

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?

YOU ARE RECEIVING THIS BROCHURE BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOOD PRONE AREA.



Floods can occur in the City of South Miami at any time during the year. Heavy rains during the rainy season from June through October pose the greatest threat for flooding. However, heavy rainfall can occur at any time of year and cause flooding in neighborhoods and in the streets. Heavy and prolonged rainfall causes the capacity of the drainage system, including the City's canals, to be exceeded. Flooding is more severe when the ground has been saturated due to previous heavy rainfall and a higher ground water table. Because of the flat topography, flooding can occur most anywhere in the City. **Being prepared is your best defense against a flood.**

Steps to Prepare for a Flood

Step 1 - KNOW YOUR FLOOD HAZARD

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). It is the official map for a community on which FEMA has delineated both the Special Flood Hazard Areas (SFHAs) and the risk premium zones applicable to the

community. SFHAs represent the areas subject to inundation by the 1-percent-annual chance flood event. Structures located in the SFHA have a 26-percent chance of flooding during the life of a standard 30-year mortgage. FEMA FIRM maps are available for free public viewing online at msc.fema.gov/portal. You can also contact the City Planning and Zoning Department by email or phone at planning@southmiamifl.gov or (305) 668-7356 for help determining if your property is in a flood zone.

Step 2 - INSURE YOUR PROPERTY

Flooding is not covered by a standard homeowner's insurance policy. Flood insurance is available to homeowners, condo owners, commercial owners, and all renters. Renters are encouraged to purchase flood insurance for the contents of their home. Homeowners can get up to \$250,000 of coverage and businesses up to \$500,000. Renters can obtain up to \$100,000 of coverage.

Note that there is a 30-day waiting period before coverage goes into effect. That means now is the best time to buy flood insurance! Contact your preferred insurance agency for more information. Additional information can be found online at www.floodsmart.gov or by calling 1-888-379-9531.

Copies of Elevation Certificates are available for review at the City of South Miami's Building Department at 6130 Sunset Drive. For more information on requirements for and availability of elevation certificates, contact the City's Planning & Zoning

Department at (305) 663-6326 or email planning@southmiamifl.gov.

Step 3 - PROTECT YOURSELF AND YOUR FAMILY

- The City of South Miami coordinates with the Miami-Dade County Division of Emergency Management and the National Weather Service in issuing public warnings concerning expected floods and storms. Local television and radio stations may announce weather advisories issued by the National Weather Service. These stations may also provide local weather information.
- Tune-in to local AM radio stations WIOD-610 and WINZ-940 for broadcasts in English or WQBA-1140 and WAQI-710 for broadcasts in Spanish. TV emergency broadcasts will be available on WTVJ-Ch 4, WCIX-Ch 6, WSVN-Ch 7, and WPLG-Ch 10 in English and WLTV-Ch 23 in Spanish.
- All hazard NOAA Weather Radios (NWR) are available for purchase in local electronic retail or department stores and provide access to the NOAA Weather Radio Frequencies 162.550 and 162.450.
- If flooding threatens your home, turn off electricity at the main breaker. If you lose power, turn off all major appliances.
- Turn off the gas and be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.
- Avoid low-lying areas. Seek shelter in the highest areas possible.
- Discuss your family emergency plan. Your family may not be together when disaster

strikes, so it is important to know how you will contact one another, how you will get back together, and what you will do in case of emergency.

- Never attempt to drive through flooded roadways. Floodwaters can conceal damage underneath. As little as two feet of running water can carry away most vehicles including SUV's. **Turn Around, Don't Drown!**

Step 4 - PROTECT YOUR PROPERTY

Various methods may be used to minimize flooding. If the first finished floor elevation of your property is lower than the base flood elevation (BFE) established by FEMA, consider elevating your structure. If a flood is imminent, protect your property by sandbagging areas vulnerable to the entry of water. Valuables and furniture may also be moved to higher areas of the dwelling to minimize damages. More methods of property protection and floodproofing are available in FEMA publications at the South Miami Branch Public Library. For more information, or for a review of flood and drainage issues on your property, please contact the City Planning & Zoning Department at (305) 663-6326 or email planning@southmiamifl.gov.

Step 5 - BUILD RESPONSIBLY

A building permit is issued by the Building Department to build a structure or otherwise develop on a property located within a 100-year floodplain. The National Flood Insurance Program requires that if your structure is damaged or improved to an amount of 50% or more of the structure's market value, it

must meet the construction requirements for a new building. This means all new and substantially improved buildings must be built with the lowest floor, including basement, elevated no lower than the base flood elevation (BFE). All enclosures must be properly designed and constructed with flood vents to minimize damage.

Before you build, fill, or otherwise develop in a floodplain, contact the Building Department at (305) 663-6355 to discuss city regulations in more detail. Report any development in a floodplain without a permit to the South Miami Building Department.

Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of South Miami's environment. Understanding and protecting the natural functions of floodplains helps reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced streambank and channel erosion, less deposition of sediments and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to erosion, loss of valuable property, increased downstream flooding and degradation of water quality.

Per Section 13A-7 of the City's Code of Ordinances, it is illegal to dump anything in the City's canals, ponds, lakes, and streams. The City's water bodies are invaluable drainage features. Dumping materials into our canals or drains pollutes our waters, clogs our storm drains, and leads to flooding

in our neighborhoods. For questions, or to report obstructions or violations, call the City of South Miami Public Works Department at (305) 403-2063.

Step 7 - HURRICANE PREPAREDNESS

To reduce hurricane damage, all new buildings must be constructed with hurricane storm shutters. Installation is simple but requires a building permit. Contact the City of South Miami Building Department at (305) 663-6355 for more information.

In the event of a storm, check TV and radio sources for up-to-date information. Know what to do in the event of a hurricane watch, warning, and/or evacuation order. Create a checklist for emergency supplies, know the locations of evacuation centers, and plan ahead for your pets. Prepare your home before a storm to reduce potential damage.

For more information, review the Hurricane Guide on the Miami-Dade County Division of Emergency Management website or call the office at (305) 468-5400. Visit Ready.gov to learn more about actions to take in the event of a hurricane watch or warning in your area.

Step 8 - GENERAL PREPAREDNESS

- 💧 Inventory and photograph your home's contents and put important papers and insurance policies in a safe place.
- 💧 Keep an emergency supply including non-perishable food, water, batteries, flashlights, manual can opener, and a battery-operated radio.
- 💧 Place the washer, dryer, furnace and water heater on masonry blocks or concrete at least 12 inches above the projected flood elevation, inside a floodwall, or moved to

a higher floor. All work must conform to state and local building codes.

Additional information is available online at www.nhc.noaa.gov/prepare/ready.php.

Step 9 – LID TECHNIQUES

South Miami is encouraging homeowners to take action to reduce stormwater flooding by implementing low-impact development (LID) techniques. LID techniques, such as rain barrels and permeable pavers, help to manage stormwater on site instead of allowing it to runoff into the stormwater drainage system, which can become overwhelmed and lead to flooding. To learn more about what types of LID techniques you can implement on your property, contact the Building Department at (305) 593-6700.

Step 10 – BUY FLOOD INSURANCE IN LOW RISK ZONES

Flood insurance is not just for properties located in the floodplain. Did you know that more than 25-percent of flood insurance claims are for structures outside the 100-year floodplain? Even if your home or business is located in a low risk zone, it may still be at risk of flooding. Homeowners, renters, and business owners in low risk zones can purchase standard policies or reduced-rate "preferred risk" policies. You can visit www.floodsmart.gov or contact your local insurance agent for more information.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
www.fema.gov
1-888-379-9531



South Miami Planning & Zoning Department
6130 Sunset Drive
South Miami, FL 33143