



# Local Flooding Facts

Visit [floodsmart.gov](http://floodsmart.gov) for more information.

Flooding is an act of nature that 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.

## What is the City of Aventura's Floodplain Development Regulation?

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. City officials must review all new developments in the City of Aventura to ensure the designs meet the Florida Building Code 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 City of Aventura Community Development Department for all codes and regulations that apply to your property.**

## Why do we regulate the floodplain?

**To protect people and property:** Implementing Floodplain management regulations reduces vulnerability to future flood risk. If we know low lying land will flood from time to time, we should make reasonable decisions to help protect our families, homes and businesses.

**To make sure Federal flood insurance is available:** Communities must join the NFIP and

administer floodplain management requirements before residents and businesses can purchase Federal flood insurance and to be eligible for some types of Federal assistance, including flood mitigation grants.

**To save tax dollars:** Every time communities experience flood disasters local budgets are impacted. If we build smart, we'll have fewer problems the next time the water rises. Remember, Federal disaster assistance is not available for all floods. Even when the President declares a disaster, communities still must pay a portion of repair and clean-up costs, temporary housing assistance, and evacuation expenses.

**To avoid liability and lawsuits:** If we know an area is mapped as flood hazard area, and if we know people could be in danger and buildings could be damaged, doesn't it make sense to take reasonable protective steps as our communities develop and redevelop?

## Do you know about 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.

## Do improvements to your property in flood hazard areas meet regulations?

For properties located in Special Flood Hazard Areas, it is required that improvements to properties be done in a manner which meets the current Florida Building Code 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.

## How do you protect yourself from flood?

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 floodwaters.
- ▶ **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 floodproof, 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.

## Protect Your Home with 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.

# Flood Zone

## Insurance Information



Local flood zone information is located at the Northeast Dade - Aventura Branch (2930 NE 199 Street) of the Miami-Dade Public Library and at the City of Aventura's Community Development Department located at the Government Center (19200 West Country Club Drive). 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.
- ▶ Flood protection information.
- ▶ Flood mitigation financial assistance program.

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, view elevation certificates, or to receive a Flood Insurance Rate Map determination for your property, contact the Community Development Department at 305-466-8940.

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 15% 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.

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!

### Where and when will flood warnings be issued?

The Miami-Dade Office of Emergency Management and the National Weather Service issue flood, hurricane and severe weather warnings.

In case a hurricane threatens the Aventura area and a significant storm surge is anticipated, an evacuation order will be issued by the Mayor of Miami-Dade County. Should this occur, residents are encouraged to heed the order and evacuate. Should emergency assistance be needed once

tropical storm force winds (39 mph or higher), police and fire may not be able to respond. Following a storm, residents may be confined to their residences due to standing water, debris from the storm, or other threats to safety that may exist.

Residents are encouraged to stay tuned to the local TV and radio stations for updates about storms, evacuation orders including the opening of shelters, and should evacuate as soon as an evacuation order is issued.

### TV Stations

WSFOR: Channel 4  
WTVJ: Channel 6  
WSVN: Channel 7  
WPLG: Channel 10  
WLTV: Channel 23 (Spanish)  
WSCV: Channel 51 (Spanish)

### Radio Stations

WIOD: 610 AM  
WLYF: 101.5 FM  
WAQI: 710 AM (Spanish)  
WCMQ: 92.3 FM (Spanish)

### Keep Safe! Follow these 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.
- ▶ 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, and 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 article.
- ▶ 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. Follow instructions for your area.
- ▶ 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. Wear sturdy shoes.
- ▶ 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 bottled water only, until tap water has been declared safe for consumption by officials.
- ▶ 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.