

LOCAL FLOOD HAZARD INFORMATION - Part 1

Local Flood Hazard

Nearly 90% of the city is in an AH or AE zone Special Flood Hazard Area (SFHA). This means that if you live or own a business in Oakland Park you are in or adjacent to an SFHA and are at risk for flooding. Buildings in an SFHA have a 26% chance of being flooded during a 30-yr mortgage. Inland flooding occurs when rain from hurricanes overflows rivers, streams and canals such as the North Fork of the Middle River. Property owners in Oakland Park filed claims in 1979, 1986 and 1999 (with both Hurricanes Floyd & Irene) when heavy rainfall caused severe flooding, and again in 2003, 2004 and 2005 (with Jeanne, Francis and Wilma). To better understand the importance of flood issues, take a look at the situation created by Floyd at www.nws.noaa.gov/oh/hurricane/inland_flooding.html

CRS Discount

The City is helping to keep the cost of flood insurance low by participating in the Community Rating System (CRS). The CRS is administered by the National Flood Insurance Program, which offers discounts to property owners located in Special Flood Hazard Areas in exchange for certain requirements being met by the City. Oakland Park is currently earning a 15% discount for its residents. Make sure your insurance premium includes this benefit.

When Flood Insurance is Required

The Flood Disaster Protection Act requires the purchase of flood insurance to receive federal or federally-related financial assistance for acquisition and/or construction of buildings in an SFHA. Homeowner's insurance does not cover flooding, therefore, a separate policy must be purchased.

Under the recently enacted National Flood Insurance Reform Act, the *lender* is legally responsible for determining if a flood insurance policy is required for a loan. Coverage may be purchased for both the building and its content. Residences can be insured for up to \$250,000 for the building and \$100,000 for the contents. Because content coverage is separate, renters can also insure their belongings up to the said amount. Nonresidential buildings can be insured for up to \$500,000 for the building and \$50,000 for the contents. Since these figures can vary, check with your insurance company for further details.

If you are one of the 15% that are not in a Special Flood Hazard Area and you wish to purchase flood insurance, a Preferred Risk Policy is available at a discounted rate. Because these policies already have the lowest premium possible, the CRS 15% discount will not apply. Coverage

limits may be \$250,000 for the building and \$60,000 for the contents.

Protect your Property

There are several different ways to help make your home safer during a flood. Some methods include: re-grading your lot to slope away from the building; building a small flood wall, earthen berm, or ditch; placing watertight closures over the doorways; or raising the structure. (All of the above requires a permit.) Continue reading to learn where you can find more detailed information on what these methods involve.

Drainage System Maintenance

Local flooding can result from the blockage of waterways and drainage facilities through the build up of plant material. Our Stormwater Division helps keep canals clear by performing monthly cleaning of waterways, and regular cleaning of storm water conveyance lines and City catch basins. You may contact the **Streets & Stormwater Division at 954-630-4435**. A blockage can also occur through dumping. Dumping in waterways is a violation of State Law and City Code and should be reported to the **Code Enforcement Division at 954-630-4394**, or the Broward Sheriff's Office, District 12 at 954-561-6161.

Mapping Information

The **Planning Division (954-630-4345)** provides Flood Insurance Rate Map (FIRM) information to lenders, insurance agents, and real estate agents, as well as to homeowners. Elevation Certificates showing finished construction elevations for all newly constructed or substantially improved buildings on file are available upon request by contacting the **Building Division at 954-630-4346**.

Floodplain Permit Requirements

Among other things, a building permit is required for: construction of a building or structure, permanent storage of materials or equipment, dredging, filling, grading, paving and excavating. This applies to commercial and industrial property as well as residential. Contact the **Building Division at 954-630-4346** prior to performing any of these activities, or if you observe these activities being performed without a permit being posted on the property.

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Substantial Improvement Requirements

The National Flood Insurance Program (NFIP) requires that existing buildings meet the same construction requirements as a new building if the cost of reconstruction, rehabilitation, repair, addition, or other improvements equals or exceeds 50% of the building's market value.

Disaster Information

Each year the City of Oakland Park Library features a special display of disaster preparedness material. They also have an extensive selection of both reference and handout material available year round. Topics include: flood insurance, flood protection, hurricane preparedness, floodplain management, and flood maps. Several items are available in Spanish as well as English. To obtain this valuable information, visit the [Oakland Park Library \(954-630-4364\)](tel:954-630-4364), located behind City Hall, or visit FEMA's web site at www.fema.gov

Severe Storm or Flood Warnings

Major local radio stations such as 1680 AM (City Radio), 610 AM, 93.9 and 102.7 FM and local television stations such as Channels 7 and 10 broadcast severe weather warnings. In the event of a hurricane, advisories are given every six (6) hours. Intermediate or special advisories are given every three (3) hours. For the latest weather information visit the National Oceanic & Atmospheric Administration's web site at www.noaa.gov

Evacuation

Although Florida's Emergency Management System has been recognized as the best in the nation, concern was created by Hurricane Floyd, when two (2) million people tried to evacuate. Broward County has recently redefined its evacuation zones, with Dade and Palm Beach Counties soon to do the same. The new zones are:

- < **Category 1 & 2 Hurricanes:** Evacuation will be mandatory for everything east of the Intracoastal.
- < **Category 3, 4, & 5 Hurricanes:** Evacuation will also become mandatory for everything between the Intracoastal and N. Federal Hwy.
- < Everything west of N. Federal Hwy. will receive strong recommendations.

The City of Oakland Park is now located *outside* of any evacuation zones.

Hurricanes

Hurricane Season officially started June first and lasts until November first. Category ratings, which are determined by the highest not the average wind speed, include:

- Category 1 . . . 74 B 95 mph
- Category 2 . . . 96 B 110 mph
- Category 3 . . . 111 B 130 mph
- Category 4 . . . 131 B 155 mph
- Category 5 . . . 156 + greater

A Hurricane Watch indicates that a hurricane is expected to fall on land within 36 hours. A Warning means landfall is expected within 24 hours.

Flood Safety Checklist

WELL BEFORE:

/ Tree pruning and trimming may lessen the possibility of uprooting.

JUST BEFORE:

/ Stock up on drinking water (*at least* one quart per person per day) and nonperishable food supplies.

/ Relocate furniture/appliances off the floor.

/ Pick up all loose debris and objects around your home. Bring exterior furniture and potted plants, etc. indoors.

/ Turn the refrigerator to the coldest setting.

/ Place your valuables in water tight containers.

/ Check on the elderly, disabled, or others who may need assistance.

/ Turn off all utilities at the main switch.

DURING:

/ Confine your pets to an area that is not flooded.

For information on where to board your pets, visit www.collierem.org/pets/broward.htm

/ Watch where you're stepping - in a flooded structure unseen debris could cause injury.

/ Stay indoors until the official Aall clear@ is given.

AFTER:

/ Do not drive or walk through flooded areas if the water is above your knees. More people drown in their cars than anywhere else.

/ Do not turn electricity back on if you see downed power lines, or until you get an Aokay@ from FPL

/ Do not use appliances that have gotten wet unless they have been taken apart, cleaned, and thoroughly dried.