



Flood Hazards – How to protect yourself and your property

Flood Hazard Area

All of Longboat Key's residents live within a floodplain. Additionally, since Longboat Key is a coastal barrier island, it is designated as a Special Flood Hazard Area since our community is subject to a one percent or greater chance of flooding in any year. Your property may be vulnerable to flooding from heavy storms. Contact the Longboat Key Planning, Zoning & Building Department (941-316-1966) to find out which flood zone your property is in according to the Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (FIRMS), or look up your address on the FEMA Map Portal,

<https://msc.fema.gov/portal/home>

Flood Warning

Warnings are issued via television, radio, and Town social media outlets. Tune in to these media for instructions during times of possible severe weather. Hurricane evacuation maps are printed in the Sarasota and Bradenton phone books. Sarasota and Manatee County Hurricane Evacuation Maps 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.

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.

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).

Hurricane Evacuation

Town Emergency Management staff may advise citizens to leave the island between 30 and 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 must understand that they are putting themselves at serious risk. During evacuation events, water, sewer service, communication services, electric power service and public safety services may not be available. All buildings, regardless of height, can be subject to severe damage and, quite possibly, total destruction. Persons residing in condominiums above the first floor are advised that they are also at risk. 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, and severe weather reports. For more information about this new Statewide service, please visit: <http://www.fl511.com/>

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. For more information on local shelters that are pet friendly contact, either Manatee or Sarasota County Emergency Operations centers.

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 may involve building flood walls or 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 is available at <http://www.floodsmart.gov/floodsmart/> The Town highly recommends you 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 contents and possessions as well.

Further Information and Flood Zone Determination

As a public service, the Town of Longboat Key will provide you with the following information upon request:

- Where your property on Longboat Key lies within one of the respective Manatee or Sarasota County maps within the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM).
- Additional flood insurance risk data for a site, such as the FIRM zone and the base flood elevation requirements, including any additional freeboard requirement above the Base Flood Elevation (BFE) shown on the FIRM per Town and Florida Building Codes.
- The Town has a handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA.
- The Town maintains elevation certificates for new and substantially improved structures in the SFHA.
- The Town updates the Flood Insurance Rate Maps as needed when revisions are made to the maps.
- The Town also has information in addition to the FIRM information, problems not shown on the FIRM, special flood related hazards, historical flood information, and natural floodplain functions.

To obtain flood zone and flood protection assistance information, please contact the Planning, Zoning & Building Department (941-316-1966) located at 501 Bay Isles Road on Longboat Key from 8:00 am to 5:00 pm, Monday through Friday. There is no charge for this service.

A variety of pamphlets and other information are available as well. Flood Insurance Rate Maps are available to view. Realtors, Insurance Agents or property owners can also obtain copies of Elevation Certificates the Town has on file for Longboat Key properties. Additionally, the Manatee County Central Library (941-748-5555) and Sarasota County Selby Public Library (941-861-1100) have reference sections devoted to floodplain management, protection and information.

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 insures the Town is eligible for disaster mitigation funding after a presidentially declared disaster 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.

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:

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| ▪ Illegal dumping? | (941) 316-1966 Code Enforcement |
| ▪ Construction work without a permit? | (941) 316-1966 Planning, Zoning & Building |
| ▪ Debris or blockages in a drainage system? | (941) 316-1988 Public Works |

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 the following:

- 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 requires that the repair or improvements must be built to meet all current floodplain Codes, including, in most cases, elevation of the structure to the required design flood elevation. These requirements will be explained to you when you apply for building permits. Contact the Planning, Zoning & Building Department (941-316-1966) 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 \$1,000 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. If you want more information regarding aspects of owning a repetitive loss property, what measures to take to help prevent loss to bring your property into compliance, please contact the Planning, Zoning & Building Department at (941) 316-1966.

Town staff members are available to conduct site visits, when requested, to discuss flooding, drainage problems and retrofitting options. You can also contact Florida Division of Emergency Management (FDEM), or State Floodplain Management Office (floods@em.myflorida.com, 1-850-413-9960), or the FDEM Website: www.floridadisaster.org.

Longboat Key Participation in the Community Rating System for NFIP Flood Insurance policy Discounts

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages Community Floodplain management activities that exceed the minimum NFIP requirements. For CRS participating communities, flood insurance premium rates are discounted in increments of 5% (i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount).

The Town rating is a Class 6. As a Class 6 Community, citizens who maintain eligible NFIP Policies should receive a 20% discount. Check with your insurance agent at renewal time to insure you are getting the proper local community 20% discount. This reduced discount goes in effect for eligible new or annual policy renewals.



Register with the Town's emergency notification system. Simply visit www.longboatkey.org and select the *Alert Longboat Key* link to begin the registration process. For assistance or to register by phone, please contact 941-316-1999

Official notification system of Longboat Key

A Hurricane Seminar will be held on June 1st

Location: Harbourside Ball Room

3000 Harbourside Dr, Longboat Key, FL 34228

Time: 3-6:30pm.

Registration begins at 3pm and the session will begin at 4pm.

For details or to pre-register, contact the Longboat Key Chamber of Commerce at 941-387-9000.

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