



Flood Zone Information

Local flood zone information is located at the Northeast (Aventura) Branch of the Miami-Dade Public Library and at the City of Aventura's Community Development Department. The Community Development Department can provide you with detailed information from the Flood Insurance Rate Maps (FIRM) including:

- Whether your property is located in a Special Flood Hazard Area
- The community number
- The panel number and suffix
- The date of the FIRM's index
- The FIRM zone
- The base flood elevation

For surveyors, architects and engineers, the City has the latest form of elevation certificates available to you for completion.

For lenders, insurance agents and real estate agents, elevation certificates are kept on file for all buildings permitted by the City.

For more information, or to receive a Flood Insurance Rate Map determination for your property, contact the Community Development Department at (305) 466-8940.



Community Development Department

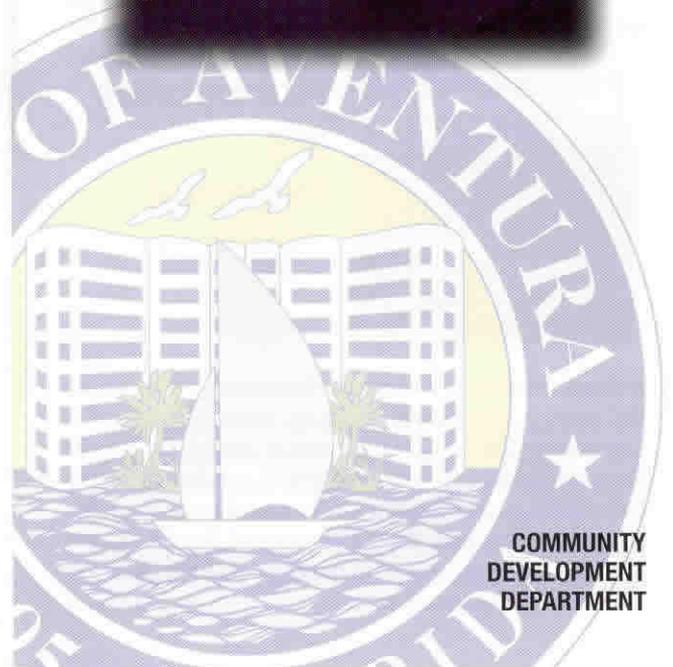
19200 West Country Club Drive • Aventura, FL 33180
(305) 466-8940 • (305) 466-8949 fax
www.cityofaventura.com



Visit <http://www.fema.gov> for more information on flood related issues.

Flood Prevention & Safety

A Guide for Residents & Property Owners
in the City of Aventura





Flood Warnings

Flood, hurricane and severe weather warnings are issued by the Miami-Dade Office of Emergency Management and the National Weather Service.

In the case of a hurricane, an Evacuation Order will be given by the Mayor of Miami-Dade County and will be broadcast on local TV and radio stations. The City of Aventura is located in an Evacuation Zone for any storm of Category 2 force or greater. This means all residents are required to leave the City when an Evacuation Order for a Category 2 storm is given. Aventura condominiums and property managers will also be notified of the Evacuation Order by a fax from the Office of the City Manager.

Residents should stay tuned to the local TV and radio stations for updates on storms, and should evacuate as soon as an Evacuation Order is issued.

TV stations

- WFOR (Ch. 4)
- WTVJ (Ch. 6)
- WSVN (Ch. 7)
- WPLG (Ch. 10)
- WLTV (Ch. 23) Spanish
- WSCV (Ch. 51) Spanish

Radio stations

- WIOD (610 AM)
- WINZ (940 AM)
- WFTL (1400 AM)
- WAQI (710 AM) Spanish
- WCQM (92 FM) Spanish

FLOOD SAFETY TIPS

These are important tips you can follow when flooding threatens, whether you are staying in your home or evacuating.

Before the Flood

- Learn and practice the safest route from your home or business to high ground in case you must evacuate.
- Listen to local news for Evacuation Orders and shelter openings. Evacuate immediately once an order is given.

FLOOD SAFETY TIPS

Before the Flood, cont.

- Turn off water, gas and electric service to your home and plug drains with large corks to prevent sewer backup.
- Keep a disaster kit on hand with a portable radio, flashlight, emergency cooking equipment, drinking water, batteries, first aid supplies, money, canned foods and sturdy shoes.
- Develop and practice an emergency communication plan with your family. Designate an out-of-state friend or relative to serve as the "family contact."
- Fill your car with gas and move it to the highest point on your property.
- Flood-proof your home by utilizing the improvement and mitigation steps outlined in this pamphlet.
- Buy flood insurance to cover the value of your home and its contents.
- Take pictures or videos of your home and valuables and keep them in a safe, dry place with your insurance policy.

During the Flood

- Keep a battery-powered radio tuned to a local station for emergency information.
- Elevate valuables or move them to higher floors.
- Do not drive, walk or play in flooded areas. Strong currents, broken objects, wild animals and raw sewage pose serious health and safety threats.
- Stay away from downed power lines. A downed power line in a puddle of water may electrify the entire puddle.

After the Flood

- Before entering a building, check for structural damage.
- Inspect for fire, electrical or gas hazards and submerged appliances BEFORE turning utilities back on.
- If you smell gas in or around your home, call your utility supplier immediately.
- Use tapwater for consumption only if it has been declared safe by officials. Use bottled water instead.
- Dispose of everything, including food, that has come in contact with flood waters. The flood waters could be contaminated with raw sewage and poisonous chemicals.



Local Flooding Facts

Flooding is an act of nature which respects no boundary lines. In the City of Aventura, flooding is generally caused by heavy rainfall that occurs in short periods of time, as is common during summer thunderstorms, tropical storms and hurricanes. The City is vulnerable to flooding from storm water runoff and coastal storm surges. Due to this flood risk, the Federal Emergency Management Agency (FEMA) has designated most of the City as a Special Flood Hazard Area on the Flood Insurance Rate Map (FIRM). This map designates areas susceptible to the 100-year flood and for safety purposes, establishes minimum elevations for construction.

A 100-year flood is the equivalent of 10 or more inches of rain within 24 hours. A 100-year flood has a 1% chance of occurring in any given year. However, it can occur more than once in a given year or in successive years. The potential for loss and damage in the City of Aventura during a heavy storm or hurricane does exist. Residents and property owners should be aware of this potential risk and be prepared to deal with flooding when it occurs.



Floodplains are Essential

Although flooding is a nuisance, floodplains are an essential part of the natural cycle in South Florida. The Everglades, which is one expansive floodplain, and the Biscayne Aquifer which lies underneath, are South Florida's only source of drinking water. They need large quantities of water to be replenished. Occasional floods are, and always have been, essential sources of fresh water to replenish the Biscayne Aquifer.

Floodplain Development Regulations

Developers wishing to build in designated floodplain areas (including the City of Aventura) must use proper design techniques and structural requirements to ensure that new developments are flood-proof. All new developments in the City of Aventura must be reviewed by City officials to ensure the designs meet the City's Floodplain Development Regulations in order to receive a permit for construction. The City has adopted Floodplain Development Regulations that require that all new construction have a lowest floor elevation 12" above the base flood elevation or 18" above the crown of the road, whichever is highest.

Before beginning a project, check with the Community Development Department for all codes and regulations that apply to your property.

Special Flood Hazard Area Disclosure

It is a requirement in Miami-Dade County that any purchase of improved real estate located in a Special Flood Hazard Area or Coastal Flood Hazard Area include a full disclosure to the buyer that the property lies in either of those zones. This requirement alerts potential buyers to the threat of flooding in the area, so they can make an informed purchasing decision.



Improvements to Property

For properties located in Special Flood Hazard Areas, it is required that improvements to properties be done in a manner which meets the current Floodplain Development Regulations. This requirement applies to:

- Any structure which has incurred damage estimated at more than 50% of its market value
- Any structure where improvements are planned where the cost of improvements is more than 50% of its market value
- Any combination of the above two

Flood Protection Methods

When constructing a new or improved structure in a floodplain area, any combination of these methods may be employed to

reduce the flooding potential. These methods must be approved by the City, and must not negatively impact surrounding properties.

RELOCATION: Perhaps the only technique for completely preventing future flood damage. This method involves moving a house out of a flood area to a new location where there is no threat of flooding.

ELEVATION: This method consists of raising a house on an elevated support structure to place it above future flood waters.

LEVEES: Also known as a berm, this is a method of creating a barrier of compacted soil to keep the water away from a property.

FLOODWALLS: Similar to a levee, floodwalls are designed to keep the water away from the house but are constructed of permanent materials such as concrete.

CLOSURES: Used in conjunction with other techniques such as floodwalls and levees, closures provide protection for gaps that are open for frequent usage such as sidewalks and driveways.

FLOOD MITIGATION STEPS

Even if you are not doing major improvements to your property, there are steps you can take to make your property more flood-proof, including:

- **Grading** your property to facilitate stormwater run-off
- **Elevating** major appliances such as air-conditioning units and water heaters to prevent damage during flooding
- Using **flood-proofing** materials such as paints and sealants
- **Checking** sewer trap valves to prevent backup flooding
- **Cleaning** gutters and storm drains around your property to permit free flow of water
- Keeping a **stockpile** of sandbags and construction materials available



Flood Insurance

One of the best ways to protect your investment is to insure it. Standard homeowners insurance and windstorm policies DO NOT cover losses from flooding (rising waters)! The Flood Disaster Protection Act of 1973 requires the purchase of flood insurance as a condition of receiving any federally related loan for purchase or construction of any building or mobile home located in any Special Flood Hazard Area.

The City of Aventura is a participant in the National Flood Insurance Program (NFIP) which is administered by the Federal Emergency Management Agency (FEMA). Federally guaranteed flood insurance is available to City residents in AE Flood Zones at a discount of 10% because of the City's participation. NFIP policies are sold through licensed insurance agents and companies. You should buy flood insurance before the storm season, as there is a 30-day waiting period before coverage takes effect.

Federal flood insurance can protect homes, businesses and belongings from damage caused by flooding, including:

- Structural elements: such as walls, floors, equipment and fixtures.
- Contents: such as furniture, appliances and carpeting
- Personal items: such as clothing, stereos and televisions



NATIONAL FLOOD INSURANCE PROGRAM

You do not have to live in a special flood hazard area or a Flood Insurance Rate Map (FIRM) designated flood zone to purchase flood insurance. In fact, if you live in a low-risk area, you may be eligible for a low-cost preferred risk policy.

Even if you rent, do not have a mortgage or do not live in a Special Flood Hazard Area, you should still purchase flood insurance!