



# City of West Palm Beach

## Construction Service Department

### Flood Hazard & Preparation Information



The City of West 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 (FEMA). As a result of our NFIP participation, low-cost flood insurance is available to all City residents and businesses. Since **typical homeowner policies DO NOT cover losses due to flooding**, the City strongly recommends that everyone purchase a flood insurance policy. As a result of our CRS rating, certain policies purchased through the NFIP receive additional discounts of up to 20% for properties designated to be in Special Flood Hazard Areas (SFHA) and up to 10% for policies for properties designated to be in non-SFHA's.

**Flood Hazard:** Every property is at risk of flooding. In fact, there is a 26% chance of experiencing a flood during the life of a 30-year mortgage. Many factors contribute to flooding in areas not designated as SFHA's. The greatest flood threats come from excessive rainfall that accompanies coastal storms, tropical storms, and hurricanes. The City has areas that are considered SFHA's along the west shoreline of the Intracoastal Waterway and extend westerly approximately one block.

Just in the past decade, damaging floods have hit the West Palm Beach area on these dates:

- Oct. 15, 1999 – Hurricane Irene
- Sept. 5, 2004 - Hurricane Frances
- Sept. 25, 2004 – Hurricane Jeanne
- Oct. 24, 2005 – Hurricane Wilma

**Flood Insurance.** Damage caused by flooding is not covered by most homeowner's insurance. However, a separate NFIP flood insurance policy is available from your insurance agent. **There is a 30-day waiting period.** Please note that new flood insurance policies will **not** be written once a storm is approaching.

The following chart lists the amounts of maximum coverage available within the City:

<u>Building Coverage:</u>	
Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-residential	\$500,000
Small Business	\$500,000
<u>Contents Coverage:</u>	
Residential	\$100,000
Non-residential	\$500,000
Small Business	\$500,000

To purchase a flood insurance policy, contact your insurance agent or visit FEMA's website at: [www.fema.gov/business/nfip/](http://www.fema.gov/business/nfip/).

**FEMA Flood Elevation Certificates and Maps.** The Construction Services Department (CSD) has on file, and available for public inspection at City Hall, Flood Elevation Certificates and FEMA flood maps. The CSD also provides flood map determinations to let you know the flood zone designation for properties located within the City limits. Please contact the Flood Zone Info. Hotline at 561.805.6705.

**Flood Safety.** There is no substitute for advance planning and preparation. Prepare and annually update an inventory of all personal property with descriptions and photos, store drinking water in clean containers, keep a portable radio and flashlights on hand with fresh batteries, and have adequate first-aid supplies on hand. If you are advised to evacuate, make sure you turn off electric and gas utilities at the main switches and valves, and leave quickly.

Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive. As little as six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to test the water depth before each step.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers; the roads or bridges further down the road may be washed out.

Stay away from power lines and electrical wires. The number two killer after drowning is electrocution. Water is a good conductor of electricity. Electricity from downed power lines will travel through the water to you.

To create a personalized disaster preparedness plan for your family and/or business, please visit the State of Florida Disaster Preparedness website at: [www.floridadisaster.org/](http://www.floridadisaster.org/).



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**Substantial Improvement Requirements:** The NFIP requires that, if the cost of the reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the entire building must meet the same construction requirements as a new building.

**Floodplain Development Permit Requirements:** Any development in the floodplain requires a building permit, according to Section 94-542 of the Code of Ordinances of the City of West Palm Beach. If you suspect that illegal floodplain development is occurring, please call the Construction Services Department at 561.805.6700.

**Flood Warning System:** The City has an automated telephone dialing system, called Code Red, which will play a recorded message. Additionally, Palm Beach County has a flood warning system with warnings broadcast on TV Channels 5, 12, 25, 29, and all local radio stations. If you have a weather band radio, tune it to NOAA weather radio frequency 162.475 MHz to receive local weather updates. Stay tuned during storm events.

**Natural and Beneficial Functions.** Certain areas of the City provide a natural and beneficial function to the floodplain. These areas include Grassy Waters Preserve and the water catchment areas. Protecting these areas provides many benefits, including:

- Provides natural flood and erosion control by flood storage and conveyance, and reducing flood velocity.
- Improves water quality by filtering nutrients and impurities from runoff.
- Recharges the ground water while simultaneously reducing the frequency and duration of surface flow.
- Environmental benefits include providing additional open space, aesthetic pleasures for the community, and opportunities for scientific studies. Floodplains increase biological resources by providing habitats for plant and wildlife growth and breeding.

**Property Protection.** Here are some simple steps to protecting property.

- ✓ Relocate vehicles to higher ground, raise furniture off the floor or move it to upper floors.
- ✓ Store materials like tarps, sandbags, plastic sheeting, plywood, and lumber to protect structures, and to make quick repairs after a severe storm.
- ✓ Board up or shutter windows and doors.
- ✓ Retrofitting is a way to reduce losses before floods occur. Retrofitting techniques include flood panels, berms, flood walls, and elevated structures. For information on retrofitting, call the Flood Zone Info. Hotline at 561.805.6705 or go to FEMA's website: [www.fema.gov/news/newsrelease.fema?id=3894](http://www.fema.gov/news/newsrelease.fema?id=3894)

**Stormwater Drainage Management System:** The City's Public Utilities Department maintains the stormwater drainage system. To reduce the risk, severity, or duration of flooding, it is vital to maintain the water-carrying capacity of the drainage system.

Here is how you can help:

1. Please keep the storm drain grates and openings clear of all debris. Anytime you see debris partially or completely blocking a storm drain opening, please remove and dispose of the debris or call the City's Public Utilities Department at 561.822.2210 and place a work order for the necessary maintenance.
2. It is illegal to dump or throw anything into the ditches and canals. If you see anyone disposing of anything, including liquids, trash, vegetation, or any other debris into any component of the drainage system, please report it immediately to 561.822.2210.

Always check with the Construction Services Department before you alter, re-grade, or bring fill onto your property. A permit may be needed to ensure that projects do not cause drainage problems. For permit information, or to report building or filling work without a permit posted, please contact the Construction Services Department at 561.805.6700.