

Flood Hazard Information



Be Prepared ... For The Unexpected

In 1968, Congress created the National Flood Insurance Program (NFIP) to provide affordable flood insurance to people who live in areas with the greatest risk of flooding; this area is called the Special Flood Hazard Area (SFHA). 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 since property owners must purchase flood insurance for property located within a SFHA.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for NFIP communities that implement more stringent floodplain standards than the minimum NFIP requirements. The CRS rewards these efforts with discounts on flood insurance premiums.

The city of North Miami currently holds a Class 5 CRS rating. This classification equates to a 25% discount on new or renewing flood insurance policies for all SFHA properties and a 10% discount on policies for non-SFHA properties.

In North Miami, there are over 6,000 flood insurance policies in effect. Annually the City's CRS Class 5 rating generates over \$1 million in savings on flood insurance premiums. Since flooding is the most common natural disaster, it is important that you obtain the maximum protection. You can purchase flood insurance no matter where you reside (in a high, moderate or low risk area) and there is no exclusion based on the type of ownership you represent (i.e. homeowner, renter or business owner). Since protecting your property from floods is important, the following information and tips may be of interest to you. Please refer to this fact sheet in the event of an impending hurricane, tropical storm or notification of projected heavy rainfall. During extended periods of heavy rainfall, low lying areas within the City are subject to flooding. This information is offered to help protect your property and reduce potential losses due to flooding.

Flood Hazard

Arch Creek, Little Arch Creek, Biscayne Canal and Oleta River are the four major waterways that traverse the city of North Miami. The majority of our storm sewer system empties/discharges toward one of these four waterways or Biscayne Bay, which connects directly with the Atlantic Ocean. The waterways are influenced by tides that contribute to drainage and flood problems in the City. When there is a high tide or heavy rainfall, the storm sewer system will rapidly fill up from surface run-off and tidal waters; this could cause flood conditions in our streets, swale areas and lawns.

The city of North Miami can be divided into two major drainage areas: (1) the area west of the Biscayne Canal, and (2) the area east of the Biscayne Canal. The area west of the Biscayne Canal has primarily sandy soil and a very low water table elevation. The remainder of the City, east of the Biscayne Canal, consists of muck, marl and sand and primarily has high water table levels.

Your property may be elevated high enough that you have not experienced flooding. However, this may change in the future. Hurricane Andrew (1992), South Florida's most devastating storm was not a wet hurricane as compared to Hurricane Irene (1999) which registered 13 inches of rain in Miami-Dade County in a 24-hour period. In 2000, continuous rainfall from the October 3 "No Name" storm deposited more than 19 inches of rain in a 24-hour period. This storm inundated local canals and waterways, and caused unprecedented residential property damage and destruction for what was originally forecast as a severe area thunderstorm.

Flood Warning System

The city of North Miami and Miami-Dade County utilize the National Weather Service (NWS) for flood notification. The NWS will issue flood advisories at least six (6) hours prior to expected heavy rainfall that could cause the drainage systems to overflow and create inland ponding of flood waters and the isolation of residential/business areas. Remain tuned to your local radio stations for up-to-date forecasts. In 2001, the City developed a citywide flood warning plan to provide early warning to neighborhoods that might experience flooding. Police vehicles will drive through the neighborhoods that may be impacted and use their sirens and loud speakers to issue warnings. Evacuation routes will be US Highway 1 (Biscayne Boulevard), 125 Street, 135 Street and Interstate 95.

Flood Safety:

If you are advised to evacuate, turn off your utilities at the main switches and/or valves. Disconnect electrical appliances, but do

«Did you know that floods are the most common natural disaster? The following pages contain a few safety tips to consider if you are ever faced with flooding.»»

not touch any electrical equipment if you are wet or standing in water. Do not walk or drive through standing or flowing water; there may be a downed power line, sinkhole or even a canal that you are unable to see. Watch your step in flooded areas as slip and fall accidents are one of the leading causes of injuries after a storm.

Flood Insurance:

All properties located in a Special Flood Hazard Area (SFHA) and secured by a federally backed mortgage must carry flood insurance. PLEASE NOTE: When purchasing flood insurance, the policy does not go into effect until 30 days after the purchase date. Please visit www.floodsmart.gov for the most current information on flood insurance premiums and to locate a flood insurance agent in your area.

Did you know that North Miami homeowners receive a 25% discount on flood insurance? Because of the city of North Miami's rating under the National Flood Insurance Program's (NFIP) Community Rating System, policy holders who live in a Special Flood Hazard Area have enjoyed a 25 percent discount on their flood insurance premiums. A 10 percent discount on flood insurance is also available for those who live outside of special flood hazard area, except on preferred risk policies.

Floodplain Development Permit Requirements:

All buildings under construction require permits. These permits should be obtained prior to commencement of construction activities. Contact the Building Department before you build, alter, regrade or add fill to your property. **The Building Department is located at 12340 NE 8 Avenue.** If you see building or fill being added to a property without a City permit posted, report the work to **305-895-9820**.

Substantial Improvement Requirements:

The city of North Miami and the National Flood Insurance Program require that if the cost of reconstruction, rehabilitation, additions or other improvements to a building equals or exceeds 50 percent of the building's market value during a five-year period, the building must meet the same construction requirements as a new building. This includes elevating the lowest floor to current standards. Substantially damaged buildings must also be brought up to the same standards.

Drainage System Maintenance:

Rainfall drains into floodplains such as the Everglades and our many wetlands, filters through these areas, and is eventually stored underground. Underground water is the only source of drinking and domestic water supply in South Florida. It is important that we protect and maintain these drainage areas; the quality of our drinking water depends on it! Furthermore, proper drainage helps reduce the risk of flooding. It is illegal for any direct or indirect entry of any solid, liquid or gaseous matter to enter the drainage system. The City inspects the drainage system on a regular basis and removes blockages that are found or reported. If you live near areas where waters flow, you can help in this process by keeping the banks clear of brush and debris. Reports of any violations should be made to the **Public Works Department at 305-895-9870**.

Natural and Beneficial Functions:

The Oleta State Recreation Area and Mangrove Preserve, located between NE 135 Street and NE 163 Street and east of US Highway 1, has been designated as Environmentally Sensitive Land. These undisturbed natural areas of North Miami act as a natural storage area for flood waters; this helps reduce the possibility of flooding to nearby residences while helping to recharge the groundwater aquifer. Please help keep this area natural and beautiful by reporting any illegal dumping and littering violations to the **City's Code Compliance Department at 305-895-9832 or Miami-Dade County at 311**.

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 to carry flood insurance. If you would like a determination, contact the **Building Department at 305-895-9820**. You can also refer to the flood zone map on page 13 to determine if your property lies in a flood hazard area.

If you have determined that your house lies in a flood zone, a Flood Elevation Certificate can then tell you how high your house was built in relation to that flood zone.

These certificates are required for all new construction and substantial improvements to a structure. A Flood Elevation Certificate is an important document that every homeowner should have, and in case of a disaster, would demonstrate to authorities that your house is at or above the required elevation.

If the certificate shows that your house is lower, then the "50% rule" would apply to your house. What this rule simply means is, if your house is located in a flood zone and is damaged and/or improved to an amount greater than 50% of its market value, it will have to be raised to meet the current elevation requirement.

The city of North Miami collects the Federal Emergency Management Agency (FEMA) Elevation Certificate from home builders/developers as a requirement of their building permit. Elevation certificates are also required for substantially damaged structures. For more information, call the **Building Department at 305-895-9820 Monday-Friday, 7:30 a.m. - 3:00 p.m.**

To obtain your flood elevation certificate:

If your home was built after 1995, you may be able to find your elevation certificate by visiting the North Miami Building Department. If your home was built after 1995, and you are unable to access the information, we may have the information on file but have not scanned the Certificate as of yet. For more information, call the **Building Department at 305-895-9820 Monday-Friday, 7:30 a.m. - 3:00 p.m.**

Required disclosure in contracts for sale of real estate:

As per Sec. 8.5-45 of the city of North Miami Code of Ordinances, in any contract or any rider to the contract for the sale of improved real estate located within a Special Flood Hazard Area in the City, the seller shall include the following disclosure in not less than ten-point bold-faced type:

THIS HOME OR STRUCTURE IS LOCATED IN A SPECIAL FLOOD HAZARD AREA. IF THIS HOME OR STRUCTURE IS BELOW THE APPLICABLE FLOOD ELEVATION LEVEL AND IS SUBSTANTIALLY DAMAGED OR SUBSTANTIALLY IMPROVED, AS DEFINED IN CHAPTER 8.5 OF THE NORTH MIAMI CODE OF ORDINANCES, IT MAY, AMONG OTHER THINGS, BE REQUIRED TO BE RAISED TO THE APPLICABLE FLOOD ELEVATION LEVEL.

Site Visits:

Upon request, a representative from the North Miami Public Works Department will visit your property to review flooding problems and to explain possible ways to alleviate and prevent flood damage. Also, if you have experienced flooding, drainage, sewer backup problems, or have seen illegal dumping of debris into City canals, lakes, or storm drains, please contact the **Public Works Department at 305-895-9870.**

Flood Protection Tips

Protecting Your Property:

If your lot is large enough, you should consider re-grading it or building a small floodwall. You can also place watertight closures over the doorways; however, these approaches only protect if flooding is not too deep. You can also consider elevating your home.

Flood-proofing, installing floodgates and making walls waterproof are among the common ways to structurally protect commercial property. Most times, residential structures are elevated higher than the anticipated floodwaters. For additional assistance on how to protect your property from flooding, you may contact the **North Miami Public Works Department at 305-895-9870**, or you may contact the **City's Building Official at 305-895-9820**. Additional information on how to perform residential retrofitting or commercial flood proofing is available at the North Miami Public Library in the City's Floodplain Management/ Community Rating System reference section.

Minimizing Flood Damage:

Don't throw or dump anything into storm sewers or canals within the City. Even grass clippings and branches can accumulate and plug channels and drains. A plugged channel or storm drain cannot carry water when it rains. Clogged storm drains will cause water to back up into the street and may cause flooding. Every piece of trash contributes to flooding. If your property is next to a canal, help keep the banks clear of brush and debris. The City has a canal maintenance program which can help remove major blockages such as downed trees; please report any blockages to **305-895-9870**.

Do Not Walk Through Flowing Water or Drive Through Flooded Area:

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 travel through water. Report downed power lines to **Florida Power and Light; the number is 305-442-8770**. You can also report downed power lines to the **North Miami Police Department at 305-891-8111**.

Have Your Electricity Turned Off by FPL:

Some appliances, such as television sets, hold electrical charges even after they have been unplugged. Avoid using appliances or motors which have gotten wet unless they have been taken apart, cleaned and dried.

Be Ready for the Unexpected:

Place important documents inside plastic bags or other waterproof containers. Review your insurance policy to ensure it provides adequate coverage. Know what type of coverage you have. Most policies cover wind storm damage, but not flooding. Any policy change usually takes 30 days before going into effect.

Look Out for Animals, Especially Snakes:

Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals. Even domesticated animals may react differently after a disaster or storm and could bite or attack.

Look Before You Step:

After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

Be Alert for Gas Leaks:

If you use natural gas, use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know the gas has been turned off and the area has been ventilated.

If You Must Evacuate:

If you are required to evacuate, try to move to the house of a friend or family member not affected by the impending high waters. If you live in a mobile home or are electrically dependent, plan to evacuate at the first notice of the emergency conditions. Rehearse your evacuation plan with all household members. Plan to leave early to avoid any traffic delays.

Register with the Miami-Dade County Emergency Evacuation Assistance Program at **311 or TDD at 305-468-5402** if you will need assistance to evacuate. Discuss these tips with your neighbors and friends. Try to have a prearranged plan designating how you can contact your neighbors. If you have to evacuate, inform each other of places where you will be staying and leave contact telephone numbers and addresses.

Securing Boats:

If you own a boat, it's your responsibility to secure it. As a boat owner, you should make a plan in advance to move your boat or arrange for its storage. Check with a local marina for suitable alternatives. If possible, store it inside a garage or warehouse. If you must leave your boat outside, attach the trailer tongue to something firm in the ground, let the air out of the tires and make sure the boat is secure to the trailer. If possible, fill the bilge with water, which adds extra weight.

If you plan to keep your boat in the canal, be sure to double the dock lines, leaving sufficient space for the tidal range and put out extra anchors. Don't forget to remove all marine electronics or other unsecured equipment. Sail boaters should remove self-furling sails and Bimini tops. Boats on davits should be secured with extra tie lines and in such a manner to keep the boat from swinging during high winds.

Pet Safety Tips:

Remember, most evacuation centers will not accept pets. So make plans in advance to board your pets in an animal kennel or with friends. If you plan to ask a friend, be sure to ask in advance. Make certain that your friend lives in an area that is not expected to be affected by the storm. Ask if their home would be open to you and/or your pet should a storm threaten.

Do not leave your pet home during a hurricane. A secure room and a few day's food and water do not necessarily mean safety for your pet. Many people returned home after Hurricane Andrew to find their pets missing. Keep a current picture of your pet to help identify it. After the storm, take caution in allowing your pet outdoors after the storm has passed. Familiar scents and landmarks will have been altered and your pet may become confused or lost. Downed power lines also present real dangers. Take precautions not to allow your pet to consume food or water which may have become contaminated.

CITY OF NORTH MIAMI FLOOD ZONE MAP 2016



LEGEND:

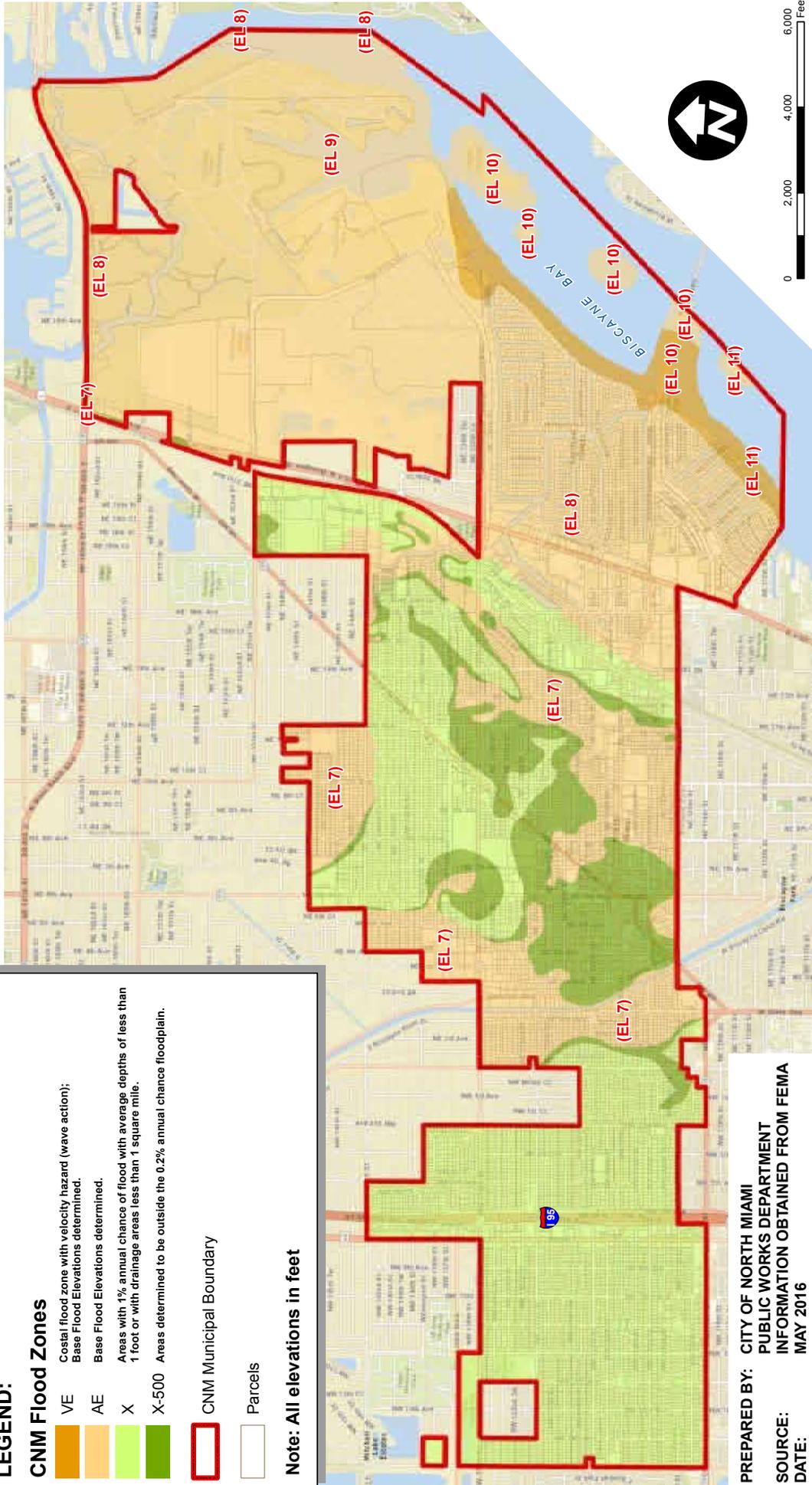
CNM Flood Zones

-  VE Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.
-  AE Base Flood Elevations determined.
-  X Areas with 1% annual chance of flood with average depths of less than 1 foot or with drainage areas less than 1 square mile.
-  X-500 Areas determined to be outside the 0.2% annual chance floodplain.

 CNM Municipal Boundary

 Parcels

Note: All elevations in feet



PREPARED BY: CITY OF NORTH MIAMI
PUBLIC WORKS DEPARTMENT
SOURCE: INFORMATION OBTAINED FROM FEMA
DATE: MAY 2016