



TOWN OF JUNO BEACH

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October 3, 2014

Dear Juno Beach Property Owner,

I'm writing to make you aware of the recent changes made by the Federal Emergency Management Agency (FEMA). While the changes are still going through the required finalization process, our staff and I believe it is important that you be made aware of some of the implications and your basic rights. It has been determined by FEMA that the eastern coast line of Palm Beach County will be rezoned for flood risk. The entire coast line within the Town of Juno Beach will be rezoned from "C" zone to "VE" zone. You are receiving this letter because your property has been identified as being located in a Special Flood Hazard Area (SFHA). FEMA defines these zones in the following way:

Zone "C": Area of minimal flood hazard, usually depicted on older Flood Insurance Rate Maps as above the 500-yr flood level of the primary source of flooding. "C" zones may have local, shallow flooding problems especially ponding and local drainage problems that do not meet the criteria to be mapped as a Special Flood Hazard Area.

Zone "VE": The Special Flood Hazard Area (SFHA) subject to *coastal high hazard flooding*.

The new flood zone designations mean three things for Juno Beach property owners along the coast:

- 1.) Flood insurance will be mandatory if the owner has a federally backed mortgage and most privately held mortgages will likely require mandatory coverage as well.
- 2.) Flood insurance rates will be substantially more than they are now, as determined by the actuarial rates. If an owner currently has flood insurance, the 2012 Biggert Waters Act caps the increase of insurance premiums to 18% a year until the premium reaches full actuarial rates. If it is a new flood insurance policy, purchased after the new maps are adopted, and the parcel is located in the Special Flood Hazard Area (Zone "VE") the premium will be according to the full actuarial risk amount.
- 3.) An elevation certificate completed by a licensed surveyor will be mandatory.

While there are many questions yet to be answered about how this will financially impact our community, there are a few steps that residents can take to educate themselves and prepare for the new insurance rates.

- **Elevation Certificate**- An elevation certificate will be mandatory for flood insurance for all properties in the "VE" Zone. It is the responsibility of the property owner to obtain the certificate and they must be completed by a licensed surveyor.
- **Letter of Map Revision (LOMR)**- Once the elevation certificate has been completed and it is determined that the property is above the base flood elevation (the maps show a BFE of 9'-12' in Juno Beach) a LOMR can be requested for the property by the property owner. If the LOMR is accepted by FEMA that parcel will essentially be viewed as being located outside of the "VE" zone. Additional information about this can be found at www.FEMA.gov.

It is the property owners responsibility to obtain an elevation certificate and if they so choose, to apply for the Letter of Map Revision (LOMR). Timing is important since the process can be lengthy, it is recommended that property owners start talking to their insurance agents now and contact a reputable surveyor to complete the elevation certificate. The property owner also has the right to submit an appeal to FEMA to change the flood maps. The property owner may start the appeal process now, they do not need to wait until the 90 day process is declared. Additional information to appeal the flood maps can be found on FEMA's website. The Town of Juno Beach will continue to offer updates through our website and through our town newsletter. The decision on what action to take, or not take, lies with each affected property owner, but we believe that THE TIME TO ACT IS NOW.

The process FEMA is required to complete for the updating of the National Flood Insurance Program (NFIP) flood maps started in 2013. The *proposed/preliminary* flood maps have been made public via the public outreach meetings which took place the second week of September at various locations across the County. This leaves just a few more steps before the maps will be formally adopted. FEMA must complete the following items; publish the maps in the Federal Register, publish the map information in local newspapers for two consecutive weeks, allow for a 90-day appeal process, review and respond to all reasonable appeals. It is anticipated that this will be accomplished by August 2015.

The Town of Juno Beach is a class 5 in the Community Rating System (CRS) which provides a 25% discount on your flood insurance. This letter serves as a targeted outreach project to inform and educate property owners in the SFHA about the importance of flood insurance and the imminent FEMA flood map changes that will influence insurance premiums. This letter will provide additional credits for the Town to maintain our excellent rating within the CRS program.

Questions can be directed to Andrea Dobbins, Project Coordinator/Risk Manager at 561-656-0326 or adobbins@juno-beach.fl.us

Regards,



Mort Levine, Mayor