



TOWN OF LONGBOAT KEY
FLOOD AND HURRICANE
AWARENESS NEWSLETTER
2009 SUMMER EDITION



Flood Hazards — How to protect yourself and your property!

Flood Hazard Area

As a resident of Longboat Key you live within a floodplain. Additionally, all of Longboat Key is in a Special Flood Hazard Area since the land in our community is subject to a one percent or greater chance of flooding in any given year. Your property may be vulnerable to floods from heavy storms. You can contact the Longboat Key Planning, Zoning & Building Department at (941) 316-1966 to find out which flood zone your property is in according to the Flood Insurance Rate Maps (FIRMs).

Flood Warning

Longboat Key, Manatee County and Sarasota County have severe weather and flood warning systems. Warnings will be given on television

and radio. Tune in to these media for instructions during times of possible severe weather. The Town of Longboat Key has a new Emergency Notification System provider that utilizes an automated telephone notification. **Register your information for the CodeRed Emergency Notification System online at www.longboatkey.org.**

Evacuation maps are printed in the Sarasota and Bradenton phone books and copies are also available at the Police Department at 5460 Gulf of Mexico Drive, Fire Department at 5490 Gulf of Mexico Drive, Town Hall at 501 Bay Isles Road, the Building Department also at 501 Bay Isles Road, and the Public Works Department located at 600 General Harris Street.

Flood Safety

Being aware of what steps you can take to minimize your loss prior to a flood is the first step to safety.

- Listen for weather updates and stay informed.
- Keep portable radio and flashlight on hand with fresh batteries.
- Turn off gas and electricity.
- Clear your yard, porch or patio of all loose objects.
- Moor your boat securely.
- Store drinking water in clean containers.
- Know your evacuation route; know where to go.
- **IF ORDERED TO EVACUATE— OBEY IMMEDIATELY! TAKE YOUR HURRICANE EVACUATION KIT.**

- **DO NOT PANIC.**

Caution: Do not drive or walk through a flooded area. Drowning is the number one cause of flood related deaths, and more people drown in their cars than any place else during flood events. Currents can be deceptive; six inches of moving water can sweep you off your feet. Don't drive around road barriers, the road may be washed out or there may be downed power lines. The number two killer during flood events is electrocution. Electrical current can flow through water. Report downed power lines to **FPL** (907-0708 or 1-800-4-OUTAGE).

Hurricane Evacuation

You may be advised to leave the Island up to 30 hours before a hurricane strikes. Evacuation routes may be flooded 24 hours before a hurricane hits. Because of expected heavy rains and gale force wind conditions, it is imperative that you evacuate during daylight hours. Although forcible evacuation is legal, Town Public Safety Departments will not force you to evacuate against your will. Any person who wishes to remain on the Key after evacuation has been ordered will be asked to give the Police Department the name of their next of kin. After Town Staff evacuates the Key and flooding begins, there may be no water and sewer service, nor telephone and electric power service. All buildings regardless of height will be subject to severe damage and, quite possibly, total destruction. Persons residing in condominiums above the first floor are advised that they are just as much at risk as are those residing in single family homes.

Don't Forget Your Pets!!

If you must evacuate do not leave your animals behind. Evacuate them to a pre-arranged safe location if they cannot stay with you during the evacuation period. (Remember,

pets are only allowed at designated shelters.) If there is a possibility that disaster may strike while you are away from home, there are precautions you can take to increase your pet's chance of survival but they are not a substitute for evacuating with your pets. **For more information, contact** the Humane Society of the United States, Disaster Services, 2100 L Street NW, Washington DC 20037 (www.hsus.org), 202-452-1100.



Avoid heavy traffic, evacuate when advised.

Property Protection

Moving outdoor furniture and relocating downstairs furniture to upper stories or higher locations may minimize loss. Sandbags can be placed to help slow down flood waters reaching your possessions. Retrofitting is a way to minimize loss prior to floods occurring. This involves building flood walls, elevating structures, etc. The Longboat Key Planning, Zoning & Building Department can assist property owners in retrofitting techniques and in how to select a contractor.

Flood Insurance

Regular homeowner insurance policies do not cover losses due to flooding. The **Federal Insurance Administration (FIA)** makes flood insurance available to everyone in the Town through private insurance agents. This is because the Town of Longboat Key participates in the **National Flood Insurance Program (NFIP)**, **Community Rating System (CRS)**, which is administered by the **FIA**. For most, a home and its contents are their greatest investments.

We strongly urge you to buy flood insurance to protect yourself from a devastating loss. Through the efforts of Town staff participating in the **CRS Programs**, citizens may be able to realize up to a 20% discount on flood insurance rates. Continued citizen support of these programs and their requirements will help mitigate against future loss as well. Information about federally backed flood policies is available to everyone in the Town through private insurance agents. Property owners can insure their buildings and contents, and renters can insure their possessions.

Further Information

To obtain flood zone and flood protection assistance information, please contact the Planning, Zoning and Building Department (316-1966) located at 501 Bay Isles Road on Longboat Key. There are a variety of pamphlets and other information available, as well as copies of the Flood Insurance Rate Maps for review. Realtors, Insurance Agents or property owners can also obtain copies of Elevation Certificates on file for properties they have an interest in. **Elevation certificates are now also available on our website, www.longboatkey.org.** The Manatee County Central Library (748-5555) and Sarasota County Selby Public Library (861-1100) have reference sections devoted to floodplain management, protection and information.

The NFIP

Who needs flood insurance? Everyone. And everyone in a participating community of the **National Flood Insurance Program (NFIP)** can buy flood insurance. Over 18,000 communities across the country have joined the program. In some instances, people have been told that they cannot buy flood insurance because of where they live. To clear up this and other misconceptions about Federal flood insurance, the **NFIP** has compiled a list of common myths about the program, and the real facts behind them, to give you the full story about this valuable protection. For more information about the **NFIP**, ask your insurance agent or company, or call the **NFIP** toll-free number **1-800-621-FEMA** or visit the **NFIP Website at www.fema.gov/business/nfip.**

Home Improvements

Be aware that for any structure in the Town of Longboat Key, local ordinances, as well as Federal and State Laws and Codes, require that:

- Any structure that is damaged to more than 50% of its market value, OR
- Any structure where improvements are planned where the cost of improvements to the structure is more than 50% of its market value, OR
- Any combination of the two above; then ...

the repair or improvements must be built to meet current floodplain codes including, in some cases, elevation of the structure to the required flood elevation. These requirements will be explained to you when you apply for building permits.

A new flood control ordinance concerning these requirements is in effect beginning January 1, 2007. Contact the Planning, Zoning & Building Department (316-1966) or Public Works (316-1988) for more information.



Reconstruction and home improvements require building plans and permits that are in compliance with federal, state and municipal floodplain management.

Repetitive Loss Properties

For the purposes of identifying properties facing significant risk of flooding, the **NFIP** defines a Repetitive Loss Property as “one that has had two or more losses of greater than \$1000 each within any 10-year period.”

Compared to the occurrence of a fire, people in floodplains are 27 times more likely to experience a flood during a 30 year mortgage.

Some repetitive loss buildings have been replaced or properly elevated. Some owners of repetitive loss properties have simply dropped National Flood Insurance coverage for economic or coverage limitation reasons.

“For most, a home and its contents are their greatest investments.”

In the meantime, if you want more information regarding aspects of owning a repetitive loss property, what measures can be taken to help prevent loss, or retrofitting and mitigation efforts to bring your property into compliance, please contact the Planning, Zoning & Building Department at 316-1966 or

Florida Department of Community Affairs
Division of Emergency Management
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
(850) 413-9969

Or at the *DCA Website*: www.floridadisaster.org

Some Reasons Why People Do Not Purchase Flood Insurance

“My home is not going to get flooded, we’ve never been flooded before!” Floods are the most common form of natural disaster. In fact 80% of all Presidential declared disasters involve flooding. Homes that are located in a high risk flood area, such as Longboat Key, have a 26 percent chance of being flooded during the life of a 30-year mortgage. This is compared with only a four percent chance of having a fire, yet almost nobody hesitates to get fire insurance.

“Disaster assistance will be available if my home or business is flooded. I do not need flood insurance!” Before a community is eligible for disaster assistance, it must be declared a Federal disaster area. Federal disaster declarations

are rewarded in less than 50% of flooding incidents, and most forms of assistance are loans that must be repaid with interest.

“You can’t buy flood insurance if you are located in a high risk area, or if your property has been flooded in the past!” You can buy flood insurance no matter where you live if your community participates in the **NFIP**, except in **Coastal Barrier Resources System (CBRS)** areas and properties listed as disqualified under Title 1316, even if your building has been flooded repeatedly.

Good News!!!! The Town is rated as a Class Six community under the National Flood Insurance Program (NFIP) Community Rating System (CRS). All citizens who have flood insurance policies will receive a 20% discount due to the Town’s participation in the NFIP/CRS Program. At renewal time check your flood insurance policy to insure you are receiving the proper discount. If you notice an increase in your insurance rates due to a loss of or reduction in your CRS discount, please call Public Works at 941-316-1988.

**TOWN OF LONGBOAT KEY
2009 SUMMER EDITION**

PRST STD
US POSTAGE
PAID
PERMIT #118
MANASOTA,

Produced by:
Longboat Key Public Works Department
600 General Harris Street
Longboat Key, FL 34228

Phone: 941-316-1988 or 941-316-1958
Fax: 941-316-1984
www.longboatkey.org

The Town Commission
Mayor Lee Rothenberg
Vice Mayor Robert Siekmann

Commissioners
George Spoll, District 2
Peter O'Connor, District 3
Jim Brown, District 4
Randall Clair, At Large
Hal Lenobel, At Large

Bruce St. Denis, Town Manager

*Register your CodeRed Emergency Notification information on-line at
www.longboatkey.org. See Page 1 for more information.*

What Exactly is a 100 year flood?

The phrase "100 year flood" has caused much confusion over the years. Many mistakenly believe that it is a flood that occurs every one hundred years. However, the phrase really means a flood that has a 1 percent chance of occurring in any given year. Floods are classified according to their frequency and depth. For instance, there are 10 year, 25 year, 50 year, 100 year and 500 year floods. A 100 year flood although less frequent than a 10 year flood, is deeper, and far more destructive. For this reason the 100 year flood is now more commonly called the "base flood." The chart below shows the statistical chances of flooding for a building located in a higher risk flood area over different periods of time.

CHANCE OF BEING FLOODED				
Time Period	10 Year Flood	25 Year Flood	50 Year Flood	100 Year Flood
1 year	10%	4%	2%	1%
10 year	65%	34%	18%	10%
20 year	88%	56%	33%	18%
30 year	96%	71%	45%	26%
50 year	99%	87%	64%	39%

Disaster Mitigation Efforts

The Town participates with both Sarasota and Manatee County **Local Mitigation Strategy (LMS)** groups. These groups are designed to insure our municipality is prepared for all types of disasters. The **LMS** also insures the Town is eligible for disaster mitigation funding after a declared event. The Town formally adopted the **LMS** of both counties in October 2004 by Resolution 04-26. The **LMS** also acts as the Town's primary Floodplain Management Plan. Both the **LMS** document and the Annual Report on the Town's Floodplain Management Plan are available at Town Hall for review. Please take an opportunity to visit, and/or call the Public Works Department at 316-1988 for additional information.

How Can I Help Our Community?

Do your part in helping to preserve the storm drainage systems. Do not throw anything into drainage structures, ditches, swales, or streams. This is a violation of Town Ordinances. Often grass clippings, mulches, branches and debris can accumulate and clog or plug storm water flow through the system and potentially contribute to flooding.

Who Can I Call If I See ... ?

- Illegal dumping** — 316-1977 Police Dispatch Non-emergency
- Debris or blockages in a drainage system** — 316-1988 Public Works
- Construction work without a permit** — 316-1966 Code Enforcement