



Deerfield Beach
Florida

2022 – 2023

FLOOD HAZARD PROTECTION BROCHURE

The FEMA Preliminary Revised 2019 & 2021 Flood Maps are becoming effective later this year. Over 1,000 properties are affected by this revision. The proposed change is from a Zone X (non-flood) to Zones AE or AH flood zones. When in doubt send an email to shorvath@deerfield-beach.com You may also Google "Broward County Flood Map" at www.Broward.org to find your current and future Flood Zone status.

If you have a federally backed mortgage, your lender will require you to carry flood insurance. If you already have a LOMA Removal Letter from FEMA, it is still effective and that is your proof to your lender and insurance company of being in a Zone X (non-flood).

You may qualify for a FEMA Letter of Map Amendment (LOMA Removal Letter). Bring or e-mail a current Elevation Certificate (EC) completed by a licensed surveyor for your home to see if it qualifies for a removal. The EC must be in NAVD 1988 datum dated after August 2014. The FEMA online application filing is free to Deerfield Beach residents and is submitted to FEMA on your behalf by the Floodplain Administrator in Engineering at 200 Goolsby Boulevard.

The 100-year floodplain is the area that has a 1% chance of being flooded in any given year. The often-heard statement that it happens once every 100 years is a misnomer. Put another way, it has a better than 26% chance of being flooded over the life of a 30 year mortgage. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property in close proximity of flood prone areas.

The City of Deerfield Beach participates in the FEMA CRS program so residents get a 10% discount in Special Flood Hazard Zones (AE & AH) and a 5% discount for non-SFHA (Zone X) on Flood Insurance premiums for Deerfield Beach property owners.

Flood Map Information: Property owners are urged to check the FEMA Flood Zone Map on the City website at: www.deerfield-beach.com/786/Flood-Protection-Information Insurance rates vary according to zones within the Special Flood Hazard Area (SFHA), the elevation and value of the property. In addition, some areas of the City may no longer be in the SFHA and property owners in those areas might choose to drop or reduce their flood insurance. The City's Floodplain Administrator is located at 200 Goolsby Blvd. (954)-480-4273.

Any property with a federally backed mortgage must be protected with a flood insurance policy from the National Flood Insurance Program (NFIP) if you are in a SFHA. Private mortgage companies may require flood insurance for properties in hazard areas.

The City Engineering & Building Division keeps copies of elevation certificates you provide to us whenever permitted construction is done in the City. Email shorvath@deerfield-beach.com for a copy at 200 Goolsby Blvd. or call (954) 480-4273.

The FEMA website is a good source of information on the National Flood Insurance Program at www.fema.gov.

Local Flood Hazards: The most common threat of street and yard flooding in Deerfield Beach is during extended periods of **heavy** rainfall. The City has not experienced any major flooding.

Flood Safety: If you are advised to evacuate, turn off utilities at the main switches or valves. Disconnect electrical appliances, but do not touch any electrical equipment if you are wet or standing in water. Do not drive or walk through flooded areas. Use a flashlight to inspect for any damage.

Flood Insurance: The National Flood Insurance Program (NFIP) provides affordable flood insurance to people who live in areas with the greatest risk of flooding called Special Flood Hazard Areas (SFHA). Property owners who hold a federally backed mortgage must purchase flood insurance if the property is located within a SFHA.

Standard homeowner's insurance policies do not cover flood damage. There is a 30-day waiting period before the National Flood Insurance Program coverage takes effect. Find a local insurance agent that writes flood insurance in your area at www.floodsmart.gov or by calling (888) 379-9531 for information.

Property Protection: Every year flooding causes more property damage in the United States than any other type of natural disaster. Recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible.

In the event of pending hurricane or flood threats it is advisable to take the following emergency actions: Bring outdoor belongings inside the house, elevate furniture above flood protection levels, and secure your home before leaving by locking doors and windows. Use sandbags to prevent flood waters from reaching your home. Board up windows or close storm shutters. Information on retrofitting or flood proofing your structure to reduce the impact of flooding is available at the FEMA website at www.fema.gov or your local library. Publications on protecting your property are available on the website at www.fema.gov/business/nfip/libfacts.shtml at the National Flood Insurance Program (NFIP).

Natural and Beneficial Functions: Deerfield Island Park is bordered by the Royal Palm Waterway, Hillsboro Canal and the Intracoastal Waterway. This "urban wilderness area" features an 8.5-acre mangrove swamp filled with wildlife and two nature trails - the Coquina and the Mangrove Trail. This 56-acre island park provides a critical habitat for the gopher tortoise and is a nesting place for squirrels, raccoons and armadillos. Migratory and indigenous sea birds use it as a roosting and feeding place.

In 1982, Deerfield Island was designated an Urban Wilderness Area. The Florida Fish and Wildlife Conservation Commission declared Deerfield Island an official Gopher Tortoise Preserve in 1983.



Hurricane/Flood Warnings: Both the City and County have emergency warning systems. Warning will be given on television, radio, telephone and at www.nhc.noaa.gov the National Oceanic and Atmospheric Administration. Tune into these media outlets for instructions during times of possible hurricane landfall.

The **AlertDFB** Emergency Notification System in Deerfield Beach gives officials the ability to deliver prerecorded emergency telephone messages to targeted areas of the entire City. Street addresses are used to determine which phone numbers will receive an emergency notification so individuals and businesses need to register for **AlertDFB** online.

Floodplain Development Permits: All development (not just new construction) requires a permit. Extra requirements are involved when developing in the floodplain. Construction, repairs, additions, signs, fences, fill or tree removal requires a permit from the Building Division.

Illegal floodplain development must be reported to the Building Division (954) 480-4250.

Substantial Improvement Requirements: The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition, 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. Substantial improvement and substantial damage requirements only apply within a Special Flood Hazard Area (SFHA).

Drainage System Maintenance: Proper drainage helps to reduce the risk of flooding. Yearly, the Stormwater Division (954) 480-4400 inspects and performs maintenance of drainage ditches, catch basins and culverts that make up the storm water drainage system in the City. All facets of the City's drainage system are inspected and maintained at quarterly intervals to ensure system functionality. This has reduced the amount and duration of road and yard flooding during heavy rainfall. These drainage ways are of vital importance because the water flowing through them drains our City. State and local laws prohibit dumping in these waterways. Violations should be reported to the Code Enforcement Division at (954) 480-4296.



Site Visits: Upon request, the property owner will be provided with a review of potential flooding and drainage in public right-of-way. Call the Stormwater Division or Engineering Division at (954) 480-4400, for water and sewer problems & the Utilities Maintenance Division at (954) 480-4400, located at 200 Goolsby Boulevard. Problems on private property will be reviewed by the Building Division at 150 NE 2 Avenue at (954) 480-4250.