



TOWN OF PALM BEACH

Planning, Zoning & Building Department FLOOD HAZARD INFORMATION

The Town of Palm Beach has been verified as a class 7 community in the National Flood Insurance Program (NFIP), Community Rating System (CRS) under the direction of the Federal Emergency Management Agency. This means residents who reside in a Special Flood Hazard Area (SFHA) (A&V Zones) will receive a 15% discount on their flood insurance premium and residents who reside in a Non-SFHA will receive a 5% discount. Many people do not realize that their homeowner's insurance policy does not cover losses due to flooding. **If you are in a special flood hazard area**, this information will address areas to help protect you and reduce loss of value to your property as a result of flooding.

Flood Hazard: A flood hazard can occur when tropical storms, hurricanes, tides, waves or other heavy rainstorms are apparent.

Flood Warning System: Palm Beach County depends on the National Weather Service (NWS) for flood recognition. Stay tuned to local TV Stations Channel 5-WPTV, Channel 12-WPEC, Channel 25-WPBF, Channel 29-WFLX or local radio stations WRMF 97.9 FM, WJNO 1290 AM, known to have an active news bureau for information. The main evacuation route will either be the Flagler Memorial Bridge, Royal Park Bridge, or Southern Blvd Bridge/ Post Memorial Causeway.

Flood Safety: If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water.

Flood Insurance: Flooding is not covered by normal homeowner's insurance but flood insurance is available in the community through the National Flood Insurance Program. There is a 30 day waiting period. New policies will not be written once a storm is approaching. For additional information about flood coverage visit www.fema.gov/nfip.

You can insure your home with flood insurance for up to: \$250,000.00 for the building and \$100,000.00 for your contents. For non-residential buildings you can insure for up to: \$500,000.00 for the building and \$500,000.00 for your contents.

Property Protection Measures: The following outlines emergency measures to minimize damage to a structure.

- * Store materials like plywood, plastic sheeting and lumber to protect your house from flood waters and to make quick repairs after a severe storm.
- * Secure your home before leaving. Bring outdoor belongings - such as garbage cans, garden equipment and furniture inside the house or tie them down securely. Move essential items and furniture to the upper floors; lock doors and windows.
- * Board up windows or protect them with storm shutters.
- * For information on retrofitting (elevating, and barriers - floodwalls/berms) or floodproofing (sand bagging, and floodway openings) your structure to reduce the impact of flooding, contact the Town's Planning, Zoning and Building Department at 838-5431.

Floodplain Development Permit Requirements: For construction in the Town that occurs in the Special Flood Hazard Areas (SFHA) a Floodplain Development Permit may be required. This permit is separate from the normal construction permits that must be obtained and insures that construction occurring in the Flood Plain meets the Towns Floodplain Ordinance.

Substantial Improvement Requirements: The National Flood Insurance Program and Town Ordinance requires that if the cost of the improvements to a structure equals or exceeds 50% of the buildings market value, then the existing building must meet the same construction requirements as a new structure in the flood plain.

Drainage System Maintenance: It is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system. The Town inspects the drainage system to remove blockages that are found or reported. To report any problems contact The Town's Public Works Department at 838-5440.

Natural and Beneficial Functions: Certain areas in Palm Beach provide a natural and beneficial function to the floodplain. These areas include Fishermans Island, Pelican Isle, and Bingham's Isle. Protecting these areas increase water quality and provide storage volume for the floodplain.

Map Determinations: The Town provides FEMA Flood Zone Map determinations to let you know if your property is located in a Flood Zone. Contact the Planning, Zoning and Building Department for this information at 838-5432. To obtain copies of FEMA Elevation Certificates contact the Planning Zoning and Building Department - Records Division at 227-6403.

Site Visits: Upon request, the property owner will be provided with a review of potential flooding, drainage and sewer problems. For information contact Public Works at 838-5440.

FEMA has several financial assistance programs that can help. These include Flood Mitigation Assistance, Hazard Mitigation Grants, and Pre-Disaster Mitigation Grant Program. For information on any of these contact the Town of Palm Beach Building Department at 561 838-5431.