

**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



## **FLOOD HAZARD INFORMATION!**

### **KEY FACTS ABOUT FLOOD PROTECTION IF A HURRICANE THREATENS SOUTH FLORIDA!**

**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 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 within a **Special Flood Hazard Area**.

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** 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 CRS 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, please turn to Page 2!**



#### **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 it is determined that your property lies within a flood hazard area, the following information in this pamphlet may be of interest to you.

#### **Save for Reference**

Please refer to this hurricane and flood guide 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 in this pamphlet is offered to help you protect your property, possessions and reduce potential losses due to flooding.

## NEW FLOOD ZONE MAPS

The Town provides **Flood Insurance Rate Map (FIRM)** determinations to help you determine if you are in a flood hazard area and are required by federal law to carry flood insurance. To determine if your home or condo 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 the new maps, which are more precise, an estimated 300 property owners in Lauderdale-By-The-Sea were recently required to obtain property flood insurance for the first time. The new flood maps for Broward County from the **Federal Emergency Management Agency (FEMA)** went into effect in **August 2014**.

Residents and business owners in Town are encouraged to

look at the new flood maps to better understand their potential flood risk and to help identify steps they may need to take to protect against property damage and loss. All property owners should consider purchasing a flood insurance policy even if it is not mandated for their location. All properties are susceptible to flooding in one varying degree or another. A link to the new FEMA flood map for Broward County can also be found on the Town's Web site under **Hurricane and Flood Info** at [www.lbts-fl.gov](http://www.lbts-fl.gov).

## EVACUATION INFO

If Lauderdale-By-The-Sea residents are ordered to evacuate by the **National Hurricane Center**, you must leave Town!

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 responders to return.

When evacuating try to stay with a friend or family member that will not be impacted by the expected high waters and subsequent flooding. Going to a shelter should be your last resort.

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. Inform each other of the places where you will be staying and leave contact telephone numbers and addresses. If necessary, familiarize yourself with the locations of the **American Red Cross Regional Hurricane Shelters** on **Page 3**.



These schools are designated hurricane shelters (schools outlined in blue are closest to LBTS):

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 NW 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 High School, 600 NE 13th Ave., Pompano Beach.**

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

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

### PROPERTY PROTECTION TIPS

- 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 **954-640-4232**.

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 **954-640-4232**.

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 at **[www.broward.org/library/](http://www.broward.org/library/)**.

## 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 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.



## PERMIT REQUIREMENTS

All buildings under construction require permits, which should be obtained prior to commencement of construction activities. Please contact **Development Services** before you build, alter, regrade or place fill on your property. The office is located at 4501 N. Ocean Drive (adjacent to Town Hall). If you see building or filling without a Town permit posted, call Planning at **954-640-4210**.

## 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 **954-640-4232**.

## 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.

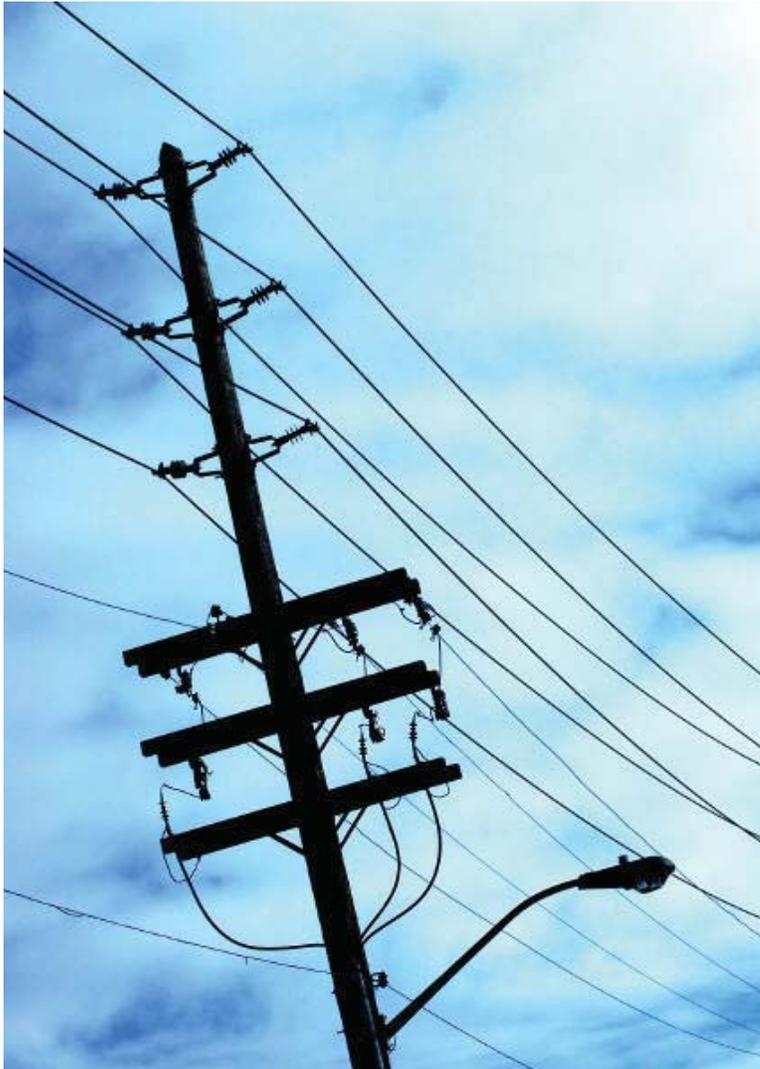
### ADDITIONAL HURRICANE TIPS

- Don't throw anything into the Town's storm sewers or canals. 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 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.

Floods are the most common natural disaster. Here are a few safety tips to consider:

- 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. Electrocutation is the number two 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 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 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.

- 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.

- 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.

## ELEVATION CERTIFICATES

Elevation Certificates for new construction and substantially improved properties are kept on file in the Town's Planning Department and are available upon request by calling **954-640-4210**.

## 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 see illegal dumping of debris into Town canals or storm drains, please call Municipal Services at **954-640-4232**.

## PETS/SHELTERS

During a flood or hurricane, the majority of evacuation centers in Broward County will not accept pets. Make plans in advance to board your pets in a kennel or with friends. Service animals are permitted in **General Population Shelters** (see Page 4) so long as the pet meets 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.**

### Plan ahead

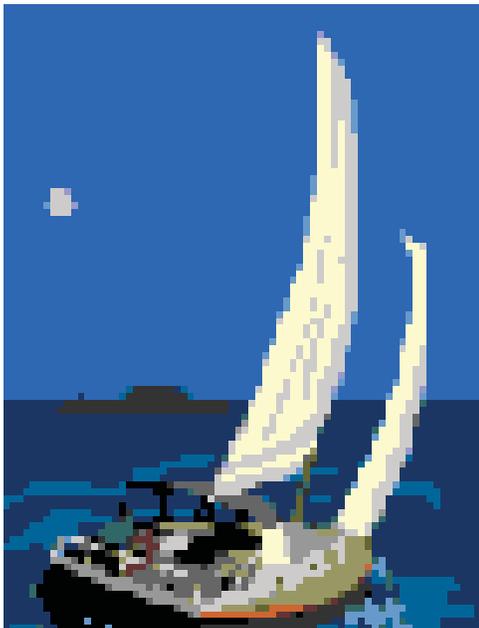
Talk to a friend or family member who lives in an area not expected to be affected by the hurricane. Ask if their home would be open to you and your pet should a storm threaten.

### 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

Be careful about allowing your pet outdoors after the storm has passed. 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 food or water that has become contaminated.



## BOATS

If you own a boat, it's 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 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 boaters 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.