



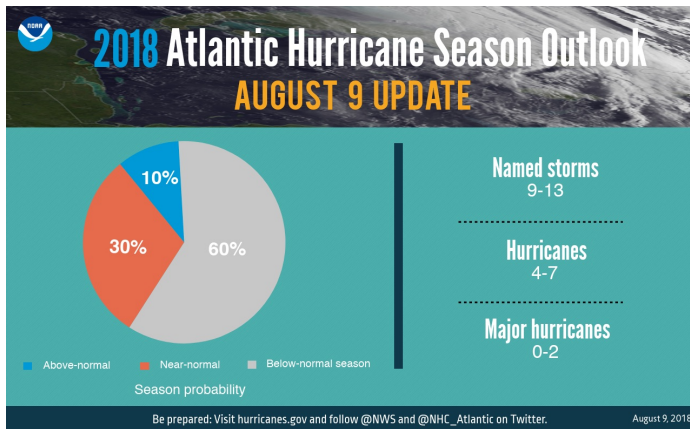
VILLAGE OF KEY BISCAIYNE

Newsletter #30 (E-version) September 2018

www.keybiscayne.fl.gov

THE 2018 HURRICANE SEASON BEGAN JUNE 1 AND ENDS NOVEMBER 30 ... IT IS NOT OVER YET!

Village officials urge all residents and homeowners to read this newsletter. Information posted at the Hurricane and Flood Preparedness sections of the Village website are outreach activities provided as part of Village participation in the Community Rating System (CRS) of the National Flood Insurance Program (NFIP). Village property owners save 15% on flood insurance premiums with our Class 7 rating.



NOAA Climate Prediction Center forecasters issued an updated seasonal outlook on August 9, 2018. The likelihood of a below-normal Atlantic hurricane season increased to 60% (up from 25% in the May 24th outlook). The likelihood of a near-normal season is at 30%, and the chance of an above-normal season has dropped from 35% to 10%. These changes were due to less active oceanic and atmospheric conditions than predicted in May. However, Gerry Bell, Ph.D., the Center's lead forecaster, warned, "There are still more storms to come—the hurricane season is far from being over. We urge continued preparedness and vigilance." After little activity from June to August, system formation increased. As of September 25, the season has seen 12 named storms including Tropical Storm Gordon, Hurricane Florence, and six subtropical storms.

The updated season forecast calls for:

- **9-13 Named Storms (winds 39 mph or greater, including Subtropical Storm Alberto on May 26;**
- **4-7 Hurricanes (winds of 74 mph or greater);**
- **0-2 Major Hurricanes (winds of 111 mph or greater; Category 3, 4 or 5 storm)**

One storm hitting your area can cause a disaster. The Village is in a mandatory evacuation zone. You must evacuate once the order is given. Evacuation depends on the hurricane track and projected storm surge as well as storm category.

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" (SFHA) due to its island setting and low elevation. Substantial flooding will likely damage property. The intent of this newsletter is to give you direction on what you can do to protect yourself and your property. 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 hurricane and tropical storm warnings and mandatory evacuation orders. Sign up online for information from Village emergency operations personnel via Constant Contact email blasts, Village Information and Notification System (VINS) text alerts in addition to the website, government cable Channel 77 (Comcast) and Channel 99 (UVerse) and the (305) 365-NEWS hotline. Warnings also are broadcast by local television stations (WTVJ Channel 4, WTVJ Channel 6, WSVN Channel 7 and WPLG Channel 10) and radio stations WQAM 560 AM and WIOD 610 AM.

FLOOD SAFETY

Fine-tune your hurricane plan and prepare for possible evacuation. Make an emergency supplies kit with food, water, clothing, medicine, batteries, radio, flashlights,

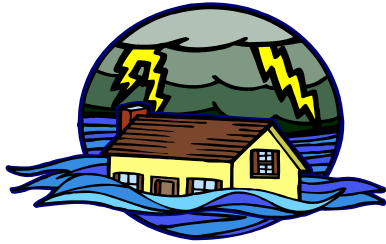
etc. Organize IDs, important documents and valuables to take with you if an evacuation order is given. Evacuate to a pre-arranged point of safety on the mainland, such as the home of a friend/family member or a county shelter. If you are disabled, under a doctor's care or require special help, register 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) and power to the house (outside breaker), and close 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 flooded area More people drown in their cars than elsewhere. Do not drive around barriers as the road, bridge or surrounding 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 Village properties are in the Special Flood Hazard Area (SFHA) shown on the latest (issued 09/11/2009) FEMA Flood Insurance Rate Map (FIRM) available at the Village website.

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
- Flood insurance purchase requirements for 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 M. Santiago, P.E., BO, CFM at (305) 365-8902, at esantiago@keybiscayne.fl.gov, or in person in the Building, Zoning and Planning Department (BZP), Village

Hall Suite 250, between 7:30 a.m. and 3:30 p.m. Reference your street address and the property tax folio number. Find more information through your lending institution, real estate agent, insurance agent or the Miami-Dade website (miamidade.gov).

PURCHASE 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, do not wait until a storm warning is issued to talk to your insurance agent! Keep in mind that a 30-day waiting period normally occurs before flood insurance takes effect after the policy is executed. Homeowner's policies do not cover flood damage. You can purchase a separate flood insurance policy. **The Village of Key Biscayne participates in the National Flood Insurance Program, this insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded.**

Since the Village is within the SFHA, financial institutions require purchase of flood insurance to obtain a mortgage or home improvement loan. It usually covers only the building structure and not the contents. The type of flooding that occurs in the Village 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.

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 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, **applicable only to commercial properties, not allowed for houses**, is to waterproof walls by using flood damage-resistant materials and placing watertight closures over doorways. The Village Chief Building Official can provide information and site-specific advice on such measures via email at 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 a hardware store. In areas of deeper flooding, talk to a plumber about overhead sewers or a backup valve.

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 BZP Department. A permit is necessary to ensure that projects do not result in flooding on neighboring properties and do not increase flooding within the public right-of-way. They also 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 Compliance Division at (305) 365-8917.

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



SUBSTANTIAL IMPROVEMENTS (CRS Activity 430)

“Substantial Improvement” applies to any combination of repair, reconstruction, rehabilitation, addition, or other improvement of a building occurring during the term of the permit or on a permit-to-permit basis, including additions during the preceding year. If the total dollar value of this work equals or exceeds 49% 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 BZP but must still be within the 49% threshold. The Village is required by the Federal government to have a Flood Ordinance enforcing this “49% 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 Chief Building Official at (305) 365-8902 or visit the Village Code of Ordinances online at www.municode.com.



STORMWATER DRAINAGE SYSTEM (CRS Activity 450 and 540)

The Village conducts effective, regular inspection and maintenance of the stormwater drainage system to minimize potential flood damage. Periodical maintenance occurs for all parts of drainage conveyance system including catch basins, manholes, and outfalls connected to state-of-the-art deep injection wells.

YOU CAN HELP THE VILLAGE REDUCE FLOODING (CRS Activity 540)

- **Maintain your drain: Keep the storm drain closest to you free of debris.**
- Do not dump or throw anything into drains and channels/swales. Illegal dumping is a violation. Remember **“No Dumping: Drains to Bay”**.
- 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. You can help the Village of Key Biscayne by:

- Preserving open public spaces and mangroves.
- Protecting natural wildlife, such as sea turtles, by turning off lights during the nesting season.
- Converting unused paved areas to a natural state.

WHERE TO FIND MORE INFO AND ASSISTANCE (CRS Activity 310 & 320)

Further information on the above subjects and more is available at the Village website www.keybiscayne.fl.gov, throughout Village Hall, Community Center, Chamber of Commerce, Council Chambers and the Key Biscayne Public Library. Ask the librarian for the "Floodplain Management Section". Flood Insurance Rate Map (FIRM) copies for Key Biscayne are available at the BZP Department, online and at the Library. BZP maintains a record of issued Elevation Certificates (also online). Upon request, the Chief Building Official, the CRS Coordinator or BZP personnel will provide information and free technical assistance to resolve problems related to flooding, flood insurance, floodproofing and flood damage prevention. Site visits to properties will be made as needed.



TO DO LIST FOR HURRICANE SEASON:

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

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