



Town of Palm Beach Shores Flood Facts

IMPORTANT INFORMATION FOR RESIDENTS AND PROPERTY OWNERS REGARDING THE RISK OF FLOODS IN PALM BEACH SHORES

The Local Flood Hazard

Flooding in Palm Beach Shores is caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompany coastal storms, tropical storms and hurricanes.

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

- Aug. 3 - Sept. 14, 2004 (Hurricanes Frances and Jeanne)
- Oct. 24, 2005 Hurricane Wilma
- Aug. 30, 2006 Tropical Storm Ernesto

The Flood Warning System

Residents should be aware that Palm Beach Shores is linked to the Palm Beach County Emergency Operations Center. Palm Beach County has an Emergency Management Plan (EMP) that includes a number of warning systems, outlined below, which provide citizens with up to the minute information on impending storms or flood threats.

Palm Beach County Emergency Operations Center (EOC)

The Palm Beach County EOC works with Palm Beach Shores, the National Weather Service, and the National Hurricane Center to monitor flood and storm threats and advise the community accordingly. The EOC contact information for Palm Beach County is (561) 712-6400, or <http://www.pbcgov.com/publicsafety/emergencymanagement/>. The Town of Palm Beach Shores emergency number is:
(561) 844-3456.

The following stations service the Palm Beach Shores area:

- NOAA Weather Radio Frequency 162.425 MHz out of Ft. Pierce
- Weather Radio, Police Scanner, Tunable VHF Radio
- WJNO-AM 1290 WBZT-AM 1230
- WRMF-FM 97.9 WKGR-FM 98.7
- WOLL-FM 105.5 WIRK-FM 107.9
- WZZR-FM 92.7 WFTL-AM 850
- Any AM/FM band radio receiver
- TV Channels 5, 12, 25 and 29 West Palm Beach
- Any black and white or color television set

Palm Beach Shores Emergency Management Plan

When a storm or flood threatens to impact the Town, the EMP is activated.

The county has its own weather consultant who provides Emergency Management staff with detailed and site specific information regarding storm conditions and flood threats. EMP workers issue updates, warnings and evacuation notices door-to-door as needed.

Flood Safety Measures

You can protect yourself from flood hazards by taking measures to ensure the safety of life and property before, during, and after a flood occurs. If evacuation becomes necessary be sure that you turn off all utility services at the main connection.

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. 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 see how deep the water is.

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

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electric current can travel through water. Report downed power lines to the Power Company or County emergency management office.

Flood Insurance

For many people, their home and its contents represent their greatest investment. Property losses due to flooding are not covered under most standard homeowners insurance policies. You can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP).

The NFIP is a federal program established by Congress in 1968 which enables property owners to buy flood insurance at reasonable rates in participating communities. In return, participating communities carry out flood management measures designed to protect life and property from future flooding.

The NFIP is administered by the Federal Emergency Management Agency through its Federal Insurance Administration. Palm Beach Shores has participated in the NFIP since 1971.

To find out more about flood insurance for your property and its contents, contact your insurance agent. There is usually a 30 day waiting period before a flood insurance policy takes effect, so don't wait until a storm threatens before you secure the flood insurance you need.

The following chart lists the amounts of maximum coverage available to property owners within Palm Beach Shores.

BUILDING COVERAGE

Single Family Dwelling	\$250,000
Other Residential	\$250,000
Non-residential	\$500,000
Small Business	\$500,000

CONTENTS COVERAGE

Residential	\$100,000
Non-residential	\$500,000
Small Business	\$500,000

Property Protection Measures

Every year, flooding causes more property damage in the United States than any other type of natural disaster. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Throughout the country there is a growing interest from property owners to develop practical and cost effective methods for reducing or eliminating exposures to flooding. Several effective ways include acquisition and relocation of a building to a site not subject to flooding, construction of floodwalls or berms to keep water away from the property, or retrofitting structures to make them floodproof. Retrofitting is a different approach from the other ways because the property itself remains subject to flooding while the building is modified to prevent or minimize flooding of habitable space.

There are several recognizable approaches to retrofitting:

- Elevation of the structure above flood protection levels.
- Construction of barriers. (floodwalls, berms)
- Dry floodproofing. (water tight floor and wall systems)
- Wet floodproofing. (permits entry and passage of flood waters)

In the event of pending flood threats it is always advisable to take the following emergency actions:

- Sand bagging to reduce erosion and scouring.
- Elevate furniture above flood protection levels.
- Create floodway openings in non-habitable areas such as garage doors.
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters.

Floodplain Development Permit Requirements

Any development in the floodplain requires a building permit according to Section 34.8 of the Town Code. If you suspect that illegal floodplain development is occurring call the Town Clerk at (561) 844-3457.

Also, in accordance with NFIP standards, Section 34.5 of the Town of Palm Beach Shores Code requires that if the cost of any reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, such work is considered a substantial improvement.

The existing building is then required to meet the same standards as a new building. For residential structures, these requirements typically mean raising the living area of the building to the base flood elevation.

Substantial Improvement Requirements

Substantial improvement shall mean any repair from damage or destruction, reconstruction, improvement, or additions of a structure, the cost of which equals or exceeds 50% of the assessed tax value of the structure as is listed by the Palm Beach County Tax Assessors Office or by a certified appraisal. The assessed value of the structure shall be determined before the improvement is started, or if the structure has been damaged and is being restored, before the damage or destruction occurred.

Drainage System Maintenance

A community can lose a portion of its drainage system carrying or storage capacity due to dumping, debris, soil erosion and sedimentation, and overgrowth of vegetation. When this happens, flooding occurs more frequently and reaches higher elevations, subjecting properties otherwise protected to unnecessary risk of damage. Keep grass clippings and other debris out of stormwater drainage systems to prevent clogging and loss of stormwater storage and treatment capacity.

If you experience any localized drainage problems, please notify the Town at (561) 844-3457 so that the problem can be corrected.

Natural and Beneficial Functions of the Floodplain

These benefits take many forms:

Natural flood and erosion control: Providing flood storage and conveyance, reduce flood velocity, controls erosion of beachfront structures.

Water quality: Filters nutrients and impurities from runoff.

Ground water recharge: Reduces frequency and duration of surface flow.

Biological resources: Supports high rate of plant growth, provides breeding and feeding grounds and enhances water fowl habitat.

Societal resources: Provides open space and aesthetic pleasures, and in areas of scientific study, provides opportunities for environmental research.

The Town maintains a flood information library that is available during business hours at the Town Hall.

Relevant Palm Beach Shores Ordinances include:

- Chapters 34, 14, and 26



Know the Flood Hazard

Flooding in Palm Beach Shores is caused by heavy rainfall that occurs in short period of time, as is common during summer thunderstorms. However, the greatest flood threats come from the excessive amounts of rainfall that accompanies coastal storms, tropical storms, and hurricanes. Hurricane season runs from June 1st through November 30th.

Call the Town at (561) 844-3457 to find out if your property is located in a FEMA Special Flood Hazard Area (SFHA) designated by FEMA and to view the Flood Insurance Rate Map (FIRM) for our Town. You can also find out if the property is susceptible to coastal erosion, if it is in an area that has flooded previously, or if your property is near an area that should be protected due to its natural floodplain functions.

Why You Need Flood Insurance For Your Home and Business

Floods can happen anywhere it rains. Everyone lives in a flood zone. In high-risk areas, you have a 1 in 4 chance of experiencing a flood over the life of a 30-year mortgage. However, nearly 25 percent of flood insurance claims come from moderate-to-low-risk areas. Floods are the most common natural disaster in the United States, yet most homeowners' insurance does not cover flood damage. For many people, their homes and its contents represent their greatest investment. Protect your building and/or contents (RENTERS take note!) by purchasing a flood insurance policy today. **Don't wait until a flood is imminent.** It takes 30 days after purchase for a policy to take effect. For more information and to find an agent call (800) 427-2419 or go to the www.FloodSmart.gov website.

Protect Your Property

There are some simple things you can do to protect your property:

- Raise furniture off the floor or move it to upper floors
- Board up or shutter windows and doors
- Raise your electrical components (switches, sockets, circuit breakers, and wiring), water heater, air conditioner, washer and dryer at least 12 inches above your home's projected flood elevation.

Retrofitting helps protect your home from flooding. Techniques include flood panels, berms, flood walls (constructed barriers of compacted soil or manmade materials like concrete or masonry to block floodwaters), and elevating a structure above flood levels. For more information floodproofing your structure, order the Homeowner's Guide to Retrofitting, Publication 312 by calling FEMA at (800) 480-2520 or visit FEMA's website at www.fema.gov/homeowners-guide-retrofitting .

Town staff members are available to provide flood-related property protection consultations, including site visits and drainage evaluations. Call (561) 844-3457 for more information about these services.

Build Responsibly

Remember, ANY development in the floodplain requires a building permit. Always check with the Town Building Department before you alter, re-grade, or bring fill onto your property to ensure that projects do not cause drainage problems for you or your neighbors. If you suspect that illegal development is occurring, call the Town Clerk at (561) 844-3457.

Flood and Hurricane Warning System

Residents should be aware that Palm Beach Shores is linked to Palm Beach County Department of Emergency Management, which will advise our community of impending storms and flood threats. Stay tuned to local television and radio stations and the Weather Channel for up-to-the-minute information:

- NOAA Weather Radio Frequency 162.425 MHz
- AM Radio Channels 850 - 1230 - 1290
- FM Radio Channels 92.7 - 97.9 - 98.7 - 105.5 - 107.9
- TV Channels 5, 12, 20, 25, 29

The Palm Beach Shores Emergency Management Department has an emergency and mass notification system that will allow the town to send urgent messages to those who sign-up for the service. CodeRED will be used to alert subscribers of natural disasters and alerts. You can choose your notification preferences and the method of delivery (voice mail, email, text, TDD/TTY defined) and there is a mobile App for smartphones. Go to the Town's website at www.palmbeachshoresfl.us/CodeRed to subscribe to CodeRed, or call Town Hall at (561) 844-3457.

The Town of Palm Beach Shores emergency number is (561) 844-3456. Town Emergency Management staff will provide detailed and site specific information regarding storm conditions and flood threats and will issue updates, warnings, and evacuation notices door-to-door as needed.

The Town of Palm Beach Shores falls within the **Category 2 Hurricane Evacuation Zone**. This means that residents should evacuate when a category 2 hurricane or greater is expected. Palm Beach County evacuates for storm surge, not for wind. Our evacuation zone is based on this principle. The Palm Beach County Department of Emergency Management (DEM) website has evacuation maps and routes, and a list of all of the shelters in the County. Visit the Palm Beach County website at www.pbcgov.com/dem and pbcbgov.com/dem/knowurzone/. The website has information about an established Special Needs Program to provide for citizens with certain medical conditions during a major emergency, including special transportation assistance. Pre-register now. Go to the County website for details. You can also call (561) 712-6400.

Flood Safety Measures

Advance planning and preparation is important to help ensure your safety during flooding and hurricane season. After a major disaster, it is unlikely that emergency response services will be able to immediately respond to everyone's needs, so it is important to be prepared to take care of yourself and your family. Knowing what to do is your best protection AND your responsibility.

- You should be prepared to be self-sufficient for at least three days. Visit the County's website for important information about being prepared for flooding at <http://www.pbcgov.com/dem/floodawareness>
- Keep flashlights and a radio that has weather radio capability on hand with fresh batteries.
- Do not walk through flowing water. Currents can be deceptive; six inches of moving water can knock you off your feet. If you must walk in standing water, use a pole or stick to see how deep the water is.
- Do not drive through a flooded area. Do not drive around road barriers. Roadways may be indistinguishable from canals or other water bodies.
- Stay away from power lines and electrical wires. Electrical currents will travel through water.

Natural Functions of Floodplains

Florida's beaches are important to many user groups, from commercial fishers to wildlife watchers to the millions of vacationers that visit the state each year. In the Town of Palm Beach Shores the beach and dune system is our first line of defense against storms because it acts as a buffer between the storm waves and coastal development. During hurricanes, storm waves

encounter the beach and dunes before crashing into upland structures. You can help to keep our beautiful beach in its natural condition by observing the following rules:

- Sea oats and other beach plants help stabilize our sand dunes. Enjoy them, but don't pick them.
- Observe our waterfront wildlife from a distance.
- It is unlawful to throw or deposit litter on any public or private premises, beach, pavement or street, parkways or walkways, except in public or private receptacles for collection
- Pets are not permitted on the public beach

Areas in our Town that are kept in a natural state provide many benefits, including flood protection. These natural areas:

- Provide storage for floodwaters
- Reduce flood water velocity
- Filter impurities from storm water runoff to help maintain good water quality
- Maintain integrity of ecosystems