



FLOOD INSURANCE AND COMMUNITY RATING SYSTEM

2018-2019 Brochure



Established 1939

MAYOR

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VICE MAYOR

Honorable Irene Kirdahy

COMMISSIONERS

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Honorable Andrew R. Brown

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HILLSBORO BEACH TOWN HALL

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TOWN OF HILLSBORO BEACH, FLORIDA
2018-2019 FLOOD INSURANCE AND COMMUNITY RATING SYSTEM

This brochure is a publication of the Town of Hillsboro Beach, Florida to provide flood information required by the Federal Emergency Management Agency (FEMA) as part of the Community Rating System (CRS) in order to qualify for reduced costs for flood insurance. The following information is offered to help minimize adverse impacts on lives and property caused by floodwaters.

FLOOD RISK

The Town of Hillsboro Beach is located on a barrier island and, as such, is susceptible to flooding due to storm events and abnormal tidal conditions. The Town has been mapped by FEMA and many properties are located in flood prone areas. Generally, the portion of the Town located east of SRA1A is susceptible to storm surges associated with tropical storms and hurricanes producing waves and velocities. Portions of the Town west of SRA1A may also be prone to flooding due to tidal conditions associated with the Intracoastal Waterway. Hurricanes Frances, Jeanne and Wilma provide reminders of recent potential flood threats. Category 1 and 2 hurricanes can produce storm surges of 4 to 7 feet. Town residents and businesses can obtain information on Flood Zones and on minimizing flood impacts under the Flooding and Evacuation heading on the Town's website (<http://www.townofhillsborobeach.com/flooding-and-evacuation>) and at Town Hall.

FLOOD WARNING SYSTEM

The Town of Hillsboro Beach, in coordination with Broward County, Deerfield Beach and the National Hurricane Center, has a warning system in place to notify local residents of impending storms and flood danger. The National Hurricane Center will issue a Hurricane Watch when a hurricane landfall is expected within 48 hours. A Hurricane Warning will be issued when a hurricane strike is expected within 36 hours.

Warnings will be transmitted on television, radio, and if necessary, on a door-to-door basis. Many of the local TV and Radio Stations provide simulcast broadcasting during storm events and there are several City Operated Radio Stations in the Broward Area. A link to station listings can be found on the Town's webpage. Anyone requiring special assistance should notify the Town's Police Department at 954-427-6600, NOW! The public should listen for instructions during times of flood risk. Town residents can pick up a copy of the Town's disaster plans, instructions, and evacuation routes in the Town Hall lobby.

FLOOD SAFETY

Follow these precautionary steps before possible flooding:

- Do not drive or wade in a flooded area
- Stay clear of unstable banks
- Know your evacuation zone and route to the shelter

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- Obey warning and evacuation instructions from disaster officials
- Take your own essentials (food, toiletries, clothes, etc.) to the shelter
- Turn off the electricity and gas before leaving your home
- Have a portable radio, battery-operated flashlight and emergency supplies
- Keep important papers and insurance documents in a safety deposit box
- Be careful at all times and try to remain calm

FLOOD INSURANCE

FEMA reports there is a 26% chance of experiencing a flood situation during the life of a 30-year mortgage. Most homeowner's insurance policies do not cover losses due to floodwaters. To insure your property for flood damage, you need a flood insurance policy. If you do not have valid flood insurance, contact an insurance agent immediately to arrange for coverage. **DO NOT WAIT! THERE IS A (THIRTY) 30-DAY WAITING PERIOD FOR NEW INSURANCE TO BECOME EFFECTIVE!** There are two types of Flood Insurance coverage: building property (up to \$250,000); and, personal property (contents up to \$100,000). It is suggested both policies be purchased. Policies are also available for condominiums and for renters who can insure possessions. The Town of Hillsboro Beach participates in the National Flood Insurance Program (NFIP) to provide Town residents with the initial qualification to purchase flood insurance.

New flood insurance policies and renewals will receive discounts after October 1, 2018. The discounts vary from five to ten percent depending on the property location relative to the flood zone. Properties located within the Special Flood Hazard Zone will receive a ten percent discount. Properties located outside of the Special Flood Hazard Zone will receive a five percent discount.

FLOOD MAP

FEMA and Broward County adopted revised flood hazard areas on August 18, 2014. Broward County has an interactive Flood Zone Map that depicts the Special Flood Hazard Areas within Broward County and the Town. The Map can be accessed via the internet and individual property addresses can be used to identify if a property is located within a Flood Zone. The website location for the Interactive Map is:

<http://bcgis.maps.arcgis.com/apps/OnePane/basicviewer/index.html?appid=0b1b5ffc6f8440f9ab23d688bb79f063> .

Use the search box in the upper right portion of the page to input a Town address. Once the address is shown on the page, clicking on the lot will provide information on the Flood Zone.

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The Town adopted an updated Floodplain Management Ordinance in Ordinance 266 on June 3, 2014. The Ordinance incorporates the new Flood Zone Hazard Maps, regulations for properties in the flood zone and provides consistency with the Florida Building Code.

PROPERTY PROTECTION

Be aware and know the flood risk and the flood elevation for your location. This information is available from Town Hall. There are various ways to minimize property losses from flood damage including:

- Be advised homeowner's and windstorm insurance do not cover flooding. The National Flood Insurance Program is administered by the Federal government and policies are sold through insurance agents. Consider flood insurance even if you live in an area not susceptible to flooding
- Protect against high winds by installing storm shutters
- Move household items to higher locations, sandbagging, or upgrading your property
- Move furniture and other household valuables to rooms or spaces in the upper story in a two-story dwelling or a location higher than the regular floor elevation in a single-story home
- Place sandbags in strategic places around your property prior to flood status. When sandbags are placed correctly at proper locations they can slow up and divert floodwaters
- Upgrading your property can include building floodwalls, elevating a structure, etc.

DEVELOPMENT PERMITS

All development (new construction, additions, renovations, alterations to properties, etc.) in the Town of Hillsboro Beach requires a construction permit. Dependent on the development approval requested, a Site Plan approval may also be required. All permit and Site Plan approvals will need to comply with the minimum Flood Zone finish floor elevation. Contact the Town's Building Department at Town Hall (954-427-4011 press 1) for information on the type of permit required. Please notify the Building Department of any property development without a permit or if illegal dumping of material or debris into the Intracoastal Waterway is observed.

SUBSTANTIAL IMPROVEMENT/DAMAGE REQUIREMENTS

The Town's Land Development Regulations (Ordinance No. 266) requires reconstruction of damaged buildings, when the repair cost exceeds 50% of the

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market value, to comply with all flood plain requirements and current zoning and building standards. If the finished floor elevation of the building is below flood plain requirements, the building will need to be elevated above the base flood elevation.

NATURAL AND BENEFICIAL FUNCTIONS

The majority of the Town's storm surge areas are located, east of SRA1A and east of the dune area. The Town restricts building east of the Easterly Building Line and has zoned this area Recreation – Conservation. In many locations, native vegetation and the natural dune protects properties from storm surges. This area and the shoreline of the Intracoastal Waterway provide important benefits to water quality and marine resources.

DRAINAGE SYSTEM MAINTENANCE

The Intracoastal Waterway is a major part of the County's drainage system and it is important to maintain the system. The Town's regulations prohibit the dumping of any material and debris into the Waterway. Please notify Town Hall at 954-427-4011 if dumping or discharges into the Waterway are observed.

FLOOD AND STORM WEBLINKS

FEMA Flood Smart:

<https://www.floodsmart.gov/floodsmart/>

How to Buy Flood Insurance at FEMA Flood Smart:

<https://www.floodsmart.gov/how/how-do-i-buy-flood-insurance>

National Hurricane Center – NHC Active Tropical Cyclones:

<https://www.nhc.noaa.gov/cyclones/?atlc>

Broward County Hurricane Website:

<https://www.broward.org/Hurricane/Pages/Default.aspx>

City Operated Radio Stations:

<https://www.broward.org/Hurricane/Pages/CityRadioStations.aspx>

BC TV Simulcasting Radios:

<http://www.broward.org/Hurricane/Pages/TV-Simulcasting-Radios.aspx>

ADDITIONAL INFORMATION

Town residents should contact or visit Town Hall to obtain the flood zone information for their property and to obtain historical data regarding flooding in your area and other flood-related threats to your property. Town Hall also maintains copies of Federal Elevation Certificates issued on new structures after 2008. The Elevation Certificates are required to obtain flood insurance and are available for public review. Town Hall is located at 1210 Hillsboro Mile, Hillsboro Beach, Florida 33062. The phone number for Town Hall is 954-427-4011.