

# Do You Have Flood Insurance?

**Your property is in or near the flood hazard area as mapped by the Federal Emergency Management Agency. The purpose of this newsletter is to inform residents and property owners of the presence of flood hazards and suggest possible actions which may be taken to protect persons and property.**

## Natural and Beneficial Functions

Floodplains should be seen in their natural context. They are more than just hazardous locations for human development. Open and natural areas, such as the Wetland areas, absorb much more rain and floodwater than urbanized areas, reducing flood flows on downstream properties. Wetland plants filter stormwater runoff, making it cleaner for those downstream. These flood-prone areas are used by a variety of wildlife and provide habitat for species that cannot live or breed anywhere else. It is important that we preserve such natural areas and wetlands. While some develop-

ment is allowed, the Town, State and Federal agencies make sure that the natural benefits of any filled wetlands are compensated by creation of additional or improved wetland habitats nearby.

Another concern is water quality. The storm drain system carries untreated stormwater runoff directly to our canals/river. Pouring wastes into storm drains directly impacts our environment. Oil, anti-freeze, paint, fertilizer and pesticides pollute the water, destroy plants and endanger wildlife. For example, one quart of oil can contaminate



250,000 gallons of water. The oil from one motor oil change can create an eight acre oil slick. Therefore, you should do your part to help keep our canals/river and storm drains free of pollutants.

Native prairie and wetland plants have deep root systems that absorb and hold stormwater better than typical lawns. Preserving these plants reduces flooding and drainage problems.

## Flood Warning System and Floodproofing Your Property

Flood warnings are forecasts of impending storms and broadcast to the public by the NOAA Weather Radio, commercial radio and TV stations and through local emergency agencies. These warnings are intended to provide individuals with property in threatened areas with the opportunities to prepare, protect and lessen their exposures to damage from flooding by establishing time frames and levels of flooding expected. The most serious threat of general flooding is during the hurricane

season (June through November). Flood watches (when conditions are right for flooding) and flood warnings (flooding is imminent) will be issued by TV and radio stations.

**RESIDENTS SHOULD TUNE TO COMCAST CHANNEL 27 AND WSCF 91.9 FM RADIO WEATHER BROADCASTS AND BE ALERT TO SPECIAL ADVISORIES.**

Although all homes built after 1991 are required to be built above flood level, there is still a chance of flooding. Here are

several ways to help protect your property from flooding:

- The elevation or grade can be changed
- The walls may be waterproofed
- Watertight closures for doors and windows can be installed
- Sump pumps may be installed for lower levels
- All openings should have hurricane protection (shutters)
- Roofs installed after 2001 meet today's hurricane and water intrusion standards. You can check with the Building Department to find out if your roof meets today's codes.

## Property Protection Measures

There are various actions which can be taken to floodproof structures. Electric panel boxes, furnaces, water heaters and washer/dryers should be elevated or relocated to a location less likely to be flooded. Basement floor drains and interior and exterior backwater valves can be installed and interior floodwalls can be placed around utilities.

If flooding is likely, and time permits, move essential items and furniture to the upper floors of your home. Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing. This action will help minimize the amount of damage caused by floodwaters.

Floodproofing a house means altering it so floodwaters will not cause damage. Different floodproofing techniques are appropriate for different types of buildings.

Use the following as a guideline:

- If you have a basement, split level or other floor below ground level, there are lots of ways to protect your basement or lower floor from seepage and sewer backup.
- If your house is on a slab foundation, investigate a low floodwall, berm or “dry floodproofing” (i.e., making the walls watertight mid closing all the openings when a flood comes).
- If your house is on a crawlspace, a low floodwall, berm or “wet floodproofing” will work. “Wet floodproofing” means moving all items subject to damage out of harms way so water can flow into the crawlspace and not cause any problems. If floodwaters go over the first floor, it is relatively easy to elevate the building to get the first floor above the flood level.

No matter what kind of building you have, some last minute emergency measures can always help. For example, you could move valuable items (photos, antiques and other “irreplaceable” etc.) or items that are most damaged by floodwaters (upholstered furniture, stuffed toys, mattresses, foam rubber, etc.) up to a higher level. You can place sandbags or plastic sheeting in front of doorways and other low entry points. Whatever emergency protection measures you use, it is always best to have a plan written in advanced to make sure you don’t forget anything after you hear the flood warning.

## Flood Safety

**Follow evacuation orders:** If you are given orders to evacuate, follow those orders. They are orders for a reason and are meant to keep you and your family SAFE.

**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 ensure that the ground is still there.

**Do not drive through a flooded area:** More people drown in their cars than anywhere else. Don’t drive around road barriers; the road or bridge may be washed out.

**Stay away from power lines & electrical wires:** The number two flood killer after drowning is electrocution. Electrical

current can travel through water. Report downed power lines to the power company or city emergency management office.

**Have your electricity turned off by the power company:** Some appliances, such as TV’s, keep electrical charges even after they have been unplugged. Don’t use appliance or motors that have gotten wet unless they have been taken apart, cleaned and dried.

**Look out for animals, especially snakes:** Small animals that have been flooded out of their homes may seek shelter in yours. 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.

## Substantial Improvement Requirements

The Town Ordinance also requires that all substantial improvements to a building be treated as a new building. A substantial improvement is when the value of an addition, alteration repair or reconstruction project it is equal to or exceeds 50% of the value of the existing building. In the case of an addition, only the addition must be protected. In the case of an improvement to the original building, the entire building must be protected.

These regulations are designed to protect you and your neighbors. By keeping the drainage system clear and getting the proper permits before you build, we can prevent flooding and other drainage problems.

## Floodplain Development Permit Requirements and Drainage System Maintenance

Every lot was originally designed so water would flow away from the building and along property lines to the street, storm sewer or ditch. Fences, railroad ties, landscaping and re-grading block this flow. So do construction projects in the ditches or the floodplain.

Always check with the Building Department before you build on, fill, alter or re-grade your property. A permit is needed to insure that such projects do not cause problems on other properties.

Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and plug canals. If your property is next to a ditch

or storage basin, please do your part and keep the bank clear of brush and debris.

Do not dump or throw anything into the ditches or basins. Dumping in our ditches and storage basins is a violation of Town Code.

You can do your part in helping the drainage system work. Sweep or pick up debris from your gutters to prevent blockages in the storm sewers. Pick up trash and fallen branches in the ditches.

If you see dumping or debris in the ditches or basins, filling or construction near property lot lines, or filling or construction in the floodplain without a



permit sign posted, contact the Building Department at 772-231-4453. The debris or project may cause flooding on your property.

New buildings in the floodplain must be protected from flood damage. The Town Ordinance requires that new residential buildings must be elevated one foot above the base flood level.

## Flood Insurance

Your homeowner's insurance policy does not cover damage from flooding. Because the Town participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy at a discounted rate. This type of insurance is backed by the Federal government and is available to everyone, even if properties that have previously experienced flooding. If you don't have flood insurance talk to you insurance

agent today. If you have a mortgage or a home improvement loan you may have purchased flood insurance already as a requirement from the lending institutions. Usually these policies cover only the structure and not its contents. Most of the time there is more damage to the furniture and contents than to the structure itself.

If you are covered by a flood policy double check with your insurance agent to

be sure the coverage is adequate, and make sure your contents are covered. Remember, even if you have never been affected by flooding, it still could occur. Flood insurance covers ALL surface floods.

***Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.***

## Funding Available to Repetitive Loss Areas

Three types of FMA grants are available to States and communities:

- **Planning Grants** to prepare Flood Mitigation Plans. Only NFIP-participating communities with approved Flood Mitigation Plans can apply for FMA Project grants.
- **Project Grants** to implement measures to reduce flood losses, such as elevation, acquisition, or relocation of NFIP-insured structures. States are encouraged to prioritize FMA funds for applications that include repetitive loss properties; these include structures with 2 or more losses each with a claim of at least \$1,000 within any ten-year period since 1978.
- **Technical Assistance Grants** for the State to help administer the FMA program and activities. Up to ten percent (10%) of Project grants may be awarded to States for Technical Assistance Grants.

The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act.



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## Your property is in or near the flood hazard

6001 North A1A

Indian River Shores, FL 32963

Building Dept: 772-231-4453

Main: 772-231-1771

Town Manager/Clerk (Ext 1)

Postal Center (Ext 4)

Treasurer (Ext 3)

Public Safety: 772-231-2451

Public Works (Ext 235)

[WWW.IRSHORES.COM](http://WWW.IRSHORES.COM)

## What affects the cost of my flood insurance?

### *Understanding the Community Rating System (CRS)*

The National Flood Insurance Program provides federally backed flood insurance that encourages communities to enact and enforce floodplain regulations. Since its inception in 1968, the program has been very successful in helping flood victims get back on their feet. The Town of Indian River Shores has a 1,116 people/867 structures in the SFHA area. We now have 2,952 flood insurance policies in affect or almost 90% of our residents are insured. The rate charged to each customer is based on the FEMA flood zone assigned to your neighborhood. This Special Flood Hazard (SFHA) classification is determined by our flood performance for the past 100 years.

Most of the town is in an AE flood zone while along the beach is in an X zone. Homes in the SFHA or A zone pay an average cost of \$673.00 while homes in the X zone pay \$406.00. You can lower these rates by participating in the Community Rating System (CRS). The town's current CRS rating is now at #7. The object is to lower that rating thereby lowering the cost of each policy. The Town Building Department has lowered the rating from a #8 that we have carried for many years, saving the Town residents about \$162,687.00 on the total amount of policies. For more information please call 772-231-4453.

## Town Flood Services

The Town's Building Department, the Town's web-site ([www.irshores.com](http://www.irshores.com)) or the public library are all great sources to find information on floodplains. You may visit the Building Department to determine if your property is located in a mapped floodplain. We also have flood maps and flood protection literature available to help you understand flooding risk and to ensure you are prepared for such an event. We also keep all elevation certificates on file of buildings built in floodplain areas since 1989. Information on registered/licensed contractors, engineers and architects is also available at your request. The Town's Public Works' Department will come out to your property and do a review if you have or think you may have a potential flood problem and explain ways to prevent and/or stop flooding. Please call (772) 231-2451, extension 235 to schedule an appointment. This is a free service the Town provides to its residents.