

# **Town of Cloud Lake, Florida – 2025 Newsletter**

## **FLOOD FACTS – IMPORTANT INFORMATION REGARDING FLOODING RISKS**

Cloud Lake is a participant in the National Flood Insurance Program (NFIP) Community Rating System (CRS) working diligently to maintain a reduction in flood insurance premiums for property owners in the Special Flood Hazard Areas (entire Town). During periods of heavy rainfall areas are subject to flooding. This information will address areas to protect you and reduce loss of value to your property.

### **YOU SHOULD CONSIDER THE PURCHASE OF FLOOD INSURANCE.**

**FLOOD INSURANCE: Are You Insured?:** Flooding is not covered by homeowners or standard property insurance, but you can protect your home and its contents with flood insurance through the National Flood Insurance Program (NFIP) which is backed by the Federal Government. Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance. The amounts of flood insurance available are **\$250,000 for the building and \$100,000 for the contents for residential property, \$100,000 for renter contents, and \$500,000 for the building and \$500,000 for the contents for small businesses.** There is a 30-day waiting period before coverage goes into effect. Flood Insurance is easy to obtain and is sold by most insurance agents, contact an insurance agent or NFIP at 1-888-379-9531 to request an agent referral. Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) or call **1-800-427-2419** to prepare for floods, the benefits of protecting against floods, and how to purchase a National Flood Insurance Policy.

**FLOOD INSURANCE RATE MAPS:** The Town Clerk's Office is the primary source of information regarding Flood Insurance Rate Maps. It is important to know the Base Flood Elevation of any property and the flood insurance requirements if applicable. Information on Elevation Certificates are available at the Town Hall and [www.cloudlakefl.us](http://www.cloudlakefl.us) Copies of actual Elevation Certificates are at Town Hall. Call (561) 686-2815 if you have any questions. The Clerk has reports to Council on changes and impacts from FEMA, NFIP, and new County FIRM provided by FEMA and their impact to Cloud Lake properties. The town staff reviewed the new flood rate maps and worked with the county regarding technical deficiencies and errors and responded to FEMA and its map contractor. Revised maps became effective October 5, 2017.

**FLOOD HAZARD THREAT:** Hurricane season begins June 1<sup>st</sup> and extends to November 30<sup>th</sup> each year. Flooding in Cloud Lake is caused primarily by heavy rains that occur in a short period of time. The Town is also prone to flooding from rising waters but has been able to prevent the flooding from rising lake waters in Cloud Lake (lake) and Gem Lake with the operation of the pump system. It is important that you know and understand the degree to which your property may be at risk to flood damage.

**ASSISTANCE AVAILABLE:** The Town provides information regarding flood hazards, flood insurance, flood protection and mitigation measures designed to correct existing deficiencies in flood prone construction. Living in Town since 1946, the Clerk can provide historic information and photos regarding rainfall events and flooding. The Building Official is a Certified Floodplain Manager providing invaluable information. Upon request, the property owner will be provided site-specific and flood related data including site visits to review flooding and drainage problems and data on historical flooding in Town so you can relate it to your property to decide what action you need to take. Call (561) 686-2815. The Town can provide the first Floor Elevations for all buildings adjacent to Gem Lake (portion in Cloud Lake) and Cloud Lake (the lake).

**PROPERTY PROTECTION MEASURES:** Flooding causes more property damage in the United States than any other type of natural disaster. Recent construction practices and regulations have made new homes less prone to flooding, however many existing structures remain susceptible.

- Protect your structure from flying debris by boarding your windows and doors.
- Ensure the doors and jambs withstand hurricane pressures.
- Strengthen garage doors that do not meet the new code.
- Retrofitting is another approach to reduce flooding because the property itself remains subject to flooding but the building is modified to prevent or minimize flooding of living space.

If flooding threatens, consider taking the following actions:

- Sandbagging to reduce erosion and scouring
- Elevate furniture above flood protection levels.
- Create floodway openings in non-habitable areas

Property owners may wish to elevate (raise) or relocate structures that are prone to flood damage. **For information on retrofitting or floodproofing your structure to reduce the impact of flooding, call (561) 686-2815 or visit the County Emergency Management website at [www.pbcgov.org/dem](http://www.pbcgov.org/dem).**

**FLOOD REFERENCE LIBRARY:** The Palm Beach County Central Library, 3650 Summit Blvd., West Palm Beach maintains a listing of flood insurance sources and references concerning flood protection and preparedness. Residents are urged to take advantage of these flood information resources and utilize the County Emergency Management website, [www.pbcgov.org/dem](http://www.pbcgov.org/dem).

**FLOOD SAFETY MEASURES:** Flood safety begins with being alert to the changing weather conditions that can bring floods. Residents should tune in to local TV and radio weather broadcasts and be alert to special local advisories.

Safety includes having a personal family evacuation plan and survival kit ready for use in the event of flooding along with a Pet Plan if you have pets. If you need assistance or transportation during an evacuation because of age, handicap or other special needs, contact the Palm Beach County Emergency Management Office. To register, call (561) 712-6400 or go to [www.pbcgov.org/dem](http://www.pbcgov.org/dem). If you are going to remain home you need to ensure that you have sufficient **food, water, and supplies for at least 5-7 days**.

**Before the Storm:** Know Palm Beach County's Flood Warning Procedures. You may want to keep plywood, plastic sheeting, lumber and materials on hand to help prepare your property for the storm and to aid in emergency repairs afterwards. The Greater Palm Beach Area Chapter of the American Red Cross will operate shelters as needed. Listen to local media or call the Palm Beach County Emergency Operations Center at (561) 712-6400 or Red Cross (561) 833-7711. If you plan to evacuate, plan your evacuation in advance. Contact the Town Clerk at (561) 686-2815 to provide your contact numbers or for evacuation routes, shelter locations, and a list of what to take with you.

**Storm Preparation:** Keep a battery powered radio or TV tuned in to local stations. Place important documents inside plastic bags or other waterproof containers. If evacuating, prepare your home prior to evacuation. Turn off all gas and electricity, with the possible exception of your refrigerator. Do not touch any electrical equipment if you are wet or standing in water. Fill your tubs, sinks and any available containers with

fresh water in case fresh water is not available after the storm. Board your windows to protect them from flying debris. Move as many valuables as possible to higher elevations. Elevate your furniture if possible. Avoid running washes of water and/or unstable banks.

**During and After the Storm:** Do not walk through flowing water. Drowning is the number one cause of flood deaths. If you need to walk in standing water, use a pole or stick to see how deep the water is. Do not drive through a flooded area. Don't drive around road barriers. Stay away from power lines and electrical wires. Report downed power lines immediately to Florida Power & Light (561) 697-8000 or 1-800-4OUTAGE or the Palm Beach County Sheriff's Department.

**FLOOD WARNING SYSTEMS:** The Palm Beach County Emergency Operations Center works with the Town, South Fla. Water Management District, National Weather Service and the National Hurricane Center to monitor flood and storm threats and advise accordingly. The County depends on the National Weather Service to issue flood advisories at least six (6) hours before the expected rainfall would overflow drainage systems and cause the ponding of water. Stay tuned to local TV or radio stations known to have an active weather and news bureau for information. The local radio stations are AM: 1230 and 1290; FM: 92.5, 97.9, 101.3, 102.3, 103.1, 105.5 and 107.9 and local TV stations 5, 12, 23, 25, and 29 and Comcast Cable Channel 20. Areas affected will be identified in the broadcast. If you live in a safe area, be prepared to stay in your home. If your area is ordered to evacuate, leave immediately. A listing of Approved Shelters and more information on flood warning is available at Town Hall, call (561) 686-2815 or at [www.pbcgov.org/dem](http://www.pbcgov.org/dem).

**FLOODPLAIN MANAGEMENT:** With Town participation in the NFIP, the Town administers flood management regulations designed to minimize the potential flood losses, such as requiring the elevations of living floor areas. The Town has adopted Stormwater Management Regulations requiring Stormwater Management Plans for new construction. The construction of these plans will be able to reduce flood peaks and duration, provide additional storage when needed, and improve and maintain surface and ground water quality. The Town has a Certified Floodplain Manager.

**FLOODPLAIN PERMIT REQUIREMENTS:** Any development in Cloud Lake requires a permit. Through this process the Town ensures development is taking place according to flood regulations. The Town's Permitting Review Process is necessary to allow the Town to participate in the National Flood Insurance Program (NFIP), making flood insurance available for residents to obtain. Contact the Town Clerk prior to any construction activities. If you see development occurring without permits, protect your rights and the Town's participation in the NFIP program by contacting the Town Clerk at (561) 686-2815.

**SUBSTANTIAL IMPROVEMENT REQUIREMENTS:** The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards.

**DRAINAGE SYSTEM MAINTENANCE:** The drainage system consists of one catch basin, a 24" culvert at the north end of Town Hall that feeds into Gem Lake under Shannondale Road West, and a 3' x 6' box culvert connecting Gem Lake to Cloud Lake under Lang Road. Florida Department of Transportation maintains a 1.27 acre wet detention pond at the entrance to town on the east side of Lang Road at Southern Boulevard that

takes stormwater runoff from 6 catch basins and empties into the WPB Stub Canal when water reaches a certain elevation. This will allow for more storage of stormwater runoff. When water levels become extreme in the lakes, water is released from the east into the West Palm Beach Stub Canal through a manually operated floodgate and pumped via a 24" pipe into the WPB Stub Canal. From here, drainage overflows are directed into the West Palm Beach C-51 Canal of the South Florida Water Management District's system and from there into the Lake Worth Lagoon (Intracoastal Waterway). From the west, water can be released through a manually operated floodgate in Glen Ridge directly into the West Palm Beach C-51 Canal. The Town performs inspections and maintenance of the swales, catch basin and culverts, flood gate and drainage pump on a monthly basis.

Dumping of debris or trash in the drainage system is prohibited by Town ordinance. "NO DUMPING DRAINS TO LAKE WORTH LAGOON" signs are also placed at the catch basin, culverts, and pump system.

The property owners mow around the privately owned lakes.

The lakes and wet detention pond act as a storage area for flood waters, reducing the possibility of flooding nearby residences, and also helping the entire Town by recharging our groundwater aquifer. Please report any illegal dumping or littering to the Town by calling (561) 686-2815 or the Palm Beach County Sheriff's Department Environmental Crimes Unit by calling (561) 697-2700 extension 4620.

#### **BECAUSE OF INCREASED HURRICANE ACTIVITY WE ALL NEED TO BE FULLY PREPARED FOR STORM EVENTS.**

Did you know that **FLOOD DAMAGE** can be more costly than wind damage, for example the cost of damages for a 2,000 square foot home could cost approximately:

\$39,150	with 6 inches of rising water
\$52,220	with 1 foot of rising water
\$62,880	with 2 feet of rising water

#### **EXCELLENT RESOURCES:**

- Palm Beach County's Hurricane Survival Guide, The Palm Beach Post Storm Guide – also see [www.STORM2014.com](http://www.STORM2014.com), Hurricane Guides available at local supermarkets and "Hurricane Preparedness" brochure at Home Depot and Lowe's Home Improvement Centers, information at the Cloud Lake Town Hall, all public libraries and other government offices.
- Palm Beach County Flood information is also available on the county website at [www.pbcgov.org/dem](http://www.pbcgov.org/dem), and on facebook, and twitter with links to FEMA, South Florida Water Management District, National Weather Service, NOAA, etc. Palm Beach County also has a free smartphone app (pbcdart) on Apple and Android
- Also check [www.FloodSmart.gov](http://www.FloodSmart.gov)
- FEMA and Red Cross brochures and other related information is available at the Cloud Lake Town Hall, 100 Lang Road. For more information contact the Town Clerk.

**IMPORTANT PHONE NUMBERS:**

- CLOUD LAKE TOWN HALL 561-686-2815
- TOWN CLERK'S CELL # 561-373-7708
- POLICE & FIRE EMERGENCY 911
- SHERIFF'S DEPT (non-emergency) 561-688-3400
- FPL www.FPL.com or 1-800-4OUTAGE (1-800-468-8243)
- BELL SOUTH 1-877-737-2478
- COMCAST 561-848-1600 or 1- 800-266-2278
- PBC WATER UTILITIES 561-740-4600
- FLORIDA PUBLIC UTILITIES 561-832-0872
- ANIMAL CARE & CONTROL 561-233-1200
- PBC EMERGENCY MANAGEMENT 561-712-6400
- PBC CRISIS LINE (EMOTIONAL SUPPORT) 211
- SALVATION ARMY 561-725-2269 or 561-688-3530
- RED CROSS (SHELTERS) 561-833-7711
- TRAFFIC SIGNAL DAMAGE 561-683-6885
- PBC HEALTH DEPARTMENT 561-840-4500
- SCHOOLS 561- 357-7500 or 1-866-930.6001

**IF YOU HAVE NOT PROVIDED THE TOWN CLERK WITH YOUR EMERGENCY CONTACT INFORMATION, DO SO IMMEDIATELY. IN THE EVENT YOU EVACUATE FOR A STORM EVENT OR WE ARE UNABLE TO LOCATE YOU REGARDING A STORM EVENT, WE NEED THE NAME AND PHONE NUMBER OF SOMEONE WHO WILL KNOW WHERE YOU ARE AND HOW WE CAN REACH YOU. EMAIL THE CLERK AT [CLERK@CLOUDLAKEFL.US](mailto:CLERK@CLOUDLAKEFL.US) OR CALL 561-686-2815.**