



**Town of Juno Beach**  
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[www.juno-beach.fl.us](http://www.juno-beach.fl.us)

March 3, 2016

**RE: FEMA Flood Map Changes/ Flood Insurance**

The Town of Juno Beach is an active participant 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 over flow from a lake (such as Pelican Lake), storm surge or local drainage problems. The NFIP insures buildings both commercial and residential, including mobile homes, single family homes and condominiums with two types of coverage: Building and Content.

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). The SFHA is defined as any "A" or "V" flood zone on a FEMA FIRM.

**FEMA has updated their flood maps and although they have not yet been adopted we have been told they are expected be made effective this summer, 2016. Almost 1,000 properties in Juno Beach will be affected by these map changes.** The Town of Juno Beach is here to assist you with any questions you may have in regards to flood insurance or properties located in the floodplain. The Town's staff can provide information on such things as the Town's NFIP Community Number, the date of the Town's FIRM Index, the FIRM panel number and suffix, the FIRM zone in which a specific property is located and if a property is in the SFHA. The Town also keeps copies of FEMA elevation certificates on file for public review on buildings constructed in the floodplain since 1994. Our staff also has historical information on past floods and the areas of repetitive flood loss.

If you have questions you can contact me directly at 561-656-0326 or email [adobbins@juno-beach.fl.us](mailto:adobbins@juno-beach.fl.us) or visit our website at [www.juno-beach.fl.us](http://www.juno-beach.fl.us). The Town's website provides other useful links including those to FEMA, Floodsmart.gov, and Palm Beach County Mitigation.

Regards,

Andrea Dobbins  
Project Coordinator/Risk Manager