



Flood Safety:

Know your Risk

- **Do not walk through flowing water.** If you must walk in standing water, use a pole or stick to ensure the depth of the water ahead.
- **Do not drive through a flooded area.** Do not drive around road barriers; the road may be washed out.
- **Stay away from power lines and electrical wires.** Electrical current travels through water. If possible, report downed powerlines to FPL. Do not use appliances or motors that are 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 habitat may take shelter in your home.
- **Look before you step.** After a flood, the ground and floors can be covered with debris. Surfaces that have been covered with mud can be very slippery.
- **Be alert for gas leaks.** If your house is serviced by gas, do not smoke, use candles or open flames unless you know the gas has not built up. Make arrangements to turn off your electricity and gas.

To sign up to be notified via voice message, text and email for important public safety information during a storm visit <https://swranches.sircom.org/public>.



Financial Assistance Advice

If your home or business is damaged by a flood, you may be required to meet certain building requirements to reduce further flood damage by coming into compliance with local, state, and federal criteria. To help with these costs, financial assistance such as grants, loans, rebates and the NFIP's Increased Cost of Compliance Coverage may be available.

For assistance regarding financial assistance options, please contact the Town's Engineering Department at (954) 434-0008, Broward County's Mitigation Coordinator at (954) 831-3900 or visit Disasterassistance.gov.



National Flood Insurance Program Changes

In accordance with 2014 Homeowner Flood Insurance Affordability Act, the Federal Emergency Management Agency (FEMA) is continuing to gradually phase out flood insurance premium subsidies on certain policyholders. The changes have and will have the greatest impact on properties located within a Special Flood Hazard Area (SFHA) that were built prior to the adoption of Broward County's first FEMA Flood Insurance Rate Maps (FIRM) on October 26, 1972, or prior to December 31, 1974, without elevation certificate information. For more information on the National Flood Insurance Program changes visit FEMA.gov/flood-insurance-reform.



Get a Flood Insurance Policy

Replacing household contents damaged by floods could place a significant financial burden on a homeowner or renter without flood insurance. Just a few inches of water from a flood can cause tens of thousands of dollars in damage. Homeowner's insurance policies do not generally cover damage from floods. However, because the Town of Southwest Ranches participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy from an insurance agent and benefit from the premium discount available to all Southwest Ranches residents. Flood insurance is backed by the federal government and is available to everyone, even for properties that have been flooded previously. Please note that unless there is a special condition of the mortgage, there normally is a 30-day waiting period between the time flood insurance is purchased and the time coverage is in force. Though all home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance, all residents should consider flood insurance to protect against significant financial losses.

If your property is in the SFHA and you have a mortgage from a federally regulated or insured lender, flood insurance is required. Even if you do not have a mortgage and you live in the SFHA or you live outside of the SFHA, all property owners and renters should carefully consider the benefits of flood insurance to protect against significant financial losses from floods. For more information visit the following sites: Floodsmart.gov and FEMA.gov/national-flood-insurance-program.

If you would like to know if your property is in a SFHA you can use the interactive map viewer. Visit <http://southwestranches.org/departments/town-engineering/flood-insuranceinformation/> and select Flood Maps. You can also call (954) 434-0008, provide your address and zip code, and Town staff will assist you in determining SFHA information specific to your property.



Elevation Certificate Information

Elevation certificates for buildings are on file and may be obtained by visiting <http://southwestranches.org/departments/town-engineering/flood-insurance-information/>.



Water Quality and Flood Control Effects of Drainage Systems

The success of the drainage system in your neighborhood depends on proper maintenance of the system. The swales that are commonly located between your yard and street are part of the neighborhood's storm water management system.

Gutters, storm drain pipes, lakes, wetlands, swales and canals should be kept free of debris. It is against Town Code to dump trash in waters. The drainage system may provide both water quality and flood control benefits. Lakes, wetlands, swales and canals filter pollutants from runoff or allow pollutants to settle out. Check with the Town's Engineering Department before paving, regrading or altering swales.



Protect Property from Flooding

Losses due to floods can be reduced by implementing property protection measures. Furniture, appliances, clothing, and other movable items can be elevated within the structure or relocated away from potential flooding if time permits. You should also make an itemized inventory of your belongings including costs, dates of purchase and serial numbers.

There are several ways to protect a building from flood damage if feasible. One way is to make sure your lot is graded in a manner that will direct runoff away from your building. Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended if water will rise to a depth of two feet or greater. A third approach is to raise the house above flood levels. Prior to making these modifications, consult with a certified contractor.



Build Responsibly

Strict regulations govern substantial improvements to structures in the flood plain. According to NFIP, "substantial improvement" means the cost of any repair, reconstruction, or improvement of a structure which equals or exceeds 50 percent of the market value of the structure either before the improvement is started or if the structure has been damaged and is being restored.

Please be advised that any new development or improvement on a property will be subject to current Town regulations and may also be subject to state and federal

regulations. Please contact the Southwest Ranches Building Code Services Division at (954) 434-0008 for specific information and to report unpermitted construction activities.



Flood Risk Specialist Available to Assist Residents

The Town of Southwest Ranches wants to ensure that residents who have questions about flood risks, flood insurance, and retrofitting techniques, get answers in a timely manner. The Town Engineer is available to assist in the following areas: 1) Flood Insurance; 2) Flood Zone interpretation including base flood elevation and/or flood depth; 3) Additional FIRM information; 4) Problems not shown on FIRM; 5) Special flood related hazards; 6) Historical flood-related data; 7) Natural floodplain functions; and 8) Property protection measures. Please call the Engineering Department at (954) 434-0008 and ask to speak to the Town Engineer. You may also schedule a site visit to review flooding, drainage, and storm sewer problems, and to obtain advice on retrofitting techniques to provide additional protection. Go to <http://southwestranches.org/departments/town-engineering/flood-insurance-information/> for additional information.



Local Flood Hazards

Floods resulting from prolonged, heavy rainfall can occur in rivers and canals that drain inland areas into the Atlantic Ocean when waterway capacities are exceeded. Flooding from heavy rainfall occurs in low-lying areas and areas near rivers and canals.

The severe flooding that occurred as a result of the exceedingly wet summers and the hurricanes of 1947 was the basis for creating what is now the South Florida Water Management District. South Florida's five-month rainy season brings more than two-thirds of the region's annual rainfall. The rainy season can also bring flooding, which may occur when large amounts of rain fall over a short period of time or from a single heavy storm, tropical system or hurricane.



Since portions of Southwest Ranches have been designated as a Special Flood Hazard Area (SFHA) by the Federal Emergency Management Agency (FEMA), it is advisable to check the interactive map viewer to see the location of your property with respect to the SFHA.

Visit <http://southwestranches.org/departments/town-engineering/floodinsurance-information/> and select Flood Maps. You

can also call (954) 434-0008, provide your address and zip code, and Town staff will assist you in determining SFHA information specific to your property.

Protect Natural Floodplain Functions

Although much of the natural flood plain system in South Florida has been altered and is frequently over-drained, efforts are being made to enhance many historical wetlands and canals to restore them to a more natural state. These flood plain and wetland areas buffer flood flows, remove pollutants from our surface waters, recharge groundwater and create

diverse habitat systems for plants and animals. The Southwest Ranches Comprehensive Plan includes policies pertaining to flood plains and wetlands. The plan provides for protection and creation of surface waters, protection and wetlands preservation.



Map Services

Maps are an effective method of communicating information about flood hazards. Residents and businesses that are aware of potential flood hazards can take steps to avoid problems and reduce exposure to flooding.

Therefore, the Town offers complementary maps to supplement and clarify the Flood Insurance Rate Map (FIRM) with information on additional hazards, flooding outside mapped areas, development regulations that affect floodplain properties, flood insurance, natural floodplain functions, and property protection measures.

A GIS mapping application for Southwest Ranches that is publicly available includes information you will need for a flood insurance policy including whether your property is in a SFHA, the community number, panel number and suffix, FIRM date, FIRM zone, base flood elevation and the elevation datum used. Additional FIRM information is also available showing areas of concern such as whether your property is located within a floodway.

The Town has mapped local drainage problem areas within the Town. In addition, the Town has a map providing information about past floods that have occurred. If you live in one of these areas, we would like to have a discussion with you regarding potential remedies.

A GIS mapping application for Southwest Ranches that is publicly available includes layers related to natural floodplain functions, specifically wetlands and fish and wildlife habitat. The map includes Broward County's wetland data to provide a comprehensive picture of where wetlands are located within the Town.

The Town provides mapping information about how deep flood waters can be anticipated in given areas of the community. Maps illustrating building and ground elevations are also available. These maps are available on the Town's website.

To view these interactive maps, please visit the Town's website. For more information regarding the flood maps and the Town's floodplain management program or if you would like assistance reading the maps, please call Town Hall at (954) 434-0008 or email rley@swranches.org.

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