



## LOCAL FLOOD HAZARD

The majority of the Town of Miami Lakes is located in the Special Flood Hazard Area of the C-8 (Biscayne) Canal Basin, which means your property could be flooded during significant rain events like tropical storms. South Florida Water Management District has a degree of control over water levels in the canal by opening or closing a control gate near the Biscayne Bay outfall. Flooding in our area occurs when the network of grass swales, storm water inlets, underground pipes, canals and lakes that make up the drainage system are overwhelmed by too much rainfall in too little time. Properties located in low lying areas may be more prone to flooding than those located at higher elevations.

Your home or business may be high enough that it has not flooded recently. However, it can still be flooded in the future, because the next flood could be worse. Even when flood waters do not rise to the level where they can cause property damage, they can be dangerous. This article gives you some ideas of what you can do to protect yourself and your property.

## FLOOD SAFETY TIPS

In the event of a flood, here are few things you can do to protect yourself:

1. Do not walk through flowing water. Drowning is the number one cause of flood deaths. As little as six inches of moving water can knock you off your feet. If you must walk in standing water, use a pole or stick to ensure that the ground is still there.
2. Do not drive through a flooded area. As little as eight inches of moving water can float your car. More people drown in their cars than anywhere else.
3. Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to FPL.
4. Do not use appliances or motors that have become wet.
5. Be alert to gas leaks. Candles and open flames should be carefully monitored.
6. Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. During clean-up, use a pole or stick to poke or turn things over from a safe distance.
7. Look before you step. After a flood, the ground and floors can be covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
8. Clean everything that got wet. Flood waters may have picked up sewage and chemicals from roads, farms, factories, and storage buildings. Spoiled foods, flooded cosmetics, and medicine can be health hazards. When in doubt, throw them out.

## FLOOD INSURANCE

Standard Homeowner's Insurance policies **do not** cover flood damage. If you do not have flood insurance, talk to your insurance agent. Because the Town of Miami Lakes participates in the National Flood Insurance Program (NFIP), property owners in the Town are eligible to purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even for properties that have been flooded in the past. Current estimates are that, during the life of a 30-year mortgage, residents have a 26% chance of experiencing a serious flood event.

Some people have purchased flood insurance because it was required by their mortgage lender. Usually, these policies only cover the buildings structure and not the contents. During the kind of flooding that is likely to occur in the Town of Miami Lakes, there is usually more damage to furniture and contents than there is to the structure. If you are covered, check that the amount is adequate and that the contents are covered. For claim

purposes, photographs and a list of your possessions are essential. Be sure to store this information, along with your policy in a safe place.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before NFIP coverage becomes effective. Contact your insurance agent for more information on rates and coverage.

## **PROPERTY PROTECTION MEASURES**

While recent improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes that are susceptible to flood losses. Losses can be minimized through some of the temporary and permanent flood-proofing or retrofitting techniques, such as:

- Elevating and securing electrical appliances.
- Placing all low-lying electrical fixtures on a separate electrical circuit
- Waterproofing walls and water tightening closures of doorways.
- Raising your property above flood level.
- Under emergency conditions, sandbags can be used to shore structures, and elevating or covering furniture and valuables can help minimize damage.
- Installing storm shutters and reinforcing garage doors to provide hurricane protection.

Additional information on flood-proofing or retrofitting is available at the local library located at 6699 Windmill Gate Road, phone number 305-822-6520.

Important Note: Any alteration to your building or land requires a permit from the Building Department. Even re-grading or filling in the floodplain requires a permit. Please report any illegal floodplain development to the Code Compliance Department at 305-364-6100.

For more information on retrofitting techniques, you may also call the Building Department at (305) 827-4015.

## **FLOOD WARNING SYSTEM**

The National Weather Service and NOAA continually monitor local weather conditions. If major flooding is anticipated within the Town, NOAA will broadcast notices like Flood Warning, Urban Flood Advisory or Flash Flood Warning Notices. These notices will be broadcast through television and radio. These notices are intended to help residents prepare for the possibility of severe flooding in their neighborhood. The Town recommends tuning to the broadcasts to prepare for flooding when it occurs.

Warning times for these events may be as long as five days for hurricanes, down to one to two hours notice for flash floods and urban advisories.

AM Radio	FM Radio	Television
WIOD – 610	Big 105.9	WTVJ – Ch 4
WQBA – 1140		WCIX – Ch 6
WINZ – 940		WSVN – Ch 7
WAQI – 710		WPLG – Ch 10
		WLTW – Ch 23

### Important Phone Numbers

Police Department – Non-Emergency: (305) 698-1500 or (305)827-4020, Emergency: 911

Fire Department – Non-Emergency: (786) 331-5000, Emergency 911

Building Department – (305) 827-4015

DERM (Department of Environmental Resource Management) – (305) 372-6789

South Florida Water Management District (SFWMD) – (305) 377-7274

Federal Emergency Management Agency (FEMA) – (770) 220-5200

Florida Power and Light (FPL) – (800) 468-8243

Miami-Dade County Information Center – 311

## FLOOD INFORMATION

Personnel from the Building Department can inform you if your property is in the Special Flood Hazard Area (SFHA) by reading Flood Insurance Rate Maps (FIRM) prepared by the Federal Emergency Management Agency (FEMA). To obtain this information, you may call 305-827-4015 or visit the Building Department. You can also view the FIRM by making an appointment to visit the Building Department.

Additionally, for a \$25.00 fee, you may request a Flood Determination Letter from the Building Department with the following information:

1. Community Number
2. Panel Number & Suffix
3. Date of the Flood Insurance Rate Map (FIRM) index
4. FIRM Zone
5. Base flood elevation

The Town has copies of Elevation Certificates for buildings constructed after 2002. Miami-Dade County may have Elevation Certificates for buildings constructed before 2002. Elevation certificates are completed by a professional engineer or surveyor during the Building Permit Certificate of Occupancy process, and they show the elevation of the lowest floor relative to sea level, the adjacent road elevation, and the Base Flood Elevation for the 100-year flood as shown on the FIRM maps. Contact the Town's Building Department for additional information.

## SUBSTANTIAL DAMAGE & IMPROVEMENT 44% RULE

The following definitions may assist you in determining if you fall under the 44% rule:

**Substantial Damage:** Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 44% of the market value of the structure before the damage occurred.

**Substantial Improvement:** Any combination of repairs, reconstruction, rehabilitation, alterations, or improvements to a structure, taking place during a twelve-month period, in which the cumulative cost equals or exceeds 44% of the fair market value of the structure. The fair market value of the structure shall be:

1. The appraised value of the structure prior to the start of the initial repair or improvement, or
2. In the case of damage, the value of the structure prior to the damage occurring. This definition also includes substantial damage. For the purposes of the definition, "substantial damage" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the building. In cases where the permit applicant questions the assessed value of the structure, an adjustment may be made; however, the burden of proof is upon the applicant who may submit an independent appraisal by a qualified appraiser in support thereof.

All new construction, repairs to substantially damaged properties, and substantial improvements are required to meet current floodplain management requirements. For more information on these requirements, you may call the Building Department at 305-827-4015.