



# City of North Miami Beach, Florida

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## BUILDING DEPARTMENT

### FLOOD INFORMATION

#### FLOOD MAP MODERNIZATION

Flooding causes hundreds of millions of dollars worth of damage to homes and businesses around the country every year. Because standard homeowners and commercial property insurance does not cover floods, the National Flood Insurance Program (NFIP) - administered by the Federal Emergency Management Agency (FEMA) - was created to offer affordable flood insurance to communities that comply with the minimum standards for floodplain management. Communities that participate in the program get rated based on preservation of open space in the floodplain, enforcing higher standards for safer new development, maintaining drainage systems, and informing the community about flood hazards, insurance, and ways to reduce flood damage. These activities not only benefit the community by improving quality of life and protecting the environment but, also, save money. Flood insurance is mandatory for property owners who hold a federally backed mortgage and whose property is located within a special flood hazard area (areas designated as having a greater risk of flooding).

On September 11, 2009, the newly revised FIRM's (Flood Insurance Rate Maps) will be implemented. The current maps are older and do not indicate the recent changes in development and/or natural changes in the environment. Therefore, these maps have been modernized to indicate more accurate data to reflect what flooding hazards exist today on any given property. Modernization of these maps could mean that your property could go from being designated as a SFHA (Special Flood Hazard Zone) or high risk zone, to a low or moderate - risk area (X-Flood Zone) or vice versa.

Owners of properties that move from a high-risk zone to a low-or moderate-risk zone may be eligible for reduced insurance rates by converting to a Preferred Risk Policy (PRP). A PRP covers both a structure and its contents. A PRP can be obtained for as little as \$112 a year.

Many people believe that federal assistance is available to cover flood related damages. This is true, but only when the flooding is declared a federal disaster. Even then, financial aid is usually available in the form of a loan, which must be paid back with interest. Unlike federal disaster aid, flood insurance pays for all covered losses without having the insured having to repay anything.

Even if a community (or portion) is designated as low- or moderate-risk area, everyone lives in a flood zone. You do not need to live near water to be at risk or be affected by flooding. Flooding can be caused by storms, hurricanes, water backup due to inadequate or overloaded drainage systems, a broken sewer line, dam or levee failure, etc. In fact, according to FEMA, in 2006 one in three flood insurance claims came from low-to-moderate risk areas.

For more information about how the new FIRM's affect you, please contact Ana Parada at the City of North Miami Beach Planning and Zoning Division at (305) 984-2966 or via email [Anaparada@citynmb.com](mailto:Anaparada@citynmb.com).

#### REVISED PRELIMINARY FLOOD INSURANCE RATE MAP (FIRM)

The Department of Homeland Security's Federal Emergency Management Agency (FEMA) has issued a revised preliminary Flood Insurance Rate Map (FIRM) reflecting the resolution of appeals and/or protests of the preliminary FIRM for Miami-Dade County, Florida and Incorporated Areas within the following communities: the Cities of Doral, Florida City, Hialeah, Hialeah Gardens, Homestead, and Miami Springs; the Town of Medley; and, the Unincorporated Areas of Miami-Dade County. Residents and lessees of property within the City of Doral are strongly encouraged to review the revised preliminary FEMA FIRMs below. If you have any questions please contact the FEMA Map Assistance Center, toll free, at 1-877-FEMA MAP (1-877-336-2627) or visit their website at <http://www.fema.gov/plan/prevent/fhm/bfe>. You may also contact the City of North Miami Beach Building Department at (305) 948-2965.

#### NATIONAL FLOOD INSURANCE PROGRAM AND FLOOD INSURANCE RATE MAP (FIRM)

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to individuals who live in areas with the greatest risk of flooding called Special Flood Hazard Areas (SFHAs). The NFIP makes federally backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage. This is important because property owners who hold a federally backed mortgage must purchase flood insurance if the property is located within a special flood hazard area.

## **FLOOD HAZARD**

During the rainy season, the continuous downpours saturate and, on occasion, over saturate the ground; thus, reducing the capacity of the Storm water Drainage System. This seasonal occurrence may cause some temporary flooding along city streets or private property, possibly creating potentially dangerous conditions. Always use extra caution when driving during any rain event. Flooding or standing water should be reported to the Public Works Department at (305) 948-2980 Ext. 7995.

## **FLOOD WARNING SYSTEM**

Flood, hurricane and severe weather warnings are issued by the Miami-Dade Office of Emergency Management and the National Weather Service. Residents should stay tuned to the local TV, City of North Miami Beach Channel 77, and radio stations for updates on storms.

## **FLOOD SAFETY**

If you are advised to evacuate, turn off all utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water. Avoid fast flowing water or unstable banks.

## **FLOOD INSURANCE**

Most mortgage lenders require flood insurance based on the elevation of the property. In the event that your mortgage does not have this provision or if you own your property free and clear, you may purchase this insurance at any time. Remember, there is a thirty (30) day waiting period before the policy becomes effective. Homeowner's insurance and/or windstorm insurance does not cover flood damage to the structure.

Because the City of North Miami Beach is an NFIP community, flood insurance is available to protect all homes, condominiums, apartments and non-residential buildings, including commercial structures within the City. You are eligible for flood insurance, regardless of whether or not your property has ever flooded. All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance.

## **FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS**

All buildings under construction require permits. These permits must be obtained prior to commencement of construction activities. Contact the Building and Zoning Departments before you build, alter, re-grade or fill your property. If you see any building or filling without a permit posted, please call our Building Department at (305) 948-2965.

## **DRAINAGE SYSTEM MAINTENANCE**

Proper drainage helps reduce the risk of flooding. It is illegal for the direct or indirect entry of any solid, liquid or gaseous matter into the drainage system other than rainwater runoff. The City periodically inspects the drainage system and regularly schedules debris removal operations in order to keep the drainage system at peak performance. You can help in this process by keeping the streets clear of materials and debris that could potentially affect the drainage system. Please report any illegal dumping activities that may affect drainage and/or contaminate the ground water to the Public Works Department at (305) 948-2980.

## **MAP DETERMINATIONS &. ELEVATION CERTIFICATES**

The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required by federal law to carry flood insurance. For surveyors, architects and engineers, the City has the latest form of elevation certificates available to you for completion. We also have a sample completed elevation certificate for your reference. For lenders, insurance agents, real estate agents, residents and businesses, elevation certificates are kept on file at the City for all buildings permitted by the City. Call the Building Department at (305) 948-2965 for a map determination or copy of an elevation certificate.

## **Did you know that floods are the most common natural disaster?**

Here are a few safety tips to consider, if you are ever faced with flooding.

- Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there. Also, do not disregard road barriers, the road or bridge may be washed out.
- Stay away from power lines and electrical wires. Electrocution is the number two flood killer. Electrical currents can run through water. Report downed power lines to Florida Power & Light at (305) 442-8770.
- Be ready for the unexpected. Place important documents inside plastic bags or other waterproof containers.
- Look out for animals, especially snakes that may have been displaced by the flood.
- Look before you step. The ground and floors may be covered with debris and mud.
- Be alert for gas leaks. If you use natural gas, use a flashlight to inspect for damage. Do not smoke or use candles.



# City of North Miami Beach, Florida

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## BUILDING DEPARTMENT

- Rehearse your evacuation plan with all household members. Plan to leave early to avoid traffic delays.
- Secure your boat. If possible, store it inside a garage or warehouse. If outside, make sure the boat is secure to the trailer and the trailer is tied down.
- Remember to arrange for your pets. Most evacuation centers will not accept pets. Make plans in advance to board your pets in a kennel or with friends outside the hazard area.

### *Helpful Links*

- FEMA
- FEMA Elevation Certificate and Instructions
- National Flood Insurance Program (NFIP)
- Flood Maps, Insurance and Information
- South Florida Water Management District (SFWMD)
- Florida Division of Emergency Management
- FEMA for Kids
- USGS Real Time Water Data for Florida
- Miami-Dade County Flood Map Property Search

### *Flood Insurance Rate Maps*

Flood Insurance Rate Maps (FIRMs) illustrate flood hazards throughout communities in Miami-Dade County and are an important resource in preparing properties and businesses for flood-related disasters.

FIRMs are used to rate flood insurance policies, to set safe elevations for new construction and substantial improvements to existing buildings, as well as to describe potential flood hazards by location.

The City of North Miami Beach has worked with the Federal Emergency Management Agency (FEMA) and the South Florida Water Management District (SFWMD) to ensure that the new FIRM's represent accurate flood risks for our residents. Part of this process includes opportunities for the public and businesses to review the maps and voice any comments they may have.

For more information about the new Flood Insurance rate Maps, please call the City of North Miami Beach Planning and Zoning Division at (305) 948-2966.