

TOWN OF GULF STREAM

PALM BEACH COUNTY, FLORIDA

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FLOOD INSURANCE

NFIP: This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct loss caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

Mandatory Purchase Requirement: The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures, and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and Federal Emergency Management Agency. The requirement also applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by federal agencies such as the Federal Deposit Insurance Corporation and loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

How It works: Before a person can receive a loan or other financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in a SFHA. The SFHA is the base (!)-year floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

Copies of the FIRM are available for review in most local government building or planning departments. Many lenders and insurance agents have copies, also. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in a SFHA, although many communities provide assistance. FIRM information and many Elevation Certificates are available at the Town of Gulf Stream Town Hall at the address below or you may contact us at 561-276-5116.

If the building is in a SFHA, the agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance) or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy for a property in any zone on a Flood Insurance Rate Map.

Town of Gulf Stream Flood Hazard Preparation Information

The Town of Gulf Stream has been verified as a Class 8 community in the National Flood Insurance Program (NFIP) Community Rating System (CAS) under the direction of the Federal Emergency Management Agency (FEMA). As a result of our NFIP participation, certain policies purchased through NFIP may receive discounts of up to 15%. Since typical homeowners policies DO NOT cover losses due to flooding, the Town suggests that residents may wish to purchase a flood insurance policy.

Flood Hazard: Every property is at risk of flooding. In fact, there is a 26% chance of experiencing a flood during the life of a 30-year mortgage. Many factors contribute to flooding in areas not designated as SFHA's. The greatest flood threats come from excessive rainfall that accompanies coastal storms, tropical storms and hurricanes.

Just in the past several decades, damaging floods have hit Palm Beach County on these dates:

- October 15, 1999- Hurricane Irene
- September 5, 2004 - Hurricane Frances
- September 25, 2004 - Hurricane Jeanne
- October 24, 2005 - Hurricane Wilma

Flood Insurance: Damage caused by flooding is not covered by most homeowner's insurance. However, a separate NFIP flood insurance policy is available from your insurance agent. *There is a 30-day waiting period.* Please note that new flood insurance policies will *not* be written once a storm is approaching. To purchase a flood insurance policy, contact your insurance agent or visit FEMA's website at www.fema.gov/business/nfip.

Substantial Improvement Requirements: The NFIP requires that, if the cost of the reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, then the entire building must meet the same construction requirements as a new building.

Development Permit Requirements: The entire Town of Gulf Stream is in a floodplain and any development requires a building permit according to Section 48-38 of the Code of Ordinances of the Town of Gulf Stream. If you suspect that illegal building or development is occurring, please call the Town Hall at 561-276-5116.

Flood Warning System: The Town has an automated telephone system which will play a recorded message. Additionally, Palm Beach County has a flood warning system with warnings broadcasted on TV channels 5, 12, 25, 29 and all local radio stations. If you have a weather band radio, tune to NOAA weather radio frequency 162.475 MHz to receive local weather updates. Stay tuned during storm events.

Natural and Beneficial Functions: Certain areas of the Town provide a natural and beneficial function to the floodplain. Protecting these areas provides many benefits, including:

- * Provides natural flood and erosion control by flood storage and conveyance, and reducing flood velocity.
- * Improves water quality by filtering nutrients and impurities from runoff.
- Recharges the ground water while simultaneously reducing the frequency and duration of surface flow.
- * Environmental benefits include providing additional open space, aesthetic pleasures for the community, and opportunities for scientific studies. Floodplains increase biological resources by providing habitats for plant and wildlife growth and breeding.

FEMA Flood Elevation Certificates and Maps: The Town Hall has on file, and available for public inspection, many Flood Elevation Certificates and FEMA flood maps. The Town Hall also provides flood map determinations to let you know the flood zone designation for properties located within the Town limits. Please contact the Town Hall at 561-276-5116.

Flood Safety: There is no substitute for advance planning and preparation. Prepare and annually update an inventory of all personal property with descriptions and photos, store drinking water in clean containers, keep a portable radio and flashlights on hand with fresh batteries, and have adequate first-aid supplies on hand. If you are advised to evacuate, make sure you turn off electric and gas utilities at the main switches and valves, and leave quickly.

Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive. As little as six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to test the water depth before each step.

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

Stay away from power lines and electrical wires. The number two killer after drowning is electrocution. Water is a good conductor of electricity. Electricity from downed power lines will travel through the water to you.

To create a personalized disaster preparedness plan for your family and/or business, please visit the State of Florida Disaster Preparedness website at www.floridadisaster.org/.

Property Protection: Here are some simple steps to protecting property. Relocate vehicles to higher ground, raise furniture off the floor or move it to upper floors.

Store materials like tarps, sandbags, plastic sheeting, plywood, and lumber to protect structures, and to make quick repairs after a severe storm.

Board up or shutter windows and doors.

Retrofitting is a way to reduce losses before floods occur.

Retrofitting techniques include flood panels, berms, flood walls, and elevated structures. For information on retrofitting, call the Town Hall at 561-276-5116 or go to FEMA's website at www.fema.gov/news/newsrelease.fema?id=3894.

Stormwater Drainage Management System: The Town maintains the storm water drainage system. To reduce the risk, severity or duration of flooding, it is vital to maintain the water-carrying capacity of the drainage system.

Here is how you can help:

1. Please keep storm drain grates and openings clear of all debris. Anytime you see debris partially or completely blocking a storm drain opening, please remove and dispose of the debris or call the Town Hall at 561-276-5116.
2. It is illegal to alter, dump or throw anything into swales, ditches and canals. If you see anyone disposing of anything including liquids, trash, vegetation or any other debris into any component of the drainage system, please report it immediately to 561-276-5116.

Always check with the Town Hall before you alter, re-grade or bring fill to your property. A permit may be needed to ensure that projects do not cause drainage problems. For permit information, or to report building or filling work without a permit posted, please contact the Town Hall at 561-276-5116.