

Palm Beach needs to bolster lakeside flood protection, consultant says

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At Citizens' Association of Palm Beach seminar, Town Hall coastal consultant Bob Hamilton said the town's lakefront remains vulnerable to flooding.



Diego Diaz Lasa Palm Beach Daily News

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If Palm Beach were to experience a [serious flooding event](#), the bulk of the water most likely would stream into town from an overfilled Intracoastal Waterway and not the Atlantic coast, said Bob Hamilton, the town's coastal consultant.

While Palm Beach has in place stormwater pumps to handle large amounts of rainfall, those won't be enough to stop flooding from the portion of the Intracoastal known as the Lake Worth Lagoon, Hamilton said during a recent seminar on shore protection and coastal resilience, sponsored by the Citizens' Association of Palm Beach.

Any serious storm event, he cautioned, would see the Lake Worth Lagoon fill to overflowing from several sources — rainwater, runoff from the mainland and waves swept into the waterway from the ocean.



Flooding from the lagoon is too much of a risk to ignore, said Hamilton, who is affiliated with Massachusetts-based Woods Hole Group.

“That’s what’s critical to understand,” he said. “Really where we need to draw our attention is the flood risk from the backside” of the island.

The town's lakeside is also at a lower elevation than its ocean coast, he said during the Jan. 22 seminar at the South End's Palm Beach Fire-Rescue Station 1.

Taking into consideration sea-level rise, he said, Palm Beach could see a future where the average tide level is comparable to that experienced during the town's extraordinarily high tides — known as [king tides](#) — that occur during the fall season.



And those water levels don't take into account the risk of a record-setting storm, which Hamilton noted could cause over 6 feet of flooding.

“The truth is that risk exists today,” he said. “It hasn’t happened in quite some time. And for that, I say, we’ve been fortunate.”

More than 40 people attended the seminar, including Palm Beach Mayor Danielle Moore and Lake Worth Beach Mayor Betty Resch.

The town however, has been proactive in its approach to stormwater management, Hamilton said, noting that Palm Beach officials have monitored and researched policies to alleviate the risk posed by flooding since 2017.

There could be major improvements in the future, as Woods Hole Group prepares to transmit to state authorities its research and policy recommendations for combatting flooding from the lagoon, Hamilton said. That could happen by the end of March, Hamilton said.

Those recommendations could open the door to larger flood-protection projects, he said, such as creating a surge barrier for the Lake Worth Inlet just north of the island. But he emphasized those plans would be years away from implementation.

Flood insurance payouts insufficient

In addition to Hamilton's presentation, the seminar included a talk by Plastridge Insurance Executive Vice President Brendan Lynch, who spoke about the shortcomings condominium owners may face if their properties suffer flood damage.

Specifically, Lynch addressed the protections offered by the Federal Emergency Management Agency's National Flood Insurance Program. According to Lynch, around 90% of flood-insurance policy holders in the U.S. receive their insurance through the program.



Plastridge Insurance Executive Vice President Brendan Lynch discusses the shortcomings of flood insurance during a Jan. 22 Citizens' Association of Palm Beach seminar. *Diego Diaz Lasa/PalmBeachDailyNews*

Most Palm Beach condo owners obtain their flood insurance through the national agency's residential, business or building-association programs, he said.

But although such insurance may cover an entire condo building, it limits compensation for damages to \$250,000 per residential unit.

"For most of your buildings, that's not going to cut it," said Lynch, whose insurance company sponsored the seminar. "Your buildings are worth more than that."

While private supplemental flood insurance can be purchased to increase compensation, those policies tend to be exceedingly expensive, he said.

Moreover, he warned condo owners to check with their building association before buying flood insurance for their units. The federal program, he said, doesn't have an automatic method in place to notify condo-unit owners if their buildings are already insured and will not double pay-outs in cases where a unit owner and condo association each have flood insurance.

“The National Flood Insurance Program will only pay \$250,000,” he said. “So, you could very well be throwing money away because you will never recover more.”

The seminar also saw Sara Gutekunst, Palm Beach’s coastal coordinator, detail the results of the town’s recently [completed dune nourishment project on its coastline south of the Lake Worth Pier](#). By the end of the project, Gutekunst said, the town placed 23,796 cubic yards of sand along the coastline between the pier and the La Bonne Vie Condominiums, 3475 S. Ocean Blvd.

She gave special thanks to The Atriums of Palm Beach condominium development, at 3400 S. Ocean Blvd., for serving as a staging area for the project. She also thanked Claridges Condominiums, 3460 S. Ocean Blvd., for allowing trucks and equipment to be moved across the development's lot to the coastline.

Former Shore Protection Board Chair Melissa Ceriale also spoke about the history of the town’s beach-nourishment efforts and [the uncertain future of the town’s federally backed Midtown Beach resanding projects](#).