



TOWN OF LONGBOAT KEY
FLOOD AND HURRICANE
AWARENESS NEWSLETTER
2014 SUMMER EDITION



Flood Hazards — How to protect yourself and your property!

Flood Hazard Area Longboat Key residents live within a floodplain. Additionally, all of Longboat Key is in a Special Flood Hazard Area since our community is subject to a one percent or greater chance of flooding in any given year. Your property may be vulnerable to flooding from heavy storms. Contact the Longboat Key Planning, Zoning & Building Department (941) 316-1966 or Public Works Department at (941) 316-1988 to find out which flood zone your property is in according to the Flood Insurance Rate Maps (FIRMs).

Flood Warning Longboat Key, Manatee and Sarasota Counties utilize 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 Emergency Notification System provider delivers automated telephone notifications to registered participants. [Register your information for the CodeRED Emergency Notification System online at www.longboatkey.org](http://www.longboatkey.org) (click on Residents, CodeRED).

Hurricane evacuation maps are printed in the Sarasota and Bradenton phone books. Copies are also available at the Police Department at 5460 Gulf of Mexico Drive, Fire Department at 5490 Gulf of Mexico Drive, Town Hall and Building Department at 501 Bay Isles Road, and at 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, flashlight and fresh batteries on hand.
- ◆ Turn off gas and electricity. (Call service provider for assistance.)
- ◆ Clear your yard, porch or patio of all loose objects.
- ◆ Moor your boat securely.
- ◆ Store enough drinking water for 5 days in clean containers.
- ◆ Know your evacuation route; know where to go.
- ◆ Have a backup plan if the storm track changes.

**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. Statistically, 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** (1-800-4-OUTAGE or 1-800-468-8243).

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 pet friendly 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.

CURRENT NEWS!!!! Flood Insurance rates have changed for Longboat Key.
[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.](#)

Hurricane Evacuation

You may be advised to leave the Island between 30 to 72 hours **before** a hurricane strikes. Because of expected off-island heavy rains and gale force wind conditions, evacuation during daylight hours is strongly recommended. Evacuation routes may be flooded 24 hours before a hurricane hits. Although forcible evacuation is legal, Longboat Key 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. Please note that elevators in multi-floor buildings may not function. **By calling one number, 511, motorists everywhere in the state can find out about construction updates, lane closures, traffic incidents, severe weather reports and Amber Alerts for child abductions. For more information about this new statewide service, please click on: <http://www.fl511.com/>**

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)** which is administered by the **FIA**. For most individuals a home and its contents are their greatest investments. **More information can be found at <http://www.floodsmart.gov/floodsmart/>.**

We strongly urge you to buy flood insurance to protect yourself from a devastating loss. Through the efforts of Town staff participating in the **Community Rating System (CRS)** Programs, citizens are eligible for 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 & Building Department (316-1966) located at 501 Bay Isles Road on Longboat Key. A variety of pamphlets and other information is 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 Longboat Key properties. **When available, Flood Elevation certificates for a particular address are accessible at [www.longboatkey.org/Planning Zoning & Building Department/ElevationCertificates](http://www.longboatkey.org/PlanningZoning&BuildingDepartment/ElevationCertificates).** 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. 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/national-flood-insurance-program/information-homeowners-renters.**

NFIP—Reauthorization Guidelines — **On March 21, 2014, the President signed into law the Homeowner Flood Insurance Affordability Act of 2013. This is being called HFIAA. Effective June 1, 2014, a non-primary residence will be defined as a building that will not be lived in by the insured or the insured's spouse for at least 51% of the 365 days following the policy effective date; maximum coverage limits for multifamily (5 or more units) non-condominium residential building is increased; minimum deductible amounts will be revised and increased. The cap on annual rate increases is reduced to 18%. Rate increases applied to new policies after July 6, 2012 are being rolled back and FEMA is required to refund excess premiums.**

Additional guidance on the NFIP implementation of this authority will be provided in future bulletins. Find up-to-date information at <http://www.fema.gov/flood-insurance-reform>.

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 **LMS** also includes 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 |

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. Contact the Planning, Zoning & Building Department (316-1966) or Public Works (316-1988) for more information.

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 cov-

erage limitation reasons.

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, Public Works Department at 316-1988, Florida Department of Community Affairs (FDCA), 2555 Shumard Oak Boulevard, Tallahassee, FL 32399-2100, 1-850-413-9969 or at the *FDCA Website*: www.floridadisaster.org.

Some Reasons Why People Do Not Purchase Flood Insurance

“My home won’t be flooded; we’ve never been flooded before!” Floods are the most common form of natural disaster. In fact 80% of all presidentially-declared disasters involve flooding. Homes that are located in a high risk flood area, such as Longboat Key, have a 26 percent change 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 Fed-

eral 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.

Exactly what is a 100-year or 1% chance of a 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% |

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

Phone: 941-316-1988 or
941-316-1958, Ext. 227
Fax: 941-316-1984
Email: jlinkogle@longboatkey.org

www.longboatkey.org

Town Commission

**Jim Brown, Mayor
Jack Duncan, Vice Mayor**

Commissioners

**Lynn Larson, District 1
Terry Gans, District 3
Pat Zunz, District 5
Phill Younger, At Large
Irwin Pastor, At Large**

Dave Bullock, Town Manager

PRST STD
US POSTAGE
PAID
PERMIT #118
MANASOTA, FL

Register your *CodeRED Emergency Notification* information on-line at www.longboatkey.org (Click on Residents, CodeRED). See Page 1 of this newsletter for more information.



Bryan Koon, Director
Florida Division of
Emergency Management

**HURRICANE AND FLOOD AWARENESS
PUBLIC INFORMATION MEETING
LONGBOAT KEY TOWN HALL, 501 BAY ISLES ROAD
THURSDAY, JUNE 19, 2014, 3 TO 5 PM**

Join keynote speaker Bryan Koon, Director of the Florida Division of Emergency Management, Manatee and Sarasota County Emergency Operations Center representatives, and town staff at Town Hall to discuss flood and hurricane preparedness. Visit table top exhibits for flood and hurricane awareness information. This free seminar is open to everyone.

Storm Surge Scales and Storm Surge Forecasting

Storm surge is an abnormal rise of water generated by a storm, over and above the predicted astronomical tides. Storm surge should not be confused with storm tide, which is defined as the water level rise due to the combination of storm surge and the astronomical tide. This rise in water level can cause extreme flooding in coastal areas particularly when storm surge coincides with normal high tides, resulting in storm tides reaching up to 20 feet or more in some cases. **More information is provided on the National Hurricane Center website (<http://www.nhc.noaa.gov/>).**

**NEW FLOOD CODE AND MAPS, EFFECTIVE MARCH 17, 2014
Flood Protection on the Federal Flood Map Project Updates**

Flood hazard maps, also known as Digital Flood Insurance Rate Maps (DFIRMs), are important tools in the effort to protect lives and properties in Manatee and Sarasota Counties. In showing the extent to which areas of the county - and individual properties - are at risk for flooding, flood maps help business and property owners make better financial decisions about protecting their property. These maps will also allow community planners, local officials, engineers, builders and others to make important determinations about *where* and *how* new structures and developments should be built. Longboat Key has also adopted a new Flood Protection Ordinance and Code. Contact 941-316-1966 for more information.

To ensure that you have access to the most accurate and up-to-date information about flood hazards, the updated maps are available for public view on the Manatee County website (at <http://www.mymanatee.org>) or on the Sarasota County website (at <http://www.scgov.net>) and search for FEMA FLOOD ZONE. Longboat Key residents can also call the Longboat Key Public Works Department at (941) 316-1958, Ext. 227 or email questions to jlinkogle@longboatkey.org.