAN I DO TO HELP PROTECT OUR BEACHES AND BAYS?

- Limit use of pesticides and herbicides.
- Use chemical fertilizers sparingly.
- Use vegetation instead of pavement wherever possible in landscape.
- Landscape yards and gardens so water stays on the property
- Redirect runoff from roofs, patios and driveways to grass areas or swales,
- where it can be filtered through the ground and recharge the groundwater levels. Water that goes directly into a body of water often carries with it sediment, leaves, fertilizers, pesticides, grass clippings and trash.
- Wash cars on the lawn instead of the driveway, and use biodegradable detergents with little or no phosphate.
- Dispose of chemicals and trash properly. Drop off used motor oil at gas stations or garages that recycle. Leaves and lawn clippings can be used for mulch or compost.
- Avoid littering. Animals mistake plastic bags for food. Aluminum can take 80-100 years to decompose. Polystyrene foam never completely bio-degrades. Birds become tangled in fishing lines.
- Keep vehicles in good repair. Oils and fuels on pavements are eventually carried into the water.
- Notify the Public Works department immediately if you observe clogged storm drains, ponding water in the streets, or if you see someone placing or dumping ANYTHING into a storm drain or swale.

A Stormwater Management Utility was established in March 2008 by the City of Anna Maria, to be used for the maintenance and improvement of the stormwater system. The fee for each parcel of property in the city is based "ERU" Equivalent Residential Unit for each property. The program also provides for credits to the fee based on improvements made by the property owner. Ask the Public Works Department or the Building Department what you can do to improve your property to reduce stormwater runoff.

FURTHER INFORMATION:

For any questions, assistance requests, or further information related to any of the topics presented here, please contact the Building Department at (941) 708-6132, ext 25.