

Flooding is the most common and costly disaster in the United States and can happen anywhere it rains.

KNOW YOUR FLOOD ZONE

Everyone should know their flood zone. No matter where you live or work, some risk of flooding exists. You can contact the Code Compliance Department at **(305) 762-4862** for help determining which flood zone your property is in, and find:

- If it is in an area that has had local drainage problems,
- If your property is in a mapped repetitive flood loss area and,
- If it is near an area that should be protected due to its natural floodplain functions.

The Village has Elevation Certificates on file for some properties in the Special Flood Hazard Area (SFHA).

PROPERTY PROTECTION

- Protect your property by sandbagging areas vulnerable to the entry of water.
- Maintain proper water runoff and drainage by cleaning gutters and downspouts so that rainwater from the roof flows easily away from the building.
- Make sure that nearby swales and storm drains are clear of debris and functioning properly.
- Elevate major appliances above the base flood elevation.
- Move furniture, rugs, electronics, and other valuable belongings to upper floors, or at least **off the floor** of the ground level.

- Construction of a small flood wall or earthen berm, or redirecting drainage to keep water away from the building are examples of property protection.

Be sure to talk to the Village's Building Department at (305) 795-2204 before making any changes on your property.

Village staff can offer advice regarding property protection measures for your property and make a site visit if necessary. Call the Code Compliance Department at **(305) 762-4862** for assistance.

NO DUMPING

It is illegal to dump **anything** into the Village's canals, ponds, lakes, and streams or storm drains. Dumping materials pollutes our waters, and clogs our storm drains, which leads to flooding in our neighborhoods. For questions, or to report obstructions or violations, please contact the Code Compliance Department at **(305) 762-4862**.

INSURE YOUR PROPERTY

Damage resulting from rising waters, and storm surge damage typically **is not covered** by homeowner's, business owners or renter's insurance. You need to purchase flood insurance to be protected. Unfortunately, many on the west coast of Florida were not aware of this fact prior to the flooding and storm surge destruction of Hurricanes Debby, Helene and Milton in 2024. Keep in mind that usually a flood insurance policy does not take effect until 30 days after purchase.

To find out more about flood insurance awareness and recommendations for your property and its contents please call the Village at **(305) 762-4862**. Contact your insurance agent, or go to the **Floodsmart.gov** website, or call **877-336-2627** to find an agent and to learn how much flood damage could cost you.

NATURAL FLOODPLAINS ARE IMPORTANT

Water runs off concrete and asphalt almost immediately and can exceed the capacity of storm drains quickly during heavy rains.

Natural floodplains provide flood risk reduction benefits such as slowing runoff and storing flood water. A natural floodplain has surface conditions favoring ponding and flood detention, allowing floodwaters to spread out and temporarily store excess water. It is important to appreciate natural floodplains. Please help keep these areas open and clean!

There are over 62 acres of natural, open spaces in Miami Shores Villages providing these functions.

FLOOD SAFETY MEASURES

- Do not drive through floodwaters. Turn around, don't drown!
- Before hurricane season, gather important documents in a waterproof container or bag.
- Begin gathering emergency hurricane supplies before June 1.
- Protect power lines. Safely trim back vegetation growing closer than 6 feet from power lines. Better yet, trim vegetation **before** it gets within six feet of power lines.
- Stay clear of downed power lines. Electricity can travel through water!
- Do not walk through flood water. Six inches of moving water is enough to knock you off your feet. There may be toxins, animals, or sewage in the water.

FLOOD WARNING

Miami Shores Village coordinates with the Miami-Dade County Division of Emergency Management and the National Weather Service in issuing public warnings of flooding and storms.

Tune to the following radio and TV stations for weather advisories:

- **WIOD-610 AM and WINZ-940 AM in English**
- **WAQI-710 AM and 107.5 FM for Spanish broadcasts.**
- **TV Channels WTVJ-Ch 4, WCIX-Ch 6, WSVN-Ch 7 and WFTS-Ch 23 in Spanish.**
- **The Weather Channel**

NOAA Weather radios are available for purchase in local retail stores and provide weather alerts on frequencies **162.550, 162.500, 162.425 and 162.450.**

Stay alert by monitoring the local news and weather reports and sign up for emergency alerts from Miami Dade County by dialing **311** or **(305)-468-5900**, or on the website at accounts.miamidade.gov/uaa/login.

Have up-to-the minute hurricane info with you at all times by downloading the Ready Miami-Dade app. Get the *ReadyMDC* app on Google Play and the Apple App Store.

For more valuable information on the flood hazard go to the Village's website at msvfl.gov, click on "**RESIDENTS**", then "**Flood Information**", also by visiting Brockway Memorial Library, at 10021 NE 2nd Avenue.

COUNCIL MEMBER VALINSKY SPEAKS ON FLOOD MITIGATION AND CRS RATING

To further advance our Sustainability efforts, Miami Shores Village has elevated flood mitigation as one of its top priorities as evident in our active participation in the National Flood Insurance Program's (NFIP) Community Rating System (CRS). Within the last five years, the Village has employed various mitigation strategies that resulted in our CRS rating moving from a Class 8 (10% flood insurance premium discount) to a Class 6 (20% flood insurance premium discount). Within the next year, the Village hopes all the employed various mitigation strategies will result in our CRS rating moving from a Class 6 to a Class 5 (25% flood insurance premium discount for eligible buildings). Beginning in 2025, these improvements have reduced the rates that eligible residents pay for their flood insurance, while carrying out flood management measures designed to protect life and property from future flooding. The Village continues to examine best practices from other communities and is committed to lowering the CRS rating through greater education and by investing in innovative flood mitigation strategies.

Only a few inches of water can cost thousands of dollars in damage to walls, floors, furniture, carpets, and appliances. This damage, resulting from rising waters, typically is not covered by homeowner's, business owner's or renter's policies. For many of us, our home and its contents represent our greatest investment. I would like to encourage you to consider flood insurance for your property whether you are an owner or a renter, for your building and/or the contents. With flood insurance, you're able to recover faster and more fully.



Flood Safety Information

This brochure provides important flood safety information to help:

- **Find your Flood Zone**
- **Purchase Flood Insurance**
- **Protect your Property**
- **Understand the Flood Warning System**
- **Maintain our Drainage System**
- **Protect Natural Floodplains**