



# Important Notice for Palm Beach Gardens Residents

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**Hurricane Season started June 1st** and the City has some information to help you prepare. After the past hurricane events, preparing for the upcoming hurricane season has become routine. While residents are out buying generators, water, tarps, and filling up their gas tanks in preparation, many do not consider updating or reviewing their insurance policies. Homeowner's insurance has become a concern with increasing losses as a result of hurricane wind damage, yet many people do not realize that their homeowner's insurance policy does not cover losses due to flooding, which can become a major issue during hurricane events. Homeowner's insurance typically covers damages from wind, hail and lightning, but not from flooding. Please contact your insurance provider to request information on flooding insurance to prepare yourself for the hurricane season and be aware that city residents are currently eligible for a 15% discount on flood insurance if the property is located in the Special Flood Hazard Area (SFHA). Information regarding the City's participation in the National Flood Insurance Program is available at [www.pbgfl.com](http://www.pbgfl.com).



Education and awareness are the most important tools for flood protection. The following information will address areas to help protect you and reduce loss of value to your property as a result of flood.

**FLOOD HAZARD:** A flood hazard can occur when tropical storms, hurricanes or other heavy rainstorms are apparent. Many still remember the flooding caused over ten years ago by Hurricane Opal in 1995. If you live in these special flood hazard area zones, you are required to have flood insurance; but if you do not live in those zones that require flood insurance, there is no guarantee that flooding will not occur. Contact the Growth Management Department for a flood zone determination at 10500 N. Military Trail or call (561) 799-4243.

**FLOOD WARNING SYSTEM:** Palm Beach County depends on the National Weather Service (NWS) for flood recognition. The NWS will issue a flood advisory for Palm Beach County at least six (6) hours before expected rainfall would overflow drainage systems and cause the isolation of structures by the inland ponding of floodwaters. Hurricane watches and warnings are issued for this area by the National Hurricane Center in Coral Gables, Florida. For emergency preparedness before a storm or hurricane, tune into local television station [Channel 25, WPBF-ABC](#), [Channel 5, WPTV-NBC](#), and [Channel 12, WPEC-CBS](#), or local radio stations [WJNO, AM-1230](#), and [WRMF, FM-97.9](#). Evacuation routes will be announced at the time of the evacuation order is given. Main routes will include US Hwy 1, I-95, the Turnpike, as well as all east/west arterials. The City of Palm Beach Gardens has a Comprehensive Emergency Management Plan (CEMP) available from the City Fire-Rescue Department.

**FLOOD SAFETY:** If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water.





**FLOOD INSURANCE:** Flooding is not covered by normal homeowner's insurance, but flood insurance is available in the community through the National Flood Insurance Program (NFIP). The Federal Government backs this insurance. Information about types of coverage available, amount of coverage, delay periods and free public awareness materials is available at [www.floodsmart.gov](http://www.floodsmart.gov), make sure to check it out!

**PROPERTY PROTECTION MEASURES:** The following outlines emergency measures to minimize damage to a structure.

\*Store materials like sandbags, plywood, plastic sheeting and lumber to protect your house from floodwaters and make quick repairs after a severe storm.

\*Secure your home before leaving. Bring outdoor belongings – such as garbage cans, garden equipment and furniture inside the house or tie them down securely. Move essential items and furniture to the upper floors: lock doors and windows.

\*Board up windows or protect them with storm shutters.

\*For information of retrofitting or flood-proofing your structure to reduce the impact of flooding, call the City of Palm Beach Gardens Building Department at (561) 799-4201.

**FLOODPLAIN DEVELOPMENT PERMIT REGULATIONS:** All development under construction needs permits. Contact the City of Palm Beach Gardens Building Department at 10500 N. Military Trail or call (561) 799-4201, prior to any construction activity. Please also report any illegal floodplain development to the same address and number.

**SUBSTANTIAL IMPROVEMENT REQUIREMENT:** The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds **50% of the building's market value**, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. All new construction must comply with the 2004 Florida Building Codes. Please note that federal grants and assistance programs are offered to businesses and individuals, for more information please visit FEMA's website at [www.fema.gov](http://www.fema.gov).

**DRAINAGE SYSTEM MAINTENANCE:** It is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system. Proper drainage will help reduce the risk of flooding. We inspect the drainage system and remove blockages that are found or reported. If you live near areas where waters flow, you can help in this process by keeping the banks clear of brush and debris. Reports of excessive debris or blockage should be made to the Public Works Department at (561) 804-7000 during regular business hours of Monday through Friday from 8:00 a.m. to 5:00 p.m. or the City Police non-emergency line at (561) 799-4555.

**NATURAL AND BENEFICIAL FUNCTIONS:** The Hungryland Slough and Sandhill Crane Area are partially undisturbed natural areas of the City of Palm Beach Gardens. These areas and other undisturbed areas within the City act as natural storage area for floodwaters, reducing the possibility of flooding nearby residences while helping to recharge our groundwater aquifer. Please keep these areas natural and beautiful by reporting any illegal dumping and littering violations to the City of Palm Beach Gardens Neighborhood Services Division at (561) 799-4245 during regular business hours of Monday through Friday from 8:00 a.m. to 5:00 p.m. or the City Police non-emergency line at (561) 799-4555 during non-business hours.

**MAP OF THE LOCAL FLOOD HAZARD AREA:** The City provides map determination to let you know if you are in a flood hazard area and if you are required by Federal Law to carry flood insurance. Elevation Certificates and information are also available at the Growth Management Department 10500 N. Military Trail or call (561) 799-4243.

**PUBLIC INFORMATION:** For more information on floodplain management, flood insurance, protecting a building, or other pertinent information on flooding, please visit your local library or access the County's Flood Awareness website. (<http://www.pbcgov.com/pubsafety/eoc/floodawareness/main/index.htm>).