

August, 2014

Dear Property Owner:

Based on your location in the floodplain, your residence is subject to flooding.

Flooding in the Dunedin area results primarily from Gulf of Mexico tidal activity (and associated wave action) caused by tropical storms and hurricanes. Although somewhat protected from the Gulf of Mexico by the offshore islands, the Dunedin coastline is subject to abnormally high storm tides. Rainfall, which usually accompanies hurricanes, can aggravate the tidal flood situation, particularly in areas where the secondary drainage system is poorly developed and along coastal creek drainage basins like Curlew Creek.

The City of Dunedin is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Here are some things you can do:

1. Check with the Building Division (727) 298-3210 on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. City staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding. Please read the enclosed flyer regarding flood safety, and ways that you can prepare for flooding. The Pinellas County Department of Emergency Management also provides valuable information at www.pinellascounty.org/emergency.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to any floodable areas. Turning off the power can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your residence for water entry points. These points can be protected with low walls or temporary shields.
 - More information can be found in Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding. Copies are available from the Dunedin Public Library or at www.fema.gov/library/viewRecord.do?fromSearch=fromsearch&id=1420.
 - 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 Division.

4. Talk to the Building Division for information on financial assistance.
 - If you are interested in elevating your home above the base flood elevation, we can apply for a Federal grant to cover 100% of the cost.
5. Get a flood insurance policy.
 - Homeowner's insurance policies do not cover damage from floods. However, because Dunedin participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have flooded. Because Dunedin participates in the Community Rating System, you will receive a 20% insurance premium discount.
 - Some people have purchased flood insurance because it was required by the bank when they got 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 your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.

We hope you have a safe remainder of the 2012 Hurricane Season. Please call (727) 298-3210 for additional information.

Sincerely,

Gregory A. Rice

Planning & Development Director
Certified Floodplain Manager