



SMOKE SIGNALS

VILLAGE OF
TEQUESTA
NEWSLETTER

WINTER 2024

TEQUESTA'S MUNICIPAL ELECTION NOTICE



The next Village of Tequesta municipal election will be held on March 19, 2024. Voting can be done via Vote-by-Mail ballot or at your designated polling location between the hours of 7:00 a.m. and 7:00 p.m.

Polling Locations:

Precincts 6801 and 6802

Tequesta Baptist Church
423 Tequesta Drive

Precinct 6803 and 6804

Tequesta Parks & Rec. Center
399 Seabrook Road

Precincts 6806 and 6807

Village Hall Council Chambers
345 Tequesta Drive

Seat 5 Candidates:

Rick Sartory

561-676-2966 • Sartory4VOT@gmail.com

Jessica Namath

561-822-7739 • voteNamath@gmail.com

To request a Vote-by-Mail ballot: <https://palmbeach.electionsfl.org/vrservices/mbrs#>

To Vote-by-Mail:

The deadline to request that a Vote-by-Mail ballot be mailed to you is no later than 5 p.m. on the 12th day before the election. If you miss the deadline, you can vote in person during early voting. Alternatively, you can vote in person during on Election Day.

Vote-by-Mail ballot requests made before the November 2022 General Election have expired.

Voters wishing to receive a mail ballot for the 2024 elections must submit a new request. The voter's Florida Driver's License/FL ID Number and/or the last 4 digits of their Social Security Number is required. F.S. 101.62.

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SMOKE SIGNALS

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HIGHLIGHT



Council Member
Thomas G. Bradford

even if they never hear a word from you. But, do you want your elected officials to hear very little from Tequesta citizens? I hope not. We need to hear from you. But, how does the public know what's coming down the pike and what is actually on the table for consideration you may ask? Often, you don't know, but there is one solution to make things easier for the public to know and be civically engaged to help us realize better outcomes.

Thanks to the good works of our Village Clerk/PIO office and the IT Department they can help you be informed before things are considered and approved. All you have to do is go to the Tequesta website at <https://www.tequesta.org/>. On the home page scroll down to the heading entitled "Agenda & Minutes" and click on this heading which will take you to Tequesta's CivicWeb Portal. Scroll down until you come to "Subscribe." Click on the word "Subscribe" to check the meetings of your choice and begin receiving email updates for meetings that interest you. These email updates will provide you with a link to the agenda and the backup materials provided to the members of the Council, board or committee of your choice, prior to the meeting taking place. If you want even more, look at the backup they provide you by clicking the links associated with each agenda item. What could be easier to keep you fully informed and ready to engage in the process? I suggest that you choose to receive updates on Regular Council meetings, Special Council meetings, Council Workshop meetings, the Local Planning Agency, the Planning and Zoning Board, and the Environmental Advisory Committee. To me, these are the heart and soul of what's happening in Tequesta, but there are even more options to choose if you are interested.

You may not be aware that Council members are not allowed by law to talk to one another about Village business until we are in a called public meeting. Thus, the more input we get from you the better for good outcomes. You can access us by our email links located on the Council Bio page on the Tequesta website.

I look forward to getting to know as many of you as possible and working with you during my limited time on the Village Council. I wish the very best for each of you and your families in 2024 and beyond.

Council Member

Thomas G. Bradford

A New Year is upon us and 2024 is going to be an important year for many reasons. With local municipal elections, the Presidential Primary, the General Election in November, war in Ukraine, and the conflict in Israel will all affect us in one way or another. We need to pay attention to these and many other matters to ensure 2024 will be the year we want it to be, with our collective hope for continued prosperity for our nation, with peace at home and abroad.

I'm new to this position, but not new to Tequesta or the subject matter. I was appointed to temporarily fill this Village Council seat on November 29. The March 19 municipal election will determine who takes this seat in April. I moved to Tequesta in 1986 when I became the Village Manager of Tequesta and I have been here ever since. Tequesta is a great place to live whether you are retired or starting out to raise a family. It's a very desirable place to live, but how do we ensure that it remains that way? I moved here from West Palm Beach and many friends of mine down there at that time would ask me "Where is Tequesta?" Others would say "Oh, I love Tequesta. It reminds me of my hometown and it's so green with water all around." Today, it seems that everyone down there knows where Tequesta is. This special place is no longer a secret. Perhaps you've noticed the traffic on land and water?

Have you tried to find a parking spot in the Village Square Shopping Center lately? If so, you know what I mean when I say things seem to be on the upswing around here. The question is, how do we remain a vibrant community while keeping all that its dear to us about living in Tequesta? Proposed changes will continue, but they must always be objectively considered by your elected officials, the Tequesta staff, and by civically engaged citizens. We must all work together to be objective, transparent, and proactive. Yes, this is a representative form of government and your elected officials are elected to represent you

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

Around the Village



Police Department

Firearms Safety Training

In last quarter's Smoke Signals article, we were thrilled to announce the successful acquisition of an FDLE (Florida Department of Law Enforcement) grant to host Firearms Safety Training. The Civilian Firearms Safety Training Courses have commenced with enthusiasm, starting strong with the first class held on December 9th. This inaugural session drew participants from citizens, employees, and registered business owners within the VOT jurisdiction, garnering positive feedback.



Below you will find a list of upcoming classes. If you are interested in attending one of these informative sessions, visit the link below to complete the questionnaire. Please be aware that a background screening is mandatory for all applicants, serving as the initial step to determine eligibility.

Upcoming Classes:

- March 2nd
- March 16th
- April 13th
- May 11th
- June 8th
- June 22nd

Registration Link: <https://form.jotform.com/233015793156153>

Chief Gus and the Tequesta Police Department remain committed to diligently utilizing these resources to benefit our residents and to keep Tequesta one of the safest cities in Florida. If you have any questions regarding this course, please reach out to us at (561) 768-0505.

VOT Utilities Director Appointed 98th FSAWWA Chair



On Nov. 29, 2023, Marjorie Guillory Craig, or "Marjie," the Village's Utilities Director was appointed the 98th chair of the Florida Section American Water Works Association (FSAWWA) at the section's annual Fall Conference.

Marjorie holds a bachelor of science degree in petroleum engineering (specialized chemical engineering with a ton of hydraulics and drilling, mechanical engineering, and wellfield study) from Texas A&M University and a master's degree in civil engineering from the University of South Florida, and is a registered professional engineer in Florida.

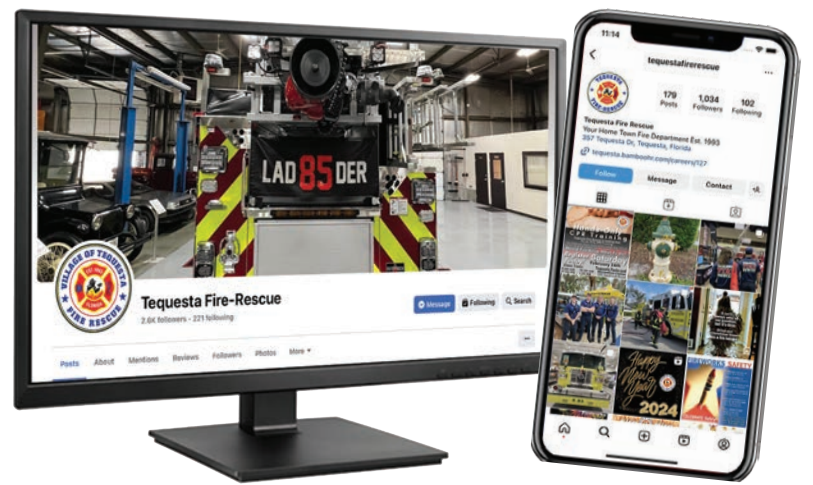
She is a past two-term environmental regulation commissioner, and a gubernatorial appointment on a commission that serves as the public policy arm of the Florida Department of Environmental Protection. Among her accomplishments was being part of a team that helped set the Everglades phosphorous criterion. **Congratulations Marjie!**

Pumper Engine Final Inspection

Tequesta Fire Rescue staff was in Ohio to conduct the final inspections of our new Sutphen Pumper, Engine 85. This apparatus was designed by Tequesta Fire Rescue, for Tequesta Fire Rescue. Our exact specifications have been taken into account so that we can continue to serve our residents with top notch equipment. We can't wait to welcome this beauty to sunny South Florida!



Fire Department



We do a lot here at Tequesta Fire Rescue! Our Facebook, Instagram, and department website are great ways to keep up with us. Give us a like and follow to see more action shots, get critical updates, event information, and volunteer opportunities.

LITHIUM-ION BATTERY SAFETY



Use these safety tips to avoid danger when at home or traveling with lithium battery-powered devices and chargers:

- Follow proper handling and usage guidelines
- Avoid exposing batteries to extreme temperatures
- Do not overcharge or over-discharge the battery
- Use only the recommended charging equipment



Dispose of lithium-ion batteries correctly!

The Solid Waste Authority insists that batteries do not go in trash cans/dumpsters. But rather, they ask that batteries be dropped off at an appropriate site where they can be disposed of properly.

Home Depot

(561) 747-6561

1694 W Indiantown Rd • Jupiter, FL 33458

Staples

(561) 743-9393

201 U.S. 1 • Jupiter, FL 33477

Smoke Alarm Maintenance



Loud, continuous beeps mean that your alarm has detected smoke, fire, or carbon monoxide. If your alarm sounds:

- Get outside
- Call 9-1-1
- Wait outside for First Responders

A single "chirp" every 30 or 60 seconds means the battery is low and must be changed. Chirping that continues after the battery has been replaced means the alarm is at the end of its life and the unit must be replaced.

All smoke alarms and carbon monoxide alarms have a life span and must be replaced after roughly 10 years. These are all things Tequesta Fire Rescue can help you with! Call 561-768-0557 to talk to a Firefighter about your fire safety questions and concerns!

Around the Village



Public Works

Country Club Community Infrastructure Improvements

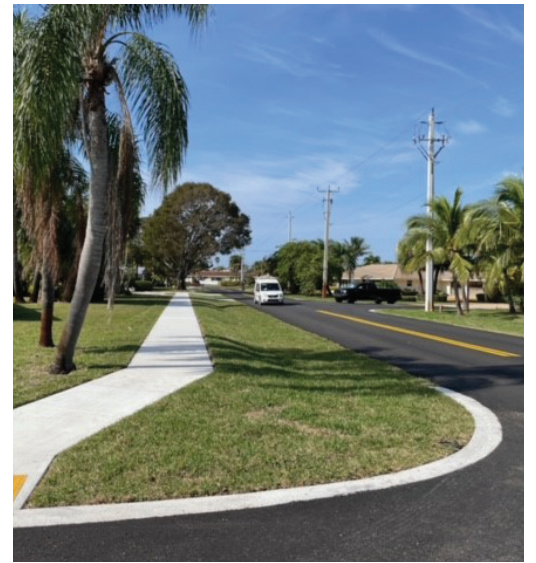
In December, the Village completed a vital infrastructure project on the south end of the Country Club Community. This area was prone to flooding and without safe ingress-egress in the community. With the support of the Village Council, Public Works and the Utilities Department added stormwater drainage basins, swales, sidewalk, flush curbs, and road paving. The Village Staff would like to thank the residents for their patience and coordination throughout the duration of this important infrastructure project.

PROJECT COMPONENTS:

- Stormwater Improvements
- Swale improvements
- Vegetation Clearing
- Concrete sidewalk
- Paving

STREETS WITHIN THE PROJECT:

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



Pollution Prevention Starts at Home



The SWA HCRC Mission

The Solid Waste Authority of Palm Beach County's Hazardous Waste Services Department provides proper disposal of household hazardous materials in Palm Beach County for the protection of the environment and maintains seven Home Chemical and Recycling Centers for convenient drop-off.

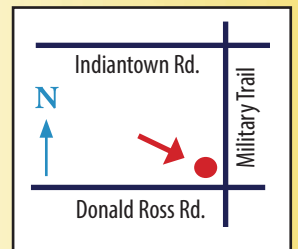


Our nearest Home Chemical & Recycling Center

Households Only
No Businesses

For additional Information call
561-697-2700

Jupiter



North County Transfer Station
14185 N. Military Trail
Unstaffed:
M-F, 7 a.m. - 5 p.m.
Sat., 7 a.m. - 3 p.m.

Recycle your expired hurricane supplies.



Rechargeable Batteries



swa.org/hcrc



Pollution Prevention Starts at Home!

6161 N. Jog Road
West Palm Beach, FL 33412
561-697-2700



swa.org/hcrc



Used Oil, Filters and Antifreeze
Oil and petroleum products can pollute ground and surface waters. Take used oil to an HCRC or call 800-741-4DEP to find a participating public used-oil collection center. Antifreeze is especially toxic to animals. Take to an HCRC.



Flares
Marine and roadside flares can cause fires when disposed of in the garbage. Take to an HCRC.



Batteries
Do not place batteries into recycling bins. Batteries have specific disposal instructions, depending on the battery type.

- Alkaline batteries can be thrown away with household garbage.
- Rechargeable batteries contain toxic materials and should be recycled through an HCRC or retailer near you.
- Lithium batteries are a fire hazard and must be taken to an HCRC or retailer near you. Learn more and find locations: swa.org/lib
- Automotive batteries contain large amounts of lead and acids and should be taken to an auto parts retailer or an HCRC.

Call 800-8-BATTERY (228-8379) or visit earth911.com for battery disposal locations, or bring batteries to an HCRC.



Pesticides
Use as directed or take to an HCRC. Empty pesticide containers can be thrown away with household garbage.



Mercury and Fluorescent Lights
All fluorescent lights, some float switches and thermostats contain mercury. Mercury is a toxic metal that bio-accumulates in fish and animals in the environment. Take to an HCRC. Note: Ten or more lights may be considered commercial.



Gas Cylinders
Propane and other flammable gases can cause explosions or fires when disposed of in the garbage. Take to an HCRC or propane dealer.



Paint
Liquid paints can cause big messes when mixed with trash and some paints are flammable or contain toxic metals. Take to an HCRC. Alternatively, latex paint can be dried out and thrown away with your household garbage. Remove lid and add sand, cat litter or sawdust to absorb liquid. Leave uncovered in garbage.



Used Cooking Oil
Used cooking oil can harm septic tanks and clog sewers. It can also be used to make a variety of products including new fuel for cars and trucks. Take it to your nearest HCRC.



Fuel and Gas
Containers up to five gallons can be left at any site. Only the West Palm Beach and Delray Beach West facilities will empty and return containers.



Electronics
Electronics, such as computer, printers, cell phone and stereos, contain many recyclable materials and small amounts of toxic materials. Take to an HCRC. Note: Five or more computers may be considered commercial.



Sharps
Needles and other medical wastes are not accepted at SWA HCRC facilities. The Florida Health Department of Palm Beach County has a Used Sharps Depository program. Call 561-837-5900 and press seven for more information.



Pharmaceuticals
Keep prescription medication away from children and out of the water supply. Drop off unwanted prescription drugs at participating police stations. Go to pbcdrop.org for your nearest location.

For more information about the proper disposal of household hazardous waste, call 561-687-1100 or visit swa.org/hcrc or earth911.com. Businesses should call 561-687-1100, option three, for more information.

Environmental Advisory Committee

As we find ourselves settling into the New Year, I have also found myself settling into my new role of Chair for our Environmental Advisory Committee. Despite having been a member since its inception nearly five years ago, I regularly run in to people around the Village that have never heard of us. Some might not even understand what purpose we serve. It is easy to look around our beautiful Village and believe that everything is fine and dandy. However, for those of us like myself, that have grown up here or have lived here over 20-30 years, we're well aware of all the friends we rarely see anymore like possums, armadillos, raccoons and manatees, to name a few. With each animal that disappears, there is a harmful ripple effect that radiates throughout our ecosystems and tends to destabilize it, like a beach with no shore vegetation to stabilize the sand. That's just the thing — sometimes you don't realize how much you'll miss something until it's gone. The good news is that Tequesta is a community filled with people that love and care about the Village. I maintain my sincere belief that if people understand how their day to day actions affect things like how good the bite is off their dock, or how bad the mosquitos are on their property, they'll make the changes that will end up benefiting both them and the environment.

Unfortunately, as I said above, once something is gone it's often already too late. That's certainly not to say it isn't worth understanding or fixing, just that often at that point there will be severe consequences. A painful example of this would be the loss of our seagrass beds due largely to contaminated runoff from yards sprayed with fertilizer during the rainy season. Do I think that those spraying were consciously trying to starve manatee? Absolutely not, but is that what has ultimately happened? Yes.

If tugging on heartstrings doesn't motivate you, perhaps costly fines will. Recently, a long time fisherman noticed that a resort in Port St. Lucie had cleared nearly a half-acre of shoreline he regularly fished, which according to a TCPalm article "DEP issues final order to punish Port St. Lucie resort for destroying mangrove forest", is equivalent to a 951-foot-long Caribbean Princess cruise ship. Not only did the DEP order them to

pay to replant 2,780 red, black and white mangrove seedlings and trees that must range between 2-7 feet tall, but they must pay a \$110,395 fine to DEP by Feb. 19, a \$72,000 fine to St. Lucie County AND the restoration work will be monitored by DEP for five years. DEP told TCPalm it was one of the steepest mangrove-cutting penalties in state history. While the measures taken by the DEP will certainly help restore what was destroyed, it could take 25 years for the mangroves to mature to what they once were, which was much more than just a beautifully stabilized shoreline. It was home to numerous species of crab, fish, shrimp and snails, just to name a few. Killing them kills your fishing.



There are countless suggestions and solutions to improve our local environment. The EAC meets on the second Wednesday of each month at 2pm in the Village Hall Council Chambers to discuss how we can incorporate them into both our code and daily lives. Only then will we be able to save the things we love about our Village and protect them for future generations. The EAC invites you to come join us in chamber or follow along on Youtube live stream, as all of our meetings are open to the public. Also, come visit us at our tent the first Friday of every month from 5-8pm in Constitution Park. We offer a fun activity like rock painting for the kids which gives adults a chance to browse all the maps and material we have on hand about our local area. Please email any concerns to jnamath@tequesta.org.

THANKS FOR COMING!

TEQUESTA ROOTS

FESTIVAL

AND AN
EXTRA SPECIAL
THANK YOU TO
OUR SPONSORS!





VILLAGE HALL SHINING BRIGHT!

A beautiful photo of the Village Hall lit up taken by Mike Crow.



VOT EMPLOYEES

Joining Us

Matthew Cawley	11/20/2023
Bill Newbern	1/08/2024
Silvina Donaldson	1/18/2024
Jennifer Todd	1/22/2024

Anniversaries

Joseph O'Connor	11/19/2013	10 yrs
Kasey Fyda	12/10/2018	5 yrs
Ariel Ramirez	12/22/2008	15 yrs
Wendy Schmidt	1/3/2009	15 yrs



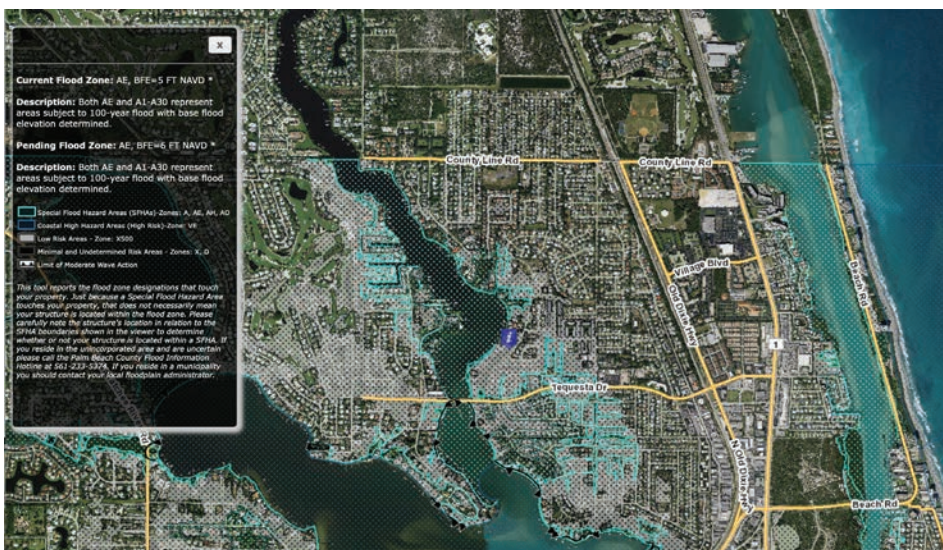
BE MINDFUL OF FLOOD RISK

**Purchase National Flood Insurance.
Don't be caught unprepared.**

Living close to water has its benefits, and flood hazards often accompany those benefits. 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 flooding 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 officials 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 Inter-Coastal 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 community qualifies for a 20% discount on flood insurance as a community participating in the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program's (NFIP) Community Rating System (CRS). 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 maintains a Class 6 CRS rating.

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, or stop by 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 your 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 flood waters. 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

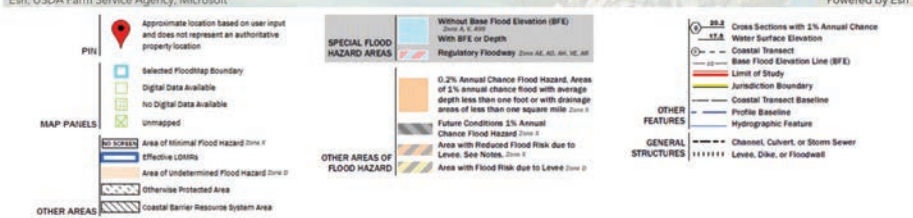
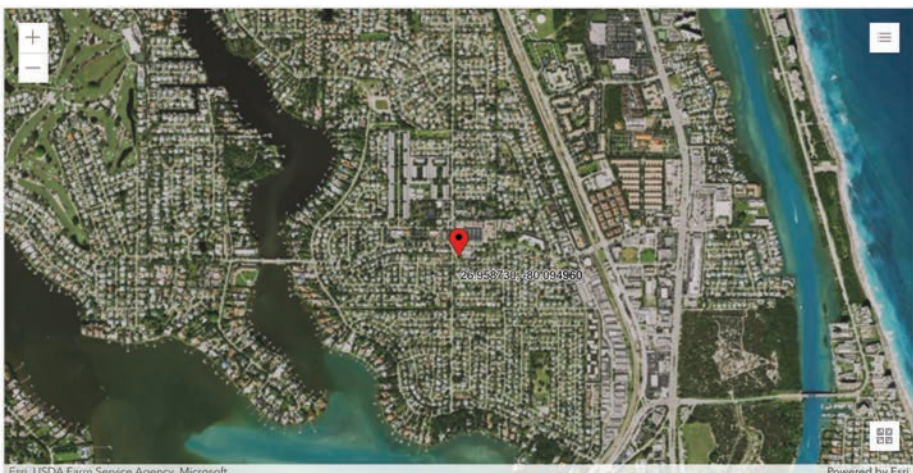
- Return home only when authorities say it is safe;
- Be aware of areas where floodwaters have receded and watch out for debris;
- Floodwaters often erode roads and walkways;
- Do not attempt to drive through areas that are still flooded;
- Avoid standing water as it may be electrically charged from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



About the Mandatory Purchase of Flood Insurance Requirement

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 storm, and local drainage problems.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes and buildings in the course of construction, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately if the contents are in an insurable building. To find a local insurance agent that writes flood insurance in Tequesta, visit www.floodsmart.gov or call FEMA at (800) 427-4661.



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) and is shown as one or more zones that begin with the letter "A" or "V."

The mandatory purchase requirement applies to secured mortgage loans from 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 form (SFHDF) whenever they make, increase, extend or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if any part of the building is located in an SFHA. If a Building is in an SFHA, the federal agency or lender is required by law to provide written notification to the borrower that flood insurance is mandatory as a condition of the loan. Even though a portion of real property on which a building is located may lie within a SFHA, the purchase and notification requirements do not apply unless the building itself or some part of the building is in the SFHA. However, lenders, on their own initiative may require the purchase of flood insurance even if a building is located outside of an SFHA. Up to 25% of all NFIP flood losses arise from outside SFHAs (B, C, and X Zones).



In the event that a borrower believes that the lender has incorrectly placed their property within a SFHA, the borrower can appeal the lender's determination by submitting a request to FEMA for a Letter of Determination Review. The lender and borrower must jointly submit the request to FEMA within 45 days of the date the lending institution notified the property owner that a building is in the high-risk flood area and that insurance is required. In response, FEMA will issue a Letter of Determination Review agreeing or disagreeing with the lender's determination. Some lenders reserve the right in their loan documents to require the purchase of flood insurance regardless of the flood zone.



Required Coverage: Under federal regulations, the required insurance coverage must equal the amount of the loan (excluding the appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount of coverage available for a single-family residence is \$250,000, and the maximum amount of coverage available for non-residential (commercial) buildings is \$500,000. Federal agencies and regulators, including government-sponsored enterprises, such as Freddie Mac and Fannie Mae, may have stricter requirements. For additional information, or to speak with the Village of Tequesta's Floodplain Administrator, please call the Village of Tequesta Building Dept. at (561) 768-0450.

