



CITY OF FORT LAUDERDALE PRESENTS

FLOOD GUIDE

2013



The City of Fort Lauderdale participates in the National Flood Insurance Program (NFIP) so that residents can obtain flood insurance to cover their property against loss from flood damage. Participation in the NFIP requires that the City provide residents with the following information to raise awareness of flood hazards and teach residents how to protect themselves and their property in the event of a flood in our area.

LOCAL FLOOD HAZARD

The majority of Fort Lauderdale is in or near a Special Flood Hazard Area (SFHA), which is an area where flooding may occur. In the event of a local hurricane, rainstorm, high tide, storm surge or other natural disaster, the waterways and sensitive drainage basins located throughout the City (Atlantic Ocean, Intracoastal Waterway, Middle River, C-13 East and C-12 basins, and the New River Canal) can overflow and cause flooding. Flooding in Fort Lauderdale is most likely to occur along our local rivers and canals.

If you live in an SFHA, you may be required to obtain flood insurance. Flood protection assisted many local residents who suffered flood damage in 2005 after hurricanes Katrina and Wilma.

FLOOD SAFETY

Flood insurance will help residents recover losses from flood damage, but additional precautionary measures can be taken to minimize those losses and protect yourself, your family and your property. Review the following safety tips to learn what to do before, during and after a flood.

BEFORE A FLOOD

- Prepare a family disaster plan and a disaster supply kit
- Ask your insurance agent about flood insurance and make sure you are covered
- Bring outdoor belongings in and move valuable possessions to higher ground
- Study the City's flood warning procedures and evacuation routes
- Learn how to turn off your utilities or contact your utility company now if you are not sure how to do so
- Keep materials such as sandbags, plastic bags, plywood, plastic sheeting, lumber and shovels handy for emergency water proofing

DURING A FLOOD

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

- Fill bathtubs, sinks and jugs with clean water in case drinking water becomes contaminated
- If instructed to evacuate by local authorities, do so immediately and follow evacuation routes
- Do not walk or swim in floodwaters
- If you must walk in standing water, use a pole to check water depths
- Do not drive through a flooded area, turn around and find another way
- Avoid power lines and electrical wires

AFTER A FLOOD

- Report downed power lines to FPL at (800) 4OUTAGE or call the City of Fort Lauderdale 24-hour Customer Service Center at (954) 828-8000
- If an evacuation order 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 and contact your insurance agent
- Do not smoke or use any open flames unless you know the gas has been turned off
- Do not use wet appliances
- Take pictures of the flood damage to your home and belongings for insurance claims

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.

Please familiarize yourself with the following NWS flood terminology:

FLASH FLOOD WARNING - Will be issued by the NWS 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. The Emergency Alert System will likely be activated.

COASTAL FLOOD WARNING - Coastal flooding is occurring or is expected to occur within 12 hours.

COASTAL FLOOD WATCH - Coastal flooding is possible within 12 - 36 hours.

URBAN FLOOD ADVISORY - Flooding to urban streets, underpasses and/or low-lying areas is occurring or is probable and is not expected to threaten life or property.

Depending on the type and severity of expected flooding, residents may be advised through the news media or drive-by 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. City residents should monitor the following local radio and TV stations for flood warning and evacuation information:

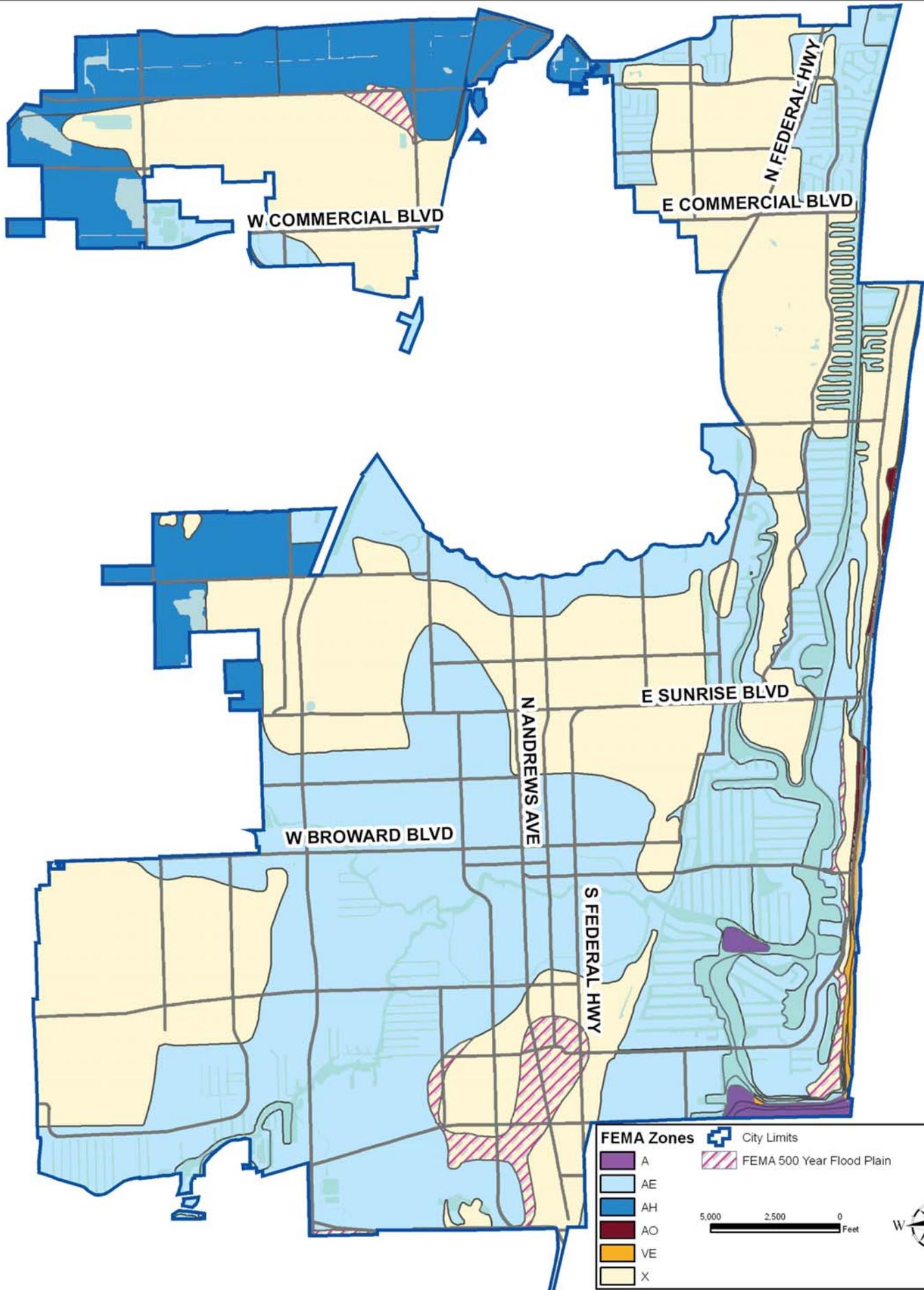
RADIO:

610 AM (WIOD) or 850 AM (WFTL)

TELEVISION:

Channel 4 (CBS), Channel 6 (NBC), Channel 7 (FOX) or Channel 10 (ABC)

Residents may also monitor City of Fort Lauderdale information via Cable Channel 78, radio station 1610 AM and www.fortlauderdale.gov.



City of Fort Lauderdale:
FEMA Flood Zone Map



FLOOD INSURANCE IS AVAILABLE

Homeowner and renter insurance policies usually do not cover flood damage, but because Fort Lauderdale voluntarily participates in the NFIP's Community Rating System program, residents and business owners can purchase federally backed flood insurance at a discounted rate.

Flood insurance is often required by law to obtain financing for most federally secured mortgages or federal grants to buy, build or renovate a structure located in a SFHA. These flood policies, however, typically only cover the building's structure, not the contents. As a result, the City of Fort Lauderdale urges residents who rent or own property in a SFHA to purchase a flood insurance policy that covers both their property and possessions from flood loss.

Renters can obtain flood insurance to cover the contents of their home even if the owner does not insure the structure. For more information about flood insurance, call a licensed property insurance agent or visit www.fema.gov/individual/home.shtm.

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



KNOW YOUR FLOOD ZONE

There are several ways to determine your flood zone:

- Review the flood map on previous page
- Call the City's Department of Sustainable Development at (954) 828-5203
- Visit <http://gis.fortlauderdale.gov/> and click on "Find your property's flood insurance zone" in the menu on the right.

If you would like a copy of a FEMA Flood Zone Map, also known as a Flood Insurance Rate Map (FIRM), please call (954) 828-5203 or visit www.fortlauderdale.gov/gis/gallery.htm to view an interactive FIRM map online. To determine your flood insurance rate, please contact your local insurance agent.

FLOOD ZONES IN FORT LAUDERDALE HIGH RISK FLOOD ZONE AREAS

Mandatory flood insurance purchase requirements apply to the following zones. These areas have a 26% chance of flooding over the life of a 30-year mortgage.

ZONE A AND AE - Areas with a 1% annual chance of flooding

ZONE AH - Area with a 1% annual chance of shallow flooding, usually in the form of a pond, with an average depth ranging from 1 - 3 feet

ZONE AO - Area with a 1% or greater chance of shallow flooding each year with an average depth ranging from 1 - 3 feet

ZONE VE - Area within the 1% annual chance coastal floodplain that has additional hazards associated with storm waves

MODERATE TO LOW RISK AREA

Flood insurance is not required but is available to all residents in this area

ZONE X - Area outside the 1% annual chance floodplain, where average depths are less than 1 foot

PROTECT YOUR PROPERTY

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

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

FLOODPLAIN DEVELOPMENT REQUIREMENTS

The City of Fort Lauderdale closely regulates all development within local floodplains. If you are considering constructing or improving a structure, it is important to contact the City to ensure that all floodplain construction follows existing guidelines and does not negatively impact our surrounding ecosystem.

Any new development or improvements on a property are subject to local, state and federal regulations and will likely require building and/or engineering permits for con

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

struction or alterations. Please contact the Building Services Division at (954) 828-6520 for general permit and construction information before you begin work.

Illegal development can harm our natural environment by altering natural floodplains and unnaturally diverting floodwaters that can result in increased flood hazards, erosion, flood heights, velocities and flood damage. If you witness illegal development or unauthorized activity in a floodplain, please report it by calling Building Department at the number above.

ELEVATION CERTIFICATES

To find out if an Elevation Certificate is available for your property, contact the Building Department in person, by phone or by mail.

City of Fort Lauderdale
Department of
Sustainable Development
700 N.W. 19th Avenue
Fort Lauderdale, FL 33311
Ph: (954) 828-5257

Office Hours:
Mon-Fri, 8:00 a.m.- 4:30 p.m.

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.

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. Natural drainage features such as canals and rivers help prevent flooding and recharge the well fields that supply the City's drinking water. The man-made drainage system, which includes storm drains in your neighborhood, also helps prevent flooding by carrying water from rain, sprinklers and other sources to our waterways.

Residents should do their part to keep the storm drains clear, which will help prevent blockages that may lead to street flooding. You can also keep our waterways clean by

making sure that cigarette butts, yard and pet waste, pesticides and other debris are not deposited into storm drains.

As a reminder, state law prohibits dumping anything into the storm drain system or 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's 24-hour Customer Service Center at (954) 828-8000.

BENEFITS OF LOCAL FLOODPLAINS

When floodplains are preserved in, or restored to their natural state, they provide many benefits to our residents and surrounding ecosystems. Floodplains enhance our natural environment, absorb rain and floodwater, reduce the number and severity of floods, and manage stormwater runoff, which minimizes water pollution.

Fort Lauderdale continues to carefully 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 and other deep-rooted native plants that provide natural cover and filter pollutants and impurities from the water, which helps decrease flood velocity and preserve water quality.

If you need this publication in an alternate format, please contact the Public Affairs Office at (954) 828-4746 or webmaster@fortlauderdale.gov.