FLOOD INSURANCE STUDY FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 8



PINELLAS COUNTY, FLORIDA AND INCORPORATED AREAS

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
BELLEAIR, TOWN OF	125088	REDINGTON SHORES, TOWN OF	125141
BELLEAIR BEACH, CITY OF	125089	SAFETY HARBOR, CITY OF	125143
BELLEAIR BLUFFS, CITY OF	120239	SEMINOLE, CITY OF	120257
BELLEAIR SHORE, TOWN OF	125090	SOUTH PASADENA, CITY OF	125151
CLEARWATER, CITY OF	125096	ST. PETE BEACH, CITY OF	125149
DUNEDIN, CITY OF	125103	ST. PETERSBURG, CITY OF	125148
GULFPORT, CITY OF	125108	TARPON SPRINGS, CITY OF	120259
INDIAN ROCKS BEACH, CITY OF	125117	TREASURE ISLAND, CITY OF	125153
INDIAN SHORES, TOWN OF	125118		
KENNETH CITY, TOWN OF	120245		
LARGO, CITY OF	125122		
MADEIRA BEACH, CITY OF	125127		
NORTH REDINGTON BEACH, TOWN OF	125133		
OLDSMAR, CITY OF	120250		
PINELLAS COUNTY, UNINCORPORATED AREAS	125139		
PINELLAS PARK, CITY OF	120251		
REDINGTON BEACH, TOWN OF	125140		

REVISED: AUGUST 24, 2021

FLOOD INSURANCE STUDY NUMBER 12103CV001D Version Number 2.4.3.2



TABLE OF CONTENTS Volume 1 – August 24, 2021

<u>Page</u>

SEC	TION 1.0 – INTRODUCTION	1
1.1	The National Flood Insurance Program	1
1.2	Purpose of this Flood Insurance Study Report	
1.3	Jurisdictions Included in the Flood Insurance Study Project	2
1.4	Considerations for using this Flood Insurance Study Report	2 2 9
SEC [.]	TION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS	20
2.1	Floodplain Boundaries	20
2.2	Floodways	30
2.3	Base Flood Elevations	31
2.4	Non-Encroachment Zones	31
2.5	Coastal Flood Hazard Areas	31
	2.5.1 Water Elevations and the Effects of Waves	32
	2.5.2 Floodplain Boundaries and BFEs for Coastal Areas	33
	2.5.3 Coastal High Hazard Areas	34
	2.5.4 Limit of Moderate Wave Action	35
SEC [.]	TION 3.0 – INSURANCE APPLICATIONS	36
3.1	National Flood Insurance Program Insurance Zones	36
SEC [.]	TION 4.0 – AREA STUDIED	37
4.1	Basin Description	37
4.2	Principal Flood Problems	37
4.3	Non-Levee Flood Protection Measures	38
4.4	Levees	39
SEC [.]	TION 5.0 – ENGINEERING METHODS	39
5.1	Hydrologic Analyses	39
5.2	Hydraulic Analyses	51
	Figures	
		<u>Page</u>

Figure 1: FIRM Index	11
Figure 2: FIRM Notes to Users	13
Figure 3: Map Legend for FIRM	16
Figure 4: Floodway Schematic	30
Figure 5: Wave Runup Transect Schematic	33
Figure 6: Coastal Transect Schematic	35
Figure 7: Frequency Discharge-Drainage Area Curves	46

<u>Tables</u>

Table 1: Listing of NFIP Jurisdictions	2
Table 2: Flooding Sources Included in this FIS Report	22
Table 3: Flood Zone Designations by Community	36
Table 4: Basin Characteristics	37
Table 5: Principal Flood Problems	38
Table 6: Historic Flooding Elevations	38
Table 7: Non-Levee Flood Protection Measures	38
Table 8: Levees	39
Table 9: Summary of Discharges	40
Table 10: Summary of Non-Coastal Stillwater Elevations	47
Table 11: Stream Gage Information used to Determine Discharges	51
Table 12: Summary of Hydrologic and Hydraulic Analyses	52
Table 13: Roughness Coefficients	58

Volume 2 – August 24, 2021

<u>Page</u>

SECTION 5.0 – ENGINEERING METHODS (continued)

5.3	Coastal Analyses	59
	5.3.1 Total Stillwater Elevations	64
	5.3.2 Waves	67
	5.3.3 Coastal Erosion	67
	5.3.4 Wave Hazard Analyses	67
5.4	Alluvial Fan Analyses	110

SECTION 6.0 – MAPPING METHODS		110
6.1	Vertical and Horizontal Control	110
6.2	Base Map	111
6.3	Floodplain and Floodway Delineation	112

<u>Figures</u>

Page

<u>Page</u>

Figure 8: 1% Annual Chance Total Stillwater Elevations for Coastal Areas	65
Figure 9: Transect Location Map	104

Tables

Table 14: Summary of Coastal Analyses	59
Table 15: Tide Gage Analysis Specifics	66
Table 16: Coastal Transect Parameters	69
Table 17: Summary of Alluvial Fan Analyses	110

Table	18: Results of Alluvial Fan Analyses	110
Table	19: Countywide Vertical Datum Conversion	110
Table 20: Stream-Based Vertical Datum Conversion		110
	21: Base Map Sources	111
	22: Summary of Topographic Elevation Data used in Mapping	113
	23: Floodway Data	115
	24: Flood Hazard and Non-Encroachment Data for Selected Streams	134
	Volume 3 – August 24, 2021	
	Volume 5 – August 24, 2021	Page
		<u>. ago</u>
SECT	ION 6.0 – MAPPING METHODS (continued)	
6.4	Coastal Flood Hazard Mapping	135
6.5	FIRM Revisions	149
	6.5.1 Letters of Map Amendment	149
	6.5.2 Letters of Map Revision Based on Fill	150
	6.5.3 Letters of Map Revision	150
	6.5.4 Physical Map Revisions	151
	6.5.5 Contracted Restudies	151
	6.5.6 Community Map History	151
SECT	ION 7.0 – CONTRACTED STUDIES AND COMMUNITY COORDINATION	156
7.1	Contracted Studies	156
7.2	Community Meetings	161
SECT	ION 8.0 – ADDITIONAL INFORMATION	166
SECT	ION 9.0 – BIBLIOGRAPHY AND REFERENCES	169
	Tables	
		Page
		<u>. ago</u>
Table	25: Summary of Coastal Transect Mapping Considerations	136

Table 25. Outlinary of Obasial Hanseet Mapping Obtisiderations	100
Table 26: Incorporated Letters of Map Change	150
Table 27: Community Map History	152
Table 28: Summary of Contracted Studies Included in this FIS Report	156
Table 29: Community Meetings	162
Table 30: Map Repositories	166
Table 31: Additional Information	168
Table 32: Bibliography and References	170

<u>Exhibits</u>

Flood Profiles	Panel
Alligator Creek Channel A	01-03 P
Alligator Creek Channel B	04-06 P
Alligator Creek Channel C	07 P
Alligator Creek Channel E	08-09 P
Alligator Creek Channel G	10 P
Alligator Creek Channel H	11 P
Brooker Creek Tributary A	12 P
Brooker Creek Tributary B	13 P
Channel 1	14-15 P
Channel 2	16 P
Channel 3	17 P
Curlew Creek	18 P
Flagler Drive Tributary	19 P
Hammond Creek	20 P
Hollin Creek Tributary A	21-23 P
Hollin Creek Tributary A-2	24 P
Hollin Creek Tributary B	25 P
Jeffords Street Tributary	26 P
Jerry Branch	27 P
Joe's Creek	28-31 P
Joe's Creek Tributary No. 4	32-33 P
Joe's Creek Tributary No. 5	34-35 P
Miles Creek	36 P
Spring Branch	37 P
Stevenson Creek	38-39 P

Volume 4 – August 24, 2021 Exhibits

Transect Profiles Transect 1 Transect 2 Transect 3 Transect 4 Transect 5 Transect 6 Transect 7 Transect 8 Transect 9	Panel 01-03 T 04 T 05 T 06 T 07 T 08-10 T 11-12 T 13-14 T 15-17 T
Transect 7	11-12 T
Transect 8	13-14 T
Transect 9	15-17 T
Transect 10	18-19 T
Transect 11	20 T
Transect 12	21 T
Transect 13	22 T
Transect 14	23 T
Transect 15	24 T
Transect 16	25 T

Transect 17 Transect 18	26 T 27 T
Transect 19	28 T
Transect 20	29-30 T
Transect 21	31-32 T
Transect 22	33-34 T
Transect 23	35 T
Transect 24	36 T
Transect 25	37 T
Transect 26	38 T
Transect 27	39-40 T
Transect 28	41-42 T
Transect 29	43-45 T
Transect 30	46-47 T
Transect 31	48-49 T
Transect 32	50-51 T
Transect 33	52-53 T
Transect 34	54-55 T
Transect 35	56-57 T
Transect 36	58-59 T
Transect 37	60-61 T
Transect 38	62-63 T
Transect 39	64-66 T
Transect 40	67-68 T
Transect 41	69-70 T
Transect 42	71-72 T
Transect 43	73-74 T
Transect 44	75-77 T
Transect 45	78-79 T
Transect 46	80-81 T
Transect 47	82-84 T
Transect 48	85-86 T
Transect 49	87-88 T

Volume 5 – August 24, 2021 Exhibits

Transect Profiles	<u>Panel</u>
Transect 50	89-90 T
Transect 51	91-92 T
Transect 52	93-94 T
Transect 53	95-96 T
Transect 54	97-98 T
Transect 55	99-100 T
Transect 56	101-103 T
Transect 57	104-106 T
Transect 58	107-109 T
Transect 59	110-112 T
Transect 60	113-115 T

Transect 61 Transect 62 Transect 63 Transect 64 Transect 65 Transect 66 Transect 67 Transect 68 Transect 69 Transect 70 Transect 70 Transect 71 Transect 72 Transect 73 Transect 73 Transect 74 Transect 75 Transect 76 Transect 77 Transect 78 Transect 78 Transect 78 Transect 79 Transect 80 Transect 81 Transect 81 Transect 82 Transect 83 Transect 84 Transect 85 Transect 85 Transect 87 Transect 87 Transect 88 Transect 89 Transect 90	$\begin{array}{c} 116-118 \ {\rm T} \\ 119-121 \ {\rm T} \\ 122-123 \ {\rm T} \\ 124-126 \ {\rm T} \\ 127 \ {\rm T} \\ 128 \ {\rm T} \\ 129-130 \ {\rm T} \\ 131-132 \ {\rm T} \\ 133-134 \ {\rm T} \\ 135-136 \ {\rm T} \\ 135-136 \ {\rm T} \\ 137-139 \ {\rm T} \\ 140-142 \ {\rm T} \\ 143-144 \ {\rm T} \\ 145-147 \ {\rm T} \\ 148-149 \ {\rm T} \\ 150-151 \ {\rm T} \\ 152 \ {\rm T} \\ 153-154 \ {\rm T} \\ 155 \ {\rm T} \\ 159-160 \ {\rm T} \\ 161-162 \ {\rm T} \\ 163-164 \ {\rm T} \\ 165-166 \ {\rm T} \\ 167-168 \ {\rm T} \\ 169 \ {\rm T} \\ 170-171 \ {\rm T} \\ 172-173 \ {\rm T} \end{array}$

Volume 6 – August 24, 2021 Exhibits

Transect Profiles	Panel
Transect 93	178-179 T
Transect 94	180-181 T
Transect 95	182-183 T
Transect 96	184-185 T
Transect 97	186-187 T
Transect 98	188 T
Transect 99	189-190 T
Transect 100	191-192 T
Transect 101	193-194 T
Transect 102	195-196 T
Transect 103	197-198 T
Transect 104	199-200 T

Volume 7 – August 24, 2021 Exhibits

Transect Profiles	Panel
Transect 136	266-267 T
Transect 137	268-269 T
Transect 138	270-272 T
Transect 139	273 T
Transect 140	274-275 T
Transect 141	276-277 T
Transect 142	278-279 T
Transect 143	280 T
Transect 144	281 T
Transect 145	282 T
Transect 146	283-284 T
Transect 147	285 T
Transect 148	286 T

Transect 149	287 T
Transect 150	288 T
Transect 151	289-290 T
Transect 152	291 T
Transect 153	292-293 T
Transect 154	294 T
Transect 155	295-296 T
Transect 156	297-298 T
Transect 157	299-300 T
Transect 158	301 T
Transect 159	302-303 T
Transect 160	304 T
Transect 161	305-306 T
Transect 162	307-308 T
Transect 163	309 T
Transect 164	310-311 T
Transect 165	312-313 T
Transect 166	314-315 T
Transect 167	316-317 T
Transect 168	318-319 T
Transect 169	320 T
Transect 170	321-322 T
Transect 171	323-324 T
Transect 172	325-326 T
Transect 173	327-328 T
Transect 174	329-330 T
Transect 175	323-330 T
Transect 176	332 T
Transect 177	333 T
Transect 178	334-335 T
Transect 179	336 T
Transect 180	330 T 337 T
Transect 181	338-339 T
Transect 182	340-341 T
Transect 183	340-341 T 342-343 T
Transect 184	344-345 T
Transect 185	346-347 T
Transect 186	340-347 T 348 T
	349-350 T
Transect 187 Transect 188	349-350 T 351-352 T
Transect 188	
Hansell 109	353 T

Volume 8 – August 24, 2021 Exhibits

Transect 190 354-335 T Transect 191 366 T Transect 192 357-358 T Transect 193 359 T Transect 194 360-361 T Transect 195 362-363 T Transect 196 364 T Transect 197 365-366 T Transect 198 367 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 209 379 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 300 T Transect 216 387 T Transect 217	Transect Profiles	Panel
Transect 191 356 T Transect 192 357-358 T Transect 193 359 T Transect 194 360-361 T Transect 195 362-363 T Transect 196 364 T Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 220 391-392 T Transect 221 <td></td> <td></td>		
Transect 192 357-358 T Transect 193 359 T Transect 194 360-361 T Transect 196 362-363 T Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 22		
Transect 193 359 T Transect 194 360-361 T Transect 195 362-363 T Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 J Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Tra		
Transect 194 360-361 T Transect 195 362-363 T Transect 196 364 T Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 387 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transec		
Transect 195 362-363 T Transect 196 364 T Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 383 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transec		
Transect 196 364 T Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 379 T Transect 209 380 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transec		
Transect 197 365-366 T Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 381 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 220 391-392 T Transect 221 393-394 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Tra		
Transect 198 367 T Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transec		
Transect 199 368-369 T Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Tra		
Transect 200 370 T Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Transect 228 407-408 T Tra		
Transect 201 371 T Transect 202 372 T Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 208 378 T Transect 209 379 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Transect 228 407-408 T Transect 229 409-410 T <td< td=""><td></td><td></td></td<>		
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Transect 203 373 T Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Transect 228 407-408 T Transect 229 409-410 T Transect 230 411-412 T Transect 231 413 T		
Transect 204 374 T Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Transect 228 407-408 T Transect 229 409-410 T Transect 230 411-412 T Transect 231 413 T Transect 232 414-415 T		
Transect 205 375 T Transect 206 376 T Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Transect 228 407-408 T Transect 229 409-410 T Transect 230 411-412 T Transect 231 413 T Transect 232 414-415 T Transect 233 416-417 T <t< td=""><td></td><td></td></t<>		
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Transect 207 377 T Transect 208 378 T Transect 209 379 T Transect 210 380 T Transect 211 381 T Transect 212 382 T Transect 213 383-384 T Transect 214 385 T Transect 215 386 T Transect 216 387 T Transect 217 388 T Transect 218 389 T Transect 219 390 T Transect 220 391-392 T Transect 221 393-394 T Transect 222 395-396 T Transect 223 397-398 T Transect 224 399-400 T Transect 225 401-402 T Transect 226 403-404 T Transect 227 405-406 T Transect 228 407-408 T Transect 229 409-410 T Transect 230 411-412 T Transect 231 413 T Transect 232 414-415 T Transect 233 416-417 T Transect 234 418-419 T		
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	Transect 235	420-422 T

Transect 236	423-425 T
Transect 237	426-428 T
Transect 238	429-430 T
Transect 239	431-433 T
Transect 240	434-436 T
Transect 241	437-438 T
Transect 242	439-440 T

Published Separately

Flood Insurance Rate Map (FIRM)

FLOOD INSURANCE STUDY REPORT PINELLAS COUNTY, FLORIDA

SECTION 1.0 – INTRODUCTION

1.1 The National Flood Insurance Program

The National Flood Insurance Program (NFIP) is a voluntary Federal program that enables property owners in participating communities to purchase insurance protection against losses from flooding. This insurance is designed to provide an alternative to disaster assistance to meet the escalating costs of repairing damage to buildings and their contents caused by floods.

For decades, the national response to flood disasters was generally limited to constructing flood-control works such as dams, levees, sea-walls, and the like, and providing disaster relief to flood victims. This approach did not reduce losses nor did it discourage unwise development. In some instances, it may have actually encouraged additional development. To compound the problem, the public generally could not buy flood coverage from insurance companies, and building techniques to reduce flood damage were often overlooked.

In the face of mounting flood losses and escalating costs of disaster relief to the general taxpayers, the U.S. Congress created the NFIP. The intent was to reduce future flood damage through community floodplain management ordinances, and provide protection for property owners against potential losses through an insurance mechanism that requires a premium to be paid for the protection.

The U.S. Congress established the NFIP on August 1, 1968, with the passage of the National Flood Insurance Act of 1968. The NFIP was broadened and modified with the passage of the Flood Disaster Protection Act of 1973 and other legislative measures. It was further modified by the National Flood Insurance Reform Act of 1994 and the Flood Insurance Reform Act of 2004. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which is a component of the Department of Homeland Security (DHS).

Participation in the NFIP is based on an agreement between local communities and the Federal Government. If a community adopts and enforces floodplain management regulations to reduce future flood risks to new construction and substantially improved structures in Special Flood Hazard Areas (SFHAs), the Federal Government will make flood insurance available within the community as a financial protection against flood losses. The community's floodplain management regulations must meet or exceed criteria established in accordance with Title 44 Code of Federal Regulations (CFR) Part 60, *Criteria for Land Management and Use*.

SFHAs are delineated on the community's Flood Insurance Rate Maps (FIRMs). Under the NFIP, buildings that were built before the flood hazard was identified on the community's FIRMs are generally referred to as "Pre-FIRM" buildings. When the NFIP was created, the U.S. Congress recognized that insurance for Pre-FIRM buildings would be prohibitively expensive if the premiums were not subsidized by the Federal Government. Congress also recognized that most of these floodprone buildings were built by individuals who did not have sufficient knowledge of the flood hazard to make informed decisions. The NFIP requires that full actuarial rates reflecting the complete flood risk be charged on all buildings constructed or substantially improved on or after the effective date of the initial FIRM for the community or after December 31, 1974, whichever is later. These buildings are generally referred to as "Post-FIRM" buildings.

1.2 Purpose of this Flood Insurance Study Report

This Flood Insurance Study (FIS) Report revises and updates information on the existence and severity of flood hazards for the study area. The studies described in this report developed flood hazard data that will be used to establish actuarial flood insurance rates and to assist communities in efforts to implement sound floodplain management.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive than the minimum Federal requirements. Contact your State NFIP Coordinator to ensure that any higher State standards are included in the community's regulations.

1.3 Jurisdictions Included in the Flood Insurance Study Project

This FIS Report covers the entire geographic area of Pinellas County, Florida.

The jurisdictions that are included in this project area, along with the Community Identification Number (CID) for each community and the United States Geological Survey (USGS) 8-digit Hydrologic Unit Code (HUC-8) sub-basins affecting each, are shown in Table 1. The FIRM panel numbers that affect each community are listed. If the flood hazard data for the community is not included in this FIS Report, the location of that data is identified.

Community	CID	HUC-8 Sub- Basin(s)	Located on FIRM Panel(s)	If Not Included, Location of Flood Hazard Data
Belleair, Town of	125088	03100207	12103C0104H 12103C0108J 12103C0112H 12103C0116J	
Belleair Beach, City of	125089	03100207	12103C0111H 12103C0112H	
Belleair Bluffs, City of	120239	03100207	12103C0112H 12103C0116J	
Belleair Shore, Town of	125090	03100207	12103C0111H 12103C0112H	

		HUC-8		If Not Included,
		Sub-	Located on FIRM	Location of Flood
Community	CID	Basin(s)	Panel(s)	Hazard Data
Clearwater, City of	125096	03100206, 03100207	12103C0064H 12103C0069H 12103C0086G 12103C0087H 12103C0088G 12103C0089H 12103C0102H 12103C0102H 12103C0106J 12103C0106J 12103C0107J 12103C0109J 12103C0109J 12103C0116J 12103C0116J 12103C0126G 12103C0127H 12103C0128H 12103C0129H 12103C0133H 12103C0134H 12103C0136H	
Dunedin, City of	125103	03100207	12103C0054H 12103C0058H 12103C0062H 12103C0064H 12103C0066H 12103C0067H 12103C0068H 12103C0069H 12103C0086G 12103C0088G 12103C0102H 12103C0106J 12103C0107J	
Gulfport, City of	125108	03100207	12103C0213H 12103C0214H 12103C0276H 12103C0277H	
Indian Rocks Beach, City of	125117	03100207	12103C0111H 12103C0112H 12103C0113H 12103C0113H 12103C0114H 12103C0176H	

		HUC-8		If Not Included,
		Sub-	Located on FIRM	Location of Flood
Community	CID	Basin(s)	Panel(s)	Hazard Data
Indian Shores, Town of	125118	03100207	12103C0176H 12103C0177H 12103C0179H	
Kenneth City, Town of	120245	03100207	12103C0203J 12103C0204H 12103C0211H 12103C0212G	
Largo, City of	125122	03100206, 03100207	12103C0108J 12103C0109J 12103C0112H 12103C0113H 12103C0114H 12103C0116J 12103C0116J 12103C0118H 12103C0119H 12103C0128H 12103C0136H 12103C0137H 12103C0139H 12103C0177H	
Madeira Beach, City of	125127	03100207	12103C0191H 12103C0192H	
North Redington Beach, Town of	125133	03100207	12103C0179H 12103C0183H 12103C0187H	
Oldsmar, City of	120250	03100206	12103C0083H 12103C0084H 12103C0087H 12103C0089H 12103C0091H 12103C0092H 12103C0093H 12103C0094H	
Pinellas County, Unincorporated Areas	125139	03100206, 03100207	12103C0015H 12103C0016H 12103C0017H 12103C0018H 12103C0019H 12103C0036H 12103C0037H 12103C0038H 12103C0039H 12103C0041G 12103C0042G	

Table 1: Lis	ting of NFIP	Jurisdictions	(continued	I)

HUC-8 Sub- CommunityHUC-8 Sub- Basin(s)Located on FIRM Panel(s)If Not Incl Location of Hazard ICIDBasin(s)Panel(s)Hazard I12103C0043G 12103C0052H 12103C0054H 12103C0056H12103C0054H 12103C0056H12103C0056H	
Community CID Basin(s) Panel(s) Hazard I 12103C0043G 12103C0044G 12103C0052H 12103C0052H 12103C0054H 12103C0054H 12103C0056H 12103C0056H	T FIOOD
12103C0043G 12103C0044G 12103C0052H 12103C0054H 12103C0054H 12103C0056H	
12103C0044G 12103C0052H 12103C0054H 12103C0056H	Data
Pinellas County, Unincorporated Areas (continued) 125139 03100206, 03100206, 03100207 12103C0057H 12103C0067H 12103C0067H 12103C0077G 12103C0077G 12103C0081G 12103C0081G 12103C0082G 12103C0082H 12103C0084H 12103C0084H 12103C0084H 12103C0084H 12103C0089H 12103C0089H 12103C0089H 12103C0093H 12103C0093H 12103C0093H 12103C0107J 12103C0108J 12103C0108J 12103C0108J 12103C0108J 12103C0108J 12103C0108J 12103C0112H 12103C0113H 12103C0113H 12103C0112H 12103C0112H 12103C0112H 12103C0112H 12103C0112H 12103C0113H 12103C0112H 12103C0112H 12103C0112H 12103C0113H 12103C0112H 12103C0127H 12103C0127H 12103C0127H 12103C0127H 12103C0128G	

		HUC-8		If Not Included,
		Sub-	Located on FIRM	Location of Flood
Community	CID			Hazard Data
Community Pinellas County, Unincorporated Areas (continued)	CID 125139	Basin(s) 03100206, 03100207	Panel(s) 12103C0138H 12103C0139H 12103C0141H 12103C0142H 12103C0143H 12103C0143H 12103C0143H 12103C0143H 12103C0143H 12103C0162G ¹ 12103C0163H 12103C0163H 12103C0163H 12103C0163H 12103C0177H 12103C0178H 12103C0182H 12103C0182H 12103C0182H 12103C0193H 12103C0192H 12103C0192H 12103C0193H 12103C0203J 12103C0204H 12103C0203J 12103C0204H 12103C0204H 12103C0204H 12103C0207H 12103C0207H 12103C0212G 12103C0213H 12103C0214H 12103C0227G ¹ 12103C0227G ¹ 12103C0227H 12103C027H 12103C027FH 12103C027FH 12103C027FH 12	Hazard Data

		HUC-8		If Not Included,
Community	CID	Sub-	Located on FIRM	Location of Flood Hazard Data
Community	CID	Basin(s)	Panel(s)	Hazard Data
Pinellas Park, City of	120251	03100206, 03100207	12103C0119H 12103C0138H 12103C0139H 12103C0143H 12103C0182H 12103C0201J 12103C0202J 12103C0203J 12103C0204H 12103C0206J 12103C0208J	
Redington Beach, Town of	125140	03100207	12103C0179H 12103C0183H 12103C0187H 12103C0191H	
Redington Shores, Town of	125141	03100207	12103C0179H	
Safety Harbor, City of	125143	03100206	12103C0087H 12103C0089H 12103C0093H 12103C0127H 12103C0127H	
Seminole, City of	120257	03100207	12103C0118H 12103C0177H 12103C0181H 12103C0182H 12103C0183H 12103C0183H 12103C0184H 12103C0191H 12103C0192H	
South Pasadena, City of	125151	03100207	12103C0194H 12103C0213H 12103C0257H 12103C0276H	
St. Pete Beach, City of	125149	03100206, 03100207	12103C0194H 12103C0213H 12103C0257H 12103C0276H 12103C0278H 12103C0278H	
St. Petersburg, City of	125148	03100206, 03100207	12103C0141H 12103C0142H 12103C0143H 12103C0143H 12103C0144H 12103C0161H 12103C0163H	

				If National start
		HUC-8	Loostad on FIDM	If Not Included, Location of Flood
Community	CID	Sub- Basin(s)	Located on FIRM Panel(s)	
Community St. Petersburg, City of (continued)	CID 125148	Basin(s) 03100206, 03100207	Panel(s) 12103C0192H 12103C0194H 12103C0206J 12103C0207H 12103C0208J 12103C0209H 12103C0212G 12103C0213H 12103C0213H 12103C0216G 12103C0216G 12103C0217H 12103C0218G 12103C0226H 12103C0226H 12103C0227G ¹ 12103C0228H 12103C0237G ¹ 12103C0238H 12103C0239G ¹ 12103C0239G ¹ 12103C0278H 12103C0278H 12103C0277H 12103C0278H 12103C0278H 12103C0278H 12103C0278H 12103C0278H 12103C0278H 12103C0281H 12103C0281H 12103C0281H 12103C0281H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0287H 12103C0304G ¹ 12103C0304G ¹ 12103C0315G ¹	Hazard Data
Tarpon Springs, City of	120259	03100206, 03100207	12103C0015H 12103C0016H 12103C0017H 12103C0018H 12103C0019H 12103C0036H 12103C0038H 12103C0056H 12103C0057H 12103C0076H	

Community	CID	HUC-8 Sub- Basin(s)	Located on FIRM Panel(s)	If Not Included, Location of Flood Hazard Data
Treasure Island, City of	125153	03100207	12103C0191H 12103C0192H 12103C0193H 12103C0194H 12103C0257H	

¹ Panel Not Printed

1.4 Considerations for using this Flood Insurance Study Report

The NFIP encourages State and local governments to implement sound floodplain management programs. To assist in this endeavor, each FIS Report provides floodplain data, which may include a combination of the following: 10-, 4-, 2-, 1-, and 0.2-percent annual chance flood elevations (the 1% annual chance flood elevation is also referred to as the Base Flood Elevation (BFE)); delineations of the 1% annual chance and 0.2% annual chance floodplains; and 1% annual chance floodway. This information is presented on the FIRM and/or in many components of the FIS Report, including Flood Profiles, Floodway Data tables, Summary of Non-Coastal Stillwater Elevations tables, and Coastal Transect Parameters tables (not all components may be provided for a specific FIS).

This section presents important considerations for using the information contained in this FIS Report and the FIRM, including changes in format and content. Figures 1, 2, and 3 present information that applies to using the FIRM with the FIS Report.

 Part or all of this FIS Report may be revised and republished at any time. In addition, part of this FIS Report may be revised by a Letter of Map Revision (LOMR), which does not involve republication or redistribution of the FIS Report. Refer to Section 6.5 of this FIS Report for information about the process to revise the FIS Report and/or FIRM.

It is, therefore, the responsibility of the user to consult with community officials by contacting the community repository to obtain the most current FIS Report components. Communities participating in the NFIP have established repositories of flood hazard data for floodplain management and flood insurance purposes. Community map repository addresses are provided in Table 30, "Map Repositories," within this FIS Report.

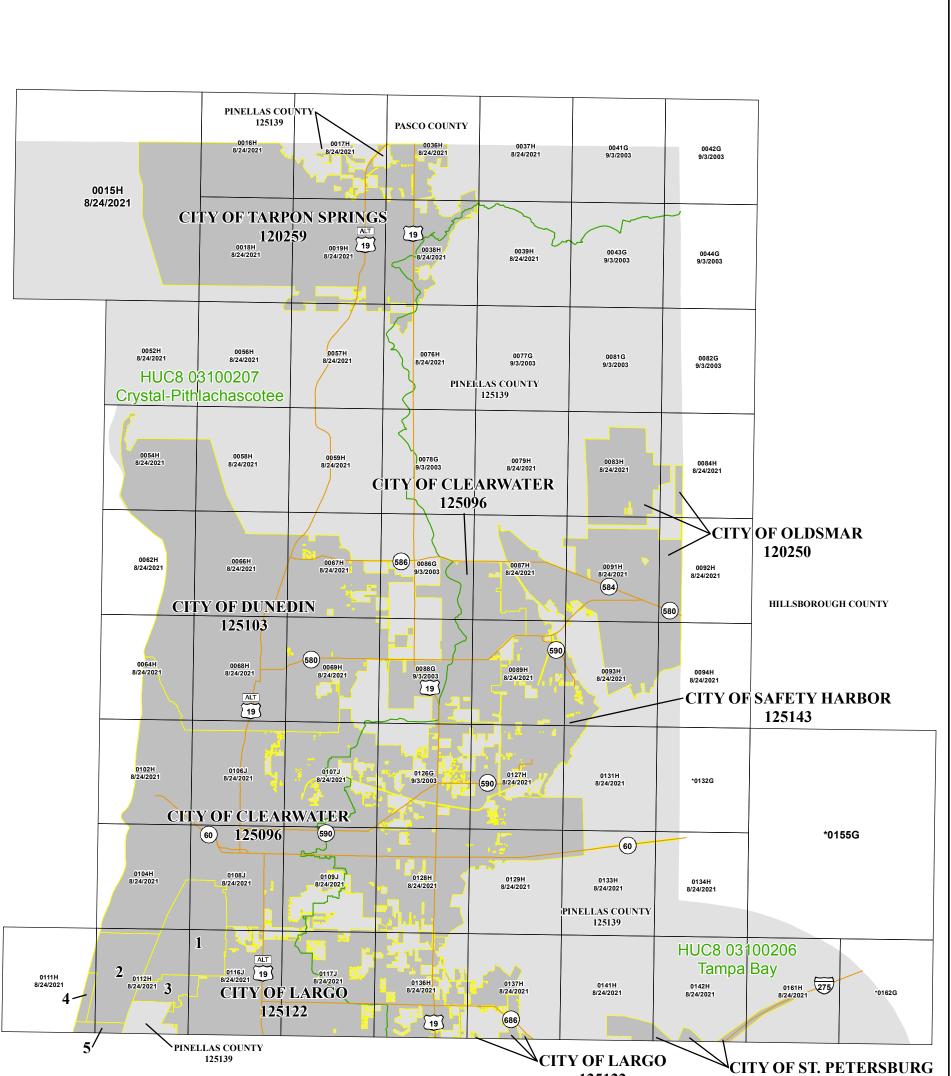
 New FIS Reports are frequently developed for multiple communities, such as entire counties. A countywide FIS Report incorporates previous FIS Reports for individual communities and the unincorporated area of the county (if not jurisdictional) into a single document and supersedes those documents for the purposes of the NFIP. The initial Countywide FIS Report for Pinellas County became effective on September 3, 2003. Refer to Table 27 for information about subsequent revisions to the FIRMs.

 FEMA does not impose floodplain management requirements or special insurance ratings based on Limit of Moderate Wave Action (LiMWA) delineations at this time. The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. If the LiMWA is shown on the FIRM, it is being provided by FEMA as information only. For communities that do adopt Zone VE building standards in the area defined by the LiMWA, additional Community Rating System (CRS) credits are available. Refer to Section 2.5.4 for additional information about the LiMWA.

The CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. Visit the FEMA Web site at www.fema.gov/flood-insurance/rules-legislation/community-rating-system or contact your appropriate FEMA Regional Office for more information about this program.

 FEMA has developed a *Guide to Flood Maps* (FEMA 258) and online tutorials to assist users in accessing the information contained on the FIRM. These include how to read panels and step-by-step instructions to obtain specific information. To obtain this guide and other assistance in using the FIRM, visit the FEMA Web site at www.fema.gov/flood-maps/tutorials.

The FIRM Index in Figure 1 shows the overall FIRM panel layout within Pinellas County, and also displays the panel number and effective date for each FIRM panel in the county. Other information shown on the FIRM Index includes community boundaries, transportation features, flooding sources, watershed boundaries, and USGS HUC-8 codes.



KEY NUMBER	COMMUNITY	CID
1	Town of Belleair	125088
2	City of Belleair Beach	125089
3	City of Belleair Bluffs	120239
4	Town of Belleair Shore	125090
5	City of Indian Rocks Beach	125117

125122

125148

ATTENTION: The corporate limits shown on this FIRM Index are based on the best information available at the time of publication. As such, they may be more current than those shown on FIRM panels issued before August 24, 2021.

	1 i	inch = 1	0,417 fee	et		1:125,000
Ñ	0	2,950	5,900	11,800	17,700	feet 23,600

Map Projection: Universal Transverse Mercator Zone 17N; North American Datum 1927

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

HTTPS://MSC.FEMA.GOV

SEE FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION

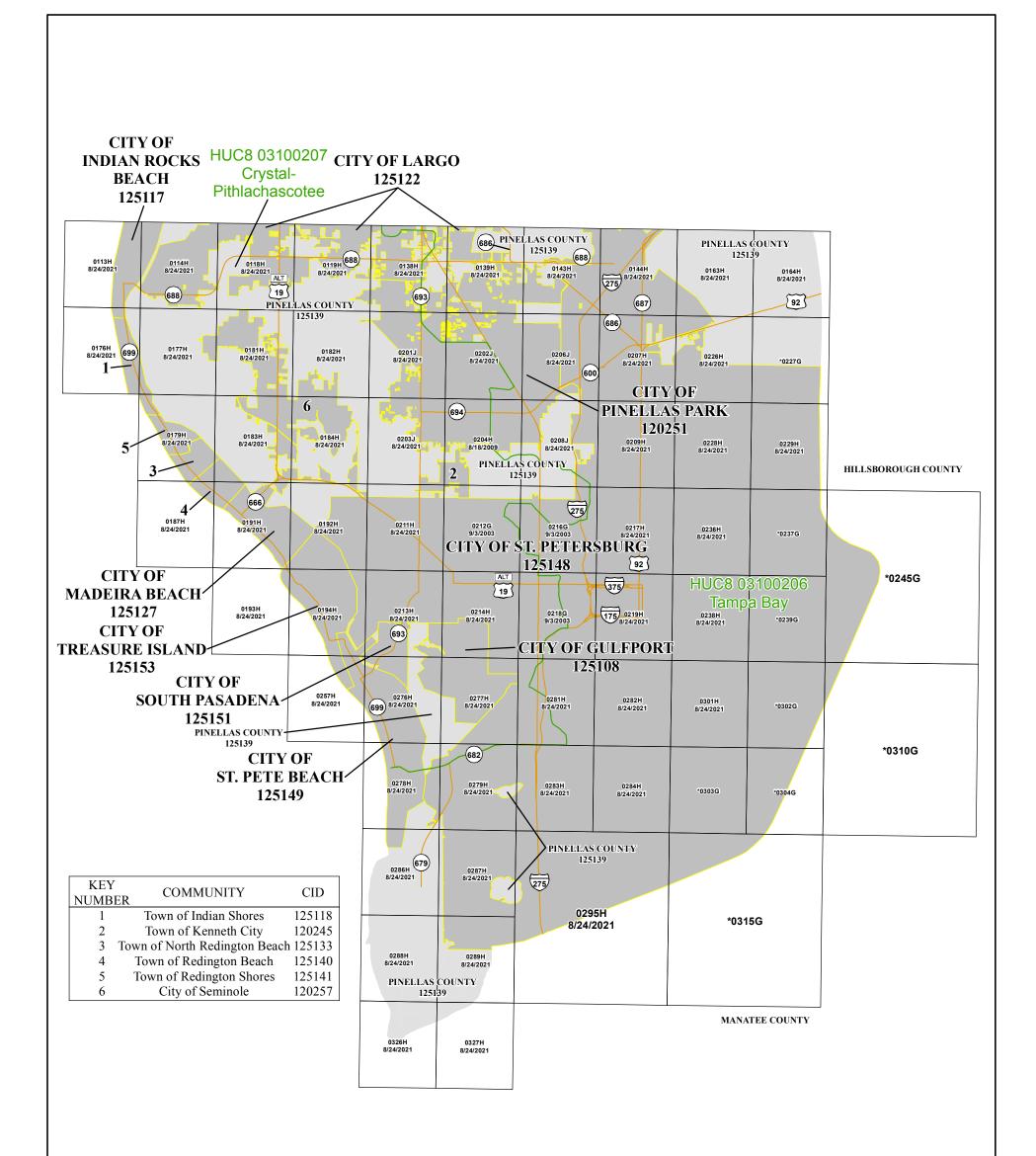




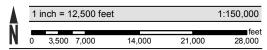
0015, 0016, 0017, 0018, 0019, 0036, 0037, 0038, 0039, 0041, 0042, 0043, 0044, 0052, 0054, 0056, 0057, 0058, 0059, 0062, 0064, 0066, 0067, 0068, 0069, 0076, 0077, 0078, 0079, 0081, 0082, 0083, 0084, 0086, 0087, 0088, 0089, 0091, 0092, 0093, 0094, 0102, 0104, 0106, 0107, 0108, 0109, 0111, 0112, 0116, 0117, 0126, 0127, 0128, 0129, 0131, 0133, 0134, 0136, 0137, 0141, 0142, 0161



* PANEL NOT PRINTED - OPEN WATER AREA



ATTENTION: The corporate limits shown on this FIRM Index are based on the best information available at the time of publication. As such, they may be more current than those shown on FIRM panels issued before August 24, 2021.



Map Projection: Universal Transverse Mercator Zone 17N; North American Datum 1927

* PANEL NOT PRINTED - OPEN WATER AREA

THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT

HTTPS://MSC.FEMA.GOV

SEE FLOOD INSURANCE STUDY FOR ADDITIONAL INFORMATION



NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE RATE MAP INDEX

PINELLAS COUNTY, FLORIDA and Incorporated Areas SHEET 2 OF 2

PANELS PRINTED:

0113, 0114, 0118, 0119, 0138, 0139, 0143, 0144, 0163, 0164, 0176, 0177, 0179, 0181, 0182, 0183, 0184, 0187, 0191, 0192, 0193, 0194, 0201, 0202, 0203, 0204, 0206, 0207, 0208, 0209, 0211, 0212, 0213, 0214, 0216, 0217, 0218, 0219, 0226, 0228, 0229, 0236, 0238, 0257, 0276, 0277, 0278, 0279, 0281, 0282, 0283, 0284, 0286, 0287, 0288, 0289, 0295, 0301, 0326, 0327



Each FIRM panel may contain specific notes to the user that provide additional information regarding the flood hazard data shown on that map. However, the FIRM panel does not contain enough space to show all the notes that may be relevant in helping to better understand the information on the panel. Figure 2 contains the full list of these notes.

Figure 2: FIRM Notes to Users

NOTES TO USERS

For information and questions about this map, available products associated with this FIRM including historic versions of this FIRM, how to order products, or the National Flood Insurance Program in general, please call the FEMA Mapping and Insurance eXchange at 1-877-FEMA-MAP (1-877-336-2627) or visit the FEMA Flood Map Service Center website at msc.fema.gov. Available products may include previously issued Letters of Map Change, a Flood Insurance Study Report, and/or digital versions of this map. Many of these products can be ordered or obtained directly from the website. Users may determine the current map date for each FIRM panel by visiting the FEMA Flood Map Service Center website or by calling the FEMA Mapping and Insurance eXchange.

Communities annexing land on adjacent FIRM panels must obtain a current copy of the adjacent panel as well as the current FIRM Index. These may be ordered directly from the Flood Map Service Center at the number listed above.

For community and countywide map dates, refer to Table 27 in this FIS Report.

To determine if flood insurance is available in the community, contact your insurance agent or call the National Flood Insurance Program at 1-800-638-6620.

The map is for use in administering the NFIP. It may not identify all areas subject to flooding, particularly from local drainage sources of small size. Consult the community map repository to find updated or additional flood hazard information.

<u>BASE FLOOD ELEVATIONS</u>: For more detailed information in areas where Base Flood Elevations (BFEs) and/or floodways have been determined, consult the Flood Profiles and Floodway Data and/or Summary of Non-Coastal Stillwater Elevations tables within this FIS Report. Use the flood elevation data within the FIS Report in conjunction with the FIRM for construction and/or floodplain management.

Coastal Base Flood Elevations shown on the map apply only landward of 0.0' North American Vertical Datum of 1988 (NAVD88). Coastal flood elevations are also provided in the Coastal Transect Parameters table in the FIS Report for this jurisdiction. Elevations shown in the Coastal Transect Parameters table should be used for construction and/or floodplain management purposes when they are higher than the elevations shown on the FIRM.

<u>FLOODWAY INFORMATION</u>: Boundaries of the floodways were computed at cross sections and interpolated between cross sections. The floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway widths and other pertinent floodway data are provided in the FIS Report for this jurisdiction.

Figure 2: FIRM Notes to Users

FLOOD CONTROL STRUCTURE INFORMATION: Certain areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 4.3 "Non-Levee Flood Protection Measures" of this FIS Report for information on flood control structures for this jurisdiction.

<u>PROJECTION INFORMATION</u>: The projection used in the preparation of the map was Universal Transverse Mercator (UTM) Zone 17N. The horizontal datum was the North American Datum of 1927 NAD27, GRS1980 spheroid. Differences in datum, spheroid, projection or State Plane zones used in the production of FIRMs for adjacent jurisdictions may result in slight positional differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of the FIRM.

<u>ELEVATION DATUM</u>: Flood elevations on the FIRM are referenced to the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at <u>www.ngs.noaa.gov.</u>

Local vertical monuments may have been used to create the map. To obtain current monument information, please contact the appropriate local community listed in Table 30 of this FIS Report.

BASE MAP INFORMATION: Base map information shown on the FIRM was provided in digital format by the Federal Emergency Management Agency, dated 2009; the Florida Department of Transportation, dated 2017; the Florida Resources and Environmental Analysis Center, dated 2003; Pinellas County, dated 2017; and the U.S. Department of Agriculture, dated 2016. For information about base maps, refer to Section 6.2 "Base Map" in this FIS Report.

Corporate limits shown on the map are based on the best data available at the time of publication. Because changes due to annexations or de-annexations may have occurred after the map was published, map users should contact appropriate community officials to verify current corporate limit locations.

NOTES FOR FIRM INDEX

<u>REVISIONS TO INDEX</u>: As new studies are performed and FIRM panels are updated within Pinellas County, Florida, corresponding revisions to the FIRM Index will be incorporated within the FIS Report to reflect the effective dates of those panels. Please refer to Table 27 of this FIS Report to determine the most recent FIRM revision date for each community. The most recent FIRM panel effective date will correspond to the most recent index date.

<u>ATTENTION</u>: The corporate limits shown on this FIRM Index are based on the best information available at the time of publication. As such, they may be more current than those shown on FIRM panels issued before August 24, 2021.

Figure 2: FIRM Notes to Users

SPECIAL NOTES FOR SPECIFIC FIRM PANELS

This Notes to Users section was created specifically for Pinellas County, Florida, effective August 24, 2021.

<u>LIMIT OF MODERATE WAVE ACTION</u>: Zone AE has been divided by a Limit of Moderate Wave Action (LiMWA). The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. The effects of wave hazards between Zone VE and the LiMWA (or between the shoreline and the LiMWA for areas where Zone VE is not identified) will be similar to, but less severe than, those in Zone VE.

<u>FLOOD RISK REPORT</u>: A Flood Risk Report (FRR) may be available for many of the flooding sources and communities referenced in this FIS Report. The FRR is provided to increase public awareness of flood risk by helping communities identify the areas within their jurisdictions that have the greatest risks. Although non-regulatory, the information provided within the FRR can assist communities in assessing and evaluating mitigation opportunities to reduce these risks. It can also be used by communities developing or updating flood risk mitigation plans. These plans allow communities to identify and evaluate opportunities to reduce potential loss of life and property. However, the FRR is not intended to be the final authoritative source of all flood risk data for a project area; rather, it should be used with other data sources to paint a comprehensive picture of flood risk.

Each FIRM panel contains an abbreviated legend for the features shown on the maps. However, the FIRM panel does not contain enough space to show the legend for all map features. Figure 3 shows the full legend of all map features. Note that not all of these features may appear on the FIRM panels in Pinellas County.

Figure 3: Map Legend for FIRM

SPECIAL FLOOD HAZARD AREAS: The 1% annual chance flood, also known as the base flood or 100-year flood, has a 1% chance of happening or being exceeded each year. Special Flood Hazard Areas are subject to flooding by the 1% annual chance flood. The Base Flood Elevation is the water surface elevation of the 1% annual chance flood. The floodway is the channel of a stream plus any adjacent floodplain areas that must be kept free of encroachment so that the 1% annual chance flood can be carried without substantial increases in flood heights. See note for specific types. If the floodway is too narrow to be shown, a note is shown.

Special Flood Hazard Areas subject to inundation by the 1% annual chance flood (Zones A, AE, AH, AO, AR, A99, V and VE)

- Zone A The flood insurance rate zone that corresponds to the 1% annual chance floodplains. No base (1% annual chance) flood elevations (BFEs) or depths are shown within this zone.
- Zone AE The flood insurance rate zone that corresponds to the 1% annual chance floodplains. Base flood elevations derived from the hydraulic analyses are shown within this zone.
- Zone AH The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot BFEs derived from the hydraulic analyses are shown at selected intervals within this zone.
- Zone AO The flood insurance rate zone that corresponds to the areas of 1% annual chance shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot depths derived from the hydraulic analyses are shown within this zone.
- Zone AR The flood insurance rate zone that corresponds to areas that were formerly protected from the 1% annual chance flood by a flood control system that was subsequently decertified. Zone AR indicates that the former flood control system is being restored to provide protection from the 1% annual chance or greater flood.
- Zone A99 The flood insurance rate zone that corresponds to areas of the 1% annual chance floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or flood depths are shown within this zone.
 - Zone V The flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations are not shown within this zone.
- Zone VE Zone VE is the flood insurance rate zone that corresponds to the 1% annual chance coastal floodplains that have additional hazards associated with storm waves. Base flood elevations derived from the coastal analyses are shown within this zone as static whole-foot elevations that apply throughout the zone.

Figure 3: Map Legend for FIRM

	Regulatory Floodway determined in Zone AE.						
OTHER AREAS OF FLO	THER AREAS OF FLOOD HAZARD						
	Shaded Zone X: Areas of 0.2% annual chance flood hazards and areas of 1% annual chance flood hazards with average depths of less than 1 foot or with drainage areas less than 1 square mile.						
	Future Conditions 1% Annual Chance Flood Hazard – Zone X: The flood insurance rate zone that corresponds to the 1% annual chance floodplains that are determined based on future-conditions hydrology. No base flood elevations or flood depths are shown within this zone.						
	Area with Reduced Flood Risk due to Levee: Areas where an accredited levee, dike, or other flood control structure has reduced the flood risk from the 1% annual chance flood.						
	Area with Flood Risk due to Levee: Areas where a non-accredited levee, dike, or other flood control structure is shown as providing protection to less than the 1% annual chance flood.						
OTHER AREAS							
	Zone D (Areas of Undetermined Flood Hazard): The flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.						
NO SCREEN	Unshaded Zone X: Areas of minimal flood hazard.						
FLOOD HAZARD AND O	FLOOD HAZARD AND OTHER BOUNDARY LINES						
(ortho) (vector)	Flood Zone Boundary (white line on ortho-photography-based mapping; gray line on vector-based mapping)						
	Limit of Study						
	Jurisdiction Boundary						
	Limit of Moderate Wave Action (LiMWA): Indicates the inland limit of the area affected by waves greater than 1.5 feet						
GENERAL STRUCTURE	S						
Aqueduct Channel Culvert Storm Sewer	Channel, Culvert, Aqueduct, or Storm Sewer						
Dam Jetty Weir	Dam, Jetty, Weir						

	Levee, Dike, or Floodwall
Bridge	Bridge
REFERENCE MARKERS	
22.0	River mile Markers
CROSS SECTION & TRAN	SECT INFORMATION
⟨ B ⟩ <u>20.2</u>	Lettered Cross Section with Regulatory Water Surface Elevation (BFE)
<u>(5280)</u> <u>21.1</u>	Numbered Cross Section with Regulatory Water Surface Elevation (BFE)
17.5	Unlettered Cross Section with Regulatory Water Surface Elevation (BFE)
8	Coastal Transect
	Profile Baseline: Indicates the modeled flow path of a stream and is shown on FIRM panels for all valid studies with profiles or otherwise established base flood elevation.
	Coastal Transect Baseline: Used in the coastal flood hazard model to represent the 0.0-foot elevation contour and the starting point for the transect and the measuring point for the coastal mapping.
~~~~ 513 ~~~~	Base Flood Elevation Line
ZONE AE (EL 16)	Static Base Flood Elevation value (shown under zone label)
ZONE AO (DEPTH 2)	Zone designation with Depth
ZONE AO (DEPTH 2) (VEL 15 FPS)	Zone designation with Depth and Velocity
BASE MAP FEATURES	
Missouri Creek	River, Stream or Other Hydrographic Feature
(234)	Interstate Highway
234	U.S. Highway
234	State Highway

## Figure 3: Map Legend for FIRM

## Figure 3: Map Legend for FIRM

234	County Highway
MAPLE LANE	Street, Road, Avenue Name, or Private Drive if shown on Flood Profile
RAILROAD	Railroad
	Horizontal Reference Grid Line
	Horizontal Reference Grid Ticks
+	Secondary Grid Crosshairs
Land Grant	Name of Land Grant
7	Section Number
R. 43 W. T. 22 N.	Range, Township Number
⁴² 76 ^{000m} E	Horizontal Reference Grid Coordinates (UTM)
365000 FT	Horizontal Reference Grid Coordinates (State Plane)
80° 16' 52.5"	Corner Coordinates (Latitude, Longitude)

#### SECTION 2.0 – FLOODPLAIN MANAGEMENT APPLICATIONS

#### 2.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1% annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. The 0.2% annual chance (500-year) flood is employed to indicate additional areas of flood hazard in the community.

Each flooding source included in the project scope has been studied and mapped using professional engineering and mapping methodologies that were agreed upon by FEMA and Pinellas County as appropriate to the risk level. Flood risk is evaluated based on factors such as known flood hazards and projected impact on the built environment. Engineering analyses were performed for each studied flooding source to calculate its 1% annual chance flood elevations; elevations corresponding to other floods (e.g. 10-, 4-, 2-, 0.2-percent annual chance, etc.) may have also been computed for certain flooding sources. Engineering models and methods are described in detail in Section 5.0 of this FIS Report. The modeled elevations at cross sections were used to delineate the floodplain boundaries on the FIRM; between cross sections, the boundaries were interpolated using elevation data from various sources. More information on specific mapping methods is provided in Section 6.0 of this FIS Report.

Depending on the accuracy of available topographic data (Table 22), study methodologies employed (Section 5.0), and flood risk, certain flooding sources may be mapped to show both the 1% and 0.2% annual chance floodplain boundaries, regulatory water surface elevations (BFEs), and/or a regulatory floodway. Similarly, other flooding sources may be mapped to show only the 1% annual chance floodplain boundary on the FIRM, without published water surface elevations. In cases where the 1% and 0.2% annual chance floodplain boundaries are close together, only the 1% annual chance floodplain boundary is shown on the FIRM. Figure 3, "Map Legend for FIRM", describes the flood zones that are used on the FIRMs to account for the varying levels of flood risk that exist along flooding sources within the project area. Table 2 and Table 3 indicate the flood zone designations for each flooding source and each community within Pinellas County, respectively.

Table 2, "Flooding Sources Included in this FIS Report," lists each flooding source, including its study limits, affected communities, mapped zone on the FIRM, and the completion date of its engineering analysis from which the flood elevations on the FIRM and in the FIS Report were derived. Descriptions and dates for the latest hydrologic and hydraulic analyses of the flooding sources are shown in Table 12. Floodplain boundaries for these flooding sources are shown on the FIRM (published separately) using the symbology described in Figure 3. On the map, the 1% annual chance floodplain corresponds to the SFHAs. The 0.2% annual chance floodplain shows areas that, although out of the regulatory floodplain, are still subject to flood hazards.

Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic

data. The procedures to remove these areas from the SFHA are described in Section 6.5 of this FIS Report.

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Alligator Creek Channel A		Confluence with Alligator Lake	Approximately 90 feet upstream of Glen Oak Avenue	03100206	0.7		Y	AE	2017
Alligator Creek Channel A ¹	Pinelias County,	Approximately 90 feet upstream of Glen Oak Avenue	At Sunset Point Road	03100206, 03100207	4.3		Y	AE, A	1988
Alligator Creek Channel B ¹	Pinellas County,	Confluence with Alligator Creek Channel A	At Lake Shore Drive	03100206	2.4		Y	AE, A	1988
Alligator Creek Channel C ¹	Pinellas County,	Confluence with Alligator Creek Channel A	Approximately 1,440 feet upstream of Sunset Point Road	03100206	1.1		Y	AE, A	1988
Alligator Creek Channel E	Pinellas County, Unincorporated Areas; Safety Harbor, Cicy of	Confluence with Alligator Lake	Approximately 95 feet upstream of Railroad	03100206	0.2		Y	AE	2017
Alligator Creek Channel E ¹		Approximately 95 feet upstream of Railroad	At McMullen Booth Road	03100206	0.6		Y	AE, A	1988
Alligator Creek Channel G		Confluence with Alligator Creek Channel A	At Drew Street	03100206	0.4		Y	AE	1988
Alligator Creek Channel H ¹		Confluence with Alligator Creek Channel A	Approximately 1,285 feet upstream of Sharkey Road	03100206	0.7		Y	AE, A	1988
Alligator Lake	Clearwater, City of; Safety Harbor, City of	Entire shoreline	Entire shoreline	03100206		0.12	N	AE	2017
Anclote River	Il inincorporated Areas.	Confluence with Gulf of Mexico	Pinellas/Pasco County boundary	03100207	6.5		Y	AE	2017

## Table 2: Flooding Sources Included in this FIS Report

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Boca Ciega Bay	Gulfport, City of; Madeira Beach, City of; North Redington Beach, Town of; Seminole, City of; South Pasadena, City of; St. Pete Beach, City of; St. Petersburg, City of; Treasure Island, City of; Pinellas County, Unincorporated Areas; Redington Beach, Town of; Redington Shores, Town of	Entire shoreline of	Entire shoreline of Pinellas County	03100206, 03100207		32.7	Ν	AE, AO, VE	2017
Brooker Creek Tributary A	Pinellas County, Unincorporated Areas	Confluence with Lake Tarpon	Approximately 2,200 feet upstream of Ridgemoor Boulevard	03100206	2.6		Y	AE	1996
Brooker Creek Tributary B		Brooker Creek	Approximately 150 feet upstream of East Lake Woodlands Parkway	03100206	1.7		Y	AE	1996
Channel 1		Confluence with Joe's Creek	Approximately 2.5 miles upstream of confluence with Joe's Creek	03100207	2.5		N	AE	2017
Channel 1	Unincorporated Areas;		3.0 miles upstream of the confluence with Joe's Creek	03100206, 03100207	0.5		N	AE	2009

## Table 2: Flooding Sources Included in this FIS Report (continued)

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Channel 2	Pinellas County, Unincorporated Areas; Pinellas Park, City of	Confluence with Sawgrass Lake	Approximately 10 feet upstream of 76th Terrace North	03100206	1.1		N	AE	2017
Channel 2	Pinellas Park, City of	Approximately 10 feet upstream of 76th Terrace North	680 feet upstream of 76th Terrace North	03100206	0.1		N	AE	2009
Channel 3	Pinellas County, Unincorporated Areas; Pinellas Park, City of	Confluence with Sawgrass Lake	At 68th Avenue North	03100206	0.7		N	AE	2017
Channel 3	Pinellas Park, City of	At 68th Avenue North	0.62 miles upstream of Park Entrance Bridge	03100206	1.4		N	AE	2009
Clearwater Harbor	Belleair, Town of; Belleair Beach, City of; Belleair Bluffs, City of; Clearwater, City of; Dunedin, City of; Indian Rocks Beach, City of; Largo, City of; Pinellas County, Unincorporated Areas	Entire shoreline of Pinellas County	Entire shoreline of Pinellas County	03100207		17.8	N	AE, VE	2017
Curlew Creek	Dunedin, City of; Pinellas County, Unincorporated Areas	Confluence with St. Joseph Sound/ Intracoastal Waterway	Approximately 1.2 miles upstream of US 19A/Broadway Bayshore Boulevard	03100207	1.3		Y	AE	2017
Curlew Creek	Dunedin, City of; Pinellas County, Unincorporated Areas	Approximately 1.2 miles upstream of US 19A/Broadway Bayshore Boulevard	Confluence of Jerry Branch	03100207	1.0		Y	AE	1996
Flagler Drive Tributary	Clearwater, City of; Pinellas County, Unincorporated Areas	Confluence with Stevenson Creek	Approximately 1,300 feet upstream of Keene Road	03100207	1.8		N	AE	2003

## Table 2: Flooding Sources Included in this FIS Report (continued)

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Gulf of Mexico	Belleair Beach, City of; Belleair Shore, Town of; Clearwater, City of; Dunedin, City of; Indian Rocks Beach, City of; Indian Shores, Town of; Madeira Beach, City of; North Redington Beach, Town of; Pinellas County, Unincorporated Areas; Redington Beach, Town of; Redington Shores, Town of; St. Pete Beach, City of; Tarpon Springs, City of; Treasure Island, City of		Entire shoreline of Pinellas County	03100206, 03100207	51.6		Ν	AE, AO, VE	2017
Hammond Creek	Clearwater, City of	Confluence with Stevenson Creek	Approximately 415 feet upstream of Kings Highway	03100207	0.3		N	AE	2017
Hammond Creek	Clearwater, City of	Approximately 415 feet upstream of Kings Highway	Approximately 375 feet upstream of N Highland Avenue	03100207	0.5		N	AE	2003
Hollin Creek Tributary A	Pinellas County, Unincorporated Areas	Confluence with Salt Lake	Approximately 960 feet upstream of East Lake Drive	03100207	1.2		Y	AE	2017
Hollin Creek Tributary A	Pinellas County, Unincorporated Areas	Approximately 960 feet upstream of East Lake Drive	Approximately 1,600 feet upstream of Crescent Oaks Boulevard	03100207	2.5		Y	AE	1996

## Table 2: Flooding Sources Included in this FIS Report (continued)

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Hollin Creek Tributary A-2		Confluence with Hollin Creek Tributary A	Approximately 3,600 feet upstream of the confluence with Hollin Creek Tributary A (at a Dirt Road)	03100207	0.7		Y	AE	1996
Hollin Creek Tributary B		Confluence with Hollin Creek Tributary A	Trinity Boulevard	03100207	2.2		Y	AE	1996
Jeffords Street Tributary		Confluence with Stevenson Creek	End of Lake Aline	03100207	1.1		Ν	AE	2003
Jerry Branch			Weir at north end of Indigo Drive	03100207	2.3		Y	AE	1996
Joe's Creek			Approximately 0.4 miles upstream of 66th Street North	03100207	3.1		Y	AE	2017
Joe's Creek	Pinelias County,	Approximately 0.4 miles upstream of 66th Street North	28th Street North	03100207	3.5		Y	AE	1996
Joe's Creek Tributary No. 4 (Channel 4)		Confluence with Joe's Creek	Approximately 500 feet upstream of FPL Access Road	03100207	2.8		Y	AE	2009
Joe's Creek Tributary No. 5	Unincorporated Areas;	feet downstream of	Approximately 225 feet upstream of 61st Street North	03100207	2.0		Y	AE	1996

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Lake Seminole	Largo, City of; Pinellas County, Unincorporated Areas; Seminole, City of	Entire shoreline of Pinellas County	Entire shoreline of Pinellas County	03100207		1.1	Я	AE	2017
Lake Tarpon	Pinellas County, Unincorporated Areas; Tarpon Springs, City of	The entire shoreline	The entire shoreline	03100206		3.9	Ν	AE	1974
Long Bayou	Pinellas County, Unincorporated Areas; Seminole, City of; St. Petersburg, City of	Entire shoreline of Pinellas County	Entire shoreline of Pinellas County	03100207		1.5	Ν	AE, VE	2017
Miles Creek	Pinellas County, Unincorporated Areas; St. Petersburg, City of	Confluence with Joe's Creek	Approximately 100 feet upstream of 22nd Avenue North and 58th Street North	03100207	2.2		Y	AE	1996
Old Tampa Bay	St. Petersburg, City of	North of 118th Ave. N. between Dr. Martin Luther King Jr. St. N. and 10th Way N.	Approximately 650 feet north of 118th Ave. N. between Dr. Martin Luther King Jr. St. N. and 10th Way N.	03100206		0.01	Ν	AE	2020
Old Tampa Bay	Clearwater, City of; Largo, City of; Oldsmar, City of; Pinellas County, Unincorporated Areas; Safety Harbor, City of; St. Petersburg, City of	Entire shoreline of Pinellas County	Entire shoreline of Pinellas County	03100206	23.3		N	AE, VE	2017

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Safety Harbor	Oldsmar, City of	The shoreline north of Highway 580 and south of Meriden Ave.	Approximately 150 feet southwest of St. Clair Ave. located north of Highway 580 and south of Meriden Ave.	03100206		0.03	N	AE, VE	2020
Spring Branch	Clearwater, City of; Pinellas County, Unincorporated Areas	Confluence with Stevenson Creek	Approximately 1,550 feet upstream of Highland Avenue	03100207	1.4		N	AE	2003
St. Joseph Sound	Tarpon Springs, City of	Approximately 150 feet east of Riverside Dr. north of Loquat Dr.	Approximately 150 feet west of Eunice Dr. north of Loquat Dr.	03100207		0.02	N	AE	2020
St. Joseph Sound	Dunedin, City of; Pinellas County, Unincorporated Areas; Tarpon Springs, City of	Entire shoreline of Pinellas County	Entire shoreline of Pinellas County	03100207		33.5	N	AE, VE	2017
Stevenson Creek	Clearwater, City of; Pinellas County, Unincorporated Areas	Clearwater Harbor	Approximately 1.6 miles upstream of confluence with Clearwater Harbor	03100207	1.6		N	AE	2017
Stevenson Creek	Clearwater, City of; Largo, City of; Pinellas County, Unincorporated Areas	Approximately 1.6 miles upstream of confluence with Clearwater Harbor	Approximately 400 feet upstream of Southridge Drive	03100207	2.9		N	AE	2003
Tampa Bay	Largo, City of; Pinellas County, Unincorporated Areas; St. Petersburg, City of	Entire shoreline of Pinellas County	Entire shoreline of Pinellas County	03100206	132.3		N	AE, AO, VE	2017
Zone A ponding areas ¹	Dunedin, City of; Pinellas County, Unincorporated Areas	Various locations	Various locations	03100206, 03100207		*	N	A	1979

Flooding Source	Community	Downstream Limit	Upstream Limit	HUC-8 Sub- Basin(s)	Length (mi) (streams or coastlines)	Area (mi ² ) (estuaries or ponding)	Floodway (Y/N)	Zone shown on FIRM	Date of Analysis
Zone AE ponding areas	Clearwater, City of; Largo, City of; Pinellas County, Unincorporated Areas	Various locations	Various locations	03100207		*	Ν	AE	2003
Zone AH ponding areas	Pinellas Park, City of	Various locations	Various locations	03100207		*	N	AH	1996
Zone AO ponding area	Dunedin, City of; Pinellas County, Unincorporated Areas	Just upstream of Virginia Street	Lake Canal	03100207		*	Ν	AO	1979

¹Source was redelineated in the September 3, 2003 revision using the effective modeling information

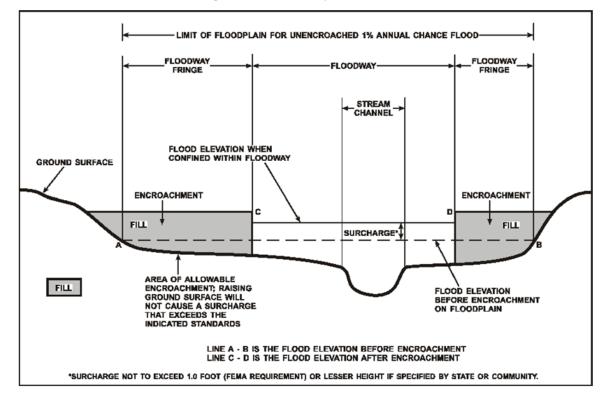
*Data not available

#### 2.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard.

For purposes of the NFIP, a floodway is used as a tool to assist local communities in balancing floodplain development against increasing flood hazard. With this approach, the area of the 1% annual chance floodplain on a river is divided into a floodway and a floodway fringe based on hydraulic modeling. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment in order to carry the 1% annual chance flood. The floodway fringe is the area between the floodway and the 1% annual chance floodplain boundaries where encroachment is permitted. The floodway must be wide enough so that the floodway fringe could be completely obstructed without increasing the water surface elevation of the 1% annual chance flood more than 1 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 4.

To participate in the NFIP, Federal regulations require communities to limit increases caused by encroachment to 1.0 foot, provided that hazardous velocities are not produced. The floodways in this project are presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway projects.



#### Figure 4: Floodway Schematic

Floodway widths presented in this FIS Report and on the FIRM were computed at cross sections. Between cross sections, the floodway boundaries were interpolated. For certain stream segments, floodways were adjusted so that the amount of floodwaters conveyed on each side of the floodplain would be reduced equally. The results of the floodway computations have been tabulated for selected cross sections and are shown in Table 23, "Floodway Data."

All floodways that were developed for this Flood Risk Project are shown on the FIRM using the symbology described in Figure 3. In cases where the floodway and 1% annual chance floodplain boundaries are either close together or collinear, only the floodway boundary has been shown on the FIRM. For information about the delineation of floodways on the FIRM, refer to Section 6.3.

#### 2.3 Base Flood Elevations

The hydraulic characteristics of flooding sources were analyzed to provide estimates of the elevations of floods of the selected recurrence intervals. The Base Flood Elevation (BFE) is the elevation of the 1% annual chance flood. These BFEs are most commonly rounded to the whole foot, as shown on the FIRM, but in certain circumstances or locations they may be rounded to 0.1 foot. Cross section lines shown on the FIRM may also be labeled with the BFE rounded to 0.1 foot. Whole-foot BFEs derived from engineering analyses that apply to coastal areas, areas of ponding, or other static areas with little elevation change may also be shown at selected intervals on the FIRM.

Cross sections with BFEs shown on the FIRM correspond to the cross sections shown in the Floodway Data table and Flood Profiles in this FIS Report. BFEs are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM.

#### 2.4 Non-Encroachment Zones

This section is not applicable to this Flood Risk Project

#### 2.5 Coastal Flood Hazard Areas

For most areas along rivers, streams, and small lakes, BFEs and floodplain boundaries are based on the amount of water expected to enter the area during a 1% annual chance flood and the geometry of the floodplain. Floods in these areas are typically caused by storm events. However, for areas on or near ocean coasts, large rivers, or large bodies of water, BFE and floodplain boundaries may need to be based on additional components, including storm surges and waves. Communities on or near ocean coasts face flood hazards caused by offshore seismic events as well as storm events.

Coastal flooding sources that are included in this Flood Risk Project are shown in Table 2.

#### 2.5.1 Water Elevations and the Effects of Waves

Specific terminology is used in coastal analyses to indicate which components have been included in evaluating flood hazards.

The stillwater elevation (SWEL or still water level) is the surface of the water resulting from astronomical tides, storm surge, and freshwater inputs, but excluding wave setup contribution or the effects of waves.

- Astronomical tides are periodic rises and falls in large bodies of water caused by the rotation of the earth and by the gravitational forces exerted by the earth, moon and sun.
- Storm surge is the additional water depth that occurs during large storm events. These events can bring air pressure changes and strong winds that force water up against the shore.
- *Freshwater inputs* include rainfall that falls directly on the body of water, runoff from surfaces and overland flow, and inputs from rivers.

The 1% annual chance stillwater elevation is the stillwater elevation that has been calculated for a storm surge from a 1% annual chance storm. The 1% annual chance storm surge can be determined from analyses of tidal gage records, statistical study of regional historical storms, or other modeling approaches. Stillwater elevations for storms of other frequencies can be developed using similar approaches.

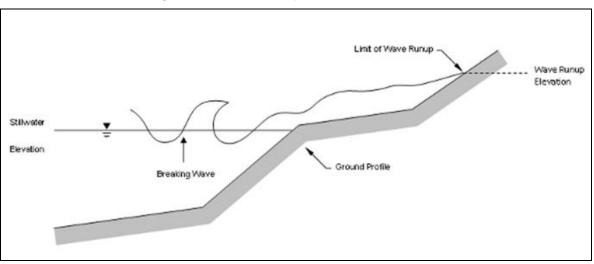
The total stillwater elevation (also referred to as the mean water level) is the stillwater elevation plus wave setup contribution but excluding the effects of waves.

• *Wave setup* is the increase in stillwater elevation at the shoreline caused by the reduction of waves in shallow water. It occurs as breaking wave momentum is transferred to the water column.

Like the stillwater elevation, the total stillwater elevation is based on a storm of a particular frequency, such as the 1% annual chance storm. Wave setup is typically estimated using standard engineering practices or calculated using models, since tidal gages are often sited in areas sheltered from wave action and do not capture this information.

Coastal analyses may examine the effects of overland waves by analyzing storminduced erosion, overland wave propagation, wave runup, and/or wave overtopping.

- Storm-induced erosion is the modification of existing topography by erosion caused by a specific storm event, as opposed to general erosion that occurs at a more constant rate.
- Overland wave propagation describes the combined effects of variation in ground elevation, vegetation, and physical features on wave characteristics as waves move onshore.
- *Wave runup* is the uprush of water from wave action on a shore barrier. It is a function of the roughness and geometry of the shoreline at the point where the stillwater elevation intersects the land.
- *Wave overtopping* refers to wave runup that occurs when waves pass over the crest of a barrier.



#### Figure 5: Wave Runup Transect Schematic

#### 2.5.2 Floodplain Boundaries and BFEs for Coastal Areas

For coastal communities along the Atlantic and Pacific Oceans, the Gulf of Mexico, the Great Lakes, and the Caribbean Sea, flood hazards must take into account how storm surges, waves, and extreme tides interact with factors such as topography and vegetation. Storm surge and waves must also be considered in assessing flood risk for certain communities on rivers or large inland bodies of water.

Beyond areas that are affected by waves and tides, coastal communities can also have riverine floodplains with designated floodways, as described in previous sections.

#### **Floodplain Boundaries**

In many coastal areas, storm surge is the principle component of flooding. The extent of the 1% annual chance floodplain in these areas is derived from the total stillwater elevation (stillwater elevation including storm surge plus wave setup) for the 1% annual chance storm. The methods that were used for calculation of total stillwater elevations for coastal areas are described in Section 5.3 of this FIS Report. Location of total stillwater elevation for total areas are shown in Figure 8, "1% Annual Chance Total Stillwater Levels for Coastal Areas."

In some areas, the 1% annual chance floodplain is determined based on the limit of wave runup or wave overtopping for the 1% annual chance storm surge. The methods that were used for calculation of wave hazards are described in Section 5.3 of this FIS Report.

Table 25 presents the types of coastal analyses that were used in mapping the 1% annual chance floodplain in coastal areas.

#### Coastal BFEs

Coastal BFEs are calculated as the total stillwater elevation (stillwater elevation including storm surge plus wave setup) for the 1% annual chance storm plus the additional flood

hazard from overland wave effects (storm-induced erosion, overland wave propagation, wave runup and wave overtopping).

Where they apply, coastal BFEs are calculated along transects extending from offshore to the limit of coastal flooding onshore. Results of these analyses are accurate until local topography, vegetation, or development type and density within the community undergoes major changes.

Parameters that were included in calculating coastal BFEs for each transect included in this FIS Report are presented in Table 16, "Coastal Transect Parameters." The locations of transects are shown in Figure 9, "Transect Location Map." More detailed information about the methods used in coastal analyses and the results of intermediate steps in the coastal analyses are presented in Section 5.3 of this FIS Report. Additional information on specific mapping methods is provided in Section 6.4 of this FIS Report.

#### 2.5.3 Coastal High Hazard Areas

Certain areas along the open coast and other areas may have higher risk of experiencing structural damage caused by wave action and/or high-velocity water during the 1% annual chance flood. These areas will be identified on the FIRM as Coastal High Hazard Areas.

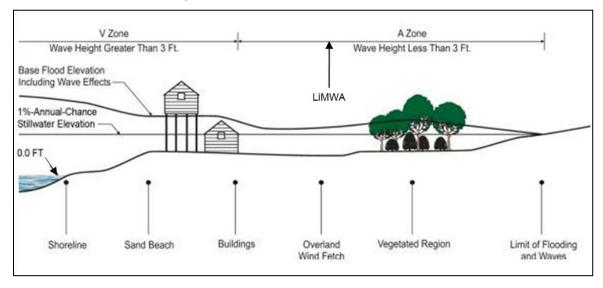
- Coastal High Hazard Area (CHHA) is a SFHA extending from offshore to the inland limit of the primary frontal dune (PFD) or any other area subject to damages caused by wave action and/or high-velocity water during the 1% annual chance flood.
- *Primary Frontal Dune (PFD)* is a continuous or nearly continuous mound or ridge of sand with relatively steep slopes immediately landward and adjacent to the beach. The PFD is subject to erosion and overtopping from high tides and waves during major coastal storms.

CHHAs are designated as "V" zones (for "velocity wave zones") and are subject to more stringent regulatory requirements and a different flood insurance rate structure. The areas of greatest risk are shown as VE on the FIRM. Zone VE is further subdivided into elevation zones and shown with BFEs on the FIRM.

The landward limit of the PFD occurs at a point where there is a distinct change from a relatively steep slope to a relatively mild slope; this point represents the landward extension of Zone VE. Areas of lower risk in the CHHA are designated with Zone V on the FIRM. More detailed information about the identification and designation of Zone VE is presented in Section 6.4 of this FIS Report.

Areas that are not within the CHHA but are SFHAs may still be impacted by coastal flooding and damaging waves; these areas are shown as "A" zones on the FIRM.

Figure 6, "Coastal Transect Schematic," illustrates the relationship between the base flood elevation, the 1% annual chance stillwater elevation, and the ground profile as well as the location of the Zone VE and Zone AE areas in an area without a PFD subject to overland wave propagation. This figure also illustrates energy dissipation and regeneration of a wave as it moves inland.



#### **Figure 6: Coastal Transect Schematic**

Methods used in coastal analyses in this Flood Risk Project are presented in Section 5.3 and mapping methods are provided in Section 6.4 of this FIS Report.

Coastal floodplains are shown on the FIRM using the symbology described in Figure 3, "Map Legend for FIRM." In many cases, the BFE on the FIRM is higher than the stillwater elevations shown in Table 16 due to the presence of wave effects. The higher elevation should be used for construction and/or floodplain management purposes.

#### 2.5.4 Limit of Moderate Wave Action

Laboratory tests and field investigations have shown that wave heights as little as 1.5 feet can cause damage to and failure of typical Zone AE building construction. Wood-frame, light gage steel, or masonry walls on shallow footings or slabs are subject to damage when exposed to waves less than 3 feet in height. Other flood hazards associated with coastal waves (floating debris, high velocity flow, erosion, and scour) can also damage Zone AE construction.

Therefore, a LiMWA boundary may be shown on the FIRM as an informational layer to assist coastal communities in safe rebuilding practices. The LiMWA represents the approximate landward limit of the 1.5-foot breaking wave. The location of the LiMWA relative to Zone VE and Zone AE is shown in Figure 6.

The effects of wave hazards in Zone AE between Zone VE (or the shoreline where Zone VE is not identified) and the limit of the LiMWA boundary are similar to, but less severe than, those in Zone VE where 3-foot or greater breaking waves are projected to occur during the 1% annual chance flooding event. Communities are therefore encouraged to adopt and enforce more stringent floodplain management requirements than the minimum NFIP requirements in the LiMWA. The NFIP Community Rating System provides credits for these actions.

Where wave runup elevations dominate over wave heights, there is no evidence to date of significant damage to residential structures by runup depths less than 3 feet.

Examples of these areas include areas with steeply sloped beaches, bluffs, or flood protection structures that lie parallel to the shore. In these areas, the FIRM shows the LiMWA immediately landward of the VE/AE boundary. Similarly, in areas where the zone VE designation is based on the presence of a primary frontal dune or wave overtopping, the LiMWA is delineated immediately landward of the Zone VE/AE boundary.

#### SECTION 3.0 – INSURANCE APPLICATIONS

#### 3.1 National Flood Insurance Program Insurance Zones

For flood insurance applications, the FIRM designates flood insurance rate zones as described in Figure 3, "Map Legend for FIRM." Flood insurance zone designations are assigned to flooding sources based on the results of the hydraulic or coastal analyses. Insurance agents use the zones shown on the FIRM and depths and base flood elevations in this FIS Report in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

The 1% annual chance floodplain boundary corresponds to the boundary of the areas of special flood hazards (e.g. Zones A, AE, V, VE, etc.), and the 0.2% annual chance floodplain boundary corresponds to the boundary of areas of additional flood hazards.

Table 3 lists the flood insurance zones in Pinellas County.

Community	Flood Zone(s)
Belleair, Town of	AE, VE, X
Belleair Beach, City of	AE, VE, X
Belleair Bluffs, City of	AE, VE, X
Belleair Shore, Town of	AE, VE, X
Clearwater, City of	A, AE, AO, VE, X
Dunedin, City of	A, AE, AO, VE, X
Gulfport, City of	AE, VE, X
Indian Rocks Beach, City of	AE, AO, VE, X
Indian Shores, Town of	AE, VE, X
Kenneth City, Town of	A, AE, X
Largo, City of	A, AE, VE, X
Madeira Beach, City of	AE, VE, X
North Redington Beach, Town of	AE, VE
Oldsmar, City of	A, AE, VE, X
Pinellas County, Unincorporated Areas	A, AE, AO, VE, X
Pinellas Park, City of	A, AE, AH, X

#### Table 3: Flood Zone Designations by Community

Community	Flood Zone(s)
Redington Beach, Town of	AE, VE
Redington Shores, Town of	AE, VE
Safety Harbor, City of	AE, VE, X
Seminole, City of	AE, VE, X
South Pasadena, City of	AE, VE, X
St. Pete Beach, City of	AE, VE, X
St. Petersburg, City of	A, AE, AO, VE, X
Tarpon Springs, City of	AE, VE, X
Treasure Island, City of	AE, VE, X

Table 3: Flood Zone Designations by Community (continued)

#### **SECTION 4.0 – AREA STUDIED**

#### 4.1 Basin Description

Table 4 contains a description of the characteristics of the HUC-8 sub-basins within which each community falls. The table includes the main flooding sources within each basin, a brief description of the basin, and its drainage area.

**Table 4: Basin Characteristics** 

HUC-8 Sub- Basin Name	HUC-8 Sub-Basin Number	Primary Flooding Source	Description of Affected Area	Drainage Area (square miles)
Crystal- Pithlachascotee	03100207	Gulf of Mexico	Located in Citrus, Hernando, Hillsborough, Pasco, and Pinellas counties.	1,174
Tampa Bay	03100206	Tampa Bay	Located in Manatee, Pasco, Hillsborough, and Pinellas counties.	874

#### 4.2 Principal Flood Problems

Table 5 contains a description of the principal flood problems that have been noted for Pinellas County by flooding source.

Flooding Source	Description of Flood Problems
All flooding sources	Flooding in Pinellas County results primarily from two major sources: heavy rainfall, which can affect the many areas in the county that have a high water table and are subject to ponding, and tidal surge caused by tropical storms and hurricanes. Not all storms that pass close to the study area produce extremely high tides. Similarly, storms that produce extreme conditions in one area may not necessarily produce critical conditions in other parts of the study area. However, with the condition of high winds directed onshore, the tides produced can inundate the low coastal islands and flood the coastal areas behind them for some distance inland. Wave action, which accompanies wind-generated tides, can cause floods, erosion, and structural damage, particularly on the offshore islands.
Anclote River	The Anclote River is a broad estuary and, under certain conditions, tides generated at its mouth in the Gulf of Mexico can intrude far upstream. Rainfall, which usually accompanies hurricanes, can aggravate the tidal flood situation.

#### **Table 5: Principal Flood Problems**

Table 6 contains information about historic flood elevations in the communities within Pinellas County.

#### **Table 6: Historic Flooding Elevations**

#### [Not Applicable to this Flood Risk Project]

#### 4.3 Non-Levee Flood Protection Measures

Table 7 contains information about non-levee flood protection measures within Pinellas County such as dams, jetties, and or dikes. Levees are addressed in Section 4.4 of this FIS Report.

Flooding Source	Structure Name	Type of Measure	Location	Description of Measure
Lake Tarpon	Lake Tarpon Outfall Canal	Canal with gated spillway	From the southern portion of Lake Tarpon to the northern portion of Tampa Bay.	The canal was built in 1969, and is designed to reduce the freshwater flooding of Lake Tarpon. It completely protects Lake Tarpon from storm surges associated with a 1- to 15-year event. It provides partial protection for storm surges associated with events up to the 500-year frequency.

 Table 7: Non-Levee Flood Protection Measures

#### 4.4 Levees

This section is not applicable to this Flood Risk Project.

# Table 8: Levees[Not Applicable to this Flood Risk Project]

#### **SECTION 5.0 – ENGINEERING METHODS**

For the flooding sources in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude that are expected to be equaled or exceeded at least once on the average during any 10-, 25-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for floodplain management and for flood insurance rates. These events, commonly termed the 10-, 25-, 50-, 100-, and 500-year floods, have a 10-, 4-, 2-, 1-, and 0.2% annual chance, respectively, of being equaled or exceeded during any year.

Although the recurrence interval represents the long-term, average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood that equals or exceeds the 100-year flood (1-percent chance of annual exceedance) during the term of a 30-year mortgage is approximately 26 percent (about 3 in 10); for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

#### 5.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak elevation-frequency relationships for floods of the selected recurrence intervals for each flooding source studied. Hydrologic analyses are typically performed at the watershed level. Depending on factors such as watershed size and shape, land use and urbanization, and natural or man-made storage, various models or methodologies may be applied. A summary of the hydrologic methods applied to develop the discharges used in the hydraulic analyses for each stream is provided in Table 12. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

A summary of the discharges is provided in Table 9. A summary of stillwater elevations developed for non-coastal flooding sources is provided in Table 10. (Coastal stillwater elevations are discussed in Section 5.3 and shown in Table 16.) Stream gage information is provided in Table 11.

			Peak Discharge (cfs)				
Flooding Source	Location	Drainage Area (Square Miles)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Alligator Creek Channel A	At McMullen Booth Road	7.40	680	*	1,340	1,710	2,820
Alligator Creek Channel A	At U.S. Highway 19	*	*	*	*	*	*
Alligator Creek Channel A	At Old Coachman Road	3.59	500	*	960	1,380	2,300
Alligator Creek Channel A	At Railroad	3.27	460	*	910	1,160	1,950
Alligator Creek Channel A	At Blecher Road	1.43	260	*	510	680	1,150
Alligator Creek Channel A	At Sunshine Drive	0.59	150	*	290	420	680
Alligator Creek Channel A	At Sunset Point Road	0.13	90	*	180	270	400
Alligator Creek Channel B	At mouth	1.72	290	*	570	760	1,300
Alligator Creek Channel B	Approximately 1,600 feet downstream of State Road 590	1.54	280	*	530	700	1,220
Alligator Creek Channel B	At Evans Drive	1.23	230	*	450	620	1,050
Alligator Creek Channel B	At Main Street	1.01	210	*	400	540	920

### Table 9: Summary of Discharges

			Peak Discharge (cfs)				
Flooding Source	Location	Drainage Area (Square Miles)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Alligator Creek Channel B	Approximately 1,300 feet upstream of Main Street at 4 th Avenue South	0.62	160	*	310	430	720
Alligator Creek Channel C	At mouth	0.60	170	*	290	420	690
Alligator Creek Channel C	At Sunset Point Road	0.33	120	*	230	340	530
Alligator Creek Channel C	Approximately 1,300 feet upstream of Sunset Point Road	0.27	110	*	210	320	490
Alligator Creek Channel E	At mouth	0.82	180	*	360	490	820
Alligator Creek Channel E	At State Road 590	0.70	170	*	320	450	750
Alligator Creek Channel E	At McMullen Booth Road	0.34	120	*	230	340	530
Alligator Creek Channel G	At mouth	0.49	140	*	270	380	630
Alligator Creek Channel G	At Drew Street	0.13	90	*	180	280	400
Alligator Creek Channel H	At mouth	0.55	150	*	290	410	670
Alligator Creek Channel H	At Drew Street	0.17	90	*	180	280	430
Anclote River	At U.S. Highway 19	107.0	3,480	*	6,320	7,770	11,800
Brooker Creek Tributary A	At the confluence with Lake Tarpon	33.1	1,921	*	2,678	3,471	4,967

				Pe	eak Discharge (c	fs)	
Flooding Source	Location	Drainage Area (Square Miles)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance
Brooker Creek Tributary A	At Tarpon Woods Boulevard	28.3	1,432	*	2,056	2,689	3,915
Brooker Creek Tributary A	At Ridgemoor Boulevard	27.5	1,413	*	2,040	2,653	3,864
Brooker Creek Tributary B	At Woodlands Boulevard	4.0	561	*	869	1,053	1,455
Brooker Creek Tributary B	At Golf Course Road	0.8	162	*	209	305	530
Channel 1	At mouth	3.2	340	*	440	480	550
Channel 2	At mouth	2.0	200	*	260	280	320
Channel 3	At mouth	1.6	160	*	205	220	255
Curlew Creek	At mouth	10.6	4,343	*	6,694	7,592	9,848
Curlew Creek	Approximately 1,100 feet downstream of Country Road 1	9.8	4,252	*	6,539	7,379	9,548
Flagler Drive Tributary	Just downstream of Palmetto Street	0.88	215	*	376	455	594
Hammond Creek	At the confluence with Stevenson Creek	0.43	632	*	1,229	1,546	2,113
Hollin Creek Tributary A	Approximately 280 feet downstream of Old East Lake Drive	6.6	921	*	1,497	1,735	2,485
Hollin Creek Tributary A	Approximately 800 feet upstream of the confluence of Hollin Creek Tributary B	4.0	590	*	948	1,084	1,589

			Peak Discharge (cfs)						
Flooding Source	Location	Drainage Area (Square Miles)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance		
Hollin Creek Tributary A	At East Lake Road	3.5	427	*	794	1,002	1,499		
Hollin Creek Tributary A-2	Approximately 750 feet upstream of the confluence with Hollin Creek Tributary A	0.4	132	*	210	237	301		
Hollin Creek Tributary B	Approximately 400 feet upstream of the confluence with Hollin Creek Tributary A	3.1	382	*	636	736	962		
Hollin Creek Tributary B	At East Lake Road	2.4	359	*	591	688	895		
Hollin Creek Tributary B	At Trinity Boulevard	2.1	308	*	507	589	768		
Hollin Creek Tributary B	Just north of Kimberly Lake	1.5	192	*	313	361	547		
Hollin Creek Tributary B	At Trinity Boulevard	1.2	107	*	262	325	509		
Jeffords Street Tributary	At Highland Avenue	0.9	294	*	512	620	891		
Jerry Branch	At Oak Creek Drive	3.9	1,373	*	2,408	2,862	3,888		
Jerry Branch	At Laurelwood Lane	3.5	1,108	*	2,202	2,611	3,528		
Jerry Branch	At Main Street	2.5	676	*	1,176	1,655	2,275		
Jerry Branch	Weir at north end of Indigo Drive	2.3	605	*	1,230	1,480	2,035		
Joe's Creek	At mouth	15.1	5,775	*	8,251	8,985	10,622		

			Peak Discharge (cfs)					
Flooding Source	Location	Drainage Area (Square Miles)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance	
Joe's Creek	Upstream of Joe's Creek Tributary No. 4 near 52 nd Avenue North	10.4	3,538	*	5,390	5,883	6,815	
Joe's Creek	At 66 th Street North	4.4	1,842	*	2,517	2,685	3,151	
Joe's Creek	At 62 nd Street North	4.2	1,689	*	2,315	2,475	2,905	
Joe's Creek	At 58 th Street North	3.2	1,112	*	1,655	1,859	2,250	
Joe's Creek	At 46 th Avenue North and 46 th Street North	2.6	758	*	1,035	1,156	1,440	
Joe's Creek	s Creek At Railroad bridge near 40 th Street North		291	*	391	543	917	
Joe's Creek	At U.S. Highway 19 (34 th Street North)	1.3	697	*	1,035	1,156	1,440	
Joe's Creek	At 28 th Street North	0.8	360	*	561	608	764	
Joe's Creek Tributary No. 4	At mouth	2.9	1,457	*	1,925	2,082	2,447	
Joe's Creek Tributary No. 4	At footbridge near Applecross Street	2.0	924	*	1,165	1,272	1,476	
Joe's Creek Tributary No. 4	Approximately 1,640 feet upstream of 62 nd Avenue North	0.9	417	*	558	584	716	
Joe's Creek Tributary No. 4	At 58 th Street North	0.5	176	*	312	337	465	
Joe's Creek Tributary No. 5	At mouth	1.0	1.0 682 *		994	1,103	1,347	
Joe's Creek Tributary No. 5	At Park Boulevard	0.5	338	*	460	505	600	

			Peak Discharge (cfs)						
Flooding Source	Location	Drainage Area (Square Miles)	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance		
Joe's Creek Tributary No. 5	At 66 th Street North	0.2	206	*	263	280	308		
Joe's Creek Tributary No. 5	Approximately 430 feet downstream of 63 rd Street North	0.1	85	*	86	90	160		
Miles Creek	At mouth	5.3	1,823	*	2,801	3,048	3,445		
Miles Creek	At 62 nd Street North	4.8	1,638	*	2,528	2,746	3,071		
Miles Creek	At 58 th Street North	3.9	643	*	1,139	1,314	1,703		
Miles Creek	At 22 nd Street Avenue North and 58 th Street North	3.0	317	*	357	395	428		
Spring Branch	Just downstream of Overbrook Road	2.19	674	*	827	884	1,010		
Spring Branch	Just downstream of King's Highway	1.73	641	*	973	1,105	1,325		
Stevenson Creek	At Douglas Avenue	6.35	3,071	*	4,150	4,716	5,841		
Stevenson Creek	At Railroad	4.52	2,125	*	2,908	3,260	3,986		
Stevenson Creek	At Court Street	3.81	1,647	*	2,289	2,602	3,266		
Stevenson Creek	venson Creek At Belleair Road		235	*	374	460	612		

*Not calculated for this Flood Risk Project

Figure 7: Frequency Discharge-Drainage Area Curves

[Not Applicable to this Flood Risk Project]

		Elevations (feet NAVD88)						
Flooding Source	Location	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance		
Clear View Lake	Clearwater, City of	55.31	*	59.07	56.48	57.28		
Crest Lake	Clearwater, City of	67.85	*	68.83	69.03	69.76		
Highland Lake	Pinellas County, Unincorporated Areas	46.23	*	46.58	46.61	46.81		
Hobart Lake	Clearwater, City of	water, City of 64.89 * 66.04		66.54	67.32			
Jerry Lake	Dunedin, City of; Pinellas County, Unincorporated Areas	*	*	*	47.00	*		
Lake Bellevue Area No. 1	Clearwater, City of	33.40	*	38.49	38.91	39.57		
Lake Bellevue Area No. 2	Clearwater, City of	37.7	*	39.27	39.85	40.71		
Lake Bellevue Area No. 3	Clearwater, City of	39.54	*	40.22	40.50	41.01		
Lake Bellevue Area No. 4	Clearwater, City of	41.46	*	42.11	42.36	42.79		
Lake Bellevue Area No. 5	Clearwater, City of	41.48	*	42.26	42.60	43.20		
Lake Bellevue Area No. 6	Clearwater, City of	42.10	*	43.25	43.71	44.44		
Lake Bellevue Area No. 7	Clearwater, City of	42.72	*	44.26	44.82	45.68		

### Table 10: Summary of Non-Coastal Stillwater Elevations

# Table 10: Summary of Non-Coastal Stillwater Elevations (continued)

		Elevations (feet NAVD88)						
Flooding Source	Location	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance		
Lake Bellevue Area No. 8	Clearwater, City of	43.34	*	45.25	45.93	46.92		
Lake Bellevue Area No. 9	Clearwater, City of	43.97	*	46.25	47.04	48.14		
Lake Bellevue Area No. 10	Clearwater, City of	48.45	*	49.41	49.68	50.36		
Lake Bellevue Area No. 11	Clearwater, City of	49.66	*	50.68	51.39	52.44		
Lake Bellevue Area No. 12	Clearwater, City of	51.70	*	52.45	52.79	53.35		
Lake Bellevue Area No. 13	Clearwater, City of	52.25	*	53.45	53.84	54.48		
Lake Bellevue Area No. 14	Clearwater, City of	53.39	*	54.45	54.89	55.62		
Lake Bellevue Area No. 15	Clearwater, City of	54.24	*	55.46	55.94	56.77		
Lake Bellevue Area No. 16	Clearwater, City of; Pinellas County, Unincorporated Areas	55.95	*	56.80	57.12	57.65		
Lake Lucille	Clearwater, City of	59.49	*	59.98	60.21	60.59		
Lake Rhonda	Pinellas County, Unincorporated Areas	34.08	*	34.95	35.21	36.22		
Lake Tarpon	At shoreline	3.3	*	*	6.1	*		
Lake Tarpon	At mouth	3.3	*	5.3	6.1	7.1		

		Elevations (feet NAVD88)						
Flooding Source	Location	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance		
Ponding Area No. 1	Clearwater, City of	19.92	*	20.75	21.00	21.39		
Ponding Area No. 2	Clearwater, City of	60.91	*	61.21	61.33	61.53		
Ponding Area No. 3	Clearwater, City of; Pinellas County, Unincorporated Areas	44.11	*	45.01	45.47	46.28		
Ponding Area No. 4	Pinellas County, Unincorporated Areas	40.09	* 41.26		42.63	41.78		
Ponding Area No. 5	Pinellas County, Unincorporated Areas	40.52	*	41.78	42.29	43.13		
Ponding Area No. 6	Clearwater, City of; Pinellas County, Unincorporated Areas	44.90	*	46.30	46.72	47.54		
Ponding Area No. 7	Clearwater, City of	58.99	*	60.23	60.81	61.80		
Ponding Area No. 8	Clearwater, City of	34.70	*	35.46	35.78	36.26		
Ponding Area No. 9	Clearwater, City of	17.80	*	20.18	20.45	20.29		
Ponding Area No. 10	Clearwater, City of	65.66	*	66.19	66.25	66.36		
Ponding Area No. 11	Clearwater, City of	63.79	*	63.94	64.00	64.12		
Ponding Area No. 12	Clearwater, City of	20.54	*	20.95	21.09	21.29		

# Table 10: Summary of Non-Coastal Stillwater Elevations (continued)

		Elevations (feet NAVD88)						
Flooding Source	Location	10% Annual Chance	4% Annual Chance	2% Annual Chance	1% Annual Chance	0.2% Annual Chance		
Ponding Area No. 13	Clearwater, City of	12.65	*	15.59	15.90	16.39		
Ponding Area No. 14	Clearwater, City of	22.32	*	23.32	23.70	24.17		
Ponding Area No. 15	Clearwater, City of; Pinellas County, Unincorporated Areas	61.10	*	61.66	61.90	62.32		
Ponding Area No. 16	Clearwater, City of	66.29	*	67.17	67.74	68.45		
Ponding Area No. 17	Clearwater, City of	68.76	*	68.90	68.95	96.02		
Ponding Area No. 18	Clearwater, City of	43.51	*	44.60	44.99	45.69		
St. Andrews Lake	Clearwater, City of	66.36	*	67.50	68.06	69.93		
Woodside Lake No. 1	Clearwater, City of	47.97	*	48.97	49.43	50.24		
Woodside Lake No. 2	Clearwater, City of	53.16	*	54.53	55.22	56.49		

*Not calculated for this Flood Risk Project

		Agency		Drainage	Period of Record		
Flooding Source	Gage Identifier	that Maintains Gage	Site Name	Area (Square Miles)	From	То	
Alligator Lake	02307696	USGS	Alligator Lake at Safety Harbor, FL	9.0	05/14/1948	08/03/2010	

Table 11: Stream Gage Information used to Determine Discharges

#### 5.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the sources studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals. Base flood elevations on the FIRM represent the elevations shown on the Flood Profiles and in the Floodway Data tables in the FIS Report. Rounded whole-foot elevations may be shown on the FIRM in coastal areas, areas of ponding, and other areas with static base flood elevations. These whole-foot elevations may not exactly reflect the elevations derived from the hydraulic analyses. Flood elevations shown on the FIRM are primarily intended for flood insurance rating purposes. For construction and/or floodplain management purposes, users are cautioned to use the flood elevation data presented in this FIS Report in conjunction with the data shown on the FIRM. The hydraulic analyses for this FIS were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

For streams for which hydraulic analyses were based on cross sections, locations of selected cross sections are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 6.3), selected cross sections are also listed in Table 23, "Floodway Data."

A summary of the methods used in hydraulic analyses performed for this project is provided in Table 12. Roughness coefficients are provided in Table 13. Roughness coefficients are values representing the frictional resistance water experiences when passing overland or through a channel. They are used in the calculations to determine water surface elevations. Greater detail (including assumptions, analysis, and results) is available in the archived project documentation.

Flooding Source	Study Limits Downstream Limit	Study Limits Upstream Limit	Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
Alligator Creek Channel A	Confluence with Alligator Lake	Approximately 90 feet upstream of Glen Oak Avenue	*	*	12/2017	AE w/ Floodway	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Alligator Creek Channel A	Approximately 90 feet upstream of Glen Oak Avenue	At Sunset Point Road	Calibrated Rainfall/runoff model	HEC-2	09/1988	AE w/ Floodway	The starting water surface elevations were known. The flood hazard information was redelineated based on newly developed topographic data in the 2003 revision. No new flood hazard analysis was performed.
Alligator Creek Channel B	Confluence with Alligator Creek Channel A	At Lake Shore Drive	Regional Regression Equations	HEC-2	09/1988	AE w/ Floodway	The starting water surface elevations were obtained using the slope/area method. The flood hazard information was redelineated based on newly developed topographic data in the 2003 revision. No new flood hazard analysis was performed.
Alligator Creek Channel C	Confluence with Alligator Creek Channel A	Approximately 1,440 feet upstream of Sunset Point Road	Regional Regression Equations	HEC-2	09/1988	AE w/ Floodway	The starting water surface elevations were obtained using the slope/area method. The flood hazard information was redelineated based on newly developed topographic data in the 2003 revision. No new flood hazard analysis was performed.
Alligator Creek Channel E	Confluence with Alligator Lake	Approximately 95 feet upstream of Railroad	*	*	12/2017	AE w/ Floodway	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Alligator Creek Channel E	Approximately 95 feet upstream of Railroad	At McMullen Booth Road	Regional Regression Equations	HEC-2	09/1988	AE w/ Floodway	The starting water surface elevations were known. The flood hazard information was redelineated based on newly developed topographic data in the 2003 revision. No new flood hazard analysis was performed.

# Table 12: Summary of Hydrologic and Hydraulic Analyses

Flooding Source	Study Limits Downstream Limit	Study Limits Upstream Limit	Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
Alligator Creek Channel G	Confluence with Alligator Creek Channel A	At Drew Street	Regional Regression Equations	HEC-2	09/1988	AE w/ Floodway	The starting water surface elevations were obtained using the slope/area method.
Alligator Creek Channel H	Confluence with Alligator Creek Channel A	Approximately 1,285 feet upstream of Sharkey Road	Regional Regression Equations	HEC-2	09/1988	AE w/ Floodway	The starting water surface elevations were obtained using the slope/area method. The flood hazard information was redelineated based on newly developed topographic data in the 2003 revision. No new flood hazard analysis was performed.
Anclote River	Confluence with Gulf of Mexico	Pinellas/Pasco County boundary	*	*	12/2017	AE w/ Floodway	Anclote River is completely inundated by coastal flooding effects, and therefore does not have an applicable riverine Flood Profile.
Brooker Creek Tributary A	Confluence with Lake Tarpon	Approximately 2,200 feet upstream of Ridgemoor Boulevard	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Brooker Creek Tributary B	Confluence with Brooker Creek Tributary A	Approximately 150 feet upstream of East Lake Woodlands Parkway	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Channel 1	Confluence with Joe's Creek	Approximately 2.5 miles upstream of confluence with Joe's Creek	*	*	12/2017	AE	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Channel 1	Approximately 2.5 miles upstream of confluence with Joe's Creek	3.0 miles upstream of the confluence with Joe's Creek	ICPR	ICPR	09/2009	AE	
Channel 2	Confluence with Sawgrass Lake	Approximately 10 feet upstream of 76th Terrace North	*	*	12/2017	AE	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.

Flooding Source	Study Limits Downstream Limit	Study Limits Upstream Limit	Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
Channel 2	Approximately 10 feet upstream of 76th Terrace North	680 feet upstream of 76th Terrace North	ICPR	ICPR	09/2009	AE	
Channel 3	Confluence with Sawgrass Lake	At 68 th Avenue North	*	*	12/2017	AE	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Channel 3	At 68th Avenue North	0.62 miles upstream of Park Entrance Bridge	ICPR	ICPR	09/2009	AE	
Curlew Creek	Confluence with St. Joseph Sound/ Intracoastal Waterway	Approximately 1.2 miles upstream of US 19A/Broadway Bayshore Boulevard	*	*	12/2017	AE w/ Floodway	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Curlew Creek	Approximately 1.2 miles upstream of US 19A/Broadway Bayshore Boulevard	Confluence of Jerry Branch	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Flagler Drive Tributary	Confluence with Stevenson Creek	Approximately 1,300 feet upstream of Keene Road	adICPR Version 2.2	adICPR Version 2.2	09/2003	AE	
Hammond Creek	Confluence with Stevenson Creek	Approximately 415 feet upstream of Kings Highway	*	*	12/2017	AE	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Hammond Creek	Approximately 415 feet upstream of Kings Highway	Approximately 375 feet upstream of N Highland Avenue	adICPR Version 2.2	adICPR Version 2.2	09/2003	AE	
Hollin Creek Tributary A	Confluence with Salt Lake	Approximately 960 feet upstream of East Lake Drive	*	*	12/2017	AE w/ Floodway	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.

Flooding Source	Study Limits Downstream Limit	Study Limits Upstream Limit	Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
Hollin Creek Tributary A	Approximately 960 feet upstream of East Lake Drive	Approximately 1,600 feet upstream of Crescent Oaks Boulevard	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Hollin Creek Tributary A-2	Confluence with Hollin Creek Tributary A	Approximately 3,600 feet upstream of the confluence with Hollin Creek Tributary A (at a Dirt Road)	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Hollin Creek Tributary B	Confluence with Hollin Creek Tributary A	Trinity Boulevard	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Jeffords Street Tributary	Confluence with Stevenson Creek	End of Lake Aline	adICPR Version 2.2	adICPR Version 2.2	09/2003	AE	
Jerry Branch	At confluence with Curlew Creek/ Oak Creek Drive	Weir at north end of Indigo Drive	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Joe's Creek	Confluence with Cross Bayou Canal	Approximately 0.4 miles upstream of 66th Street North	*	*	12/2017	AE w/ Floodway	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.
Joe's Creek	Approximately 0.4 miles upstream of 66th Street North	28th Street North	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Joe's Creek Tributary No. 4 (Channel 4)	Confluence with Joe's Creek	Approximately 500 feet upstream of FPL Access road	ICPR and HEC-RAS	ICPR and HEC-RAS	09/2009	AE w/ Floodway	
Joe's Creek Tributary No. 5	Approximately 215 feet downstream of 66th Street North	Approximately 225 feet upstream of 61st Street North	HEC-1	HEC-2	09/1996	AE w/ Floodway	

Flooding Source	Study Limits Downstream Limit	Study Limits Upstream Limit	Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
Lake Tarpon	The entire shoreline	The entire shoreline	Not provided	Not provided	1974	AE	Lake Tarpon elevations were taken from the 1974 FIS for Lake Tarpon, prepared by the USACE (USACE 1974).
Miles Creek	Confluence with Joe's Creek	Approximately 100 feet upstream of 22nd Avenue North and 58 th Street North	HEC-1	HEC-2	09/1996	AE w/ Floodway	
Old Tampa Bay	North of 118th Ave. N. between Dr. Martin Luther King Jr. St. N. and 10th Way N.	Approximately 650 feet north of 118th Ave. N. between Dr. Martin Luther King Jr. St. N. and 10th Way N.	*	WHAFIS	08/30/2020	AE	Per July 30, 2019 submittal, Transect 41 was revised with updated topographic data and WHAFIS modeling, revising the mapping of two developed areas.
Safety Harbor	The shoreline north of Highway 580 and south of Meriden Ave.	Approximately 150 feet southwest of St. Clair Ave. located north of Highway 580 and south of Meriden Ave.	*	WHAFIS	08/30/2020	AE, VE	Per July 30, 2019 submittal, unpublished transects were revised with updated topographic data and WHAFIS modeling, revising the mapping of one developed area.
Spring Branch	Confluence with Stevenson Creek	Approximately 1,550 feet upstream of Highland Avenue	adICPR Version 2.2	adICPR Version 2.2	09/2003	AE	
St. Joseph Sound	Approximately 150 feet east of Riverside Dr. north of Loquat Dr.	Approximately 150 feet west of Eunice Dr. north of Loquat Dr.	*	WHAFIS	08/30/2020	AE	Per July 30, 2019 submittal, Transect 239 was revised with updated topographic data and WHAFIS modeling, revising the mapping of one developed area.
Stevenson Creek	Clearwater Harbor	Approximately 1.6 miles upstream of confluence with Clearwater Harbor	*	*	12/2017	AE	Combined probability analysis was calculated for each riverine cross section that intersected the coastal surge.

Flooding Source	Study Limits Downstream Limit	Study Limits Upstream Limit	Hydrologic Model or Method Used	Hydraulic Model or Method Used	Date Analyses Completed	Flood Zone on FIRM	Special Considerations
Stevenson Creek	Approximately 1.6 miles upstream of confluence with Clearwater Harbor	Approximately 400 feet upstream of Southridge Drive	adICPR Version 2.2	adICPR Version 2.2	09/2003	AE	
Zone A ponding areas	Various locations	Various locations	Not provided	Not provided	06/1979	А	
Zone AE ponding areas	Various locations	Various locations	Not provided	Not provided	09/2003	AE	
Zone AH ponding areas	Various locations	Various locations	Not provided	Not provided	09/1996	AH	
Zone AO ponding area	Just upstream of Virginia Street	Lake Canal	Not provided	Not provided	06/1979	AO	

*Data not available

Flooding Source	Channel "n"	Overbank "n"		
Alligator Creek Channel A	0.035-0.060	0.050-0.180		
Alligator Creek Channel B	0.035-0.080	0.060-0.150		
Alligator Creek Channel C	0.035-0.050	0.060-0.100		
Alligator Creek Channel E	0.030-0.080	0.070-0.150		
Alligator Creek Channel G	0.045-0.055	0.150		
Alligator Creek Channel H	0.012-0.060	0.060-0.150		
Anclote River	0.050-0.130	0.170-0.500		
Brooker Creek Tributary A	0.040-0.120	0.030-0.250		
Brooker Creek Tributary B	0.030-0.120	0.030-0.120		
Channel 1	0.013-0.050	0.027-0.070		
Channel 2	0.013-0.050	0.027-0.070		
Channel 3	0.013-0.050	0.027-0.070		
Curlew Creek	0.030-0.065	0.100-0.120		
Flagler Drive Tributary	0.030-0.100	0.040-0.150		
Hammond Creek	0.030-0.100	0.040-0.150		
Hollin Creek Tributary A	0.030-0.100	0.10-0.120		
Hollin Creek Tributary A-2	0.030-0.060	0.030-0.120		
Hollin Creek Tributary B	0.040-0.120	0.030-0.120		
Jeffords Street Tributary	0.040-0.090	0.060-0.150		
Jerry Branch	0.030-0.060	0.100-0.200		
Joe's Creek	0.030-0.035	0.030-0.150		
Joe's Creek Tributary No. 4	0.020-0.030	0.040-0.500		
Joe's Creek Tributary No. 5	0.020-0.030	0.100-0.150		
Miles Creek	0.030-0.035	0.070-0.100		
Spring Branch	0.035-0.100	0.070-0.150		
Stevenson Creek	0.015-0.080	0.005-0.150		

Table 13: Roughness Coefficients