

ARE YOU PREPARED FOR A FLOOD IN YOUR NEIGHBORHOOD?



YOU ARE RECEIVING THIS COMMUNICATION BECAUSE YOUR PROPERTY IS LOCATED IN OR NEAR A FLOOD-PRONE AREA.

The City of Coral Gables because its geographic location is susceptible to flooding from the Atlantic Ocean, Biscayne Bay and lakes and canals.

Coral Gables is also subject to flooding from major rain events. Our city's coastal location also means that we are vulnerable to coastal flooding and storm surge, especially during hurricanes and tropical storms.

Coral Gables is also susceptible to localized stormwater flooding. Our low elevation and high groundwater table mean that sometimes there is nowhere for runoff to drain during heavy rain events. This is especially true when leaves and debris clog the stormwater system and limit its capacity.



Being prepared is your best defense against a flood.

How do you prepare for a flood?

Step 1: Know your flood hazard

Regulated floodplains are illustrated on inundation maps called Flood Insurance Rate Maps (FIRMs). FIRMs are the official maps for a community on which FEMA has delineated the Special Flood Hazard Areas (SFHAs), which represent the areas subject to inundation by the 1% annual chance flood event. On average, structures located within the SFHA have a 26% chance of flooding during the life of a standard 30-year mortgage.

Properties located outside of the SFHA are not guaranteed to be safe from flooding. In 2020 more than 25% of the claims made to NFIP were outside the SFHA.

FIRMs are available for viewing online at <https://www.miamidade.gov/environment/flood-maps.asp>. They can also be viewed at <https://msc.fema.gov/>. In addition, the City has the FIRM panels available for free viewing online. Call the Building Official in the Development Services Department at 305-460-5242 for more information about floodplains. Upon written request, the city will make flood zone determinations for properties located within the city for a \$152.25 fee.

Step 2: Ensure your property

Flooding is not covered by a standard homeowner's insurance policy. Coral Gables participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all structures in the city regardless of whether or not they are located within a SFHA. Coverage is available for the building and contents. Renters are encouraged to purchase flood insurance for

contents. Note that there is a 30-day waiting period before coverage goes into effect. Contact your local insurance agency for more information.

Step 3: Protect yourself and your family

Miami-Dade County Emergency Management receives weather notifications from the National Weather Service and provides flood warning and evacuation information to the City of Coral Gables via Miami-Dade Alerts: <https://www.miamidade.gov/alerts>. If major flooding is anticipated, NOAA will broadcast notices like Flood Warning, Urban Flood Advisory or Flash Flood Warning through television and radio stations. Tune in to TV Channels 4, 6, 7 and 10, and 23 and 51 in Spanish and local news radio stations. You can also tune into NOAA weather radio frequencies (162.55 or 162.500 in Spanish). Or purchase a Weather Alert Radio for your home and workplace to stay informed.

If your property is in imminent danger of flooding, turn off the power in your house, including propane gas tanks and lines. Teach family members how and when to turn off gas, electricity and water. If you lose power, turn off all major appliances. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know that the gas has been turned off and the area has been ventilated.

Avoid low-lying areas. Seek shelter in the highest areas possible. Do not walk or drive through flowing or standing water. Avoid downed power lines.

Step 4: Protect your property

Various methods may be used to minimize flood damage. If the first floor level of your property is lower than the Base Flood Elevation (BFE), the elevation of the 1% annual chance flood according to the FIRMs, consider elevating your structure or elevating electrical and mechanical equipment.

If a flood is imminent, property can be protected by sandbagging areas where water could enter living spaces. Move valuables and furniture to higher areas of the dwelling to minimize damages.

The City of Coral Gables will provide site visits to property owners with advice and assistance related to flooding and drainage. For more information, call the Development Services Department at 305-460-5000.

Step 5: Build responsibly

All development within the city requires a building permit. Always check and fulfill permitting requirements with the City's Building Department at 305-460-5235 before you build on, alter, fill, or re-grade any portion of your property and/or within any easement or right-of-way. Also, contact the Code Enforcement Department at 305-441-5777 to report any suspected permitting violations. Remember, when building or grading, always maintain a clear area between lots for drainage.



The NFIP requires that if the cost of reconstruction, additions, 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. Substantially damaged buildings must also be brought up to the same standards. For example, a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated at least one foot above the base flood elevation. Contact the Building Department at 305-460-5235 for more information.

Step 6: Protect natural floodplain functions

Did you know that it is illegal to dump anything (trash, grass clippings, leaves, etc.) in any ditch, canal, or storm sewer in the city? Nothing but stormwater is allowed to go into storm drains located in streets, rights-of-way, and parking lots. Dumping materials into drains pollutes our waters and clogs the stormwater system. When storm drains and ditches are blocked or full of debris, flood waters can't drain properly, which leads to flooding in our neighborhoods. Report drainage obstructions or illegal dumping to the city by calling 305-460-5000.

Step 7: Hurricane preparedness

Be aware of hurricane and flood advisories and follow changing conditions. Warning times may be as long as five days for a hurricane. Develop an evacuation plan for your family. Designate a place where your family will meet after an evacuation order is issued. Have an evacuation kit ready, including medications, water, blankets, and other essentials.

Know your evacuation route. Miami-Dade County Emergency Management will order or

advise evacuations. If evacuations are called for, it is imperative that you follow instructions in the time frame noted. Visit https://www.miamidade.gov/global/service.page?Mduid_service=ser1477583540306215 for more information on flood evacuation, emergency alerts, and steps to take to prepare for a hurricane.

Step 8: General preparedness

Inventory and photograph your home's contents and put important papers and insurance policies in a safe place or water-tight container.

Keep an emergency supply. Non-perishable food, water, batteries, flashlights, manual can opener and a battery-operated radio should be kept available.

If possible, place your washer, dryer, and water heater above potential flood waters. They should be placed on masonry blocks or concrete at least 12-inches above the projected flood elevation, moved to inside a floodwall or moved to a higher floor. All work must conform to state and local building codes.

For more information on how to prepare for a flood event, visit www.ready.gov or <https://www.coralgables.com/prepare-to-be-safe-when-it-floods>.

Step 9: Reduce stormwater runoff

Install Low Impact Development techniques to help manage stormwater on site instead of allowing it to run off into the stormwater drainage system. Install rain barrels under down spouts or extend down spouts away from your home into a rain garden. Don't direct your downspouts into your driveway letting water flow directly into the street.

Source: APG News



For more information about stormwater management techniques, you can implement on your property, contact the Development Services Department at 305-460-5000.

Step 10: Turn around don't drown

Never attempt to drive through flooded roadways. Almost half of flood deaths happen in vehicles. Floodwaters may be much deeper than they appear and can conceal damage or other hazards underneath. As little as two feet of running water can carry away most vehicles, including SUVs.

Be aware of heavy rain when driving in the city or parking a car. Do not park in low-lying areas if a flood is imminent.

Visit <https://www.weather.gov/safety/flood-turn-around-dont-drown> to learn more.

For more information about flood safety or the NFIP, please note the following:

www.floodsmart.gov
www.ready.gov/floods
www.fema.gov
1-888-379-9531

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