



Flood Disasters

Everyone is at risk of flooding. By choosing to purchase flood insurance, you can't lose. Flooding is the most common natural disaster in the country. 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 the Town of Lauderdale by the Sea participates in the NFIP, 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. Your policy will take effect 30 days after your purchase.

For free flood assistance and inspections call:

Municipal Services

954 640 4232

Flood Facts

- Floods are the most common and widespread of all natural disasters outside of fire
- 90% of all presidential-declared U.S. natural disasters involve flooding
- Floods occur in all 50 states (they can occur anytime, anywhere)
- Communities particularly at risk are those in low lying areas, coastal areas, or downstream from large bodies of water
- 25% of flooding occurs outside areas formally designated as being flood prone (i.e. Special Flood Hazard Areas)
- Nation-wide, flooding caused more than \$4 billion a year in losses and 2,200 deaths in the 1990's
- There is a 26% 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 virtually never covered by standard homeowners insurance
- Flood insurance purchased through the National Flood Insurance Program (NFIP) 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% 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.
- Please note there is a 30-day waiting period when purchasing flood insurance, so plan ahead!

Local Flood Hazard

The Town of Lauderdale by the Sea lies in a flat, low-lying area of Broward County. The flood hazards we face include rainfall from tropical storms and other weather systems, 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 ([click here for Real Time Canal Water Data](#)). This can cause localized street flooding in those areas next to the canals. Past flood events such as Hurricane Irene (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 to the community.

Damage to Your Home or Business

The Town of Lauderdale by the Sea floodplain management ordinance includes a rule that is known as the 50% rule. This rule states that if your structure is damaged or improved to an amount greater than 50% 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% 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, there are other hazards businesses and property owners need to be aware of. One of these is sinkholes, also known as subsidence. If you witness sinkholes that occur in Town streets or rights-of-way, please contact the Municipal Services Department, at 954 640 4323. Sinkholes can be a hazard for traffic and residents. If you witness sinkholes on private property, please note it is usually the property owner's responsibility to fix. The Town can, however, try to advise residents or business owners with options they can use to resolve the issue. Please call the above number to get help with available options.