

FLOOD PROTECTION

Things you should know !!

The City of Plantation is constantly working toward improving our drainage system. These improvements will not only make our community safer in the event of a flood, but they will also help reduce flood insurance premiums. In order to achieve these objectives, we need your cooperation.

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 neighborhoods within the City are subject to flooding. This information is offered to help protect your property and reduce potential losses due to flooding. It will also help qualify Plantation residents and businesses for a discount on flood insurance provided through the National Flood Insurance Program (NFIP).

HURRICANES AND TROPICAL STORMS ARE THE GREATEST SOURCE OF FLOODING IN BROWARD COUNTY

Hurricanes Andrew (August 1992) and Irene (June 1999), as well as tropical storms occurring in April 1982, March 1986, November 1994, October 1999 and October 3, 2000 were sources of repetitive loss flood insurance claims for flood damage suffered by Plantation residents.

FLOOD HAZARD

In Plantation, flooding can occur from several inches of rainfall in a short time period, or from several days of continued scattered rainfall. Main drainage features are the South Florida Water Management District's North New River, C-12 and C-42 canals, and the Old Plantation Water Control District (OPWCD) canal system. These systems and their associated control structures and pumps are operated such that the risk of flooding is reduced. All properties within the City of Plantation regardless of flood zone designation are subject to flooding. All property owners should be aware of what can be done to protect their property and should be prepared to do so.

CITY OF PLANTATION'S FLOOD WARNING SYSTEM

The most serious threat of general flooding is during the hurricane season (June through November). Residents should tune to TV and radio broadcasts and be alert to special local advisories. Local radio and TV stations will carry advisories for our area: [TV Stations](#)—WFOR (Channel 4), WPLG (Channel 10), WSVN (Channel 7). [Radio](#)—WAXY (790 AM), WFTL (1400 AM), [City of Plantation radio station](#) (1620 AM) and the officially designated Emergency Broadcast Station News Radio (610 AM). For up-to-date emergency and weather information you may also watch [The Weather Channel](#), which gives tropical weather updates approximately 10-12 minutes before the top of the hour, 24 hours a day during the hurricane season; when a tropical system becomes a threat, their coverage increases to at least 2 segments an hour.

The Broward County [Office of Emergency Management \(OEM\)](#) maintains direct contact with the [National Weather Service](#) and the [National Hurricane Center](#) and relays updates of threatening weather to government, media, hospitals and nursing homes. The OEM can override the local cable broadcast system to provide storm, flood watch and warning updates. Law Enforcement and Fire Rescue have the capability to deliver flood-warning messages in the unlikely event of a storm developing at night with no opportunity for prior warning to the public. [The City of Plantation's Disaster Response Coordinator](#) (Fire Chief) has instituted a [reverse 911-system](#) that will call all potentially impacted residents in the event of an emergency; this system will be used for [flood warning purposes](#). To take advantage of this service and be put on the reverse 911-system, homeowners must submit their phone numbers to the Fire Department. Both land lines and mobile devices will work. Please call the [Fire Department at \(954\) 797-2150](#) to submit your phone number.

FLOOD SAFETY

Flood safety begins with being alert to the changing weather conditions that can bring floods. Safety includes having a personal/family evacuation plan and survival kit ready for use in the event of flooding. During the flood watch period, evacuation plans and survival kits should be reviewed in case a flood warning is issued. Other flood safety and preparedness measures are outlined in the "Hazardous Weather Resource Guide" available at the City's public library. In the event of a flood, turn off gas and electricity, avoid running water, do not wade through moving floodwaters and avoid driving through flooded areas.

FLOOD INSURANCE

Flooding is not covered by normal homeowners insurance. You can protect your home and its contents from flood loss through the National Flood Insurance Program. The federal government backs this insurance. Contact any licensed property or casualty broker for more information. The NFIP web site (www.floodsmart.gov) allows you to search for local brokers and agents known to be program participants. These local agents will provide information on available flood insurance coverage for your specific needs. Check your policy to make sure it indicates the updated 1992-flood zone/rate.

FLOOD INSURANCE FACTS

Flood insurance is available for most enclosed buildings, including their contents. This includes homes, condominiums, mobile homes on foundations, businesses and farms. Contents of rentals unit are also insurable. There is a 30-day waiting period from the

policy purchase date until coverage begins, with the following exceptions: 1.) There is a one-day waiting period after a policy coverage increase; 2.) Coverage becomes effective immediately at the time of a house title transfer. Flood insurance is necessary to obtain federally secured funds to buy, build or renovate a structure located in a flood hazard area. This includes federal grants, FHA and VA loans, as well as most conventional mortgage loans and home equity lines of credit. Most homes in the City of Plantation fall within a Special Flood Hazard Area (SFHA) as indicated on the Flood Insurance Rate Map (FIRM). The only exceptions are those properties whose owners have successfully petitioned Federal Emergency Management Agency (FEMA) to reclassify their property as being outside of the SFHA. It is possible for a condominium community to petition FEMA to reclassify an entire community. To protect yourself financially, the City of Plantation advises its homeowners to purchase flood insurance even if your property has been removed from the flood zone as the result of a FEMA petition or if any part of an enclosure is below the 100-year peak stage elevation as indicated in the City of Plantation's 2001 Stormwater Master Plan. If your home receives floodwater damage, whether or not you purchased a flood insurance policy will be very important. The type and amount of federal disaster assistance available to you changes if you do not have flood insurance. **Effective May 1, 2012, the City's CRS rating for flood insurance was upgraded from Class 7 to Class 6, which entitles policy holders in Plantation to a 20% flood insurance discount. All new business written after the effective date will automatically include the new CRS rating. All renewal business that renews after the effective date will also be updated; for renewal business, it does not take effect immediately but rather at policy renewal.**

DEVELOPMENT IN FLOOD HAZARD AREAS AND PERMIT REQUIREMENTS

The City of Plantation's Building Department has special requirements that govern construction in flood hazard areas, including those outside of the FEMA SFHA; call (954) 797-2250 for details. You can also help enforce our regulations by reporting illegal development, call (954) 797-2250.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The City of Plantation and the NFIP require 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 including lowest floor elevations, as a new building. Substantially damaged buildings must also be brought up to the same standards.

NATURAL AND BENEFICIAL FUNCTIONS OF THE FLOODPLAIN

Floodplains play an important role in our communities. They provide areas where floodwaters are stored giving us more time to react to floods, reduce flood peaks and reduce sedimentation. When we construct buildings in the floodplain we reduce the floodplain's storage capacity, causing the next flood of equal intensity to crest even higher than the last. Floodplains also filter nutrients and impurities from runoff, process organic wastes and help to moderate water temperature fluctuations. In addition, floodplains promote infiltration and recharge of the aquifers and provide breeding and feeding grounds and habitat for wildlife. In our City, storage ponds and open spaces act as extensions of the floodplain. Please help to keep these areas clean and free of any illegal dumping or littering. Violators should be reported to [Code Enforcement \(954\) 797-2267](#).

ELEVATION CERTIFICATES

The Elevation Certificate (FEMA Form 81-31) is an important administrative tool of the National Flood Insurance Program. It is used to determine the proper insurance premium rate and can be used to document elevation information necessary to endure compliance with community flood plain management regulations. Elevation Certificates for new construction and substantially improved properties are kept on file in the City's Engineering Department and are available upon request by calling (954) 797-2282.

MAP DETERMINATIONS

The City provides Flood Insurance Rate Map (FIRM) determinations to let you know in which flood zone (AH or AE) your home is located. You may also request a review of potential flooding, drainage, and sewer problems. For flooding and drainage questions, call the [Engineering Department at \(954\) 797-2282](#) and for sewer problems, contact the [Utilities Department at \(954\) 797-2290](#). A site visit may be needed in some cases.

SOURCES OF INFORMATION

The [Helen B. Hoffman Plantation Library](#) at 501 N. Fig Tree Lane, Plantation maintains flood hazard area maps and references concerning flood protection and preparedness; call (954) 797-2140. The City of Plantation's [Engineering Department](#) at 401 NW 70th Terrace can advise of the flooding hazard pertaining to specific parcels; call (954) 797-2282. The Engineering Department will also advise on flood protection steps and can provide information on contracting issues for flood reconstruction and renovation. The OEM is located in the County's [Emergency Operations Center](#) at 201 NW 84th Avenue and can address questions concerning community flood preparedness activities at (954) 831-3900 or call the [Broward County Information / Hurricane Hotline](#) at (954) 831-4000. The City of Plantation [Emergency Operations Center \(EOC\)](#) located at the Police Station at 451 NW 70th Terrace can address concerns about local flooding issues during an emergency at (954) 797-2100; prior to an emergency contact the City of Plantation [Engineering Department at \(954\) 797-2282](#).

PROPERTY PROTECTION MEASURES:

Property protection measures can minimize damage to a structure. Inform yourself of recommended property protection measures. Store materials like sandbags, plywood, plastic sheeting and lumber to protect your house from floodwaters and to make quick repairs after a severe storm; secure your home before leaving; bring outdoor belongings such as garbage cans, garden equipment and furniture inside the house or tie them down securely; move essential items and furniture to the upper floors and lock doors and windows; board up windows or protect them with storm shutters; stack sandbags away from house walls to prevent floodwaters from reaching your home. Portable property can also be elevated above anticipated flood levels. Visit the Helen B. Hoffman Plantation Library at 501 N. Fig Tree Lane or see FEMA publications at <http://www.fema.gov/library/viewRecord.do?id=1420> for information on retrofitting or flood proofing your structure to reduce the impact of flooding. Retrofitting techniques include elevating the building, construction of water barriers , dry flood proofing (building watertight walls) and wet flood proofing (modifying the structure and/or relocating the contents to minimize damage). If you have questions or need more information, call the [Engineering Department at \(954\) 797-2282](#).

DRAINAGE SYSTEMS REQUIRE MAINTENANCE

Plantation is interlaced with a system of natural floodplains and man-made canals, ditches and waterways that serve to direct and maintain the flow of water that will control flooding. The owners and occupants of property abutting these canals, ditches and waterways shall not permit the trees, shrubs, or other flora on such lands to grow out, over or into them so as to interfere with maintenance and channeling water during times of flood or natural disaster. Refer to the City's Code of Ordinances, Chapters 9 and 15 for maintenance requirements. Also pursuant to Chapters 9 and 15, dumping of debris and trash into the drainage system or alteration of the channels is prohibited. Violators should be reported to [Code Enforcement at \(954\) 797-2267](#) or the [Public Works Department at \(954\) 452-2535](#). If there is a drainage maintenance problem in your neighborhood, contact the [Public Works Department at \(954\) 452-2535](#). Some problems may not be alleviated by maintenance alone; they may require a capital improvement project. Contact the [Engineering Department at \(954\) 797-2282](#) with any concerns or questions related to the City's drainage system not related to regular maintenance.

NOW IS THE TIME TO:

Determine your risk by reviewing your survey/elevation certificate, review the 100-year flood plain analysis of the 2001 Stormwater Master Plan and review your flood insurance policy; know your local regulations; visit the local library; prepare an evacuation plan and assemble an emergency survival kit; make an itemized list of personal property and make arrangements for your pet(s) to be housed with a friend if you are planning to evacuate to a shelter. If you need assistance with evacuation, pre-register with the [Broward County Elderly & Veteran Services at \(954\) 537-2888](#).