

# **Flood Information/Stream Dumping Information**

## **Seven things you should know about protecting your family and property from floods:**

This newsletter is provided as a public service to promote awareness of flood hazards in our Town. The County Library System provides flood protection information and maintains copies on the flood insurance rate maps for the entire county along with explanations on their use to determine flood zones and elevations.

### **The Local Flood Hazard**

Properties within the Town of Manalapan are located in several different flood zones. You may contact Town Hall to find out what flood zone your property is located in.

### **The Flood Warning System**

Copies of Palm Beach County's Flood Warning Program are available at your nearest County Library. When the National Weather Service can forecast intense rainfall in a timely manner, our drainage system can be lowered in an attempt to receive the extraordinary volume of water expected. During periods of prolonged rainfall, areas of the county are kept under surveillance and report to the Emergency Operating Center. When advised of problem areas, response actions will be taken. When you detect street flooding in your own area, tune to a television or radio station known by you to have an active news bureau. You will be advised of measures you should take to protect your property and yourself.

### **Flood Safety**

Be aware of what steps to take to minimize your losses due to flooding. The local television and radio stations will warn you when it is necessary to secure your property and evacuate. Live electrical lines cause most hazards. If it appears that floodwaters will enter your home, turn off all electric and gas service. If you find that water has entered your home, do not touch electrical switches or appliances to either turn them on or off. Outside, avoid any pools of water in which a downed power line is laying. You must assume that all downed power lines are energized.

### **Flood Insurance**

Homeowner's insurance policies do not cover losses due to flooding. The Town of Manalapan participates in the National Flood Insurance Program (NFIP), which makes flood insurance available to everyone in the Town. For most, a home and its contents are their greatest investment. If your property is even suspect to the possibility of flood damage, from hurricanes or otherwise, you should be protected with an NFIP Flood Policy. Contact your insurance agent and have him or her discuss the types of coverage available to you.

Copies of FEMA Elevation Certificates on all buildings constructed in the flood plain since 2001 are available at the Building Department, Town Hall 600 South Ocean Blvd., Manalapan, FL. 33462.

## **Property Protection Measures**

When it appears that your neighborhood is becoming seriously inundated, there are simple things you can do to protect your property, things such as sandbagging building entrances and moving your motor vehicles to higher ground. Many of the things you own are not only valuable but are considered by you to be irreplaceable. These items should be elevated above the floor level to protect them from flood damage.

## **Permits**

The Town of Manalapan Building Department requires permits for all construction. This includes new construction, repair/replacement work, additions, signs, fences, fill, tree removal, etc. The Town of Manalapan has adopted the Florida Building Code. Parts of this code regulate the amounts and types of construction in the floodplain. You must always consult with the building official when planning any kind of construction. When others violate our floodplain laws, it could affect your property. The building official should be made aware of such activities.

## **Drainage System Maintenance**

A community can lose a portion of its drainage system carrying or storage capacity due to dumping debris, soil erosion and sedimentation and overgrowth of vegetation. When this happens flooding can occur, subjecting properties otherwise protected to unnecessary risk or damage. Keep grass clippings and other debris out of storm water drainage to prevent clogging and loss of storm water storage. If you experience any localized drainage problems, illegal floodplain development, or illegal dumping violations, please call the Building Department at 561-585-9477.

## **Flood Hazard**

The Flood Insurance Rate Map (FIRM) for the Town of Manalapan is available at the Library or Town Hall and includes an explanation of the Flood Zone Designations. The Town provides map

determinations to let you know if you are in a flood hazard area.

## **Substantial Improvement Requirements**

The National Flood Insurance Program requires an existing building to meet the same construction standards as a new building if the cost of reconstruction, rehabilitation, addition, or other improvements equals or exceeds 50% of the building's market value. Substantially damaged buildings must also be brought up to the same standards.

## **Floodplain Development Permit Requirements**

All development in the floodplain (not just construction of buildings) require local permits. Contact the Building Department at 585-9477 before you build, fill, or otherwise develop. PLEASE REPORT any illegal floodplain development immediately at 561-585-4030 24/7.

## **Insurance**

Flood insurance is an important and practical part of everyone's disaster planning. Most homeowners' insurance policies do not offer protection against flood damage. Flood Insurance is available through the National Flood Insurance Program (NFIP). Coverage is available for existing structures, buildings under construction, businesses, and contents of insurable, fully enclosed buildings located in Special Flood Hazard Areas (SFHA). For further information call NFIP at 1-800-638-6620, your local insurance agent, or contact the website <http://www.fema.gov/nfip>. The Building Dept. will provide FEMA elevation certification information for any property within the Town limits. The certificates are kept at Town Hall, 600 S. Ocean Blvd. Manalapan, Fl. 33462. The Town's participation in the Community Rating System (CRS) provides each flood insurance policy holder within the Town a ten percent (10%) discount. The discount should immediately be applied to your premium notice. For more information, call 585-9477.