

FLOOD PROTECTION INFORMATION 2014

FORT LAUDERDALE CITY COMMISSION

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The City of Fort Lauderdale is sending this Flood Protection Information to help neighbors understand the local flood hazard, and to provide information that will help them protect their home or business. In order to maximize the discount neighbors can receive on their flood insurance (currently 20%), the City distributes this information twice a year.

LOCAL FLOOD HAZARD

You are receiving this information because you are in an area that has experienced flooding in the past. Although 2013 was a mild hurricane season, Fort Lauderdale experienced tidal flooding from October through December. Hurricane seasons runs until Nov. 30, now is the time to prepare if you have not already done so.

Fort Lauderdale is located in a low, flat geographical area. The City encompasses 38 square miles and is surrounded by water, which makes it especially susceptible to flooding. The City's water bodies consist mainly of navigable waterways and sensitive drainage basins, including the Atlantic Ocean, Intracoastal Waterway, Middle River, C-13 East, C-12, and the New River Canal. In the event of a hurricane, tropical depression, rainstorm, high tide, storm surge or other natural disaster, these waterways can cause flooding.

A majority of the City's residents live in or close to a Special Flood Hazard Area (SFHA), where flooding may occur. This means your property is in or near the SFHA, as mapped by the Federal Emergency Management Agency (FEMA), and is prone to flooding. New FEMA flood zone maps, also known as a Flood Insurance Rate Maps (FIRM), went into effect Aug. 18, 2014. To determine your flood zone, refer to the FEMA flood zone map, also known as a Flood Insurance Rate Map (FIRM), online at <http://gis.fortlauderdale.gov/FemaFloodZones>. FIRM maps are also available by calling (954) 828-6599.

Know the elevation of your property. To find out if an Elevation Certificate is available for your property:

- Contact the Department of Sustainable Development at (954) 828-6520
- Send a written request to the Department of Sustainable Development, 700 N.W. 19th Avenue, Fort Lauderdale, FL 33311, or
- File a request in person at the Property Records desk located in the Department of Sustainable Development.

FLOOD INSURANCE IS AVAILABLE

Homeowner and renter insurance policies usually do not cover flood damage. These policies typically only cover the building's structure, not the contents. As a result, the City of Fort Lauderdale encourages residents who rent or own property in an SFHA to purchase flood insurance to protect their home and possessions against loss from flood damage. Renters can obtain insurance to cover the contents of their home, even if the owner does not insure the structure.

The City of Fort Lauderdale voluntarily participates in the National Flood Insurance Program's (NFIP) Community Rating System to help residents and business owners purchase federally-backed flood insurance at a 20% discount. Flood insurance is required by law to obtain financing for most federally-secured mortgages, loans or federal grants used to buy, build or renovate a structure located in an SFHA. Contact a licensed property insurance agent for more information about flood insurance or visit www.fema.gov or www.fortlauderdale.gov.

FLOOD SAFETY

Flood insurance may help recover damages from flooding, but precautionary measures can be taken to minimize losses and protect your family and property.

BEFORE A FLOOD

Make sure you are covered. Ask your insurance agent about flood insurance. Safeguard a copy of your policy and take an inventory of your possessions.

Prepare a family disaster plan and a disaster supply kit.

Know the City's flood warning procedures and local evacuation routes.

Know how to turn off your utilities. Contact your utility company for assistance.

Bring outdoor belongings in, clear gutters and raise valuable property off the ground.

Clear debris from gutters and downspouts.

Keep materials such as sandbags, plastic or burlap bags, plywood, plastic sheeting, lumber and shovels handy for emergency waterproofing.

DURING A FLOOD

Use a battery-operated NOAA weather radio to monitor emergency information.

Fill containers with clean water in case drinking water becomes contaminated.

If instructed to do so by local authorities, turn off all utilities at the main power switch, close the main gas valve and shut off propane tanks.

If instructed to evacuate by authorities, do so immediately. Follow evacuation routes.

Do not walk through floodwater. If you must, use a pole to check depths and use disinfectant soap after coming into contact with floodwater.

Do not drive through flooded areas. Turn around and find another way. Avoid power lines and electrical wires. Electrical current can travel through water.

AFTER A FLOOD

Report downed power lines to FPL at (800) 4-OUTAGE or call the City of Fort Lauderdale 24-Hour Customer Service Center at (954) 828-8000.

If an evacuation ordered was issued, do not return home until authorities announce it is safe to do so.

Use caution when entering buildings. If your property was flooded, inspect it for damages.

Check for gas leaks. Do not smoke or light candles unless the gas is off.

Do not use wet appliances. Appliances can keep a charge even after unplugged.

If your home suffered damage, list and photograph damaged property and call your insurance agent to file a claim.

Prevent mold by removing wet contents immediately.

Do not wait to get flood insurance. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

PROPERTY PROTECTION

Precautions you can take to protect your property from damage and reduce financial losses include:

- Regrading your lot (permit may be required)
- Fixing property drainage problems
- Constructing barriers, such as a floodwall to stop floodwater from entering the building
- Relocating electrical panel boxes, furnaces, water heaters, and washers and dryers to elevated locations
- Installing check valves to prevent floodwater from backing up in drains
- Installing storm shutters, impact windows, and a reinforced garage door

The City responds to flood protection inquiries. If you have a question regarding flood, sewer or drainage problems, contact the City of Fort Lauderdale 24-Hour Customer Service Center at (954) 828-8000.

DRAINAGE SYSTEM MAINTENANCE

The City of Fort Lauderdale has a system of natural and man-made drainage features that manage local water flow and stormwater runoff. These features include rivers, canals, storm drains, catch basins, pump stations and swales. The local canals and rivers help prevent flooding, as well as recharge the well fields that supply the City's drinking water.

The City's storm drain system carries water from rain, hoses and sprinklers to our waterways. This water picks up pollutants such as debris, cigarette butts, motor oil, yard and pet waste, and pesticides that contribute to stormwater pollution. Stormwater is untreated water, which means, whatever flows into a storm drain exits to the waterways.

Residents can help prevent flooding and stormwater pollution by:

- Keeping pollutants or chemicals out of the storm drains
- Keeping swales, yards and other surfaces clear of debris so that water can drain into the soil rather than running off and causing flooding
- Removing debris from nearby storm drains so water may flow freely into them
- Landscaping with native, drought-friendly plants that absorb water and require little or no fertilizer

State law prohibits dumping anything into the storm drain system and unauthorized obstructions or alterations of the drainage features. Residents should report illegal dumping into the stormwater system or clogged storm drains by calling the City of Fort Lauderdale 24-hour Customer Service Center at (954) 828-8000.

FLOODPLAIN DEVELOPMENT AND PERMIT REQUIREMENTS

The City of Fort Lauderdale has adopted development regulations in flood zones to control the alteration of the natural floodplains; prevent or regulate the construction of flood barriers that will unnaturally divert flood waters or may increase flood hazards in other areas; restrict or prohibit uses that may result in increases in erosion, flood heights or velocities; and to control filling, grading, dredging, and other development in a flood zone that may increase flood damages.

If you witness illegal floodplain development, such as filling or building in the floodplain without a permit posted, call the Department of Sustainable Development at (954) 828-6520 to report it.

The City currently regulates all development (not just construction of buildings) within natural floodplains through the plan review process, which requires building and/or engineering permits prior to construction, filling or otherwise altering a site's natural elevation.

Prior to starting any construction, residents or builders should contact the Dept. of Sustainable Development at (954) 828-6520 to ask about required permits.

THE FLOOD WARNING SYSTEM

The City of Fort Lauderdale, located in Broward County, depends on the National Weather Service (NWS) for flood warning and other weather-related notifications.

The NWS will issue a **Flash Flood Warning** for Broward County, or parts of the county, when floodwaters are forecast to enter buildings and pose a threat to life and/or property within six hours. Normally, the Emergency Alert System (EAS) will be activated.

An **Urban Flood Advisory** will be issued when flooding to urban streets, underpasses and/or low-lying areas is occurring or is probable and is not expected to threaten life or property.

The NWS will issue a **Coastal Flood Watch** when coastal flooding is possible within 12 to 36 hours. A **Coastal**

Flood Warning will be issued when coastal flooding is occurring or is expected to occur within 12 hours.

Residents should monitor the following local radio and TV stations for flood warning and evacuation information: **Radio:** WIOD 610 AM, or WFTL 850 AM; **TV:** Channel 4 (CBS); Channel 6 (NBC); Channel 7 (FOX); or Channel 10 (ABC).

Residents may also monitor City of Fort Lauderdale information via cable Channels 78 (Comcast) or 99 (AT&T), 1610 AM radio, and www.fortlauderdale.gov.

Depending on the type and severity of expected flooding, residents may be advised through the news media or driveby notifications from first responders to either shelter-in-place or evacuate. Residents should utilize one of the evacuation routes identified in their family disaster plan.

NATURAL AND BENEFICIAL FUNCTIONS

Florida state regulations protect natural areas that reduce the risks associated with flooding. When floodplains are preserved or restored to their natural state, they provide many benefits to our residents and the surrounding eco-systems.

Floodplains do more than enhance our natural surroundings; they absorb rain and floodwater, reduce the number and severity of floods, and manage stormwater runoff,

which minimizes water pollution. Fort Lauderdale is careful to protect its local floodplains, such as the New River, Middle River, and North Fork of the New River. These areas are home to native pond apples, leather ferns, mangroves, cypress stands, and other deep-rooted native plants that provide natural cover and filter out pollutants and chemicals from the water, which helps decrease flood velocity and protect water quality.

SUBSTANTIAL IMPROVEMENT AND DAMAGE REQUIREMENTS

If the cost of reconstructing, rehabilitating, expanding or other improvements to a flood-damaged building equals or exceeds 50% of the building's market value, the NFIP requires the building to meet the same construction and code requirements as a new building. Substantially damaged buildings must also meet the same standards.

If a building or part of a building sustained 50% damage or decay, (as determined by the Building Official using the valuation criteria set forth in the Florida Building Code), or deteriorated from its original value or structure, it shall be demolished. In cases where a building cannot be repaired and brought up to code, it shall be demolished.

For more information, visit www.floodsmart.gov. For questions regarding the local flood hazard, flood zones and property protection, email floodinfo@fortlauderdale.gov.



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