ADDITIONAL FLOOD INFORMATION

Please visit the Palm Beach County Public Safety Department's Emergency Management Division (EOC) website for additional flood hazard information:
http://www.pbcgov.com/publicsafety/emergencymanagement/floodawareness

The National Hurricane Center - uses the Saffir-Simpson Hurricane Scale to determine the potential amount of flooding that can occur for a Category 1-5 storm. The website address is www.nhc.noaa.gov.

REQUESTS FOR FLOOD INFORMATION

There are several ways to request flood information: Through the Building Division's Flood Zone Request Line at 561-233-5374; by Fax at 561-233-5020; or by email at floodzone@pbcgov.org. When requesting information please provide the following:
1. Name and Contact Phone/Fax Number of Person Requesting Information
2. Property Owner's Name
3. Property Address
4. Property Control Number

PLANNING, ZONING & BUILDING WEB SITE RESOURCES

- Article 18 of the Unified Land Development Code
- Flood Damage Prevention
- Building Code Regulations
- Indexes of Elevation Certificates and Letters of Flood Insurance Rate Map (FIRM) Amendments available
- Information on properly completing Elevation Certificates, FIRM, and other flood information can be viewed online at www.pbcgov.com/pzb.

Palm Beach County
Board of County Commissioners

Main County Office
2300 N. Jog Road
West Palm Beach, Florida 33411
561-233-5101

South County Office
345 S. Congress Avenue, Suite 102
Delray Beach, Florida 33445
561-276-1284

Revision January 2014
FLOOD INSURANCE

Unincorporated Palm Beach County participates in the National Flood Insurance Program (NFIP) and the Community Rating System (CRS). Participation in the NFIP enables property owners in participating communities to purchase insurance protection against losses from flooding. Community participation in the CRS currently allows citizens in a Special Flood Hazard Area (SFHA) to receive a 25 percent discount on flood insurance if their property is located in a Special Flood Hazard Area (SFHA) because the community’s class rating has been upgraded to a Class 5. For more information, contact your local insurance agent, or logon to www.floodsmart.gov.

AM I REQUIRED TO PURCHASE FLOOD INSURANCE?
The Federal Government requires flood insurance on property located in a SFHA as a condition for financial institutions to provide a federally-backed loan.

Note: Your lender can require that you obtain flood insurance even if your property is located outside of the SFHA.

Most renters in moderate-to-low risk areas are eligible for coverage at a preferred rate. Preferred Risk Policy premiums are the lowest premiums available through the NFIP, offering building and contents coverage for one low price.

DEFINITION OF FLOOD OR FLOODING
A general and temporary condition of partial or complete inundation of normally dry land areas from the overflow of inland or tidal waters; or the unusual and rapid accumulation of runoff of surface waters from any source.

DEFINITION OF SFHA
The land area covered by the floodwaters of the base flood is the Special Flood Hazard Area (SFHA) on NFIP maps. The SFHA is the area where the National Flood Insurance Program’s (NFIP’s) floodplain management regulations must be enforced and the area where the mandatory purchase of flood insurance applies. The SFHA includes Zones A, AO, AH, A1-30, AE, A99, AR, AR/A1-30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1-30, VE, AND

FLOOD HAZARD MITIGATION & PREPAREDNESS
Know the Flood warning signals, visit www.floodsmart.gov

Safeguard your possessions, including insurance policies and important papers
Photograph your home’s contents
Develop a Family Emergency Plan

FACTS YOU MAY NOT KNOW
In the past 5 years, all 50 states have experienced floods or flash floods.
Everyone lives in a flood zone.
Just a few inches of water from a flood can cause tens of thousands of dollars in damage.

Flash floods often bring walls of water 10 to 20 feet high.
A car can easily be carried away by just two feet of floodwater.
Hurricanes, winter storms and snowmelt are common (but often overlooked) causes of flooding.

DEVELOPMENT AND ELEVATION REQUIREMENTS FOR PROPERTIES LOCATED IN FLOOD HAZARD AREAS
Article 18 of the Unified Land Development Code is available for viewing on our Division website at www.pbcgov.com/pzb/Building. Please contact the Building Division Plan Review Help Desk at 561-233-5108, or the Flood Zone Request Line at 561-233-5374 for additional construction requirements.

ELEVATION CERTIFICATES
The Elevation Certificate Log sheet is available on our website at www.pbcgov.com/pzb/Building/flood_info/index.htm
You may also contact the Flood Zone Request Line at 561-233-5374 to request copies of Elevation Certificates.

REQUEST FOR LOMA/LOMR AND CAF SUBMITTAL
- For LOMA or LOMR requirements, please visit www.fema.gov.
- For questions about CAF submittal requirements, please contact the Flood Zone Request Line at 561-233-5374