



# National Flood Insurance Program Community Rating System

## Flood Protection Information

As most residents know our Town's greatest threats of flooding come from the storm surge of the Atlantic Ocean and elevated levels of water in the Indian River Lagoon. The potential risk of flooding normally comes with a Tropical Storm or Hurricane. On occasion, with heavy rainfall we see streets, yards and parking areas flooded.

Although we usually have some warning that flooding may occur, it can also happen quickly as a storm passes through. Our Town had losses during

the 2004 hurricane season due to flooding and storm surge. Homes located on ocean front property had minor to major damage due to storm surge. Also homes located on the Indian River had minor flood damage.

The Town's Building Department provides Flood Insurance Rate Maps (FIRM) to residents and also keeps old FIRM's on hand. All interested buyers/sellers may contact the Building Department to help them determine exactly where the property in question falls on the flood map and what

special flood related hazards (if any) they may face.

Even if your property has not flooded recently, it still could in the future. If your property lies in the floodplain, it holds the odds of one day flooding and causing damage. This newsletter is intended to give you some ideas of what you, as a home owner, can do to protect yourself.



### A Note From the Building Official

Flood protection can be rewarded in the form of insurance premium reductions. If you have replaced your roof or added shutters or impact glass since the year 2002 and the work

was permitted and completed by a licensed contractor, contact your insurance company to request a Uniform Mitigation Verification Inspection form. This form can

possibly save you up to 47% off your home insurance policy. Bring the form to the Building Department for verification and we will certify the installation to your insurance company.

#### Inside this issue:

Town Flood Services	2
What You Can Do	2
Floodproofing Your Property	2
Flood Insurance	3
Flood Safety	3
Postal Center	4



## Town Flood Services

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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 cer-

tificates 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.

## How You Can Help to Protect Your Property

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- If your property is next to a ditch or canal, please do not throw or dump anything into it.
- Yard debris (i.e. grass clipping and tree trimmings) can clog the canal. A clogged canal cannot carry water and therefore can cause flooding.
- The Town has a drainage maintenance program and should you find a clogged canal or if you should see someone dumping into our canals we ask that you call Public Works (772)234-2451, extension 235 to report it.
- You must always check with the Building Department before beginning work. A permit may be necessary before adding fill or altering your property. If you should notice someone doing so without a permit please contact the Building Department at (772) 231-4453. We require permits to ensure you do not create flood hazards for yourself or your neighbors.

## Floodproofing Your Property

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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.

# Flood Insurance

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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

*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.*

available to everyone, even if prop-

erties that have previously experienced flooding. If you don't have flood insurance talk to your 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.

# Flood Safety

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**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. Floors and stairs that have been covered with mud can be very slippery.

**Be alert for gas leaks:** Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.



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**TOWN OF INDIAN  
RIVER SHORES**

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)

**FOR MORE INFORMATION**  
**[www.irshores.com](http://www.irshores.com)**

# Do You Have Flood Insurance?

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**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.**