



TOWN OF LAUDERDALE-BY-THE-SEA
4501 OCEAN DRIVE
LAUDERDALE-BY-THE-SEA, FL 33308
National Flood Insurance Program
Lauderdale-By-The-Sea, a “Class 8” CRS Community

THINGS YOU SHOULD KNOW ABOUT FLOOD PROTECTION

FLOOD HAZARD INFORMATION

Congress created the **National Flood Insurance Program (NFIP)** in 1968 to provide affordable flood insurance to people who live in areas with the greatest risk of flooding — Special Flood Hazard Areas (SFHAs).

The NFIP makes federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important since property owners who hold a federally-backed mortgage must purchase flood insurance if the property is located within a SFHA.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums.

The Town of Lauderdale-By-The-Sea currently holds a Class 8 CRS rating. This classification equates to a 10 percent discount on new or renewing flood insurance policies for all SFHA properties and a 5 percent discount on policies for non-SFHA properties. In Lauderdale-By-The-Sea, there are about 1,808 flood insurance policies in effect. Annually, the Town's CRS Class 8 rating generates \$40,000 in savings on flood premiums. Since flooding is the most common natural disaster, it is important that you obtain the maximum protection.

You can purchase flood insurance irrespective of where you reside — in high, moderate, or low risk areas, and there is no exclusion as to what type of ownership you represent (i.e., homeowner, renter, or business owner). Since it has been determined that your property lies within a flood hazard area, the following information and tips may be of interest to you. Please refer to this fact sheet in the event of an impending hurricane, tropical storm, or notification of projected heavy rainfall. During extended periods of heavy rainfall, low lying areas within the Town are subject to flooding. This information is offered to help protect your property and reduce potential losses due to flooding.

MAP DETERMINATIONS

The Town provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required by federal law to carry flood insurance. To determine if your property is in the Special Flood Hazard Zone (AE or VE zones), call (954) 776-3611.

FLOOD WARNING SYSTEM

The Town and Broward County depend on the National Weather Service (NWS) for flood notification. The NWS will issue flood advisories at least six (6) hours prior to expected heavy rainfall that could cause the drainage systems to overflow and create inland ponding of flood waters and the isolation of residential/business areas. Listen to the radio for up-to-date forecasts.

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. Avoid fast flowing water or unstable banks.

FLOOD INSURANCE

Most mortgage lenders require flood insurance based on the elevation of the property. In the event that your mortgage does not have this provision or if you own your property free and clear, you can purchase this insurance at any time. Remember: There is a 30-day waiting period before the policy becomes effective. Homeowner's insurance and/or Windstorm insurance does not cover flood damage.

Because the Town is an NFIP community, flood insurance is available to protect all homes, condominiums, apartments and nonresidential buildings, including commercial structures within the Town. You are eligible for flood insurance, regardless of whether your property has never flooded...or has flooded several times in the past. All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance.

PERMIT REQUIREMENTS

All buildings under construction require permits, which should be obtained prior to commencement of construction activities. Contact Planning and Zoning Services before you build, alter, regrade or place fill on your property. The office is located at 4509 Ocean Drive. If you see building or filling without a Town permit posted, call Planning & Zoning at (954) 776-3611.

IMPROVEMENT REQUIREMENTS

The Town and the National Flood Insurance Program require that if the cost of reconstruction, rehabilitation, additions, or other improvements to a building equals or exceeds 50 percent of the building's market value, the building must meet the same construction requirements as a new building. This includes lowest floor elevations. Substantially damaged buildings must also be brought up to the same standards.

DRAINAGE MAINTENANCE

Proper drainage helps reduce the risk of flooding. It is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system and waterways. The Town inspects the drainage system and removes blockages that are found or reported. If you live near areas where waters flow, you can help in this process by keeping the catch basins clear of debris. Reports of any violations should be made to the Municipal Services Department at (954) 776-5119.

FLOOD HAZARD

All of the property located east of the Coastal Construction Line and on or near the Intracoastal Waterway, or on or near connecting canals, are in the Special Flood Hazard Area. Your property may be elevated high enough that you have not experienced flooding. However, this may change

in the future. Hurricane Andrew (1992), South Florida's most devastating storm, was not a wet hurricane as compared to Hurricane Irene (1999) and the "No Name" storm in October, 2000 both of which caused unprecedented residential property damage.

ELEVATION CERTIFICATES

Elevation Certificates for new construction and substantially improved properties are kept on file in the Town's Planning and Zoning Department and are available upon request by calling 954-776-3611.

SITE VISITS

Upon request, a representative from Municipal Services will visit your property to review flooding problems and to explain possible ways to alleviate and prevent flood damage. Also, if you experienced flooding, drainage, sewer backup problems, or seen illegal dumping of debris into Town canals or storm drains, please call Municipal Services at (954) 776-5119.

PETS

During a flood or hurricane, the majority of evacuation centers in Broward County will not accept pets. So make plans in advance to board your pets in an animal kennel or with friends.

Plan ahead

Talk to a friend or family member who lives in an area that is not expected to be affected by the hurricane. Ask if their home would be open to you and your pet should a storm threaten.

Be responsible

Do not leave your pet home during a hurricane. A secure room and a few day's food and water do not necessarily mean safety for your pet. Many people returned home after Hurricane Andrew to find their pets missing.

Keep a current picture of your pet to help identify it.

After the storm

Take caution in allowing your pets outdoors after the storm has passed. Familiar scents and landmarks will have been altered and your pet may become confused or lost. Downed power lines also present real dangers. Take precautions not to allow your pet to consume food or water that has become contaminated.

BOATS

If you own a boat, it is your responsibility to secure it. As a boat owner, you should make a plan in advance to move your boat or arrange for its storage. Check with a local marina for suitable alternatives. If possible, store the boat inside a garage or warehouse. If you must leave your boat outside, attach the trailer tongue to something firm in the ground, let the air out of the tires and make sure the boat is secured to the trailer. If possible, fill the bilge with water, which adds extra weight. If you have to keep your boat in the canal, be sure to double the dock lines, leaving sufficient space for the tidal range and put out extra anchors. Don't forget to remove all marine electronics or other unsecured equipment. Sail boaters should remove self-furling sails and Bimini tops. Boats on davits should be secured with extra tie lines and in such a manner as to keep the boat from swinging during the storm's high winds.

EVACUATION TIPS

When you are ordered to evacuate, try to move to the house of a friend or family member not affected by the impending high waters.

Rehearse your evacuation plan with all household members. Plan to leave early to avoid any

traffic delays. If you will need assistance to evacuate, you must pre-register with a Broward County Special Needs Shelter at (954) 537-2888. TDD-Teletype device for the deaf: 954-537-2882.

Discuss these tips with your neighbors. If you have to evacuate, inform each other of places where you will be staying and leave contact telephone numbers and addresses. Familiarize yourself with the locations of the designated American Red Cross Regional Hurricane Shelters.

Twelve locations in Broward were designated for 2005:

Lyons Creek Middle School, 4333 Sol Press Blvd., Coconut Creek.

Coral Glades High School, 2700 Sportsplex Drive, Coral Springs.

Monarch High School, 5050 Wiles Road, Coconut Creek.

Park Lakes Elementary School, 3925 N. State Road 7, Lauderdale Lakes.

Rock Island Elementary / Arthur Ashe Middle School, 1701 N.W. 23rd Ave., Fort Lauderdale.

Plantation Elementary School, 651 N.W. 42nd Ave., Plantation.

Fox Trail Elementary, 1250 Nob Hill Road, Davie.

Watkins Elementary School, 3520 SW 52nd Ave., Pembroke Park.

Falcon Cove Middle School, 4251 Bonaventure Blvd., Weston.

Silver Trail Middle School, 18300 Sheridan St., Pembroke Pines.

New Renaissance Middle School, 10701 Miramar Blvd., Miramar.

Pompano Beach Institute of International Studies High School, 1400 NE 6th St., Pompano Beach.

Here are several property protection measures you can take:

- Store materials like sandbags, plywood, plastic sheeting and lumber to protect your house from flood waters 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 and lock doors and windows.

- Board up windows or protect them with storm shutters.

- Stack sandbags away from the house walls, to prevent flood waters from reaching your home.

- For information on retrofitting or flood proofing your structure to reduce the impact of flooding, call Municipal Services at (954) 776-5119.

The following outlines measures to minimize damage to a structure:

- If your lot is large enough, you should consider regrading it or building a small floodwall. You can also place watertight closures over the doorways. However, these approaches only protect if flooding is not too deep. You can also consider elevating your home.

- Flood-proofing, installing floodgates and making walls waterproof are among the common ways to structurally protect commercial property. Most times, residential structures are elevated higher than the anticipated floodwaters. For additional assistance on how to protect your property from flooding, you may contact Municipal Services at (954) 776-5119.

Additional information on how to perform residential retrofitting or commercial flood proofing is also available at the Broward County Public Library, Imperial Point Branch, 5985 North Federal Highway, Fort Lauderdale, Florida 33308.

But there are some things you can do.

Don't throw or dump anything into storm sewers or canals within the Town. Even grass clippings and branches can accumulate and plug canals and drains. A plugged canal or storm drain cannot carry water when it rains. Clogged storm drains will cause water to back up into the street and may cause flooding. Every piece of trash contributes to flooding.

If your property is next to a canal, help keep the banks clear of brush and debris. The Town has a canal maintenance program which can help remove major blockages such as downed trees.

Did you know that floods are the most common natural disaster? Here are a few safety tips to consider, if ever you are faced with flooding. Do not walk through flowing water, nor drive through a flooded area. Drowning is the number one cause of flood related deaths. Currents can be deceptive. Six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there. Also, do not disregard road barriers, as the road or bridge may be washed out.

Stay away from power lines and electrical wires. Electrocutation is the number two flood killer. Electrical currents can travel through water. To report downed power lines, call 911. The Police Department will report the downed power lines to Florida Power and Light.

Have your electricity turned off by FPL. Some appliances, such as television sets, hold electrical charges even after they have been unplugged. Avoid using appliances or motors which have gotten wet unless they have been taken apart, cleaned and dried.

Be ready for the unexpected. Place important documents inside plastic bags or other water-proof containers. Review your insurance policies to ensure they provide adequate coverage. Know what type of coverage you have. Homeowner's insurance and/or Windstorm insurance does not cover flood damage to the structure. Any policy change usually takes 30 days before going into effect.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. If you use natural gas, use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.