

### **Purchase a Flood Insurance Policy Today**

You need to know that you can take steps to protect your financial security before disaster strikes. However, many residents and businesses are unaware that they qualify for flood insurance or that policies are more affordable than they may think.

The following are important facts and figures for residents so that they better understand the risk of flooding, its impact, and how flood insurance can help reduce the financial impact of water damage:

- There is usually a 30-day waiting period for flood insurance to take effect.
- More than 20 percent of all flood claims are for properties located outside of high-risk flood areas.
- Federal disaster assistance is usually provided in the form of a loan that must be paid back with interest along with any existing mortgage.
- Property owners, renters, and business owners in the Village of Royal Palm Beach can purchase flood insurance on their buildings and contents.
- Call your insurance agent today or go to [www.FloodSmart.gov](http://www.FloodSmart.gov) , or call (888) 379-9531 to find an agent and to find out more about protecting your property from rising waters.
- You should consider the purchase of flood insurance whether your property is in a Special Flood Hazard Area or not.
- Flood insurance is available for your building and for the contents. Renters should buy flood insurance for their belongings.

You can call the Village of Royal Palm Beach for flood insurance advice at (561) 790-5103.

**Only Storm Water Down the Drain** Please keep in mind that it is everyone's responsibility to insure that our waterways are kept clean. Oils, lawn clippings, and other substances should never be put down a storm drain.

If you see anyone improperly disposing of waste into the storm drain system or waterways, or any other illicit discharge, please call the:

Public Works Department at (561) 790-5122.

VILLAGE OF ROYAL PALM BEACH  
1050 ROYAL PALM BEACH BLVD.  
ROYAL PALM BEACH, FL 33411  
561-790-5100



## KNOW YOUR FLOOD RISK

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## **KNOW YOUR FLOOD HAZARD**

Many people think that if they do not live near a river or the coast, they are not in danger of flooding, giving them a false sense of security. Everyone is at risk—even those who do not live close to rivers and lakes, canals or the coast. Everyone is at risk for flooding and the Village of Royal Palm Beach wants to remind people in moderate- to low-risk areas that their risk is reduced, not removed.

Floods happen as a result of heavy rains, overloaded drainage systems, land-development runoff, and many more reasons. Just an inch of water can cause tens of thousands of dollars in damage to your home and its contents.

One important step is to understand your risk. Floods can happen anywhere and at any time. While some causes are obvious, such as hurricanes, many are not:

**Heavy Rains:** Backed-up storm drains or saturated ground can cause significant floods. Heavy rains can happen throughout the year.

**Tropical Storms and Hurricanes:** Tropical storms and hurricanes can pack a powerful punch with soaking, sustained rainfall, flying debris, high winds, and tidal surge. Atlantic hurricanes typically occur from June through November. Residents in coastal communities are not the only ones who should prepare for hurricane flooding. Once inland, they continue to bring powerful winds and heavy rains. In addition to causing coastal damage, these storms often bring flooding hundreds of miles inland, posing a threat to millions of people who don't even live near a shoreline.

**New Development:** Just because you haven't experienced a flood in the past doesn't mean you won't in the future. Construction and development can change natural drainage paths and create new flood risks. That's because new buildings, parking lots, and roads mean less land to absorb excess precipitation, which can leave an area more susceptible to flooding during a hurricane, tropical storm, or heavy rain.

## **Know Your Flood Zone**

Call the Village of Royal Palm Beach's Engineering Department at (561) 790-5103 for access to FEMA's Flood Insurance Rate Maps (FIRM) for our village, and to learn if a property is in a Special Flood Hazard Area, and if it may be affected by local drainage problems, or is in an area that has previously had flooding problems, and to see if your property is located near an area that should be protected because of its natural floodplain functions.

**Know How to Protect Your Property** There are practical and cost effective methods for reducing or eliminating your property's exposure to flooding.

- Electrical panel boxes, A/C condensing units, and other appliances should be elevated above ground level.
- Check your building for water entry points such as doors, low windows, and dryer vents.
- Dry floodproofing includes sealing or waterproofing with special materials and compounds which provide a chemical or physical barrier against water intrusion during times of flooding.
- Search the Palm Beach County library catalog for "Flood" information. Go to FEMA's website [www.ready.gov/floods](http://www.ready.gov/floods).

Village staff is available to provide property protection consultations including site visits and drainage evaluations on your property. Call the Engineering Department at 561-790-5103 for advice.

**Flood Warning** Understand our local alert notification systems and know what you should do, so you are prepared to evacuate or take actions to protect yourself and your property when flooding is imminent. Residents should be aware that Royal Palm Beach is directed by Palm Beach County Emergency Management Division who will advise our community of impending storms and flood threats. For more information about emergency notification, go to the Palm Beach County website at [www.pbcgov.com](http://www.pbcgov.com).

You will be notified of flood watches (when conditions are likely for flooding) and warnings (flooding is imminent) by local television and radio stations. You should also monitor the Weather Channel and have a NOAA weather radio on-hand with extra batteries.

## **Stay informed**

Connect with the Village of Royal Palm Beach

Facebook: @VillageOfRoyalPalmBeach

Twitter: @RPalmBeachFL

Go to [www.RoyalPalmBeach.com](http://www.RoyalPalmBeach.com) or contact the Village at (561) 790-5100 to sign up for CodeRED local emergency alerts.

Watch live, up-to-the-minute live streaming broadcasts or videos on Channel 18.

## **Flood Safety Tips**

- When walking, do not attempt to cross flowing streams of water.
- Floodwaters contain contaminants. Do not play in the water.
- Be especially cautious at night when it is harder to recognize flood dangers.
- Monitor your NOAA Weather Radio for current and forecasted conditions in our area. Listen for instructions by local emergency management.
- For more information on flood safety, visit: [www.FLGetAPlan.com](http://www.FLGetAPlan.com)

## **Build Responsibly**

- No construction, including the moving of earth, is allowed in the floodplain without a permit..
- Always check with the Village before you alter, re-grade, or bring fill onto your property to make sure you don't cause drainage problems for you or your neighbors.

If you are aware of construction taking place illegally, please call (561) 790-5128.

## **Protect Natural Floodplain Functions**

- Open, unpaved areas in our Village serve a beneficial purpose to our quality of life.
- When the rainfall drains into the ground this helps reduce flooding of buildings and recharges our drinking water supply.
- It is important that we all appreciate our natural floodplains and maintain, preserve, and keep these open, natural areas clean!