Flood Management Brochure

City of Coral Gables

City of Coral Gables
Development Services
405 Biltmore Way, Coral Gables, FL 33134

This publication can be made available in large print, tape cassette, or braille, upon request.

An equal opportunity employer and provider of services.

Coral Gables City Commission

Jim Cason, Mayor
William H. Kerdyk Jr., Vice-Mayor
Maria Anderson, Commissioner
Rafael "Ralph" Cabrera Jr., Commissioner
Frank C. Quesada, Commissioner

Patrick Salerno, City Manager
Craig E. Leen, City Attorney
Walter J. Foeman, City Clerk

Visit the City of Coral Gables Web site:
www.coralgables.com

Your elected officials, administration and staff care about your safety and quality of life. Please read this brochure to minimize loss to property or personal possessions.

FLOOD WARNING SYSTEM

In the case of an emergency where flooding might be involved, the following local radio and television stations will provide information as part of the Emergency Broadcast System:

WFOR-Ch. 4	WIOD-610
WTVJ-Ch. 6	WAQI-710 (ñ)
WSVN-Ch. 7	WINZ-940
WPLG-Ch. 10	WQBA-1140
WLTV-Ch. 23 (ñ)	

(ñ) = *Spanish language broadcast*

Information and maps concerning evacuation routes and emergency procedures are available through Miami-Dade County Offices located at:

Office of Emergency Management
9300 N.W. 41 St., Miami, FL
305-468-5400
www.miamidade.gov/oem

Shelter information will be broadcasted at the time of the emergency and citizens may always contact the following during an emergency:

Police Department	305-442-1600
Fire Department	305-442-1600
City Manager's Office	305-460-5202
Emergency Management	305-460-5401

Other sources of information concerning the Special Flood Hazard Area (SFHA) and insurance:

Building	305-460-5235
Gables Public Library	305-442-8706
Miami-Dade DERM	305-372-6789
Water Management	305-377-7274
State NFIP Coordinator	850-413-9960
FEMA General Offices	1-800-621-3362
FEMA Facts Information	1-888-Call Flood
FEMA Web site	www.fema.gov

FLOOD SAFETY

Flood safety is the responsibility of every citizen and property owner in this community. The following information is provided to summarize steps that should be taken for flood safety.

1. Secure flood insurance in order to protect your financial investment in property and personal possessions.
2. Photograph and list your possessions for claims purposes. Store information with your policy in a safe place.
3. Prepare a personal evacuation plan and make preparations for food, water, and supplies for at least two weeks of survival without electricity. Prepare a checklist of pre-emergency activities.
4. For special needs of medical equipment, physical care, or are unable to drive to a shelter due to age, a physical disability or any disorder, register now with Miami Dade County's Office of Emergency Management.

5. Obtain storm shutters for all doors, windows, and openings on your buildings and, if removable, store in an area that is easily and quickly accessible.
6. Trim trees and shrubs regularly. Do not trim immediately prior to a flood or hurricane as trimmings become projectiles.
7. Turn off main switches during evacuation.

Detailed information concerning insurance, preparedness, and floodproofing is available at:

City of Coral Gables
Development Services
405 Biltmore Way, Coral Gables, FL 33134

FLOODPROOFING

Prepare own emergency list of activities and procedures in the event of a pending flood, tropical storm, or hurricane, in order to secure your property and possessions. Information is available at your local library and at Emergency Management. Take action now to permanently secure your property and possessions by "floodproofing" — conducting physical alterations that improve the ability of property and structures to withstand damages caused by flooding.

Hurricane storm shutters are a requirement for new buildings in Miami-Dade County. Take action to secure property by the use of storm shutters. Installation does require a building permit, but the process is simple.

Property owners can take other measures to secure investment in physical property. Raised levees (landscaped berms), floodwalls (which surround functional patio areas), and elevated platforms for air-conditioning units can reduce risk and actual damage during flooding.

Property owners may wish to elevate or relocate structures prone to flood damage. Measures can include a backyard shed, outbuilding, the main house or portions of any structure. Such activities can also reduce insurance premiums in the Special Flood Hazard Area.

DRY FLOODPROOFING

Floodproofing includes sealing or waterproofing with special materials and compounds that provide a chemical or physical barrier against water intrusion during inundation by floods.

Building permits are required in order to insure safe and proper installation of floodproofing measures including any "dry floodproofing."

FLOODPLAIN DEVELOPMENT

Any development or improvement in the floodplain does require permitting from the City of Coral Gables Development Services.

Development not only includes buildings but fences, slabs, sprinklers, pools, air conditioners, excavation, grading, and fill. Any work excluding interior painting and minor interior work on single-family residences does require permitting before actual work can proceed in any area located within the City of Coral Gables.

Anyone noticing any construction of any kind where a permit card is not visibly displayed should contact the Code Enforcement Division at 305-460-5226. Illegal construction poses risks to all

continued on other side

continued from other side

persons in the community. High winds and flood waters can cause serious harm to people and damage to property, if surrounding properties contain improvements which are not constructed to withstand such wind and water forces.

DRAINAGE SYSTEM MAINTENANCE

Another serious risk to the safety of the community occurs when people participate in illegal dumping in the canal system. Canals provide an invaluable drainage feature to help carry potential floodwaters away.

Report any illegal dumping observed in any canal or body of water located in or outside of the City of Coral Gables to Marine Patrol at 305-442-1600. City waterways are protected by City Code #86-3.

FLOOD HAZARD

This brochure has been prepared to provide information to protect property from the physical and financial dangers of flooding.

The City contains commercial and residential information for properties that are located in federally designated zones that are known as SFHA. The Development Services Department can assist regarding the SFHA. Please contact the Building Official at 305-460-5242 for further details.

The City of Coral Gables is currently participating in the National Flood Insurance Program / Community Rating System. This program attempts to lower flood insurance rates of properties located in flood zones within the City.

The City currently provides the following information for a one-hundred fifty two dollars and twenty five cents ($152.25) fee if a written response is requested:

1. Community number
2. Panel number and suffix
3. Date of the FIRM's Index
4. FIRM zone
5. Base flood elevation
6. Elevation Datum used on the FIRM.
7. Elevation certificates

FLOOD INSURANCE

Most homeowner insurance policies do not cover damages and losses due to floods. Flood insurance is available to property owners from the federal government as part of the National Flood Insurance Program (NFIP) via insurance agents or brokers as follows:

Insurance for Building Coverage	**Maximum Available**
Single-family dwelling	$ 250,000
Other residential	$ 250,000
Non-residential	$ 500,000
Small business	$ 500,000

Contents	**Coverage**
Residential	$ 100,000
Non-residential	$ 500,000
Small-business	$ 500,000

Flood insurance is mandatory in order to secure a federally guaranteed mortgage in any SFHA. With certain exceptions there is a 30-day waiting period on new flood insurance policies.

Fees are subject to change without notice.