2012 Flood Hazard Prevention

By Building and Planning Operations Manager Lou Ann Patellaro

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 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.

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration that rewards policy holders with a flood insurance premium discount based on the types of floodplain management activities performed their community that meet or exceed the minimum NFIP requirements.

The City of Dania Beach has participated in the Community Rating System program since 1996 and currently holds a Class 9 CRS rating. This classification results in a 5% discount on new or renewed flood insurance policies for properties within the SFHA.

There are approximately 4,663 flood insurance policies in the City of Dania Beach. Annually the City's CRS Class 9 rating generates approximately $95,228 in savings on flood premiums for our residents and businesses. This year the city is working toward additional activities in order to achieve a Class 8 CRS Rating which will increase those savings by another 5% (an average savings of approximately $44 per policy.)

FLOOD INSURANCE

Anywhere it rains, it can flood. A flood is a general and temporary condition where two or more acres of normally dry land or two or more properties are inundated by water. Many conditions can result in a flood: hurricanes, outdated or clogged drainage systems and rapid accumulation of rainfall. Just because you haven't experienced a flood in the past, doesn't mean you won't in the future.

Flood risk isn't just based on history it's also based on a number of factors: rainfall, tidal-surge data, topography, flood-control measures, and changes due to building and development. Flood insurance covers losses to your property caused by flooding. Standard homeowner's insurance policies do not cover losses due to floods. Flood insurance is available to any owner of insurable property. From structural and mechanical damage to flood debris cleanup and floor surfaces (like tile and carpeting), your investment is protected by a flood insurance policy.

Most mortgage lenders require flood insurance for properties in Special Flood Hazard Areas (SFHA). All properties secured by a federally backed mortgage (FHA, VA, FNMA, etc.) must carry flood insurance. It takes 30 days after purchase for a policy to take effect, so it is important to buy insurance before the floodwaters start to rise. In high risk areas, 1 in 4 homes will experience a flood over the course of a 30- year mortgage.

A lot of things determine what policy is best for your home or business, so if you have questions, now's the time to ask. For more information about your risk, premium information or agents in your area visit http://www.floodsmart.gov/floodsmart/ or call toll free 1-888-379-9531.

PROPERTY PROTECTION MEASURES

Property protection measures, including retrofitting, should be taken with the onset of a flood or if your home is susceptible to flooding. If flooding is likely and time permits, move essential items and furniture to the upper areas of your home. Keep materials like sandbags, plywood, plastic sheeting and lumber handy for emergency waterproofing. If your lot is large enough, consider re-grading it or building a small floodwall. This action will help to minimize the amount of property damage caused by floodwaters, however, these measures only protect if flooding is not particularly deep.

Retrofitting involves the modification of surrounding terrain and your home to reduce the risk of flooding. Surrounding terrain modifications include the installation of an earthen berm or small floodwall. Home modifications include raising the home, waterproofing the walls, and elevating electrical panel boxes, furnaces, water heaters, washers and dryers to locations less likely to be flooded. If you need property protection or retrofitting advice, please contact the Building Division at (954) 924-6805 or visit http://www.fema.gov/rebuild/mat/fema312.shtm.

FEMA provides assistance to individual property owners, communities, and states. For example, under FEMA's National Flood Insurance Program, a policy holder may qualify for Increased Cost of Compliance (ICC) coverage. If your house is substantially damaged by flooding, ICC coverage may help pay for some types of retrofitting. Other programs, such as the Hazard Mitigation Grant Program and the Flood Mitigation Assistance Program, are designed to help financially.

FLOOD WARNING SYSTEM

The Broward County Office of Emergency Management, in coordination with the National Weather Service, relays updates of threatening weather to government and media outlets. Flood warnings or watch advisories are issued through local radio and TV stations. These advisories are broadcast on radio (including WIOD 610 AM and WFTL 1400

AM), television (including WFOR – Channel 4, WTVJ-Channel 6, WSVN – Channel 7, and WPLG- Chanel 10), and other media outlets.
The City of Dania Beach provides details on advisories relating to emergencies through its main phone line at (954) 924-6800 as well as broadcast email and text messages by subscribing to the News Flash list server on the City Website at:
http://daniabeachfl.gov/list.aspx

DRAINAGE SYSTEM MAINTENANCE

Proper drainage helps reduce the risk of flooding. It is a violation of our City Ordinances to dump debris of any sort, including grass clippings, into canals or storm drains. Report violations to the Code Compliance Division at 954-924-6810. The Department of Public Services, Utilities and Engineering inspects the drainage system and removes blockages that are found or reported. Even in the midst of flood events, this department's crews are investigating problem areas and addressing them as required. If you live near areas where waters flow, you can help in this process by keeping storm grates and the banks clear of brush and debris. If your property is next to a catch basin, help keep the area clear of brush and debris. For more information or to report a drainage problem, residents can contact the Public Services Division at (954) 924-3747. Waste Water and Storm Water Information can be found on the City website at:
http://daniabeachfl.gov/index.aspx?nid=189

SUBSTANTIAL IMPROEMENT/DAMAGE REQUIREMENTS

The City of Dania Beach requires that, if the cost of reconstruction, rehabilitation, additions, or other improvements to a building equals or exceeds 50% of the building's market value, the building must meet the same construction requirements as a new building. This includes minimum or base flood floor elevations as determined by the Flood Insurance Rate Map (FIRM). Substantially damaged buildings must also be brought up to the same standards.

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All building developments require permits. Permits should be obtained prior to commencement of construction activities. Contact the Building Division at 954-924-6805 before you build on, alter or re-grade your property. Please call 954-924-6810 to report any violations

LOCAL FLOOD MAP

The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area. The flood hazard map for the City of Dania Beach is located on the next page.

An interactive searchable map detailing the current and future Digital Flood Insurance Rate Map (DFIRM) information is also located at the following link:
http://daniabeachfl.gov/index.aspx?NID=1200

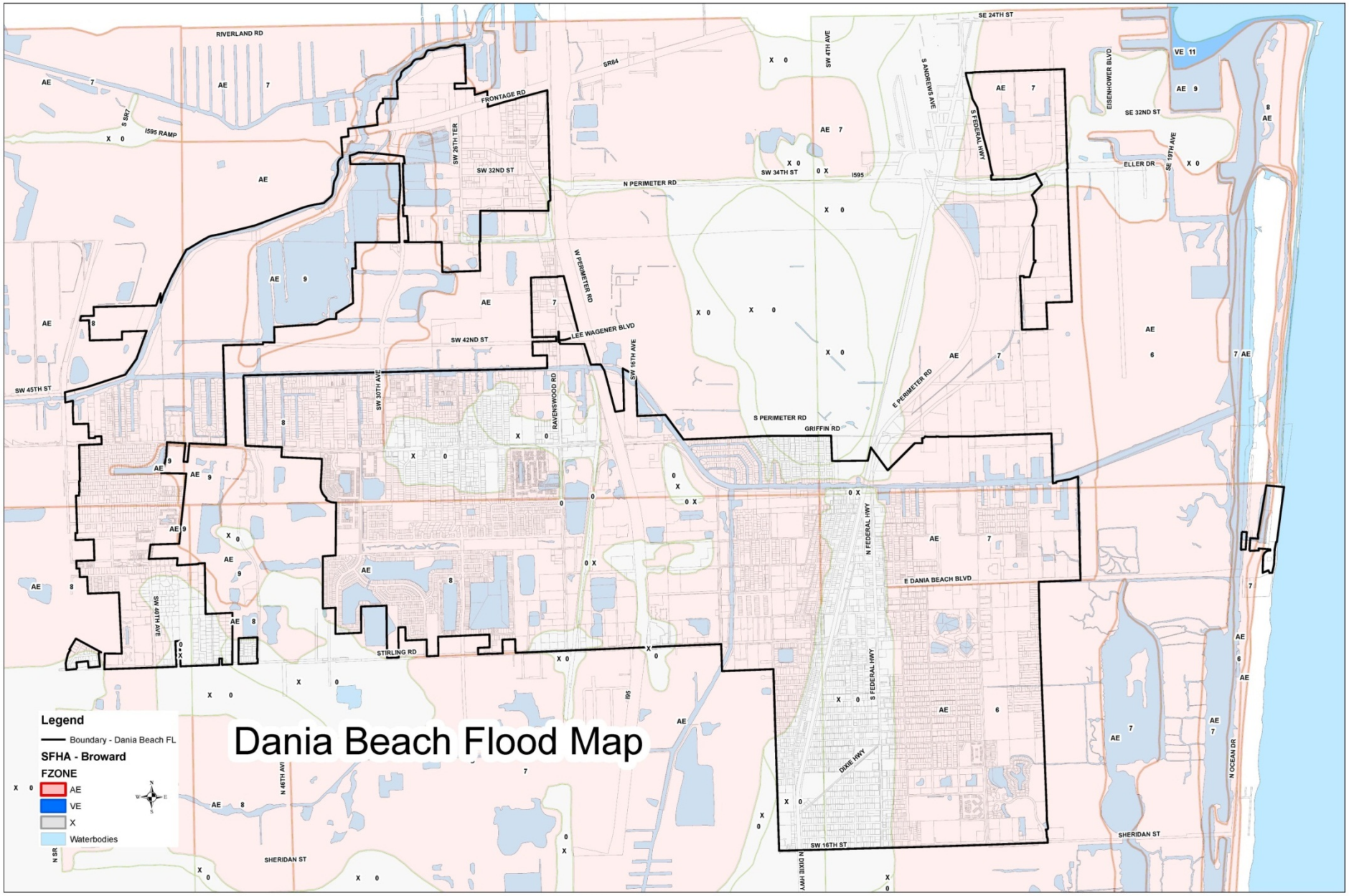
For more information about flood map determinations please call the Building Division at 954-924-6805.

Ready
Prepare. Plan. Stay Informed..

IMPORTANT PHONE NUMBERS

Building Division	954-924-6805
Public Services Division	954-924-3747
Code Compliance Division	954-924-6810
Broward County Sheriff (non emergency)	954-924-2400
Broward County Fire Rescue (non emergency)	954-831-8200
American Red Cross Mass Care Shelter	954-831-4000
Special Medical Needs Shelter	954-357-6385
Florida Division of Emergency Management (850) 413-9900 www.FloridaDisaster.org	
FEMA Floodsmart	1-888-379-9531

FEMA


Dania Beach Flood Map
Legend
Boundary - Dania Beach FL
SFHA - Broward
FZONE
AE
VE
X
Waterbodies
RIVERLAND RD
FRONTAGE RD
SR84
SE 24TH ST
SW 47TH AVE
S ANDREWS AVE
S FEDERAL HWY
EISENHOWER BLVD
SE 32ND ST
ELLER DR
SE 19TH AVE
SW 26TH TER
SW 32ND ST
SW 34TH ST
I595
N PERIMETER RD
W PERIMETER RD
LEE WAGENER BLVD
SW 16TH AVE
SW 42ND ST
SW 45TH ST
SW 30TH AVE
RAVENSWOOD RD
S PERIMETER RD
GRIFFIN RD
E PERIMETER RD
N FEDERAL HWY
E DANIA BEACH BLVD
SW 40TH AVE
STIRLING RD
I95
DIXIE HWY
N OCEAN DR
SHERIDAN ST
SW 16TH ST
N DIXIE HWY
N 46TH AVE
N SR
S SR7
I595 RAMP