

City of Lighthouse Point, Florida
Flood Protection Information

The following information is required to be provided to our residents so Lighthouse Point can maintain a Class 7 flood insurance rating, thereby saving all residents of Lighthouse Point money by allowing for lower premiums for flood insurance.

Local Flood Hazard: The City has two potential sources of flooding: the Intracoastal Waterway as affected by the Atlantic Ocean and rainwater. Floodwaters can cover many blocks up to two to three feet deep, with the potential of devastating floods as a result of hurricane storm surge. In 2004 and 2005 during Hurricanes Frances, Jeanne, Katrina, and Wilma, many areas in the City were flooded. Most of Lighthouse Point is in the Special AE Flood Zone (floodplain) which means that flooding in all these areas can come with little warning especially during heavy rainstorms. Floods are dangerous and even though they appear to move slowly, a flood two feet deep can float a car.

Your property may be high enough so that it was not directly affected by flooding. However, there is always a potential for flooding in Lighthouse Point, and the next storm may even be worse. If you are in the floodplain, the odds are that once in a generation your property will receive flood damage. This flyer gives you some ideas of what you can do to protect yourself.

Visit the Building Department at 3701 NE 22nd Avenue to see if you are in a mapped floodplain. The information is also available on the City website at www.lighthousepoint.com. If so, they can give you more information such as past flood problems in the area and copies of elevation certificates for new or substantially improved buildings built in the floodplain since 2000. Even if you are not in a floodplain, there still may be some risk of flooding. If requested, the Public Works Department will visit your property to review flood problems and identify ways to stop flooding or prevent flood damage. You can contact Public Works at 954-946-7386. The Lighthouse Point Library at 2200 NE 38th Street also has flood protection reference materials.

Flood Safety: Because Lighthouse Point is near a coastal area, the need may arise to evacuate when an evacuation order or advisory is issued. When this happens, the Broward County Emergency Operations Center will issue the evacuation order. Plan in advance. If you live in an evacuation zone and an evacuation is ordered, you are required by law to evacuate. Your first and best option is to stay with family or friends who are located outside of the flood zone. If you go to a hotel, choose one located in a non-evacuation zone. A public shelter is a refuge of last resort. Remember, shelters are not designed for comfort, and only one shelter in Broward County accepts pets. If evacuating out of the area, leave early – plan to leave the area at the issuance of a Hurricane Watch, or no later than 48 hours in advance of the storm. Keep in mind that a hurricane's path is uncertain and you could inadvertently evacuate to an area where the storm may eventually strike.

Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to measure the depth of the water.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Florida Power & Light (FPL) at 954-797-5000 or the City at 954-942-8080.

Turn off your electricity. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

Flood Insurance: Every year, flooding causes hundreds of millions of dollars worth of damage to homes and businesses around the country. Standard homeowners and commercial property policies do not cover flood losses. So to meet the need for this vital coverage, the Federal Emergency Management Agency (FEMA) administers the National Flood Insurance Program (NFIP). The NFIP offers reasonably priced flood insurance in communities that comply with minimum standards for floodplain management. It's federally backed and easy to get through your own insurance agent. To learn more about the National Flood Insurance Program, call your local insurance agent. There is normally a 30-day waiting period before a new policy is issued. If you are covered, double-check to ensure the building coverage is adequate and ensure you have contents coverage. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that could occur in Lighthouse Point, there is potential for more damage to furniture and contents than there is to the structure.

Most homes in Lighthouse Point are located within the flood hazard zone. We want to encourage everyone to secure adequate flood insurance protection. All flood insurance policies for properties located within the flood hazard zone receive a 15% premium reduction. This discount is due to the City's participation in the Federal Emergency Management Agency's Community Rating System (CRS). The CRS program recognizes cities that participate in the National Flood Insurance Program, that educate their residents about local flood hazards and regulations, that establish flood preparedness and warning programs, and that regulate development in flood-prone areas.

To find out more, contact the National Flood Insurance Program's Community Rating System (NFIP/CRS), P.O. Box 501016, Indianapolis, IN 46250-1016, Phone: 317-848-2898, Fax: 201-748-1936, E-mail: NFIPCRS@ISO.COM.

Property Protection: There are a number of ways in which property owners can protect against flood damage. Electrical panel boxes, air conditioners, water heaters, and washers and dryers can be elevated or relocated to a location less likely to flood. If flooding is likely, and there is sufficient time, relocating essential items and furniture to upper floors or higher locations will minimize losses. Sandbags can be placed to help keep flood waters from reaching your possessions. Another way is to keep the water away is by regrading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building Department can provide this information. Another approach is to make your walls waterproof and place watertight closures over the doorways. Keeping stormdrains free of debris will reduce flooding. Installing hurricane shutters and reinforced garage doors will also help to protect your home against high winds.

Floodplain Development Permit Requirements - Important Note: Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit will be needed to ensure that projects do not cause problems on other properties. If you see building or filling occurring without a City permit sign posted, contact the Building Department at 954-943-6509.

Natural and Beneficial Functions of Local Floodplains: Not only do CRS activities save you money; they protect the environment, and improve the quality of life in our community – even when there's no flood. For example, when open space is preserved in the floodplain, you get to enjoy the natural beauty of the land. Frank McDonough Park is designated as a local floodplain open area.

Flood Warning System: The City of Lighthouse Point and Broward County have warning systems. After Broward County issues a warning, the latest advisories will be given on local radio stations, and on local television stations Channels 4, 6, 7, and 10, and NOAA weather radio. Tune in to these stations for instructions during potential flooding conditions. Evacuation information will also be made available. Additionally, local evacuations will be augmented by emergency vehicles notifying affected areas via loud speaker and going door-to-door as needed.

Substantial Improvement/Damage Requirements: The National Flood Insurance Program (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 be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation.

Drainage System Maintenance: The City has a system of canals and storm drains for storm water management purposes. They are a critical part of our water management practices and are maintained on a regular basis by our Public Works Department. These drains are of vital importance since the water flowing through them not only drains our City, but also the area to the west of us. State and City law prohibits dumping or unauthorized obstruction or alteration of the drainage canals and swale areas. Residents should be alert to protecting this important City resource. Violations should be reported to Public Works at 954-946-7386, Code Enforcement at 954-784-3409, or Broward County Department of Environmental Protection and Growth Management Emergency Response Hotline at 954-519-1499. The City maintains the property and keeps the storm drains free from debris in order to allow for proper drainage during rainstorms. Do not dump chemicals, debris, and other items in the waterways, as these items can adversely affect water quality.

See the map of Flood and Non-Flood Hazard Zones in the newsletter.

