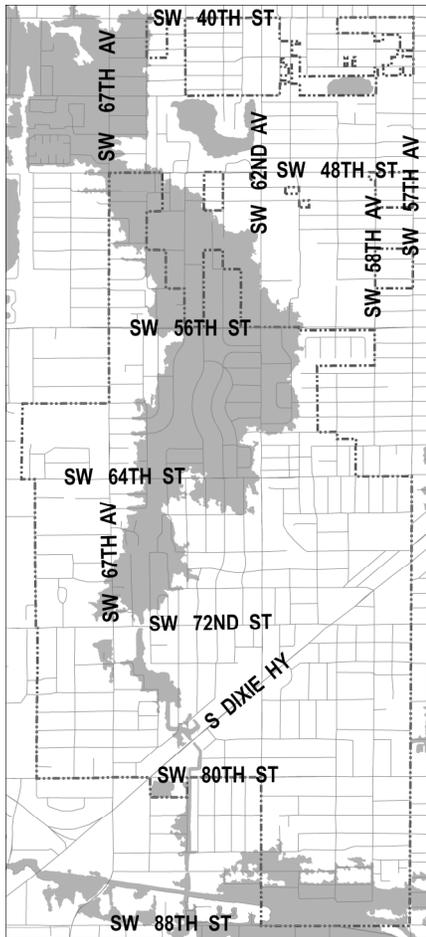




**City of South Miami
Planning and Zoning Department
6130 Sunset Drive
South Miami, Florida 33143**



**Flood Hazard Information for
Special Flood Hazard Areas in the
City of South Miami
Fall Edition**

The following information is important for the protection of your property. Please note that the Flood Insurance Rate Map (FIRM) for the City of South Miami was revised on September 11, 2009. **Please contact the City of South Miami Planning and Zoning Department to see if your property is in a flood zone.**

Floodplain Development

Any development and/or improvements within the City of South Miami floodplain area are required to obtain a permit from the City's Building Department before actual work can proceed. Minor interior work and painting on single family residences will not require a building permit if the work is considered to be exempt from permit.

All construction sites within the City of South Miami boundaries are required to display the permit card issued by the City's Building Department. A permit card not visibly displayed at the construction site should be reported to the City's Code Enforcement Division at (305-668-7335). The City's Code Enforcement Division is working with other City departments to prevent residents from constructing illegal structures. These illegal structures may pose a series of risks to the community. In case of a storm, high winds and floodwaters may cause serious harm to the illegal structure and surrounding neighbor's property.

Permitting may require an Elevation Certificate, which is prepared and certified by authorized land surveyors, engineers, or architects. The Elevation Certificate forms are available at the City of South Miami's Building Department.

There are several small canals located within the City of South Miami boundaries that discharge into the C-2 Snapper Creek Canal. The Snapper Creek canal is maintained by the South Florida Water Management District (SFWMD) as a regional canal. The small canals within the city boundaries are maintained by the City of South Miami Public Works Department.

In recent years, the City of South Miami has experienced only one major storm event, known as the No Name Storm of 2000

(October 3-4, 2000). This storm was a tropical depression that passed over the city, causing record rainfall (17.5 inches) and flooding. This tropical depression later became Tropical Storm Leslie upon entering the Atlantic Ocean.

**For the Protection of Your
Property from Flood Hazard**

The City of South Miami contains commercial and residential properties that are located in federally designated Special Flood Hazard Areas (SFHA). Your property is located in the SFHA if it falls within the dark area on the map. This determination is obtained by utilizing the Flood Insurance Rate Map (FIRM) provided by the Federal Emergency Management Agency (FEMA). The properties in SFHA are more likely to experience periodic flooding during seasonal rains, tropical storms and hurricanes.

For more information about flood-related issues, including the requirements for and availability of the elevation certificates, please contact the City's Planning & Zoning Department by telephone (305) 663-6326; fax (305) 668-7356; or e-mail mflightfoot@southmiamifl.gov. More information about flood hazards, risk reduction and prevention can also be found at FEMA's web site at <http://www.fema.gov>.

Flood Insurance

Note that most homeowner's insurance policies do not cover damages and losses due to floods. Flood insurance is available to property owners from the federal government as a part of the National Flood Insurance Program (NFIP) via insurance agents or brokers. Flood insurance is mandatory to secure a federally guaranteed mortgage in a SFHA.

Coverage remains 30 days after the expiration of the policy. A coverage "grace period" also remains in force 30 days after written notice to the mortgagee

of the policy expiration. There is a five day waiting period, however during the 30-day period following the entry of an emergency. The effective date of any new or added policy is effective 12:01 am of the day following the application date. More information about NFIP can be found at FEMA's web site at <http://www.fema.gov/nfip/>.

Flood Safety

Flood safety is your responsibility as a citizen and a property owner. The following information is provided to summarize steps you should take for flood safety.

1. Secure flood insurance in order to protect your investment in property and personal possessions.
2. Photograph and list your possessions for claims purposes; store information with your policy in a safe place.
3. Prepare your personal evacuation plan and make preparations for food, water, and supplies for at least two weeks of survival without electricity and a checklist of pre-emergency activities.
4. If you have a special need for medical equipment, physical care or are unable to drive to a shelter due to your age, a physical disability or any disorder, register now with Miami-Dade County's Division of Emergency Management.
5. Obtain storm shutters for all doors, windows and openings on your building.
6. Trim trees and shrubs regularly; do not trim prior to a flood or hurricane, because trimmings become projectiles.
7. Power lines may be down and active. Therefore avoid driving through flooded areas.

8. If propane tanks are in place, be alert of gas leaks. Close all gas tanks. Candles and open flames should be carefully monitored.

Information concerning insurance, preparedness and floodproofing is available at:

Miami-Dade Public Library
South Miami Branch
6000 Sunset Drive
South Miami, Florida 33143

City of South Miami
Planning & Zoning Department
6130 Sunset Drive,
South Miami, Florida 33143

You may also contact the Planning & Zoning Department for a review of flood and drainage issues on your property.

Floodproofing

You should prepare your own emergency list of activities and procedures in the event of a pending flood, tropical storm or hurricane, in order to secure your property and possessions. Information is available at your local library and the Division of Emergency Management.

You can also take action to permanently secure your property and possessions by "floodproofing" or physical alterations that improve the ability of property and structures to withstand damages caused by flooding.

Hurricane storm shutters are a requirement for new buildings in Miami-Dade County. You can take action now to secure your property by the use of storm shutters. Installation does require a building permit, but the procedure is simple. Property owners can take other measures to secure their investment in physical property. Raised levees (landscaped berms), floodwalls (which surround functional patio areas), and elevated platforms for air-conditioning units can reduce risk and actual damage during flooding.

Property owners may wish to elevate or relocate structures prone to flood damage. This can include a backyard shed, outbuilding, the main house or portions of any structure. Such activities can also reduce insurance premiums in the Special Flood Hazard Area. Additional financial

assistance may be provided by certain FEMA grants.

Dry Floodproofing

Floodproofing includes sealing or waterproofing with special materials and compounds which provide a chemical or physical barrier against water intrusion during inundation by floods.

Building permits are required in order to insure safe and proper installation of floodproofing measures, including any "dry floodproofing". More information on methods of protection and floodproofing including federal publications are available at the Planning & Zoning Department and the South Miami Branch Public Library.

Substantial Improvement/Damage

Substantial Damage: Shall mean sustained damage of any kind by a structure whereby the cost of restoring the structure to its pre-damaged condition, would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred.

Substantial Improvement: Any combination of repairs, reconstruction, or improvements to a building, in which the cumulative cost equals or exceeds fifty (50) percent of the market value of the building. It does not, however, include any project for improvement of a building to correct existing violations of state or local health, sanitary, or safety code specifications. Also excluded from the substantial improvement requirement are alterations to historic structures as defined by the NFIP.

The accumulation period of a substantial improvement within any coastal building zone, as defined in Section 161.54(12), Florida Statutes, shall be five (5) years.

Natural & Beneficial Functions

Flood losses are caused by the cumulative effect of obstructions in floodplains causing increases in flood heights and velocities, and by the occupancy in flood hazard areas by uses vulnerable to floods or hazardous to other lands which are inadequately elevated, flood-proofed, or otherwise unprotected from flood damages.

Drainage System Maintenance

Another serious risk to the safety of our community occurs when people in or outside of the community participate in illegal dumping in our canal system. Canals in our community provide an invaluable drainage feature to help speedily carry potential floodwaters away.

Report any illegal dumping you observe in any canal or body of water located in or outside of the City of South Miami. City waterways are protected by City Ordinance #297 as contained in the City's Code of Ordinances.

Flood Warning System

In the case of an emergency where flooding might be involved, the following local radio and television stations will provide information as part of the Emergency Broadcast System:

AM Radio

WIOD-610 (E)
WINZ-940 (E)
WQBA-1140 (S)
WAQI-710 (S)

Television

WTVJ-Ch 4 (E)
WCIX-Ch 6 (E)
WSVN-Ch 7 (E)
WPLG-Ch 10 (E)
WLTW-Ch 23 (S)

(E) = English language broadcast
(S) = Spanish language broadcast

Information and maps concerning evacuation routes and emergency procedures are available through Miami-Dade County Offices located at:

The Division of
Emergency Management
9300 S.W. 41st Street, Miami, Florida,
33178
Telephone: (305) 468-5400

In regard to the hurricanes, the Miami-Dade County storm surge evacuation zones were redrawn in 2003, which excluded the City of South Miami from any of the evacuation zones.

For more information about emergency management, call the above office or go to their web site at <http://www.miamidade.gov/oem/>. In the case of emergency, you can also call:

City Manager (305) 663-6338
Police Department (305) 663-6301
Fire Department (305) 595-6263

Other sources of information concerning the floods and related issues are:

CSM City Hall (305) 663-6338
CSM Planning & Zoning (305) 663-6326
S. Miami Public Library (305) 667-6121
Miami-Dade DERM (305) 372-6789
S. F. Water Management (305) 592-5680
State Emergency Mgmt. (850) 413-9969
FEMA General Office (202) 646-4600