



# SMOKE SIGNALS

VILLAGE OF  
TEQUESTA  
NEWSLETTER

SUMMER 2023

## ELECTION QUALIFYING PERIOD



The next municipal election is March 19, 2024, in coordination with the Presidential Preference Primary. The qualifying period begins at Noon on November 7, 2023, and ends at Noon on November 21, 2023. Due to the Election Code, these dates and times are strictly enforced and are not flexible.

**The following seats are scheduled for the March 2024 election:**

- Seat 1 – Current Incumbent Frank D’Ambra**
- Seat 3 – Current Incumbent Laurie Brandon**
- Seat 5 – Current Incumbent Rick Sartory**

### How to Run for Office:

When a resident decides to seek office, they should schedule an appointment with the Village Clerk to review the “Candidate Election Handbook.” It is important this meeting take place well before the start of the qualifying period, as there are certain requirements that need to be fulfilled prior to qualifying. During this meeting, a comprehensive explanation of the process is provided, including the review of required forms, election laws and important dates and deadlines.

### For additional election information,

contact Lori McWilliams, MMC, the Village Clerk at 561-768-0443 or via email at [lmcwilliams@tequesta.org](mailto:lmcwilliams@tequesta.org).

## HIGHLIGHT



**Council Member  
Patrick Painter**

**Greetings fellow VOT residents!** I am Patrick Painter, and I am honored to serve as a Council Member for our Village. Since this is my first “Council Member Highlight,” I wanted to take this opportunity to tell you a little about my family and me. My wife, Fiona, daughter, Everly (3.5), and I moved to Tequesta in September 2020 from West Palm Beach. Since then, we welcomed our son, Ford (11 months), into the world. We feel truly blessed to call Tequesta our home and take immense pride in our community. Our family loves spending time on the water in and around Tequesta, exploring the beautiful natural environment surrounding us, and enjoying our local establishments.

As Florida natives, it was essential to Fiona and me to raise our children in a community that reflected the “old Florida” feel that we so fondly remember from our childhoods growing up in West Palm Beach (Patrick) and Naples (Fiona). We were immediately drawn to Tequesta’s natural beauty, a strong sense of community, and stellar safety record. What impressed us the most, though, was Tequesta’s small-town charm and warm and welcoming atmosphere. Tequesta is a place where neighbors know one another and residents actively support local businesses, not out of obligation, but because they want to help their friends and neighbors. These are just a few attributes that make Tequesta a genuinely exceptional place to live.

All of the things that brought my family (and likely yours) to Tequesta are the very things that attract developers and out-of-state residents to our Village. Whether we like it or not, development and growth in our Village is inevitable. Nonetheless, it is our responsibility as residents to ensure that the character of our Village and its unique attributes are preserved for generations to come. I believe the best way to ensure that happens is by getting involved in our Village’s local government and sharing your opinions.

I had the opportunity to witness firsthand how much hard work it takes to make our Village such a special place by participating in the Village’s inaugural Resident’s Academy and serving on the Village’s Charrette Host Committee in 2022. After these experiences, I knew I wanted to become more involved in our Village’s local government, which led me to run for Council. However, you do not have to become a Council Member to positively impact our community. There are many other ways to get involved, including the following:

**Participate in Tequesta’s Resident’s Academy.** Suppose you want to better understand our Village’s government and what each department within our local government does for the residents of Tequesta. In that case, Tequesta’s Resident’s Academy is the perfect place to start. It is also a great way to meet our Village staff and some other like-minded residents.

**Join a committee.** Not ready for the commitment to run for Council? No problem. Joining a committee (e.g., Planning and Zoning Board or Environmental Advisory Committee) is a great way to get involved and positively impact our Village.

**Attend Council Meetings.** Every Council Meeting allows for public comment, during which residents can express their opinion to Council, staff, and developers. Additionally, Council adopted Ordinance 06-23 in May 2023, which requires all developers who are proposing new development and significant redevelopment projects on Beach Road, US Highway 1, Tequesta Drive, Old Dixie Highway, Cypress Drive, and Bridge Road to apply for and present a conceptual presentation before submitting a site plan review application to receive further input from Council and residents. This is the perfect setting to let us/them know what you want to see in our Village’s future developments. I think you might be surprised how impactful this process can be.

**Preserve our natural environment.** Tequesta’s beautiful natural environment is an essential part of the fabric of Tequesta. It is our responsibility as residents to ensure our natural habitat remains healthy and clean for generations to come. Organize a beach clean-up or actively participate in programs that help protect our waterways, sand dunes, or sea turtles.

In closing, I want to thank all our Village staff for their hard work and commitment to our Village. They are the backbone of our Village, and nothing we do on Council would be possible without them. See you all soon!

*Council Member Patrick Painter*

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## SMOKE SIGNALS

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is published by the Village of Tequesta Village Clerks Office

Editor:

Lori McWilliams, MMC

Produced by:

GLENN GRAPHICS

Printed by:

COMMERCIAL PRINTERS, INC.

PRESORTED STANDARD  
U.S. POSTAGE  
PAID  
WEST PALM BEACH, FL  
PERMIT # 2073

Village of Tequesta  
Village Clerks Office  
345 Tequesta Drive  
Tequesta, FL 33469-0273

# Around the Village



## FIRE RESCUE UPDATES

### Enhancing Emergency Management Skills



Tequesta Fire Rescue administrative staff attended the 2023 Governor's Hurricane Conference in May and continues to enhance their emergency management skills. Fire Chief James Trube and Administrative Assistant Elizabeth Spring-Guenette participated in workshops and training sessions regarding communication with the public during emergencies, best practices for running an effective EOC (Emergency Operations Center), and analyzing critical data which can aid in decision-making during severe weather events.

### Village of Tequesta Residents Academy



In May, Captain David McGovern represented the Fire Department at the Village of Tequesta Residents Academy. He went over all things Tequesta Fire Rescue, including response times, public education events, personnel training and education, and scheduling CPR classes. Additionally, as part of our presentation, the Residents Academy attendees became the first members of the public to see Ladder 85 in person!

### Look at what we've been up to!



Since the arrival of our new ladder truck, firefighters have been doing lots of training. Ladder 85 is a highly specialized vehicle that plays a crucial role in how well our firefighters can respond to emergencies. The 75ft ladder allows first responders to facilitate rescues, execute ventilations, and fight fires with an elevated water stream. The vehicle is also equipped with new and improved gear, such as a rescue basket and powerful extrication tools.

## 2023 Hurricane Season Are You Prepared?

### ATLANTIC STORM NAMES

2023 HURRICANE SEASON

ARLENE	HAROLD	OPHELIA
BRET	IDALIA	PHILIPPE
CINDY	JOSE	RINA
DON	KATIA	SEAN
EMILY	LEE	TAMMY
FRANKLIN	MARGOT	VINCE
GERT	NIGEL	WHITNEY

Hello Hurricane Season! Let's hope we don't have to meet any of these storms, but if we do, follow these tips!

- Stay Informed
- Monitor local weather outlets, and check in with Tequesta Fire Rescue for critical updates. Scan our QR code to visit our website for more information!
- Build your "Emergency Kit"
- Non-perishable food and water (1 gallon per person per day)
- Medications and first aid supplies
- Flashlights and extra batteries
- Battery-powered or hand-crank radio
- Personal hygiene items
- Cash and important documents (insurance papers, identification, etc.)
- Extra clothing and blankets
- Tools and supplies for emergency repairs
- Evacuation planning

Coastal communities, like Tequesta, are prone to storm surges. If local authorities issue evacuation orders, you need to be prepared. Plan your evacuation route and identify nearby shelters in advance.

### TIPS FOR GRILLING SAFETY



Ready to grill? We are! This is what we are doing to stay safe and keep the fun going:

- Drinking alcohol and fire do not mix, we will be drinking responsibly
- Our grill sits on level ground in a well ventilated area
- The grill maintains a 10 foot distance from our home, fences, and any other fixed structures
- Per NFPA (National Fire Prevention Association) guidelines, we will not be using any type of cooking or heating appliances on balconies, or under overhanging structures
- Children and pets will not be left unattended while the grill is in use

Reach out to the Tequesta Fire Rescue Admin Team at 561-768-0500 if you have any fire safety inquiries. Thank you for keeping Tequesta safe!

### Mayor Young Accepted into Leadership Palm Beach County Engage Class of 2024



### Exciting News!

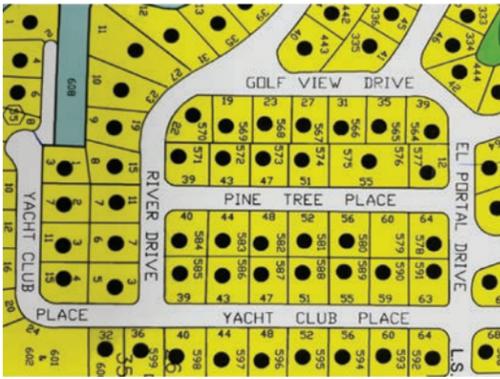
Congratulations to Mayor Molly Young on her acceptance into the Leadership Palm Beach County Engage Class of 2024!

Starting this September, Mayor Young and other distinguished leaders will embark on a remarkable journey throughout the county, delving into topics such as agriculture, public safety, and healthcare. The Engage program promises a transformative learning experience, providing participants with invaluable networking opportunities. Together, they will explore ways to create long-lasting and significant improvements for our community.

Let's celebrate Mayor Young as she embarks on this exciting venture!

# PUBLIC WORKS UPDATES

## El Portal Drive Capital Improvement Project



El Portal Drive and the connecting streets to the south of El Portal will undergo sidewalk, roadway, and stormwater improvements as a part of the Village's ongoing capital improvement program. The duration of the project will last approximately 3 months, barring no inclement weather.

### PROJECT COMPONENTS:

- Stormwater improvements
- Swale improvements
- Vegetation clearing in the Village right of way
- Installation of new concrete sidewalk
- Mill and pave roads

### STREETS WITHIN THE PROJECT

- El Portal Drive
- Golfview Drive
- River Drive
- Yacht Club Place
- Pine Tree Place

### PUBLIC SERVICES CONTACT INFORMATION

Janet McCorkle  
Office Manager  
561-768-0482  
jmccorkle@tequesta.org

*Please use caution if you are in the construction area.  
Thank you in advance for your patience and cooperation while  
we work to improve the Village infrastructure.*

## Sidewalk Improvement Project

We are replacing 2,000 linear feet of sidewalk on the North Side of Tequesta Drive from Seabrook Road to Riverside Drive. The project duration will last approximately 40 days and there will be intermittent lane closures for the concrete truck.



Please use caution when driving or walking in the work area and thank you for your patience.

**Contact information:**  
Public Works Department  
561-768-0482

## Tequesta's First Baptist Church Acknowledgment

During the July Council Meeting, Council extended a special acknowledgment to Tequesta's First Baptist Church for their invaluable contribution to our village's election process.



Mayor Molly Young presents Certificate of Appreciation to Lead Pastor Mike Richardson

Tequesta's First Baptist Church has generously opened its doors for years. It provides an accessible and welcoming space to hold elections and ensures our residents' voting rights are fully realized. Their support goes above and beyond, as they have graciously extended their operating hours to accommodate our community's needs.

Thank you to Tequesta's First Baptist Church for your exceptional partnership and unwavering commitment to our village and the election process.

## FLOOD PROTECTION ASSISTANCE & ADVISORY SERVICE



The Village of Tequesta Building Official/Floodplan Administrator is available to provide one-on-one consultations and site visits to advise inquires about property protection measures, such as retrofitting techniques and drainage improvements. The objectives of Tequesta's Flood Protection Assistance Advisory Program are to increase awareness and use of the service, and enhance mitigation information provided. Supplemental materials are also available to inquires. For any questions or to schedule an on-site visit, please contact the Building Department at (561) 768-0450.

## Upcoming Budget Meetings

Budget meetings are held in the Council Chambers

- 1st Public Hearing to Adopt Tentative Budget - Sept. 14 - 5:30 PM
- 2nd Public Hearing to Adopt Final Budget - Sept 21 - 5:30 PM

### VIEW AGENDAS (when published)

<https://tequesta.civicweb.net/Portal/MeetingTypeList.aspx>



## #VOTPROUD



**EXPLORE THE WORLD**

**TAKE A #VOTPROUD FLAG WITH YOU ON VACATION AND HIGHLIGHT OUR PARADISE!**



### Take a pic

Take a picture (or two) of you and your family with the VOT flag and post it on your social media pages with the hashtag #VOTPROUD.



### Email it

Email the Village Clerk's Office your photos so we can share them on our social media pages as well.



### Give us a Short Synopsis

For each photo shared, please give us a short synopsis of the location you are showing your #VOTPROUD flag (Ex. Massanutten, VA).

<https://www.tequesta.org/1568/VOTPROUD-Program>

# LIGHTS OUT

## Sea Turtles Dig the Dark

Sea turtles rely on the darkness of the beach and the relative brightness of the ocean to nest and find their way to the sea. Peak season is March - October.



-  Do not disturb nesting turtles, nests, or hatchlings
-  Do not take pictures using flashes
-  Keep flashlights off the beach
-  Turn off exterior lights
-  Close window coverings after dark

If you see a sick or injured sea turtle, call 1-888-404-3922

Information taken from the Sea Turtle Conservancy: <https://conserveturtles.org/>



## DO YOU KNOW A STAR EMPLOYEE

### Help us Identify Exceptional Customer Service

Tequesta residents, businesses, customers and Council members have a unique opportunity to help identify and recognize our STAR Tequesta employees via our service recognition program. Village Manager, Jeremy Allen defines a Service Star as any employee who "raises the bar above and beyond the Village's customary, high performance standards!"

Have you engaged with any Tequesta employees recently who have raised the bar above and beyond?

To make a nomination, complete the S.T.A.R. nomination form: <https://www.tequesta.org/1393/STAR-Nomination>

## Tequesta PARKS & REC

FUN NIGHT  
DESIGNED  
JUST  
FOR YOU!



DINNER  
INCLUDED

**OCTOBER 27, 2023 • 5:30-8:00 PM**

Registration begins October 2, 2023  
\$5 VOT residents/\$7 Non-residents  
Ages 7-11 • Minimum 10 required

**FEBRUARY 9, 2024 • 5:30-8:00 PM**

Registration begins October 2, 2023  
\$5 VOT residents/\$7 Non-residents  
Ages 7-11 • Minimum 10 required



Van Clans is for  
adults only.

**October 4, 2023**

Lunch at Benihana & tour the Elliot Museum  
Registration begins September 15, 2023

**November 17, 2023**

Breakfast at Cracker Barrel & a scenic drive to Hutchison Island  
Registration begins October 4, 2023

For more information on Kids Night Out and Van Clans contact:  
Kathleen Worley at 561-768-0475 or [kworley@tequesta.org](mailto:kworley@tequesta.org)



## CHIEF FOR A DAY

Tequesta Police Department recently hosted two Chiefs for a Day. First, our brave young hero, Gabriel, recently had an unforgettable experience as Chief for a day at our very own Tequesta Police Department!



Gabriel, a true inspiration to us all, stepped into the shoes of our fearless law enforcement officer and showcased his extraordinary courage, compassion, and dedication. From the moment he arrived, it was clear that he was born to protect and serve!

During his eventful day, Chief Gabriel had the opportunity to lead our exceptional team, donning his very own Tactical Vest and Badge. He handled important duties with unwavering professionalism, making us all incredibly proud.

With his keen eye for detail, Gabriel rode along with our brave office, patrolling the streets and keeping our community safe. He even conducted speed enforcement using a handheld radar, ensuring drivers obeyed traffic laws. His enthusiasm and dedication to promoting safety was truly remarkable.



But that's not all! Chief Gabriel's adventure continued as he joined our detective bureau to learn about the fascinating world of forensic investigation. He had the chance to pull latent prints; and Gabriel's attention to detail and eagerness to learn impressed everyone he worked with.

In between his important tasks, Chief Gabriel enjoyed a well-deserved lunch with his fellow office. The camaraderie and bond shared over a meal reminded us all of the close-knit family we are at the Tequesta Police Department and the Village of Tequesta. It was a heartwarming moment that will be cherished forever.

We want to extend our deepest gratitude to Gabriel and his family for allowing us to share this unforgettable experience with him. Gabriel, you are an incredible role model for kids and adults alike, showing us that bravery knows no age limit!



Next, we had an extraordinary guest at the police department. Miss Gaia came to make her mark as Chief for a Day! She learned about our fun vehicles, and the motorcycle, and even wanted to check out the jail cells. Sgt. Yildiz showed her how to dust for fingerprints, and Gaia also got her fingerprints done! After visiting the Fire Department, Village Hall, and patrolling the Village, Chief Gaia ended her day with a pizza party!



We had such a great day with her and her family!



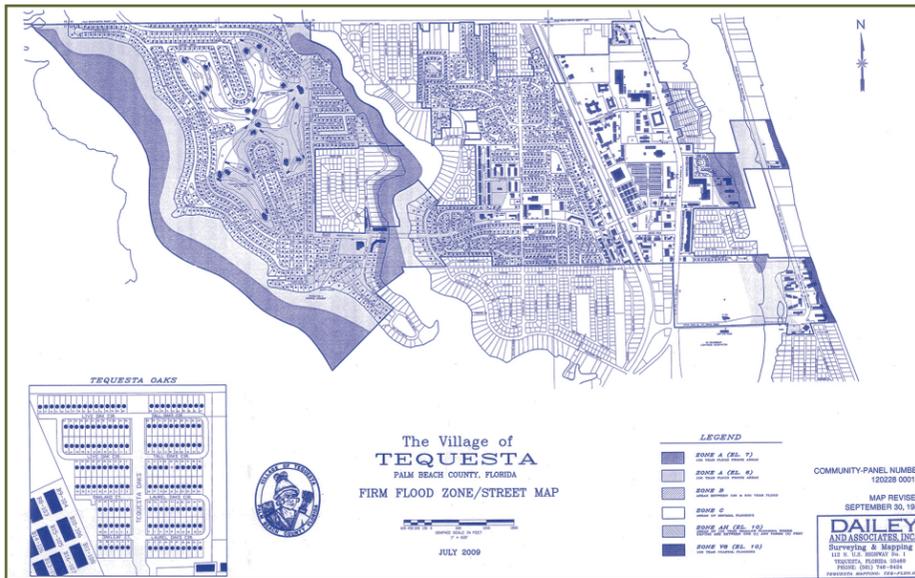


# You don't have to build an Ark.

But you should be prepared for a possible flood. Know your risks & follow some simple steps so you're not unprepared.

## KNOW YOUR FLOOD RISK

Living on the water has many benefits, but also comes with the risk of flooding. Other than flooding caused by hurricanes or tropical storms, it can also be caused by living in a low-lying area, storm water runoff when those heavy afternoon rains occur, or if drainage pipes or ditches are blocked. Flood Insurance Rate Maps (FIRMs) or "flood hazard maps" provide a visual reference for the areas at higher risk for flooding. The flood map and additional resources can be viewed on the Village website at <http://www.tequesta.org/DocumentCenter/View/6028>



**You can call the Building Department at Village Hall at 561-768-0450 for the following information:**

- If a property is located in a flood zone.
- If the property is in an undeveloped coastal barrier or otherwise protected area of the Coastal Barrier Resources System.
- If the property is in an area predicted to be flooded in the future because of sea level rise.
- If past flood problems have occurred in your area.
- If property is in an area with natural floodplain functions that should be protected.
- If mandatory purchase of flood insurance is required.
- If a FEMA elevation certificate that includes flood insurance rating data is on file for your property.

## KNOW HOW TO PROTECT YOUR PROPERTY

If further Flood Hazard information is required, a meeting may be scheduled with the CRS Coordinator/Building Official Jose Rodriguez, at 561-768-0511, to discuss depth data or other flood problem information.

According to FEMA, flooding causes approximately 90% of disaster-related property damage in the United States. The NFIP paid over 3.5 billion dollars a year in flood claims between 2003 and 2013. More than eight billion was paid in flood claims after Hurricane Sandy.

Fortunately, there are some effective techniques to help protect against damage from flooding. These include relocation of a building to a site not subject to flooding, the use of earthen berm or small flood walls to protect properties, and retrofitting, which will help minimize flooding in a habitable space. To speak to Community Development personnel about flood protection advice and assistance, please call 561-768-0450. If necessary, a community representative will visit the site in question to review the potential flood problems and explain possible ways to protect the property with the residents. These services are free. This number may also be used to speak to a community representative for financial assistance advice regarding flood damage.

**Flood and hurricane warnings will be broadcast by local television and radio as well as the Weather Channel. The local media outlets provide a wealth of comprehensive information before, during and following a storm event:**

- WJTW News Channel 5
- LEGENDS Radio 100.3
- WPEC News Channel 12
- [www.tequesta.org](http://www.tequesta.org)
- WPBF News Channel 25
- <http://discover.pbcgov.org/publicsafety/dem/Pages/default.aspx>

## DRAINAGE SYSTEM MAINTENANCE: WHAT CAN I DO

- Do not dump or throw anything into the ditches, swells, streams, rivers, or storm drains. This is a violation of Village of Tequesta Code of Ordinances section 74-242.
- Practice good drainage maintenance by keeping grass clippings and other debris out of storm water drainage systems and drainage canals to prevent clogging and loss of storm water storage and conveyance capacity.
- Please report any dumping violations and observed canal obstructions to the Code Enforcement Division at 561-768-0519.
- If you would like advice and recommendations to alleviate drainage problems on your property, call 561-768-0490 to talk to a community representative.

## FLOOD INSURANCE INFORMATION

The Village of Tequesta participates in the National Flood Insurance Program (NFIP), which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, ocean storms, and local drainage problems. The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floor, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building. Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance, for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V." The rule applies to secured mortgage loans from such financial institutions as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised, or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's Federal Emergency Management Agency (FEMA).



How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they use a flood zone determination company to provide the SFHD form. If the building is in a SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements. The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM. More information can be found at <https://www.fema.gov/national-flood-insurance-program>

If you don't have flood insurance for your home and its contents, contact your insurance agent. Information is also available from the Village of Tequesta by calling 561-768-0450, Or from <https://www.floodsmart.gov/floodsmart/>. Don't wait to purchase flood insurance protection. There is often a 30-day waiting period before a policy will take effect.

# THE FLOOD IS COMING!

***We just don't know when.*** Purchase National Flood Insurance. Don't be caught unprepared.

**Living close to water has its benefit, and flood hazards often accompany those benefit.** Although today, we have much better information about floods and construction engineering than just a few decades ago, floods still take a heavy toll on society; costing lives, damaging buildings and property, disrupting livelihoods, and often necessitating federal disaster relief, which has risen to record levels in recent years.

**Weather-related disasters over the last several decades, and extreme events have been happening more frequently resulting in greater losses, costs and damages.** Additionally, climate variability and change adds many uncertainties to future flood risk estimates, and costs for the engineering of projects to withstand floods are rising. Communities across the country are now looking ahead and making decisions that will hopefully increase their economic and ecological resilience and minimize their risks. Many are attempting to determine how climate change may affect them in the future, and how official can incorporate the best available data into short-term and long-term decision-making.

**Flood Insurance Rate Maps (FIRMs), also known as flood hazard maps, are important tools in the effort to protect lives and properties in communities across the nation.** By showing the extent to which areas of the Village and individual properties are at risk for flooding, these flood maps help residents and business owners make better financial decisions about protecting their property. However, flood risks are dynamic and can change over time. Water flow and drainage patterns can be altered dramatically due to surface erosion, land use, and natural forces. As a result, flood maps for some areas may no longer accurately portray the current flood risks. Consequently, the Federal Emergency Management Agency (FEMA) has been updating the nation's flood maps using the latest data gathering and mapping technology.

**There are three types of Special Flood Hazard Areas (SFHA) present in the Village of Tequesta: the flood way (river), the flood fringe (river banks), and Coastal Storm Surge velocity flooding.** We are affected by two forks of the Loxahatchee River in the Village (the North and Northwest), as well as the Intracoastal Waterway/Jupiter Sound and the Atlantic Ocean. Areas lying east of Federal Highway are particularly vulnerable to flooding from hurricane storm surges, while people to the west may be vulnerable to riverine flooding. Historically, the Village of Tequesta has mainly been subject to flooding caused by tropical storms or heavy downpours during afternoon thunderstorms. It just takes one storm to cause a flood, and just a few inches of water can cause tens of thousands of dollars in damage often necessitating federal disaster relief.

**The Village of Tequesta has been a participant in the National Flood Insurance Program (NFIP) since 1992, which makes it possible for Village property owners to obtain federally backed flood insurance.** National Flood Insurance is the best hope to keep residents from paying for the damage out of pocket since homeowners, renters and business insurance policies typically don't cover flood damage.

National Flood Insurance is available to any owner of insurable property for a building or its contents. Tenants may also insure their personal property against flood loss. The actual costs will vary depending upon the amount of coverage and the degree of flood hazard. Contact your insurance carrier regarding flood insurance availability, rates and coverage for your property.

**In certain instances, such as the purchase of a home with a federally backed mortgage, flood insurance is required. Residents need to be advised of the following:**

- There is a 30-day waiting period for flood insurance policies;
- New flood insurance policies will not be written once a storm is approaching;
- Premiums for flood insurance policy holders provide the financial recovery for insured flood losses - not tax funds;
- With insurance proceeds, policyholders can repair or rebuild damaged homes, clear away debris, and replace business inventories and personal belongings;
- Flood insurance policyholders don't need to rely solely on federal disaster loans that must be repaid with interest;
- Flood insurance claims are usually handled quickly, helping flood victims rebuild homes and businesses.

**The Village of Tequesta joined the Community Rating System (CRS), which provides for reductions in flood insurance premiums within participating communities.** To acquire and maintain CRS discounts, the Village of Tequesta continues to implement flood awareness and mitigation programs in an effort to provide better information and assistance to its homeowners and businesses. The Village provides a status report to the NFIP each year.

## And It's Official...

The Village of Tequesta received written confirmation dated July 25, 2016 from the Department of Homeland Security, Federal Emergency Management Agency (FEMA) that the Federal Insurance and Mitigation Administration (FIMA) raised the rating of the Village of Tequesta community to a Class 7 in the National Flood Insurance Program (NFIP) Community Rating System (CRS).

The community qualifies for a 15% discount off the premium cost of flood insurance for NFIP policies issued or renewed in Special Flood Hazard Areas (SFHA) on or after May 1, 2016. This increase in CRS Class is based on a field verification of the Village's 5-year cycle CRS application. Please note that Preferred Risk Policies are not eligible for the CRS discount.

Reduce the financial impact of flooding by taking steps yourself before disaster strikes. Many residents and business owners in Tequesta are unaware that they qualify for flood insurance. Even more may be unaware they may qualify for Federal financial assistance both pre-disaster and post-disaster. Everyone should review their current homeowner policy and become familiar with what is and what is not covered, as damage due to flooding is typically not covered.

Contact the Building Department for information as to whether or not your home is in danger. Our staff can help you determine your flood zone and elevation. Just call 561-768-0450, check us out on the web at [www.tequesta.org](http://www.tequesta.org), or stop by the Village Hall during business hours.



## Flood Watch = "Be Aware"

**Conditions are right for flooding to occur in your area.**

### Steps to Take:

- Turn on your TV/radio. You will receive the latest weather updates and emergency instructions;
- Know where to go. You may need to reach higher ground quickly and on foot;
- Build or restock your emergency preparedness kit. Include a flashlight, batteries, cash and first aid supplies.

## Prepare Your Home

- Bring in outdoor furniture and move important indoor items to the highest possible floor. This will help protect them from flood damage
- Disconnect electrical appliances and do not touch electrical equipment if you are wet or standing in water. You could be electrocuted;
- If instructed, turn off our gas and electricity at the main switch or valve. This helps prevent fires and explosions.

## Flood Warning = "Take Action!"

**Flooding is either happening or will happen shortly.**

### Steps to Take;

- Move immediately to higher ground or stay on high ground;
- Evacuate if directed;
- Avoid walking or driving through floodwaters. Turn Around, Don't Drown! Just 6 inches of moving water can knock you down and 2 feet of water can sweep your vehicle away.

## After the Flood

- Return home only when authorities say it is safe;
- Be aware of areas where floodwaters have receded and watch out for debris;
- Floodwaters often erode roads and walkways;
- Do not attempt to drive through areas that are still flooded
- Avoid standing water as it may be electrically charged from underground or downed power lines;
- Photograph the damage to your property for insurance purposes.