

TOWN OF OCEAN RIDGE

[Last revised April, 2015]

Activity 330: Flood Hazard Information

The Town of Ocean Ridge has been verified as a Class 7 community in the National Flood Insurance Program (NFIP) Community Rating System (CRS) under the direction of the Federal Management Association (FEMA). As a result of our NFIP participation, homeowners receive a 15% discount for the Special Flood Hazard Areas (SFHA) and 5% discount for non-SFHA on flood insurance. Since typical homeowner policies DO NOT cover losses due to flooding, the Town strongly recommends that everyone purchase a flood insurance policy. During extended periods of heavy rainfall, low lying neighborhoods within the Town are subject to flooding. **Since your property is in or near a SFHA**, this information will address areas to protect you and reduce loss of value to your property as a result of floods.

Town Gives Answers to Floodplain Questions: If you would like to know if a property is in the SFHA, please visit the Town's website at oceanridgeflorida.com. You'll find a wealth of information about the Town's FIRM, flood insurance, special rules for building in the floodplain, and ideas for protecting your home from flood damage. You may also call Town Hall with your floodplain questions and to request a site visit for possible drainage issues at 561-732-2635.

Flood Insurance: Flooding is not covered by normal homeowners' insurance but flood insurance is through the National Flood Insurance Program (NFIP). This insurance is backed by the Federal Government. Once insurance is obtained, there is a 30-day delay before the policy is in full force and effect. You can insure your home with flood insurance for up to: **\$250,000 for the building & \$100,000 for your contents**. For additional information about flood insurance, contact your insurance agent or visit FEMA's website: fema.gov/business/nfip/.

Flood Hazard: A flood hazard can occur in the Special Flood Hazard Area (SFHA) when tropical storms, hurricanes, or other heavy rainstorms are apparent. Although the Town has not experienced any major floods, areas that are not within the SFHA could change in the future due to rising sea levels, climate change, coastal erosion, and tsunami. The SFHA are located east of the Intracoastal and west of the Atlantic Ocean.

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 flood waters. Stay tuned to local TV or radio stations known to have active news bureau information. When flood warnings are issued, it will be conducted by sirens and loudspeakers from police vehicles who will provide evacuation routes. The main evacuation route will be A1A. Additionally, Reverse 9-1-1 is used to alert citizens with information and imperative flood and storm alerts. Citizens may also call the Citizen Information Line at 561-732-ORFL (6735) to listen to informative and news alerts before, during, and after a flood and storm.

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. Avoid running washes or unstable banks. Do not drive through a flooded area or around road barriers; the roads or bridges further down may be washed 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 flood waters and to 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.
- Stack sandbags away from house wall to prevent flood waters from reaching your home.
- For information on retrofitting or flood proofing your structure to reduce the impact of flooding, call Town Hall at 732-2635.

Floodplain Development Permit Requirements: All developments under construction need permits. Before you alter, re-grade, or bring fill onto your property, a permit may be needed to ensure that projects do not cause drainage problems. Contact the Building Dept. at 732-2635 prior to any construction activities or to report illegal floodplain development contact code enforcement at 732-8331.

Substantial Improvements Requirements: The NFIP 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.

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 any area where water flows, you can help in this process by keeping the banks clear of brush and debris. Reports of any violations should be made to Town Hall at 732-2635.

Drainage System Mitigation: Several drainage system mitigation projects have been completed in the past decade. Some of the projects include drainage system improvements, construction of swales, replacing pipes and red valves, installation of valley gutters, replacing catch basins, elevating roads, and the construction of a pump station. Among the many mitigated areas include but not limited to Adams Road, Bimini Cove Drive, Coconut Lane, David Lane, Eleuthera Drive, Hudson Avenue, Inlet Cay Drive, Oceanview Drive, Spanish River Drive, and Tropical Drive. The projects improved drainage in repetitive loss areas. The repetitive loss was due to previous heavy storms such as Tropical Storm Mitch in 1998 and Hurricane Irene in 1999. Future drainage improvement projects and repairs will be determined as needed. For more information on drainage improvement projects, please contact Town Hall at 732-2635.

Natural and Beneficial Functions: Certain areas of the Town provide a natural and beneficial function to the floodplain. These areas include the Ocean Ridge Natural Area and the Woolbright Detention Pond as well as other water catchment areas. Open space preserved areas include Ocean Inlet Park, Ocean Hammock Park, Boynton Beach Oceanfront Park, retention ponds on Ocean Avenue, and the Ocean Ridge Natural Area. All of these areas act as a natural storage area for flood waters which reduce the possibility of flooding nearby residences and help to recharge our groundwater aquifer. Please help keep these areas natural and beautiful by reporting any illegal dumping and littering violations to the Town at 732-2635.

Elevation Certificates and Map Determinations: To obtain elevation certificates for a building in the floodplain or for other pertinent information on flooding, please call Town Hall. The Town provides map determinations to let you know if you are in a flood hazard area and if you are required by Federal Law to carry flood insurance. Also, the Town has a map that shows the depth of flooding at different flood recurrence levels. For more information, please call 732-2635 or visit us online at oceanridgeflorida.com.