

# FLOOD PROTECTION INFORMATION 2024

## CITY OF LAYTON CITY COUNCIL

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The City of Layton is sending you this Flood Protection Information to help everyone understand the local flood hazards, and to provide information that will help protect your home or business. To maximize the discount, you can receive on your flood insurance, the City distributes this information twice a year.

### LOCAL FLOOD HAZARD

You are receiving this information because you are in an area that has experienced flooding in the past. Hurricane season runs from June 1 to November 30. Due to Climate change, the National Hurricane Center will begin monitoring May 15, 2024. Although we experienced Hurricane Irma in 2017, any given year can bring catastrophic storms and storm surges. Our entire city lives in a Special Flood Hazard Area (SFHA) as mapped by the Federal Emergency Management Agency (FEMA) and is prone to flooding. To determine your flood-zone refer to the FEMA flood zone map, also called a Flood Insurance Rate Map (FIRM). FIRM maps are available by calling 305-664-4667 or coming to the City Administrative building located at 68280 Overseas Hwy., or online at <https://msc.fema.gov/portal/search>.

You should know the elevation of your property. To find out if an Elevation Certificate is on file for your property, contact the City at 305-664-4667 or stop in at the Administrative Building at 68280 Overseas Hwy. Long Key FL 33001 or mail your request to PO Box 778 Long Key FL 33001 or online at [www.Cityoflayton.com](http://www.Cityoflayton.com)

### FLOOD SAFETY

Flood Insurance may help recover damages from flooding, but precautionary measures can be taken to minimize losses and protect your family and property.

**Layton residents save 25%**

### BEFORE A FLOOD

Make sure you are covered. Ask your insurance agent about flood insurance. Safeguard a copy of your policy and take an inventory and of your possessions.

- \*Prepare a family disaster plan and a disaster supply kit.
- \*Know the City's flood warning procedures and local evacuation routes.
- \*Know how to turn off your utilities. Contact your utility company for assistance.
- \*Bring outdoor belongings in, raise valuable property off the ground.
- \*Clear debris from gutters and downspouts.
- \*Evacuate if requested by authorities. Follow evacuation routes.

### AFTER THE FLOOD

- Report downed power lines to FKEC at 305-852-2431 or call the City of Layton at 305-664-4667.
- If an evacuation order was issued, don't return home until authorities announce it is safe to do so.
- Use caution when entering buildings. If your property was flooded, inspect it for damages.
- Check for gas leaks. Do not smoke or light candles unless the gas is off.
- Do not use wet appliances. Appliances can keep a charge even after being unplugged.
- If your home suffered damage, list and photograph damaged property and call your insurance agent to file a claim.
- Prevent mold by removing wet contents immediately.
- \*Do not walk through floodwater. If you must, use a pole to check depths and use disinfectant soap after encountering floodwater. **\*Do not drive through flooded areas. Turn around and find another way.**

**New Flood Insurance Rate Maps are coming soon.**

**Do not wait to get flood insurance. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.**

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## FLOOD INSURANCE IS AVAILABLE

The City of Layton encourages residents who rent or own property to purchase flood insurance to protect their home and possessions against loss from flood damage. Renters can obtain insurance to cover the contents of their home, even if the owner does not insure the structure. The City of Layton voluntarily participates in the National Flood Insurance Program (NFIP) Community Rating System to help residents and business owners purchase federally backed insurance at a 25% discount. Flood insurance is required by law to obtain financing for most federally secured mortgages, loans or federal grants used to buy, build, or renovate a structure located in the SFHA. Contact a licensed property insurance agent for more information about flood insurance or visit [www.fema.gov](http://www.fema.gov)

## FLOODPLAIN DEVELOPMENT AND PERMIT REQUIREMENTS

The City of Layton has adopted development regulations in flood zones to control the alteration of the natural floodplains; prevent or regulate the construction of flood barriers that will unnaturally divert flood waters or may increase flood hazards in other areas; restrict or prohibit uses that may result in increases in erosion, flood heights or velocities; and to control filling, grading, dredging, and other development in a flood zone that may increase flood damages.

The city regulates all development (not just construction of buildings) within natural floodplains through the plan review process, which requires building and/or engineering permits prior to construction, filling or otherwise altering a site's natural elevation or otherwise altering a site's natural elevation is not permitted in the City of Layton. Prior to starting any construction, residents or builders shall contact the City of Layton Building Dept. at 305-664-4667 or [cityhall@cityoflayton.com](mailto:cityhall@cityoflayton.com).

If you witness illegal development, such as filling or building without a permit posted, call the City of Layton at 305-664-4667 or email [cityhall@cityoflayton.com](mailto:cityhall@cityoflayton.com) or call 305-289-2430

## SUBSTANTIAL DAMAGE AND IMPROVEMENTS REQUIREMENTS

Any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage," regardless of the actual repair work performed. The term does not, however, include either:

1. Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions or
2. Any alterations of a "historic structure," provided that the alteration will not preclude the structure's continued designation as a "historic structure."

Floodplain management requirements for new construction apply to substantial improvements. Increased Cost of Compliance (ICC) coverage does not apply to substantial improvements unless a structure is substantially damaged due to flooding.

## NATURAL AND BENEFICIAL FUNCTIONS

Florida state regulations protect natural areas that reduce the risks associated with flooding. When floodplains are preserved or restored to their natural state, they provide many benefits to our residents and the surrounding eco-systems. Floodplains do more than enhance our natural surroundings; they absorb rain and floodwater, reduce the number and severity of floods, and manage storm water runoff, which minimizes water pollution. The City of Layton recently acquired over 50 acres of wetlands (Peter Riley Conservation District) which will not be developed in the future.

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## REMEMBER

- The entire City of Layton is in a **Special Flood Hazard Area** due to its proximity to the ocean and gulf. Special building techniques are required by local, state, and federal agencies to reduce damage due to flooding.
- Please assist us by keeping your closest storm drain or swale clear of obstruction and debris.

The City of Layton will help you with hurricane and flood protection information.

**Contact City Hall at 305-664-4667 or email [cityhall@cityoflayton.com](mailto:cityhall@cityoflayton.com)**

## THE FLOOD WARNING SYSTEM

Monroe County Emergency Management in conjunction with NOAA weather service, City of Layton officials, local radio (104.1FM), and television, will alert city residents to the dangers of severe weather to include tropical storms and Hurricanes. Citizens are warned that there are very few buildings in Monroe County that can withstand the conditions of a serious hurricane; therefore, residents can best assure their safety by evacuating to the mainland when such evacuations are ordered. **SIGN UP FOR MONROE ALERT TO RECEIVE EMERGENCY ALERTS VISIT [www.monroecountyem.com](http://www.monroecountyem.com) to receive alerts via text, email landline and more.** The advisories include but are not limited to:

**A Hurricane Watch** A hurricane watch is issued when there is a possibility that you could experience hurricane conditions within 36 hours. Residents should secure their boats at this time. Persons who plan to move their RV's, boats, trailers and other high-profile vehicles along US One must do so during or prior to the **Hurricane Watch Period**, before hurricane emergency road restrictions go into effect.

**A Hurricane Warning** indicates that sustained winds of at least 74mph are expected within 24 hours or less for your part of the coast. Once this warning has been issued your family should be in the process of completing the protective actions and deciding the safest location to be during the storm. If an evacuation is ordered, please respond according to instructions given.

Utilizing the time frame for the expected arrival of tropical storm force winds forecast by the National Hurricane Center and National Weather Service Office, Emergency Management officials will determine a time to halt evacuations. Once evacuations have been halted, Emergency Management officials will advise remaining residents to exercise their option of internal relocation to a friend or relative's home, a hotel or motel, a shelter provide by an employer, or a local hurricane shelter. **NO SHELTERS WILL BE OPEN in Monroe County for Category 3, 4, 5 Hurricanes.**

## HURRICANE SEASON PRUDENT PROCEDURES

- **Sign up for Alert! Monroe to receive emergency alerts for Monroe County by cell phone, text, email, landline and more. Sign up at: [www.monroe-county-fl.gov/alertmonroe](http://www.monroe-county-fl.gov/alertmonroe).**
- Be sure all outdoor furniture and all movable objects and loose debris on your property that could as projectiles secured or brought inside before going north for the summer or on vacation. **Plan for boat storage.** Make sure your shutters are in place before leaving. Shut off water, gas and electricity when possible.
- If you are a year-round resident, you should have everything in order so that minimum time and effort is needed to secure all property and evacuate. Be sure to secure shutters in place before leaving.
- When making the decision whether to evacuate, keep in mind there will be no emergency services or hospitals during or immediately after the storm. You will more than likely be without electricity, cable, telephone, and water service. We strongly urge adherence to a mandatory evacuation. Access to the island will be restricted in the aftermath of a hurricane during cleanup and restoration of essential services.
- Secure all boats, trailers, and boats on trailers with adequate tie-downs. **YOU** are responsible for your property if it causes other damage or harm! **YOUR COOPERATION IS ABSOLUTELY NECESSARY.**
- **Realtors, Property Managers, and Construction Crews:** It is your responsibility to have the manpower necessary to secure units and construction sites in anticipation of a hurricane. Please Plan ahead!

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## EMERGENCY PHONE NUMBERS

- Monroe County Sheriff's Office 305-289-2430      **Emergency Dial 911**
- Monroe County Rumor Control and Information Line: 1-800-955-5507  
Residents should use this number for information on projected re-entry times.
- City of Layton City Hall 305-664-4667

For more information, visit [www.floodsmart.gov](http://www.floodsmart.gov).

## PROPERTY PROTECTION

Precautions you can take to protect your property from

Damage and reduce financial losses include:

- Fixing property drainage problems
- Relocating electrical panel boxes, AC's, water heaters, washer, and dryers to elevated locations.
- Installing storm shutters, impact windows and a reinforced garage door.
- Elevating your home.

Always remember to contact the building department before you alter, regrade, or fill your property. A permit may be required to ensure compliance with City or State regulations and that projects don't cause problems for other properties.

The city responds to flood protection inquiries. The city will conduct a site visit and offer flood protection advice to our citizens. If you have a question regarding flood, sewer, or drainage problems, contact the City of Layton at 305-664-4667.

## DRAINAGE SYSTEM MAINTENANCE

- DO NOT Dump or throw anything into swales or canals. This is a violation of our City Ordinances, as well as a possible source of clogging our canals. Even grass clippings and branches can accumulate and plug canals. A plugged canal CANNOT carry water and when it rains the water must go somewhere. Every piece of trash contributes to flooding. Keep your canal bank clear of debris.
- Landscape with native, drought-friendly plants that absorb water and require little or no fertilizer.

State law prohibits dumping anything into the canal or wetland systems and unauthorized obstructions or alterations of the drainage features. Residents should report illegal dumping. By calling the City of Layton at 305-664-4667 or [cityhall@cityoflayton.com](mailto:cityhall@cityoflayton.com)