



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

Floods can occur in the Town of Miami Lakes at any time during the year but are most likely during the rainy season. Heavy and prolonged rainfall can cause flooding of streets and private property if stormwater exceeds the capacity of the Town's drainage system, including the Town's canals, lakes, and pipe network. Because of the Town's flat topography, flooding can occur most anywhere. Being prepared is your best defense against 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 Building Department at (305) 827-4015 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 Building Department at 6601 Main Street, 1st floor. For more information on requirements for and availability of elevation certificates, contact the Town's Building Department at (305) 827-4015.

Step 3 - PROTECT YOURSELF AND YOUR FAMILY

- The Town of Miami Lakes coordinates with the Miami-Dade County Division of Emergency Management and the National Weather Service (NWS) in issuing public warnings concerning expected floods and storms. Local TV and radio stations may announce weather advisories issued by the NWS. 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 WLTU-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 to minimize damages. More methods of property protection and floodproofing are available in FEMA publications at the Miami Lakes Branch Public Library. For more information, or for a site visit to your property and one-on-one advice on your flood and drainage issues as well as options for retrofitting and floodproofing, please contact the Building Department at (305) 827-4015.

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 Town of Miami Lakes requires that if your structure is damaged to an amount of 39% or more of the structure's market value or improved by the same amount over the course of 10 years, 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) plus one foot of freeboard. Before you build, fill, or otherwise develop in a floodplain, contact the Building Department at (305) 827-4015 to discuss city regulations in more detail. Report any development in a floodplain without a permit to the Miami Lakes Building Department.



Step 6 - PROTECT NATURAL FLOODPLAIN FUNCTIONS

Floodplains are a natural component of the Town of Miami Lakes' 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 erosion of the streambank and channel, deposition of sediments and improved groundwater recharge. Floodplains are scenic, valued wildlife habitat. Poorly planned development in floodplains can lead to streambank erosion, loss of valuable property, increased risk of flooding to downstream properties and degradation of water quality. Did you know it is illegal to dump anything in the Town's canal and drainage system? The Town's canals 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 Public Works Department at (305) 364-6100.

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 Building Department at (305) 827-4015 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 about what 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.
- If possible, 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 - Reduce Stormwater Runoff

Miami Lakes is encouraging homeowners and developers to take action to reduce stormwater flooding by implementing low-impact development (LID) techniques. Install LID techniques, such as rain barrels and permeable pavers, to help manage stormwater on site instead of allowing it to runoff into the drainage system, which can become overwhelmed and lead to flooding. To learn more about types of LID techniques you can use on your property, contact the Building Department at (305) 827-4015.

Step 10 - BUY FLOOD INSURANCE OUTSIDE THE SFHA

Flood insurance is not just for properties in the SFHA. More than 25-percent of flood insurance claims are for structures outside the 100-year floodplain. Even if your home or business is located outside the SFHA, it may still be at risk of flooding. Homeowners, renters, and business owners located outside the SFHA can purchase standard policies or reduced-rate "preferred risk" policies. Anyone can purchase residential flood insurance; you don't have to be a homeowner. Homeowners can get building and contents coverage, and renters can get contents coverage. 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.

