

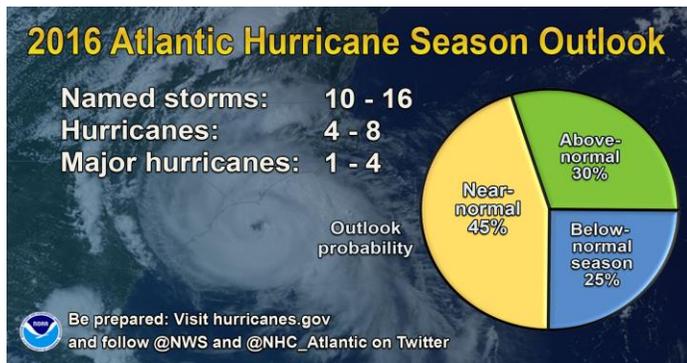


# VILLAGE OF KEY BISCAYNE

Newsletter #28 (E-version) September 2016  
[www.keybiscayne.fl.gov](http://www.keybiscayne.fl.gov)

## THE 2016 HURRICANE SEASON BEGAN JUNE 1 AND ENDS NOVEMBER 30 .... IT IS NOT OVER YET!

The Village urges all residents and homeowners to read this newsletter. This publication and more information, posted at the Village website's <http://www.keybiscayne.fl.gov> Hurricane and Flood Preparedness sections are provided as part of the public outreach activity participation in the National Flood Insurance Program's (NFIP) Community Rating System (CRS). As a Class 7 community, Village property owners save 15% on flood insurance premiums.



A near-normal Atlantic hurricane season is likely this year, according to the May 27, 2016 outlook issued by NOAA's Climate Prediction Center, "but forecast uncertainty in the climate signals that influence the formation of Atlantic storms [weakening El Niño; developing La Niña] make predicting this year especially difficult." Gerry Bell, Ph.D., lead seasonal hurricane forecaster, reports it is "difficult to determine whether there will be reinforcing or competing climate influences on tropical storm development. However, a near-normal prediction for this season suggests we could see more hurricane activity than we've seen in the last three years, which were below normal."

**One storm hitting your area can cause a disaster. Residents, businesses and government agencies in coastal areas should prepare for hurricane season regardless of overall activity predicted for this, or any other, seasonal outlook.**

NOAA predicts, with a 70% probability that each of the following ranges of activity will occur:

- 4-8 Hurricanes (winds of 74 mph or greater)

- 10-16 Named Storms (winds 39 mph or greater; including pre-season Hurricane Alex and Tropical Storm Bonnie)
- 1-4 Major Hurricanes (winds of 111 mph or greater; Category 3, 4 or 5 storm)

## ONGOING CONCERNS: FLOOD HAZARDS

The major threat to Key Biscayne from tropical storms and hurricanes is flooding from storm surges and rainfall. The Village is within a "Special Flood Hazard Area" attributed to its island setting and low elevation. Substantial flooding will likely damage property. The intent of this newsletter and other information you will receive periodically is to give you direction on what you can do to protect yourself and your property. These reminders are especially important since we have not experienced a significant tropical storm-related flood event in several years. For more information on historical flooding problems and the potential flood threat in your area, contact the Village's CRS Coordinator at (305) 365-5504.



## FLOOD WARNING (CRS Activity 610)

You should heed all hurricane and tropical storm warnings. The Village will issue warnings on the website, via Constant Contact email blasts, Village Information and Notification System (VINS) text/ email messages, government cable Channel 77 (Comcast) and Channel 99 (UVerse), Village Radio 1640 and NEWS hotline (305) 365-NEWS. Warnings will also be broadcast through local television stations: (WTVJ Channel 4, WCIX Channel 6, WSVN Channel 7 and WPLG Channel 10) as well as radio stations WQAM 560 AM and WIOD 610 AM. Village emergency operations personnel will issue warnings and updates via text message

and email to VINS subscribers. Sign up for this valuable service on the Village website.

### **FLOOD SAFETY**

Fine-tune your hurricane plan and prepare for possible evacuation. Make an emergency supplies kit with food, water, clothing, medicine, batteries, portable radio, flashlights, etc. Organize important documents, IDs and valuables so you can gather these with other belongings if an evacuation order is given. Evacuate to a pre-arranged point of safety on the mainland, such as the home of a friend or family member or a county shelter. If you are disabled, under a doctor's care or require special help, register for assistance with the Miami-Dade Office of Emergency Management at (305) 273-6700.

Before you evacuate, know appropriate escape routes, turn off your electricity (inside breakers), turn off power to the house (outside breaker) and close all windows, doors and shutters. Move your valuables and furniture to elevated areas that are less prone to water damage.

**Do not walk through flowing water** Currents can be deceptive. Six inches of moving water can knock you off your feet. If you must walk in standing water, use a pole or stick to find ground beneath you.

**Do not drive through a flooded area** More people drown in their cars than elsewhere. Do not drive around road barriers as the road, bridge or surrounding submerged area may be washed out. **TURN AROUND - DON'T DROWN!!**

**Stay away from power lines and electrical wires**  
**Look out for animals**



### **FREE FLOOD PROTECTION INFORMATION AND ADVICE AVAILABLE FOR RESIDENTS (CRS Activity 310 and 320)**

All properties within the Village's limits are within the Special Flood Hazard Area (SFHA) as shown on the [current Flood Insurance Rate Map \(FIRM\) of the Village](#) issued 09/11/2009.

As a public service, the Village of Key Biscayne provides the following information upon request:

- Determination of FIRM Flood Zone
- Additional insurance data for a site such as base flood elevation (BFE) or depth

- Handouts with flood insurance purchase requirements when obtaining a mortgage or loan on a property
- List of flood protection alternatives and assistance sources such as grants to elevate a structure.

For inquiries, please contact Chief Building Official Eugenio Santiago, P.E., at (305) 365-8902, at [esantiago@keybiscayne.fl.gov](mailto:esantiago@keybiscayne.fl.gov), or in person in the Department of Building, Zoning Planning and Public Works (BZPPW), Village Hall Suite 250, between the hours of 10:00 a.m. and 2:00 p.m. The request should reference street address and the property tax folio number. Additional information can also be obtained through your lending institutions, real estate agents and insurance agents.

### **FLOOD INSURANCE (CRS Activity 360)**

To prepare for hurricane season, make sure your flood insurance coverage is in effect. If you don't have flood insurance, talk to your insurance agent and obtain it now. Homeowner's policies do not cover flood damage.

Since the Village of Key Biscayne participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.

Flood insurance purchased through financial institutions is a requirement for obtaining a mortgage or a home improvement loan since the Village is within a Special Flood Hazard Area (SFHA). It usually covers only the building structure and not the contents. The type of flooding that occurs in Key Biscayne usually causes more damage to furniture and contents than to the structure. If you have flood insurance coverage, check the amount and make sure you have adequate contents coverage.

Keep in mind that a 30-day waiting period normally occurs before flood insurance takes effect after the policy is executed. Do not wait until a storm warning is issued to talk to your insurance agent!

### **PROPERTY PROTECTION FLOODPROOFING (CRS Activity 350 and 360)**

A building can be protected from flood damage in several ways. Private residence owners can attempt to keep water away by wet floodproofing where the house and utilities are raised above base flood levels, allowing floodwaters to enter and exit (such as through a crawlspace). Another approach includes regrading the lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, flooding is not too deep, and your property

is not within the floodway. A third approach is to waterproof walls by using flood damage-resistant materials and placing watertight closures over doorways. **This only applies to commercial properties and is not allowed for houses.** The Village Chief Building Official can provide information and site-specific advice on such measures. Contact him at [esantiago@keybiscayne.fl.gov](mailto:esantiago@keybiscayne.fl.gov).

Some residential sanitary sewers back up during heavy rains. A plug or standpipe can stop this if water does not rise more than one or two feet. These types of backflow prevention devices can be purchased at the hardware store for less than \$25.00. In areas prone to deeper flooding, talk to a plumber about overhead sewers or a backup valve.

If you know a flood is coming, shut off the electricity and move valuable contents to higher elevations within your home. A detailed checklist, prepared in advance, will help insure that you don't forget anything should you not get much warning.



### **BUILD RESPONSIBLY: PERMITS ARE REQUIRED (CRS Activity 350 and 360)**

The aforementioned measures are considered methods of floodproofing or retrofitting. Please bear in mind that any alteration to your building or land, including building structures, regrading or filling, requires a permit from the BZPPW Department. A permit is necessary to ensure that projects do not result in flooding on neighboring properties, not increase flooding within the public right-of-way, and allow for continued participation in the NFIP facilitating flood insurance availability to Village residents desiring property protection from flood damage. Report building or filling without a posted Village Permit sign to the Village Code Enforcement Division at (305) 365-8917.

Elevation certificates (ECs) are required for all new construction or substantially improved structures within the Village. The EC verifies the elevation of the lowest floor of your house relative to base flood elevation (BFE).

### **SUBSTANTIAL IMPROVEMENTS (CRS Activity 430)**

The "Substantial Improvement" rule applies to all work done to an existing residential structure, including additions during the preceding year. If the total dollar value of this work equals or exceeds 50% of the market value of your structure (excluding the value of the land) your entire

structure must be raised to base flood elevation or otherwise demolished. Commercial properties may be floodproofed, as approved by the Village BZPPW but must still be within the 50% threshold. The Village is required by the Federal government to have a Flood Ordinance enforcing this "50 Percent Rule". Failure by the Village to effectively enforce the rule may result in virtual unavailability of flood insurance for anyone owning property in Key Biscayne. Know your code. For additional information contact the Village BZP Building Official at (305) 365-8902 or visit Village Code of Ordinances online at [www.municode.com](http://www.municode.com).



### **STORMWATER MANAGEMENT (CRS Activity 450 & 540)**

Effective, regular maintenance is essential to minimizing potential flood damage. The Village Public Works Staff minimizes flood damage by annually budgeting funds for inspection and maintenance of all facets of the storm water drainage conveyance system that consists of catch basins, manholes, and outfalls connected to state-of-the-art deep injection wells.

### **YOU CAN HELP THE VILLAGE REDUCE FLOODING MAINTAIN YOUR DRAIN (CRS Activity 540)**

- **Do not dump or throw anything into drains and channels/swales. Illegal dumping is a violation. Remember "No Dumping: Drains to Bay".**
- **If your property is next to a channel, please keep the banks clear of brush and debris.**
- **Do not place yard clippings and branches near or on top of the storm drain.**
- **Keep grass from growing over the top of the drains.**
- **If you see dumping or debris in drains, contact Village Code Enforcement at (305) 365-8917.**
- **If you experience localized flooding, please notify the Village Public Works at (305) 365-8945.**

### **NATURAL AND BENEFICIAL FUNCTIONS OF FLOODPLAINS (CRS Activity 420)**

Natural, undisturbed areas in Key Biscayne perform a number of beneficial functions with respect to flood hazards. They moderate the amount of flooding, retain floodwaters, reduce erosion and sedimentation damages, and mitigate the effects of waves and storm surges from

storms. Additionally they provide habitat for fish and wildlife. For these reasons, you can help the Village of Key Biscayne by:

- **Preserving open public spaces**
- **Maintaining mangrove preserves along the bay fronts.**
- **Protecting natural wildlife, such as sea turtles, by turning off lights during the nesting season.**
- **Converting, on an opportunity, unused paved areas to their natural state.**



### **To Do List For Hurricane Season:**

Consider all the things that need repairs or replacement and prepare a plan for that purpose. The following reminders are critical to being prepared:

- Know your evacuation route;
- Review your insurance coverage and strive to thoroughly understand your policies;
- Store important documents in a safe, dry place and maintain photographic inventory of your home's contents;
- Examine your contingency plans in the event of loss of electric power and other utility services;
- Check for needed home repairs and storm protection. (The time to inspect roofs, windows and shutters is now...not 24 hours before a storm warning);
- Keep the drain closest to your property free of debris;
- Become involved with your local government's mitigation initiatives; including programs as storm drainage, code enforcement, alternative energy distribution systems such as co-generation, sheltering, evacuation policies and storm warning systems.



### **WHERE TO FIND MORE INFORMATION AND ASSISTANCE (CRS Activity 310 & 320)**

Further information on all of the above subjects and more is available at the Village website [www.keybiscayne.fl.gov](http://www.keybiscayne.fl.gov), throughout Village Hall, Community Center, Chamber of Commerce, Council Chambers and at the Key Biscayne Public Library. Ask the librarian for the "Floodplain Management Section". Copies of the Flood Insurance Rate Map (FIRM) for Key Biscayne are available at the Department of Building, Zoning, Planning, online and at the Library. The Department maintains a record of Elevation Certificates that have been issued (available also online).



### **VILLAGE COUNCIL**

**Mayra Peña Lindsay, Mayor**  
**Edward London, Vice Mayor**

**Franklin H. Caplan**

**Luis de la Cruz**

**Gary R. Gross**

**Theodore J. Holloway**

**Michael E. Kelly**

**John C. Gilbert, Village Manager**  
**Conchita H. Alvarez, MMC, Village Clerk**

**The Village of Key Biscayne**  
**88 West Mc. Intyre Street, Suite 250**  
**Key Biscayne, FL 33149**

Upon request, Chief Building Official, the CRS Coordinator or BZPPW personnel will provide technical assistance and information on resolving problems related to flooding, flood insurance, floodproofing and flood damage prevention. If necessary, site visits will be made to individual properties to review problems and help with solutions as a free service.

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