



Town of Miami Lakes
Building Department
15700 NW 67th Avenue
Miami Lakes, FL 33014
Telephone: (305) 827-4015
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**National Flood Insurance Program and
National Pollutant Discharge Elimination System
Annual Community Outreach Flyer**

Local Flood Hazard

Your property along with the majority of the Town of Miami Lakes is located in or near a Special Flood Hazard Area as determined by the Federal Emergency Management Agency (FEMA) Flood Insurance Study for Miami-Dade County dated March 2, 1994. These areas are subject to flooding during or soon after heavy rainfall. The attached map shows the location of the flood zones within the Town.

The Town of Miami Lakes is located within the C-8 Basin. Rainfall in Miami Lakes either infiltrates into the groundwater or is conveyed through the pipe and canal network to one of our many lakes or the C-8 (Biscayne) Canal. The C-8 Canal is operated and maintained by the South Florida Water Management District and flows east from Miami Lakes to Biscayne Bay. 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. Excessive rainfall can cause the capacity of the canals, lakes or local drainage pipe network in a given area to be exceeded and cause flooding.

Your home or business may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain (the shaded area on the map), the odds are that someday your property will be damaged. Even when flood waters do not rise to the level where they can cause property damage, they can be dangerous. This flyer gives you some ideas of what you can do to protect yourself and your property.

Flood Safety

In the event of a flood, here are some 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. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
5. 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.
6. 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.
7. 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 don't have flood insurance, talk to your insurance agent. Because the Town of Miami Lakes participates in the National Flood Insurance Program, 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.

Some people have purchase 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 you have contents coverage.

Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage take effect. 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. These losses can be minimized through some of the temporary and permanent retrofitting techniques, such as:

- Constructing small flood walls or earthen berms.
- Waterproofing walls and water tightening closures of doorways.
- Raising your property above flood level.
- Elevating and securing electrical appliances.
- 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.

These measures are called floodproofing or retrofitting. More information is available in the local library located 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 regrading or filling in the floodplain requires a permit.

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

Stormwater Quality

The storm drain system carries untreated stormwater runoff directly to canals, lakes, and the Biscayne Bay. Improper pouring of wastes into storm drains directly impacts our environment. Oil, paint, fertilizer and pesticides pollute the water, destroy plants, endanger wildlife, and affect drinking water. The pollutants most commonly dumped into storm drains are motor oil, fertilizer, antifreeze, pesticides, herbicides, and paint.

Water Quality Impacts

One quart of oil can contaminate 250,000 gallons of water. The oil from one motor oil change can create an 8 acre oil slick. Antifreeze is toxic to people, domestic animals, fish and wildlife. Paint products can be harmful

to people, animals and the environment. Pesticides are deadly to fish, birds and other wildlife. Herbicides destroy stream-side brush and vegetation as well as animals. Fertilizers can encourage growth of algae, which can reduce the amount of oxygen in water and lead to fish kills.

The canals and especially the lakes in the Town are part of what make living here special. They provide a healthy habitat for wildlife and are attractive spaces in our neighborhoods. Do you care about reducing pollution in our lakes and canals? If so, here's what you can do to help.

- Minimize the use of pesticides, fertilizers, and herbicides on your property. Always use these products in accordance with the manufacturer's instructions and do not use them unless they are necessary.
- Properly store and dispose of oils, chemicals, antifreeze, and other toxic material. The Miami-Dade County Department of Solid Waste Management's permanent Home Chemical Collection Center accepts oil-based paints, pesticides, solvents, pool chemicals and other household items. The center also accepts latex paints that are still in liquid form; however, it is recommended that new paints or latex paint that is still in good condition be donated to neighbors or community groups. The center is available to residential participants only. The Center is located at 8831 N.W. 58th Street, is open every Saturday from 8:30 am to Noon and 12:30 pm to 5:00 pm, and on Wednesdays from 9:00 am to Noon and 1:00 pm to 4:00 pm. For more information on the center, visit the following website: <http://www.miamidade.gov/dswm/chemicals.asp#>
- Never dump any waste in the storm drain. Dispose of litter and animal waste in a trash can. Sweep sidewalks, gutters, driveways and other paved surfaces. Put the debris in a trash can.
- Report illegal dumping or discharges of pollutants to the 24-Hour Miami-Dade County Pollution Complaint Hotline at (305) 372-6955.



Flood Warning System

The Town of Miami Lakes works with other local municipalities and Miami-Dade County to provide services to help residents and business owners with information about flood hazards. The following local radio and television stations will provide information as part of the Emergency Broadcasting System:

AM Radio	Television
WIOD – 610	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)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

Permit Requirements

Always check with the Building Department before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects are constructed properly and do not cause problems on other properties. Failure to obtain permits can result in an unsafe building, a fine, and possible court action.

If you see building or filling without a Building Permit posted, contact the Building Department at (305) 827-4015.

Substantial Improvement/ Damage Requirements (39% Rule)

The following definitions should assist you in determining whether you fall under the 39% 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 forty-four (39%) of the fair market value of the structure before damage occurred.

Substantial Improvements: Any combination of repairs, reconstruction, rehabilitation, alteration, additions, or improvements to a structure, taking place during a ten-year period, in which the cumulative cost equals or exceeds forty-four (39%) percent of the fair market value of the structure.

All new construction, repairs to substantially damaged properties, and substantial improvements must meet the requirements of the Town's Floodplain Management Ordinance. This Ordinance is available on the Town's website www.miamilakes-fl.gov

Drainage System Maintenance

The Town of Miami Lakes has a storm drainage system that is composed of both open and closed segments. The open sections are the drainage swales and ditches which are used to carry storm waters away from homes to drainage areas such as canals and rivers. The closed system is comprised of storm water inlets and piping which also carry the water from the streets and developments to drainage areas.

Maintenance of these systems is very important. Debris in swales, inlets, canals, and pipes obstructs the flow of water which can cause overflow onto roads and into yards. Partial or complete filling of swales or paving over them can reduce the flood capacity, which will also result in overflow into roads and or onto private property.

Debris in drainage pipes and storm inlets can also cause overflow into roads or onto private property. The Town of Miami Lakes flushes drainage pipes and cleans out inlets on a regular basis. Work can also be performed on an emergency basis as needed. To report blocked pipes or inlets call the Public Works Department at (305) 364-6100.

Citizens are required to perform routine maintenance on swales located on rights-of-way adjacent to their properties. This includes the removal of high weeds, litter, or other items which may be considered a nuisance. Property should be maintained so that water cannot become stagnant creating breeding areas for mosquitoes. If your property is next to a lake or canal, please do your part and keep the banks clear of brush and debris.

Do not dump or throw anything into drainage inlets, lakes, canals, or any other body of water that is part of our drainage system. Dumping is a violation of Town and County Codes, punishable by fines up to \$500 per day. Illegal dumping can be reported to the Town Hall at (305) 364-6100.

Town of Miami Lakes Flood Services

Flood Insurance Rate Map reading. If you need assistance determining whether a particular property is in the floodplain you can call or visit the Building Department:

Town of Miami Lakes
Building and Zoning Department
15700 NW 67th Avenue
Miami Lakes, FL 33014
Ph: (305) 827-4015

This information can also be obtained through the Miami-Dade County Department of Environmental Resource Management website: <http://www.miamidade.gov/derm/>.

Elevation Certificates. The Building Department has building Elevation Certificates available for buildings constructed in 2002 or later. Elevation certificates for buildings constructed between 1995 and 2002 may be available on the Miami-Dade County Department of Environmental Resource Management website: <http://www.miamidade.gov/derm/> or by calling (786) 315-2800. Elevation Certificates show whether the building is at or above the required elevation as determined from the Flood Insurance Rate Map.

Flood Protection Assistance. Stop by the Building Department for site specific flooding information and information about hiring contractors to floodproof or retrofit your property. Town staff can also visit to your property to review flooding, drainage and sewer problems and provide you with one-on-one advice. To schedule a site visit stop by Town Hall at 15700 NW 67 Avenue Miami Lakes, FL 33014 or call (305) 827-4015.