

Please Save!

Town of Lauderdale-By-The-Sea
4501 N. Ocean Drive
Lauderdale-By-The-Sea, FL 33308
National Flood Insurance Program
The Town is a 'Class 7 CRS' Rated Community



KEY FLOOD HAZARD INFORMATION!

IF YOU RECEIVED THIS SPECIAL NEWSLETTER, YOUR PROPERTY IS LOCATED IN A SPECIAL FLOOD HAZARD AREA!

“Flooding is the most common natural disaster”

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

The NFIP makes federally-backed flood insurance available in towns and cities that agree to adopt and enforce floodplain management ordinances to reduce flood damage. This is important since property owners who hold a federally-backed mortgage must purchase flood insurance if the property is located in a **Special Flood Hazard Area**.



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

The **Town of Lauderdale-By-The-Sea** in 2010 received a **Class 7** CRS rating. This upgraded classification equates to a 15 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 1,500 flood insurance policies in effect. The Town's Class 7 rating annually generates

about **\$45,000** in savings on flood premiums. Since flooding is the **most common** natural disaster, it is important that you obtain the maximum protection. **The entire Town is on a barrier island and subject to severe coastal flooding and orders from the National Hurricane Center for all residents to evacuate! For information on the new FEMA flood maps for Broward County, turn to Page 9!**

FLOODING CAN IMPACT ANYONE

All properties located east of the **Coastal Construction Line** (generally the east side of El Mar Drive) and on or near the **Intracoastal Waterway**, or on or near connecting canals, are in Special Flood Hazard areas. Your property may be elevated high enough that you have not experienced flooding. However, this may change. **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.

BUYING FLOOD INSURANCE

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). If your property lies within a flood hazard area, the information in this newsletter will be of key interest to you.

FLOOD FACTS

Floods can happen anywhere. Different parts of the same neighborhood can be prone to flooding for different reasons. In fact, floods are often caused by storms, hurricanes, and water backup due to inadequate or overloaded drainage systems.

Since Lauderdale-By-The-Sea participates in the **National Flood Insurance Program**, you can purchase flood insurance at affordable rates from a licensed private insurance company or independent property and casualty insurance agent. Talk to your insurance agent if you have questions, would like additional information, and/or are ready to purchase a flood insurance policy. For free flood assistance and inspections call Municipal Services at **954-640-4232**.

DID YOU KNOW?

- Floods are the most common and widespread of all natural disasters outside of fire.
- Communities particularly at risk are those in low-lying areas, **coastal areas such as the Town of Lauderdale-By-The-Sea**, or cities and towns downstream from large bodies of water.
- Ninety percent of all presidential-declared U.S. natural disasters involve flooding.
- Floods occur in all 50 states and they can occur anytime, anywhere.
- Twenty-five percent of flooding occurs outside areas formally designated as being flood prone.
- Nationwide, flooding caused more than \$4 billion a year in losses and 2,200 deaths in the 1990's alone.
- There is a 26 percent chance of experiencing a flood during the life of a 30-year mortgage (more than 6 times the likelihood of a fire).



- Even minor flooding can cost homeowners thousands of dollars in losses and repairs.
- **Flood damage is almost never covered by standard homeowners insurance!**
- Flood insurance purchased through the National Flood Insurance Program is relatively inexpensive. The average premium for \$100,000 coverage is a little over \$550 per year at this writing.
- Today NFIP insures more than 4 million policyholders in more than 19,000 communities in the U.S.
- Florida residents and businesses hold more than 40 percent of all flood insurance policies in the nation.
- Limits to coverage are \$250,000 for residences, and \$500,000 for businesses.
- Contents coverage can be purchased under the same policy, but with a separate premium. Contents coverage limitations are \$100,000 for residential, and \$500,000 for commercial properties.

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 non-residential 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.

DISASTER RECOVERY

Did you know that standard hazard insurance on properties does not cover flood damage? Unlike a standard homeowner's policy, flood insurance covers losses to your property caused by flooding. Some of the things a standard flood policy will cover include: water heater, air conditioner, flood debris, and clean-up of floor surfaces such as carpeting and tile.



Did you know that flood insurance is required for all federally-regulated mortgages? Because the Town participates in the National Flood Insurance Program and the Community Rating System, flood insurance for high risk and low risk areas is available for all residents at reasonable rates.

Current estimates are that, during the life of a 30-year mortgage, residents have a 26 percent chance of experiencing a serious flood event. Flood insurance is an important coverage to have!

You can also buy a flood insurance policy to cover the contents of your home, such as furniture, collectibles, clothing, jewelry and artwork. Policies are available in three forms: Dwelling (most homes), General Property (apartments and businesses), and Residential Condominium Building Association (condominiums). It's important to know that if you have a federally backed mortgage on a home located in a high-risk area, federal law requires you to purchase flood insurance. Also, if you've received a federal grant for previous flood losses, you must have a flood insurance policy to qualify for future aid.

FLOOD INSURANCE BENEFITS

Buying flood insurance is the best thing you can do to protect your home, business, family and financial security. As a flood insurance policyholder:

- Flood insurance compensates you for all covered losses.
- You can depend on being reimbursed for flood damages, even if the President does not declare a Federal disaster.

You do not have to repay a loan, as you might have to with many Federal disaster relief packages. Your covered losses are paid in full.

- You can count on your claim being paid in the event of a flood loss because NFIP flood insurance is backed by the Federal government.

Your agent can help you handle your claim quickly, so that you will not have to put your life on hold if a flood damages your property. You can even request a partial payment immediately after the flood, which can help you recover even faster.

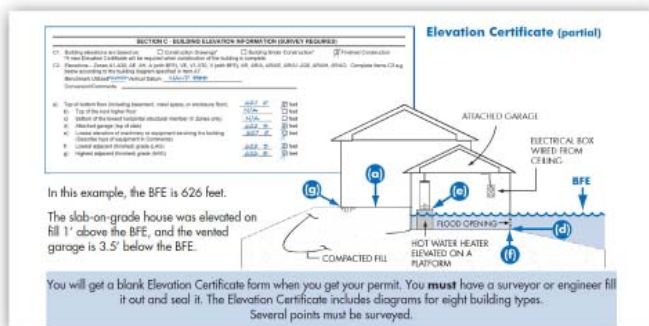
ELEVATION CERTIFICATES

The Town of Lauderdale by the Sea has a free service for its residents and business owners. To obtain an Elevation Certificate, please call the **Municipal Services Department** at **954-640-4232**.

An Elevation Certificate lists the floor elevations and flood zones for new buildings in the Town. This Certificate can assist citizens in getting an accurate quote for flood insurance in the Town. It also lets the owner or operator of the structure know the level of risk from flooding that exists for that structure. Finally, the Elevation certificate shows whether a structure is lower than the current required elevation, where the so-called 50 percent rule applies. This rule states that if a structure is in a flood zone and is damaged or improved to more than 50 percent of its market value, it must be elevated to the current required height.

- The Town has only been keeping Elevation Certificates for new construction on file since February 2008. If your house or business was built before 2008, it is not likely we will have an Elevation Certificate for that structure. You are still invited to call and try if you wish.

- The Town, its employees and elected officials (Mayor and Town Commissioners) are not liable for any of the information found in the Elevation Certificate, or any actions taken based on the information provided. The Town is simply providing a public service by making the certificate available. The Town does not vouch for the authentication of Elevation Certificates; they are only provided for information purposes. Please contact the surveyor who performed the service for any questions on certified property elevations.



- The Town is continually updating its list of Elevation Certificates, and new features for better access will be added in the future.

Simple Steps to Access Elevation Certificates

- It will help if you know the Folio Number of the property you wish to check. If you do not have the Folio Number, this number can be found on the warranty deed or other property records. If you can't find it Town Staff will assist you.

- With your Folio Number in hand, simply call or stop by the Municipal Services Department to view the Elevation Certificates.

If you do obtain an Elevation Certificate on your own, please forward a copy to the Town. We want to have as complete a list of these important documents to better serve our residents and businesses! If you have an Elevation Certificate you would like to submit, or for more information, please call or e-mail the Floodplain Administrator. Here is his contact information:

Town Municipal Services Department
Floodplain Administrator Don Prince
4501 N. Ocean Drive, Lauderdale-By-The-Sea, FL 33308
Tel: 954-640 4232 - Fax: 954-640-4236

FLOOD SAFETY TIPS

Floods are the most common natural disaster. Here are some key flood safety tips:

- Do not walk through flowing water or 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. Electrocution is the No. 2 flood killer. Electrical currents can travel through water. To report downed power lines, call 911. The police will also report downed power lines to **Florida Power & Light**.

- Have your electricity turned off by FPL. Some appliances, such as television sets, hold electrical charges even after being 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 waterproof 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.

WATCH OUT FOR ANIMALS

- Look out for animals, especially snakes. Small animals flooded out of their homes may seek shelter on your property. Use a pole or stick to poke and turn things over and scare away small animals. Use caution when approaching animals after a disaster. Even domesticated animals can react to stress by biting.

- Look before you step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs 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 the gas has been turned off and the area is properly ventilated.



FLOOD WARNING NOTICES

The **National Weather Service** and NOAA continually monitor local weather conditions. If major flooding is anticipated, NOAA will broadcast Flood Warning, Urban Flood Advisory or Flash Flood Warning Notices. These notices will be broadcast through television and radio stations such as TV Channels 4, 6, 7 and 10, and radio stations such as WIOD (610 AM) and Big 105.9 (FM). These notices are intended to help residents prepare for the possibility of severe flooding.

The Town advises residents and business owners to listen to these broadcasts. To ensure that as many residents as possible get early warnings in accordance with the Town's **Comprehensive Emergency Plan**, Town Staff monitors these alerts and will activate the Town's **CodeRed** warning system when necessary. If you would like to ensure that you receive these alerts please go to the Town's Web site online at www.lauderdalebythesea-fl.gov.



Warning times for these events may be as long as five days for hurricanes, or as short as 1 to 2 hours for flash floods and urban advisories. The key is to keep aware of these notices. The Town and **Broward County** depend on the National Weather Service for flood notification. The NWS will issue flood advisories at least six 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.

SECURING YOUR VESSEL

If you own a boat in Town, it's your responsibility to secure it. As a boat owner, you should make a plan to move your boat or arrange for its storage. Check with a local marina for suitable alternatives. If possible, store the vessel inside a garage or warehouse. If you must leave the 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 boat owners should remove self-furling sails and Bimini tops. Boats on davits should be secured with extra tie lines to keep the vessel from swinging during high winds.

EVACUATION ADVISORY

If Lauderdale-By-The-Sea residents are ordered to evacuate by the **National Hurricane Center**, you **must leave! Please note:** All of the Town's police, fire and EMS vehicles and personnel are **relocated** to a secure location east of the **Intracoastal Waterway** (Holy Cross Hospital) in **Fort Lauderdale** before the hurricane hits. As a result, if you have an emergency and call **911**, **NO ONE will respond** until **AFTER** the hurricane has passed and it is safe for emergency personnel to return. When evacuating, try to stay with a friend or family member that will not be impacted by the expected high waters and flooding. Going to a public shelter should be your last resort. Before leaving, turn off utilities at the main switches or valves. Disconnect electrical appliances. Do not touch any electrical equipment if you are wet or standing in water. Avoid fast flowing water or unstable banks.

Rehearse your evacuation plan with all family 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**. Tell neighbors and family members where you will be staying and leave contact telephone numbers and addresses. If necessary, familiarize yourself with the **American Red Cross Regional Hurricane Shelters** listed below.



HURRICANE SHELTERS

These **Broward County** schools are designated hurricane shelters (facilities in red are closest to the Town):

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

Coral Glades High, 2700 Sportsplex Drive, Coral Springs.

Monarch High School, 5050 Wiles Road, Coconut Creek.

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

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

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

Fox Trail Elementary, 1250 Nob Hill Road, Davie.

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

Falcon Cove Middle, 4251 Bonaventure Blvd., Weston.

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

New Renaissance Middle, 10701 Miramar Blvd., Miramar.

Pompano Beach High, 600 NE 13th Ave., Pompano Beach.

Everglades High School, 17100 SW 48th Court, Miramar.

West Broward High, 500 NW 209th Ave., Pembroke Pines.



PETS & SHELTERS

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. Be careful about allowing your pet outdoors after the storm is over. Familiar scents and landmarks will be 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 contaminated food or water.

During a flood or hurricane, most hurricane shelters centers in Broward **will not accept pets**. Make plans to board your pets in a kennel or with friends. Service animals are permitted in **General Population Shelters** so long as they meet the requirements under Federal law. However, a **Pet-Friendly Shelter** is available for residents owning pets, not considered a service animal, and are living in evacuation areas or mobile homes. Pre-registration is required, and owners are expected to shelter with their pets and care for them. To register, call the **Humane Society** at **954-989-3977**. The Pet-Friendly Shelter is **Millennium Middle School, 5803 NW 94th Ave., Tamarac, Fla.**

FLOODPLAINS

NATURAL AND BENEFICIAL FLOODPLAIN FUNCTIONS

Floodplains in our Town serve a beneficial purpose to help improve our quality of life. These low areas are where rainfall drains into the ground, which helps reduce flooding and recharges our drinking water supply. These floodplains also serve as filters of stormwater runoff as it seeps through the ground and into our aquifer. The aquifer is our only source of drinking water, and this filtering helps contain pollution before it reaches this vital source of water. It is important that we appreciate our floodplains, and try to maintain, preserve and restore these areas whenever possible.



A swale (*see photo*) is a long narrow depression that varies in depth and is typically wider than it is deep. It is a strip of land in front of your home adjacent to the street. Swales provide an area for stormwater runoff from roads and other impervious areas to accumulate or pond. Normal time for ponding in swales is typically 24 to 36 hours. Water in swales will eventually evaporate or infiltrate into the soil. Swales filter the stormwater and allow percolation of the water into the soil below.

Swales should have a grass cover. Rock or pebbles are against **Town code**. The Town has started a swale restoration program. If you would like to participate, please call the **Municipal Services Department** at **954-640-4232**. Town staff will restore the swales in the Town Right-of-Way at no cost to the property owner.

BENEFITS OF SWALES

- Reduce flooding, allow water to pond and protect properties.
- Provide filtering of runoff Reduce pollutants entering water bodies (canals, rivers, lakes, etc.)
- Improve the look of the neighborhood.

MAINTENANCE OF SWALES

- Clear the swales of any debris including leaves, branches and other vegetation. Allow water to pond.
- Mow swales, but allow good grass growth. Minimize the use of fertilizers, pesticides and herbicides.
- It is against Town Code to pave over the swale area.
- Do not park in the swale, which will causes compaction of the soil and reduce infiltration.

NEW FLOOD & STORMWATER MAPS

TOWN OF LAUDERDALE BY THE SEA

STORMWATER ATLAS WITH FEMA FLOOD ZONES

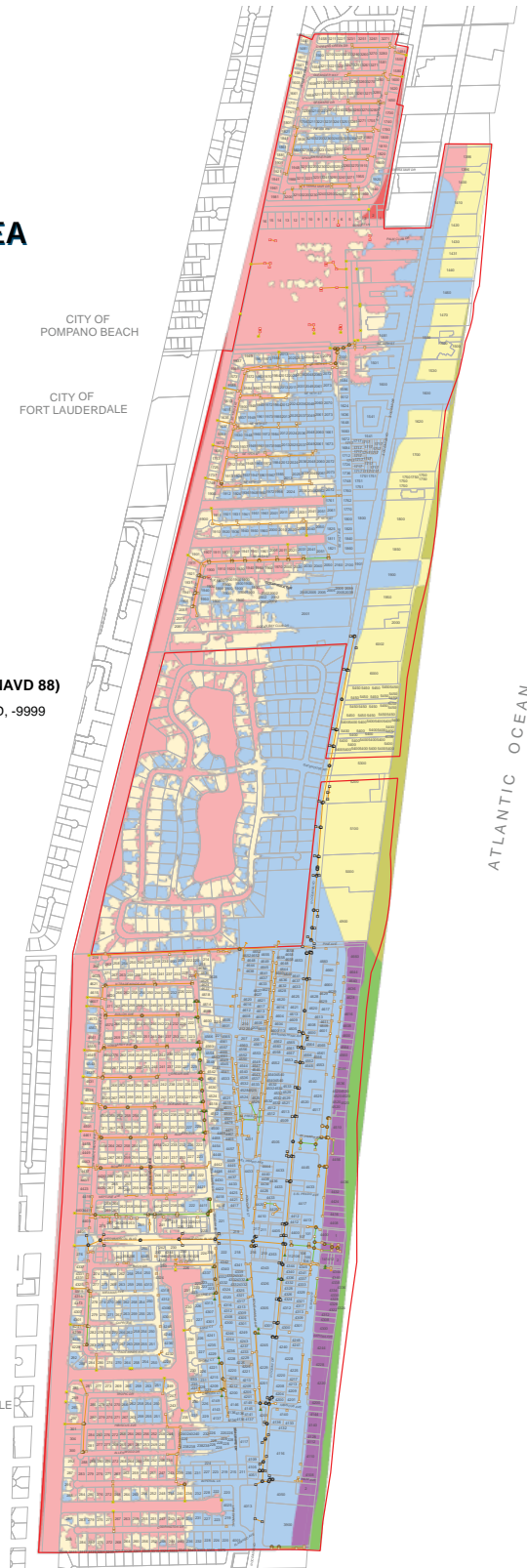
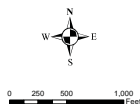
Legend

- FDOT Catch Basin
- LBTS Catch Basin
- Private Catch Basin
- FDOT Manhole
- LBTS Manhole
- Curb Inlet
- Outfall

- Drainage Pipe
- Exfiltration Trench
- Town Boundary
- Parcels

FEMA FLOOD ZONE, BASE FLOOD ELEV. (NAVD 88)

- 0.2 PCT ANNUAL CHANCE FLOOD HAZARD, -9999
- AE, 5
- AE, 6
- AO
- VE, 9
- VE, 12
- VE, 13
- X



The Town provides **Flood Insurance Rate Map (FIRM)** determinations to help you determine if you are in a designated flood hazard area and are required by federal law to carry flood insurance.

To determine if your home or condominium is in the Special Flood Hazard Zone (AE or VE zones), please call **954-640-4232**. Before calling, please go online and check the latest interactive flood map on Broward County's Web site: <http://bcgis.maps.arcgis.com/apps/OnePane/basicviewer/index.html?appid=0b1b5ffc6f8440f9ab23d688bb79f063>.

Because of this new map, which is much more precise, an estimated 300 property owners in the Town of Lauderdale-By-The-Sea were recently required to obtain property flood insurance for the first time. The new flood map for Broward County from the **Federal Emergency Management Agency (FEMA)** went into effect in **August 2014**.

Residents and Town business owners are strongly encouraged to look at the new flood maps to better assess and understand their potential flood risk, and to help identify the steps they may need to take to protect against property damage and loss.

All property owners should strongly consider purchasing a flood insurance policy even if it is not mandated for their area. All properties are susceptible to flooding in one varying degree or another. A link to the new interactive FEMA flood map for Broward can be found on the Town's Web site under **Hurricane and Flood Info** at www.lbts-fl.gov.

PERMIT REQUIREMENTS

All homes and buildings under construction require permits, which must be obtained **prior** to the start of the project. Please contact **Building Services** at **954-640-4215** before you build, alter, regrade or place fill on your property. The office is located at 4501 N. Ocean Drive (adjacent to Town Hall). Building Services can assist you in obtaining information on how to submit the necessary permits. Permit applications are available on line at www.lauderdalebythesea-fl.gov. Building permits are issued after plans are submitted and reviewed. A key part of the review process is the requirement that structures be built high enough and use proper design techniques to protect against flood damage. If you plan to build an addition to your home, a new house, or for any other development, call **954-640-4215** beforehand.

RETROFITTING

Buildings can also be permanently retrofitted for better flood protection! The entire structure can be elevated, flood proofing materials can be permanently affixed to the structure, or you can add a second story to the building, and use the bottom story for parking, access and storage. For info on retrofitting or flood proofing your structure to reduce the impact of flooding, call Municipal Services at **954-640-4232**.

Here are two key steps you can take 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 you 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. In most cases, residential structures are elevated

higher than the anticipated floodwaters.

Additional information on how to perform residential retrofitting or commercial flood proofing is also available at the **Broward County Main Library**, 100 S. Andrews Ave., Fort Lauderdale. You can also visit the library's Web site online at www.broward.org/library/.

CODE ENFORCEMENT

If you see a building under construction without a Town permit posted, please call **Code Compliance** at **954-640-4220**. Buildings constructed improperly can be dangerous to the entire neighborhood!

STORMWATER MASTER PLAN

To reduce street flooding, the Town adopted a **Stormwater Master Plan** in 2010 to identify, prioritize and implement drainage projects throughout the community. Currently all the flood prone areas in the Town have been mitigated. If you are experiencing unusual flooding in your neighborhood, please call the **Municipal Services Department** at **954-640-4232**, or send an email to donp@lbts-fl.gov.

DRAINAGE MAINTENANCE

Proper drainage helps reduce flooding. 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 by keeping the catch basins clear of debris. Please report any violations to **Municipal Services** at **954-640-4232**.

DON'T WAIT UNTIL IT'S TOO LATE

There are things you can do to minimize or eliminate property damage before a flood event occurs. Grading your property, elevating and securing electrical appliances, placing all low-lying electrical fixtures on separate electrical circuits, and using flood-resistant materials on exterior surfaces are some ways you can help yourself. Buildings can also be permanently retrofitted for better flood protection! The entire building can be elevated, flood proofing materials can be permanently affixed to the structure, or you can add a second story to the building, and use the bottom story for parking, access and storage. If you need assistance in flood proofing your home property owners can call the **Municipal Services Department** at **954-640-4232** for additional assistance. 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 see illegal dumping of debris into Town canals or storm drains, please call Municipal Services at **954-640-4232**.

ONLINE HELP

There are many tools available on the Town's website (www.lauderdalebythesea-fl.gov), including Town Flood maps, elevation maps and drainage maps. There are several ways to assess your flood risk. If your lender requires you to have flood insurance, you can be certain you live in a high flood risk area. These areas are known as "Special Flood Hazard Areas." A second way of assessing your risk is to refer to a Flood Insurance Rate Map (FIRM) to determine the flood zone designation for the area in where your property is. FIRM maps are available for public viewing at the Development Services building located at 4501 Ocean Drive and on the Town's website to assist you in determining your flood zone. Zones designated as "A" or "V" are defined as higher risk areas; however, even lower risk may still be subject to flooding. You can also check your elevation certificate for your property. This document will tell you the elevation of the lowest level of your structure relative to the base flood elevation.

LOCAL FLOOD HAZARDS

Lauderdale-By-The-Sea lies in a flat, low-lying area. The flood hazards we face include rainfall from tropical storms, hurricanes and other heavy rain events. We also have many canals, Intracoastal Waterway to the west, and the Atlantic Ocean to the east. Our groundwater is approximately 6 feet below the ground surface. During the rainy season canals are frequently full of water, and the groundwater table is full and closer to the surface. When heavy rainfall occurs during the rainy season, the stormwater runoff has nowhere to drain, leading to occasional localized street flooding. During these events it is possible that canals could overtop their banks or otherwise backed up the drainage. This can cause localized street flooding in those areas next to the canals. Past flood events such as Hurricane Irene in 1999 and the No-Name storm of October 2000 left many areas of the Town with flooded conditions for short periods of time, causing business disruptions, power losses and other negative impacts.

DAMAGE OR IMPROVEMENT REQUIREMENTS

The Town's floodplain management ordinance includes a requirement known as the **50 percent rule**. This rule states that if your home or business is damaged or improved to an amount greater than 50 percent of the structure's market value, it will then have to comply with the current elevation requirements, and other floodplain requirements for that area. This is important for Town residents and business owners to know because many structures built before these rules were created are below the required elevations. If the 50 percent rule were applied to these structures they would have to be elevated to comply with current rules. Therefore it is important that we all know this rule, know the elevation of our structures, and how that elevation compares with the current standard. This is one reason an Elevation Certificate is so important for all property owners to have.



SINKHOLES

Besides flooding and hurricanes, businesses and property owners also face dangers from sinkholes. If you spot a sinkhole, call **Municipal Services** right away at **954-640-4232**. Sinkholes can be a hazard for traffic and residents. If the sinkhole is on private property, it is usually the property owner's responsibility to fix. The Town can, however, offer advice about possible solutions.

NO CANAL DUMPING

It is illegal to dump anything into the ocean, canals or Intracoastal Waterway in the Town. Even grass clippings and branches can accumulate and plug drains. A plugged canal or storm drain cannot carry water when it rains. Clogged storm drains will cause water to back up and cause flooding, and every piece of trash contributes to flooding. Help us keep the waters and streets of the Town clean! 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.



REPORT VIOLATORS

If you witness dumping of any liquid or materials into storm drains or waters in the Town, please call this 24-hour telephone number, at **954-519-1499**. You can also call Town Hall at 954-640-4200 to report this illegal activity.

PROPERTY PROTECTION TIPS

- Store materials like sandbags, 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 higher areas in your home and lock all doors and windows.
 - Board up windows or protect them with storm shutters. Do not use tape.
- Under emergency conditions, sandbags can be used to shore structures, and elevating or covering furniture and valuables can help minimize damage. Stack sandbags away from the house walls, to prevent flood waters from reaching your home.

SAVE THIS NEWSLETTER FOR FUTURE REFERENCE



Please refer to this guide in the event of an impending hurricane, tropical storm, or projected heavy rainfall. During extended periods of heavy rainfall, low-lying areas within the Town are subject to flooding. This information in this newsletter is offered to help you protect your property, possessions and reduce potential losses due to flooding.