



TOWN OF PALM BEACH

Planning, Zoning & Building Department
FLOOD HAZARD INFORMATION

YOU ARE RECEIVING THIS INFORMATION AS YOU ARE LISTED AS A PROPERTY OWNER.

The Town of Palm Beach has been verified as a class 6 community in the National Flood Insurance Program (NFIP), Community Rating System (CRS) under the direction of the Federal Emergency Management Agency. This means residents that purchase flood insurance from the National Flood Insurance Program (NFIP) receive a 20% discount annually on their flood insurance. Many people do not realize that their homeowner's insurance policy does not cover losses due to flooding.

Flood Hazard: A flood hazard can occur when tropical storms, hurricanes, tides, waves or other heavy rainstorms are apparent. Find your evacuation zone and flood zone by visiting the Town website: <https://www.townofpalmbeach.com/292/Flood-Information>

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. 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. For additional information about flood coverage visit www.fema.gov/nfip. Please contact the Planning, Zoning & Building Department at (561) 838-5431 with any questions.

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 (561) 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 ensures that construction occurring in the Flood Plain meets the Towns Floodplain Ordinance. Contact the Planning, Zoning & Building Department to discuss the permit requirements for development in the floodplain at (561) 838-5431

Substantial Improvement Requirements: The National Flood Insurance Program and Town Ordinance requires that if the cost of the improvements to a structure equal 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 (561) 838-5440.

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 (561) 838-5431. To obtain copies of FEMA Elevation Certificates contact the Planning Zoning and Building Department - Records Division at (561) 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 (561) 838-5440.

Natural and Beneficial Functions: Certain areas in Palm Beach provide a natural and beneficial function to the floodplain. These areas include Fisherman's Island, Pelican Isle, and Bingham's Isle. Protecting these areas increases water quality and provide storage volume for the floodplain. Make every effort to protect the natural floodplain areas by limiting development in these sensitive areas. Do not damage or remove the Mangroves along the Intracoastal areas. Do not damage or remove the beach dunes and beach vegetation. Protect wetlands from development and from pollution.

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.

