



## A message from the Mayor and City Council and your City Staff

Why do we need flood insurance? Flooding can happen anywhere, at any time. In fact, more than 20% of the National Flood Insurance Program's claims come from outside high-risk flood areas. That's why it's important to protect what may be your biggest investment with flood insurance.

Flood insurance is not limited to properties in a high-risk flood area, so even if you live in an area with low-to-moderate flooding risk, you should consider having flood insurance. Everywhere it can rain, it can flood.

Significant factors contributing to inland flooding include torrential rains, rainfall frequency, rainfall duration, low and flat terrain, and a large number of inland water bodies that conspire to create a significant probability for inland flooding. Storm surge flooding on the coast driven by storm-force winds causes flooding the coastal areas. Rapid water runoff associated with the vast areas of impervious surfaces has created flood prone areas. Grates and drains can become overtaxed or blocked with debris, leaving no space for excess water to enter drainage and sewer systems. These facts should make flood insurance an important consideration for everyone.

Only a few inches of water can cause thousands of dollars in damage to walls, floors, furniture, carpets, and appliances. This damage resulting from rising waters typically is not covered by homeowner's or renter's insurance policies. Fortunately, flood insurance for both buildings and contents is available to both property owners and renters.

The cost of a policy depends on your flood risk. The City of Boca Raton works diligently to maintain a 10% reduction in flood insurance premiums for residents in all flood zones. The City is in the process of working to increase the reduction. Look for the discount on your flood insurance policy invoice.

To find out more about flood insurance for your property and its contents, contact your insurance agent. Additional information is available at the FloodSmart.gov website. You can also call the City at 393-7845 for flood insurance advice.

Learn more about your risk, and what you can do to help reduce your risk, visit [www.myboca.us/Flood](http://www.myboca.us/Flood)

OR contact

Floodplain Management (561) 393-7845

Floodplain Mgr. | Eoin Devlin | [edevlin@myboca.us](mailto:edevlin@myboca.us)

### Stay Connected with the City



### Sign up for ALERTS

visit [www.myboca.us/BePrepared](http://www.myboca.us/BePrepared)



# CITY OF Boca Raton

## Get Set **Before** Things Get Wet

What you need to know about **flood insurance**.



# CITY OF Boca Raton

## Know Your Flood Zone

Everyone should know their flood zone! Call the City of Boca Raton Development Services Office at 393-7792 to find out:

- If a building is located in a Special Flood Hazard Area (SFHA) or not.
- If the property is in an area that has drainage problems.
- If the property is in an area that has had flood insurance claims filed repeatedly.
- If the building is near an area that should be protected due to its natural floodplain functions.
- If an Elevation Certificate is on file for your building.
- To learn how to access the Flood Insurance Rate Map (FIRM) for the City.



## Protect Your Property From Flood Damage

- Elevate furniture and other household valuables and electrical appliances, or move them to higher floors.
- Place sandbags in strategic places around your property.
- Regrade your property to provide for better storage of stormwater runoff, install an earthen berm along the perimeter and elevate the existing structure for good flood damage prevention practices.
- City staff will visit a property to review its flood problems and offer advice to help prevent flood damage. Call the Development Services Office at 393-7792 for this valuable advice.

Some flood protection methods require a construction permit, so always call the Development Services office at 393-7792 before making any alterations to your property. Call if you see a project that does not have a permit sign to report the possible violation.

## Flood Safety

- Obey evacuation orders from officials. Evacuation orders are issued for imminent storm surge flooding, not wind.
- Know your evacuation zone, route and shelter locations. Find your evacuation zone at [discover.pbcgov.org/publicsafety/dem](https://discover.pbcgov.org/publicsafety/dem)
- Stay away from power lines and electrical wires. Electrical current can travel through water.
- Do not drive through flooded roadways. Roads may not be distinguishable from canals or ponds.
- Do not walk through flowing waters.
- Be prepared for hurricane season. Go to the Department of Homeland Security's website, [Ready.gov](https://www.ready.gov) for preparation information.

### Flood Warning System

The City of Boca Raton and Palm Beach County depend on the **National Weather Service (NWS)** for impending flooding notification. The NWS will issue flood advisories prior to expected heavy rainfall and possible flooding. Watch The Weather Channel and have extra batteries on hand for a weather radio.

The City utilizes the **AlertBoca notification system powered by CivicReady** which allows the City to notify residents via telephone of an impending emergency. To sign up, go to the City's website at [myboca.us/BePrepared](https://myboca.us/BePrepared) or call 393-7700.

## Benefits of Natural Floodplains

Natural areas of the City typically collect and retain stormwater runoff during rainfall events. These natural areas also enhance the water quality of stormwater runoff by filtering through the ground.

Sand dunes on the beach are nature's protection against inland flooding from waves and high tides accompanying major storms. Everyone should protect these natural areas and keep them clean! To learn more, go to the Palm Beach County Public Library catalog, and search for "Protecting Floodplain Resources: A Guidebook for Communities."

## Stormwater Management

Water from rain is managed through a system of pipes and drainage canals. Constant water flow through canals, especially during heavy storms, is essential to flood damage protection in the City.

- Only storm water down the storm drains!
- Oils, lawn clippings, cigarette butts and other substances should never be put down a storm drain.
- Keep garbage and debris away from storm drains
- It is unlawful to dump or throw anything into ditches or canals. To report dumping or debris accumulation in canals or ditches, please call 393-7941.

## Flood Insurance

- Everyone in Florida should consider purchasing a flood insurance policy to protect their building and/or its contents, whether it is in a SFHA or not!
- Most homeowners' or renters' insurance policies do not cover property losses due to flood waters.
- Please note that there is usually a 30-day waiting period after purchase before coverage takes effect. The City of Boca Raton participates in the National Flood Insurance Program (NFIP) and the Community Rating System program, which provides a discount on all flood insurance policies. Be sure to look for this discount on your policy invoice.
- Call your insurance agent today to purchase flood insurance. If you don't have an agent, go to the **FloodSmart.gov** website, or call FEMA 1-800-427-4661 for help. The City is available to assist. Call 393-7792.

## For More Information

- Go to the Boca Raton website at [MyBoca.us](https://myboca.us) for flood and hurricane information.
- During an emergency obtain information at:
  - Boca Raton Radio Station AM 1650
  - Boca Raton TV Ch. 20 (Comcast), Ch. 99 (ATT), Ch. 395 (Hotwire)
  - City's Citizen Information Center (CIC) during storm events at 561-982-4900
- The Palm Beach County Public Library has many flood-related documents. Search the catalog for "flood" and "FEMA."