



CITY OF NORTH LAUDERDALE

FLOOD PROTECTION INFORMATION

Because the City of North Lauderdale lies partially in a floodplain, the Town is required to have floodplain management ordinances. These ordinances, which were adopted in 1993 and subsequently updated in 2012, allow the City to participate in the National Flood Insurance Program (NFIP). The City's participation in the NFIP enables property owners to obtain flood insurance. The Federal Emergency Management Agency (FEMA) has determined that incorporated municipalities in Broward County should be considered separately to insure better compliance with NFIP regulations.

Additionally, the City has applied for a classification in the NFIP's Community Rating System (CRS). As a result of the City's application for the CRS and its efforts to achieve a high rating, residents may soon be able to see a discount in flood insurance premiums. You can help our application in this program by providing the City's Building Department with a flood elevation certificate for your property.

Local Flood Hazard

This information is being provided to you because some of the City is in a flood hazard area. It is imperative that you know what to do to minimize flood damage.

City Flood Services

To assist residents in understanding the National Flood Insurance Program and the effects on construction, remodeling and maintaining buildings, the City offers the following services; map determination (determining the correct base flood elevation for specific properties), consultations on the FEMA 50% rule, site specific elevations for mechanical equipment, elevation certificates, general information and brochures. Additionally, staff will visit properties upon request to review its flood problem and explain ways to stop flooding or prevent flood damage. For further assistance please stop by the City's Community Development department (located on the second floor of City Hall) or call them at (954) 724-7069.

Drainage System Maintenance

A serious risk to the safety of residents is the blockage of catch basins by debris which prevents proper drainage of storm water. The City sweeps the streets on a weekly basis and monitors all catch basins after each storm event. As a resident you can help by not placing lawn cuttings or any other debris out by the curbside on the weekend. This is a violation of the City Charter. If you see or know of anyone illegally dumping materials/debris into any catch basins within the City or tampering with any part of the Town's drainage system, please contact Public Works immediately at (954) 724-7070.

Flood Safety

DO NOT WALK THROUGH FLOWING WATER! Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure the ground is still there.

DO NOT DRIVE THROUGH A FLOODED AREA! More people drown in their cars than anywhere else. Do not drive around road barriers as the road or bridge may be washed out.

STAY AWAY FROM POWER LINES AND ELECTRICAL WIRES! The number two flood killer after drowning is electrocution. Electrical current can travel through water. Immediately report downed power lines to Florida Power & Light (FPL) or to BSO at (954) 764-4357.

HAVE YOUR ELECTRICITY TURNED OFF BY FPL! Some appliances such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have been wet unless they have been taken apart, cleaned and dried.

LOOK OUT FOR ANIMALS, ESPECIALLY SNAKES! Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.

LOOK BEFORE YOU STEP! After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.

BE ALERT FOR GAS LEAKS! Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames until the gas has been turned off and the area has been ventilated.

Flood Warning System

In cases where flooding might occur during emergency situations, the following local radio and television stations will provide critical information as part of the Emergency Broadcast System:

WIOD-610 AM (E)	WFOR-CH 4 (E)
WQBA – 1140 AM (S)	WTVJ-CH 6 (E)
WINZ-940 AM (E)	WSVN-CH 7 (E)
WAQI-710 AM (S)	WPLG-CH 10 (E)
WLTU-CH 23 (S)	

(E) English Language Broadcast (S) Spanish Language Broadcast

Other sources for information concerning Special Flood Hazard Areas and insurance are:

City Hall: (954) 722-0900
FEMA: (404) 853-4408
American Red Cross: (954) 797-3800
South Florida Water Management: (407) 687-6966
State NFIP Coordinator: (904) 487-4915

Detailed information concerning flood preparedness and insurance is available at North Lauderdale City Hall, 701 SW 71st Avenue, North Lauderdale, FL 33068 or by calling (954) 724-7070.

Flood Proofing

The term “flood proofing” means physical alterations to your building/home that improve the ability of property and structures to withstand the damages caused by flooding. You need to prepare your own emergency list of activities and procedures to follow in case of a flood, tropical storm or hurricane. Information is available at City Hall, the Broward County Office of Emergency Management and at the local library. You must take action now to minimize losses to your property and possessions.

There are a number of ways to flood proof your structure. Some of the possible solutions are flood panels, earthen berms, flood walls and elevating structures. Additional information can be found in the reference section of the library in the book “Retrofitting Flood Prone Residential Structures.” Flood proofing measures taken by property owners can reduce the cost of flood insurance.

Since the City is subject to hurricanes and tropical storms, storm shutters should be obtained for all doors and window openings on your building/home. All garage doors should be checked and reinforced if necessary. Please note that a building permit will be required for the installation of permanent shutters.

Dry Flood Proofing

Dry flood proofing includes sealing or waterproofing with special materials and compounds which provide a chemical or physical barrier against water intrusion during times of flooding. Information on this can also be found in the reference section at the local library.

Floodplain Development

The City of North Lauderdale has flood damage prevention ordinance that governs all development within the City. This ordinance complies with the requirements of the National Flood Insurance Program and applicable state law. Cumulative substantial improvement over a five year period is contained in the ordinance. Work that exceeds 50% of the value of the structure in five years triggers additional requirements. The NFIP requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the

same construction requirements as a new building/home. Substantially damaged buildings must be brought up to the same standards (e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the buildings value before it was damaged must be elevated above the base flood elevation).

All development and improvements require permitting from the City of North Lauderdale Community Development department. This is to insure that proposed development and improvements meet all existing codes for the work contemplated. This includes buildings, fences, slabs, pools, sprinklers, air-conditioners, excavations, grading and filling. In fact, any work that has a value of \$100.00 or more must have a permit. If you are considering doing any work to your property, please contact the City's Community Development department for a free consultation. All work must have a permit card prominently displayed on the building or work site.

Anyone who sees construction work being performed and does not see a permit card should contact the City's Community Development department as soon as possible

Flood Insurance

Regular homeowner's insurance does not cover flood losses, but during the life of an average mortgage, residents have a 26% chance of experiencing a major flood disaster during the life of a 30 year mortgage. Flood insurance through the NFIP is available by contacting a licensed property and casualty insurance broker. Limits to coverage are \$250,000 for residential structures and \$500,000 for commercial structures. If you are currently covered, double-check that the building coverage is adequate and make sure you have contents insurance. Contents insurance can also be purchased with a separate premium under that same policy. Limits to contents coverage are \$100,000 for residential and \$500,000 for non-residential. Please note: when purchasing flood insurance, there is a 30 day waiting period before the policy takes effect, so plan ahead!

If you are interested in finding out if your residence is NOT located in flood zone, please contact the Public Works department at (954)-724-7070 for a free Flood Zone Determination.