Summer 2016

City of Cooper City Flood Preparedness Newsletter

COOPER CITY

Someplace Special

For the
New FEMA Flood Map
See Page 5

OTHER CONTENTS INCLUDE:

Local Flood Hazard	Pg. 1
Flood Warning System	Pg. 2
Flood Safety	Pg. 2
Substantial Improvement	Pg. 2
Property Protection	Pg. 3
Flood Insurance	Pg. 3
Floodplain Development	Pg. 3
Floodplain Functions	Pg. 4
Drainage Maintenance	Pg. 4
Flood Zone Description	Pg. 4

Dear Resident,

You have received this newsletter because your property is in an area that is subject to flooding. The City of Cooper City is concerned about flooding and has an active program to help you protect yourself and your property from future flooding. This Newsletter provides valuable information to help protect your property and reduce potential losses due to flooding. We are dedicated to protecting our residents and businesses from the hazards of flooding, and assisting them to recover from such events. Please read the following information for your benefit, safety, and well-being.

- - ~ꕥ)[LOCAL FLOOD HAZARD](ꕥ~ - -

Did you know that flooding is the most common and most expensive type of natural disaster in the United States? Our community is no different and is susceptible to flooding from major rainstorms, tropical storms, hurricanes, or other rainfall events.

The Federal Emergency Management Agency (FEMA) has determined that some of our community lies within a low, flat geographical area known as a "Special Flood Hazard Area" (SFHA). A SFHA is an area where floodwater equaling a 100-year flood can occur, which is also known as the flood having a 1% chance of being equaled or exceeded in any given year.

Major rainstorms often leave rainwater with nowhere to go, causing lakes, canals, and local drainage to overflow. Over the years, Cooper City has experienced flood events. For instance, in 2010 we had approximately eight inches of rain in a very short period of time. Streets were flooded, yards were flooded, and many people were genuinely concerned. This was a situation where the rainwater could not drain fast enough, causing water to pool. In 1999, Hurricane Irene caused widespread flooding, dropping 10 to 20 inches of rain in Broward County and approximately 15 inches of rain in Cooper City. As a result, the city was inundated with water and not only were our streets and yards flooded, but several lakes overflowed and it took days for all the water to finally drain.

Contact the Growth Management Department at (954) 434-4300, ext. 226 to find out more about your Local Flood Hazard.

- - ~ꕥ)[FLOOD WARNING SYSTEM](ꕥ~ - -

Cooper City depends on the National Weather Service for flood warning and other weather related warnings/notifications. If flooding or a hurricane is anticipated, the Flood Warning or Hurricane Warning will be broadcast through television, radio, and internet services. Residents should tune in television, radio (preferably battery-powered), or internet weather broadcasts and be aware of special local advisories. The most serious threat of general flooding is during the hurricane season, which runs from June 1st through November 30th.

Cooper City also has a **CodeRED** Emergency Notification System which is a high-speed telephone communication service for emergency notifications. The system allows Cooper City Emergency Management Personnel to telephone all targeted areas of the City in case of an emergency (such as boil water, missing child or evacuation notices, etc.). If you would like to sign up for this free service visit our website, **www.coopercityfl.org** and click on **CodeRED.**

TV Stations	AM Radio	FM Radio	Website Address
WFOR (Ch. 4)	WINZ (AM 9410)	WZTA (FM 94.9)	www.miami.cbslocal.com
WTVJ (Ch. 6)	WFTL (AM 1400)	WHYI (FM 100.7)	www.nbcmiami.com
WSVN (Ch. 7)	WRBD (AM 1470)	WHQT (FM 105.1)	www.wsvn.com
WPLG (Ch. 10)			www.local10.com

- - ~ꕥ)[FLOOD SAFETY](ꕥ~ - -

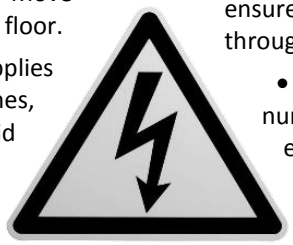
Preparation before a flood or storm event can minimize potential loss to your home and ensure your safety.
For more information on preparedness, visit our website at **www.coopercityfl.org**.

Some things that you can do include:

- Know the locations of local shelters and specifically shelters for pets and special-need populations.
- Plan and practice a flood evacuation route with your family. Visit the Red Cross website at:

  www.redcross.org

  to get a copy of the brochure, *Your Family Disaster Plan*.
- If you must evacuate, secure your home. Move essential items to a higher level or upper floor.
- Make sure you have emergency supplies (water, battery operated radio, medicines, pet supplies, flashlights, batteries, first aid kit, food, blankets, etc.) for each family member to last at least 3-7 days.



If you do not have to evacuate **STAY INSIDE** and keep your children inside. Drowning is the number one cause of flood related death.

- DO NOT attempt to drive through flooded areas; however, if you do and your vehicle stalls in high water, abandon it immediately and seek higher ground. Remember, if you come across a flooded road, turn around and go the other way.
- Do not walk through flowing water. Use a pole or stick to ensure that the ground is still there if you have to walk through a flooded area.
- Stay away from power lines and electrical wires. The number two flood related cause of death after drowning is electrocution. Electrical current travels through water. Report downed power lines by calling 911.

- - ~ꕥ)[SUBSTANTIAL IMPROVEMENT](ꕥ~ - -

Cooper City Code of Ordinances, Sec. 6-77 and 6-89 include a rule known as the 50% rule. This rule states that if your structure is damaged or improved (such as an addition or repair) and the cumulative improvements (taking place within a ten-year period) total to an amount equal to or greater than 50% of the structure's market value, the existing building and/or improvement must meet the same construction requirements as a new building.

Contact the Building Department at (954) 434-4300, ext. 230 should you have any questions regarding the process, the contractor you are considering hiring, or any other information pertinent to substantial improvements.

~ꕥ)[PROPERTY PROTECTION](ꕥ~

There are various actions you can take right now to floodproof your home, including retrofitting, in order to minimize damage caused by flooding or hurricanes. These methods include:

- Installation of shutters over windows or replacement of windows with impact resistant windows.
- Installation of reinforced garage doors.
- Securing all vent hoods, exhaust louvers, etc. from wind and rain.
- Securing doorways on the first floor from flood waters by applying sandbags, air conditioning duct tape, or heavy plastic sheeting. Gather these materials now and keep them handy.
- Locating electrical panel boxes, air conditioning units, water heaters, and washer/dryers in areas less likely to flood.
- Dry floodproofing your home, which includes sealing building walls with waterproofing compounds, impermeable sheeting, and using shields for covering and protecting openings from flood waters.

An excellent source for more information is the FEMA Publication P-312, *Homeowners Guide to Retrofitting – Six Ways to Protect Your House from Flooding*. Find out more online at **https://www.fema.gov/building-science-publications/homeowners-guide-retrofitting** or at your local public library.

- - ~ꕥꕥ)[FLOOD INSURANCE](ꕥꕥ~ - -

Ask your local insurance agent if flood insurance is right for you. Flood insurance protects you from financial devastation caused by floods. Even a few inches of water in your home can cause thousands of dollars in repair and restoration costs. Federally regulated and/or insured lenders will require you to have flood insurance. Present U.S. estimates are that during the life of a 30-year mortgage, residents have a 26% chance of experiencing a serious flood event.

STANDARD HOMEOWNERS' INSURANCE DOES NOT COVER FLOOD DAMAGE. By having flood insurance, you will be covered for losses to your property caused by flooding.

~✱~

There is a 30-day waiting period for flood insurance to become effective after purchase.

Cooper City is a participant in the National Flood Insurance Program (NFIP), which makes it possible for Cooper City property owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building and/or its contents) in Cooper City. Residents in the Special Flood Hazard Area receive a 15% discount on flood insurance premiums due to the fact that Cooper City's ongoing efforts exceed the minimum floodplain management requirements of the NFIP.

Remember to have your flood insurance policy cover your contents and structure. Renters can get contents coverage too!

- - ~ꕥꕥ)[FLOODPLAIN DEVELOPMENT AND PERMITS](ꕥꕥ~ - -

Cooper City has adopted ordinances and regulations regarding floodplain management and development in the flood zones to reduce flood damage. These measures take on a variety of forms and generally include zoning, platting or site plan approval, building code requirements and special purpose floodplain ordinances.

Every lot in our community was designed so water would flow away from the building and along property lines to the streets, swales, storm drains, or ditches. Cooper City has specific ordinances in place so that fences, impervious surfaces, certain landscaping or re-grading do not block the flow of water thereby backing it up to or into your home.

The purpose of the regulations and of requiring a permit is to:

- ✓ control the alteration of the natural floodplains;
- ✓ prevent or regulate the construction of flood barriers which can unnaturally divert flood water, or which may increase flood hazards in other areas;
- ✓ restrict or prohibit uses which may result in damage to property, increased erosion, or increased flood height or velocities;
- ✓ control filling, grading, dredging, and any other types of development which may increase flood damage.

Chapter 6-92 of the Code of Ordinances states that all new and substantial improvements of residential and non-residential structures in the SFHA have the lowest floor elevation of at least two (2) feet above the highest adjacent grade. These regulations require a mandatory development review process where building permits and/or engineering permits are a prerequisite prior to construction, filling, or any alteration of the natural elevations of the site. If you see illegal development happening, or if you have a question or concern, **please contact the Cooper City Building Department at (954) 434-4300, ext. 230 before you build on, fill, alter, or re-grade your property**. A permit is needed to ensure that such projects do not cause problems on your property as well as your neighbor's property.

- - ~ꕥ)[NATURAL & BENEFICIAL FUNCTIONS](ꕥ~ - -

Cooper City has adopted ordinances that follow strict Federal, State and County guidelines to protect the natural and beneficial functions of the wetland environment during any and all land development. It is important that we preserve these natural areas and wetlands that are used by various wildlife and plant life as well as providing a habitat for species that cannot live anywhere else.

These low lying areas are where rainfall goes to drain. When the rainfall drains into the ground, this helps reduce flooding, and recharges our drinking water supply. They serve as filters for stormwater runoff as it seeps through the ground. It is important that we appreciate our floodplains and try to maintain, preserve, and restore these areas whenever possible.

Another concern is water quality. The storm drainage system carries untreated stormwater runoff directly to our lakes and canals. Disposing of hazardous waste in the drainage system directly impacts our environment by polluting the water, destroying plants, and endangering wildlife. Cooper City has ordinances that enforce NO DUMPING in the storm drains, lakes, or canals. **Should you see illegal dumping, please contact the Code Compliance Department at (954) 436-7335.** To properly dispose of hazardous materials you can call Broward County at (954) 765-4999 for drop off locations and times.

MAP of the LOCAL FLOOD HAZARD

Cooper City provides Flood Insurance Rate Map (FIRM) determination letters to residents, businesses, and insurance companies to show the location of individual property and business owners within the City limits. A map of the City is included in this Newsletter, and can also be accessed through the City's website at www.coopercityfl.org. If you would like more information, feel free to call the **Growth Management Department at (954) 434-4300, ext. 226**.

Flood zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on our Flood Insurance Rate Map (FIRM). The following are brief definitions of the FEMA flood zones for Cooper City:

- - ~ꕥ)[DRAINAGE SYSTEM MAINTENANCE](ꕥ~ - -

The Cooper City drainage system consists of lakes, canals, swales, catch basins and storm sewers for stormwater management purposes. The occurrence of stormwater runoff is highly variable depending on the amount of rainfall during each storm event and conditions within the drainage area. Since most storm events are relatively moderate, natural drainage features typically evolve to accommodate moderate quantities of stormwater runoff. The Cooper City Utilities Department conducts on-going inspections and evaluations of the drainage system and monitors all stormwater runoff to ensure proper drainage and maintenance.

The Utilities Department responds to requests and complaints from property owners who have a flood, sewer, water, or drainage problems. You can contact the Utilities Department at (954) 434-5519 to set up an onsite visit. After each visit, a Utilities representative documents the cause of the problem, and will discuss recommended solutions with the homeowner. However, the City has no obligation to correct problems on private property.

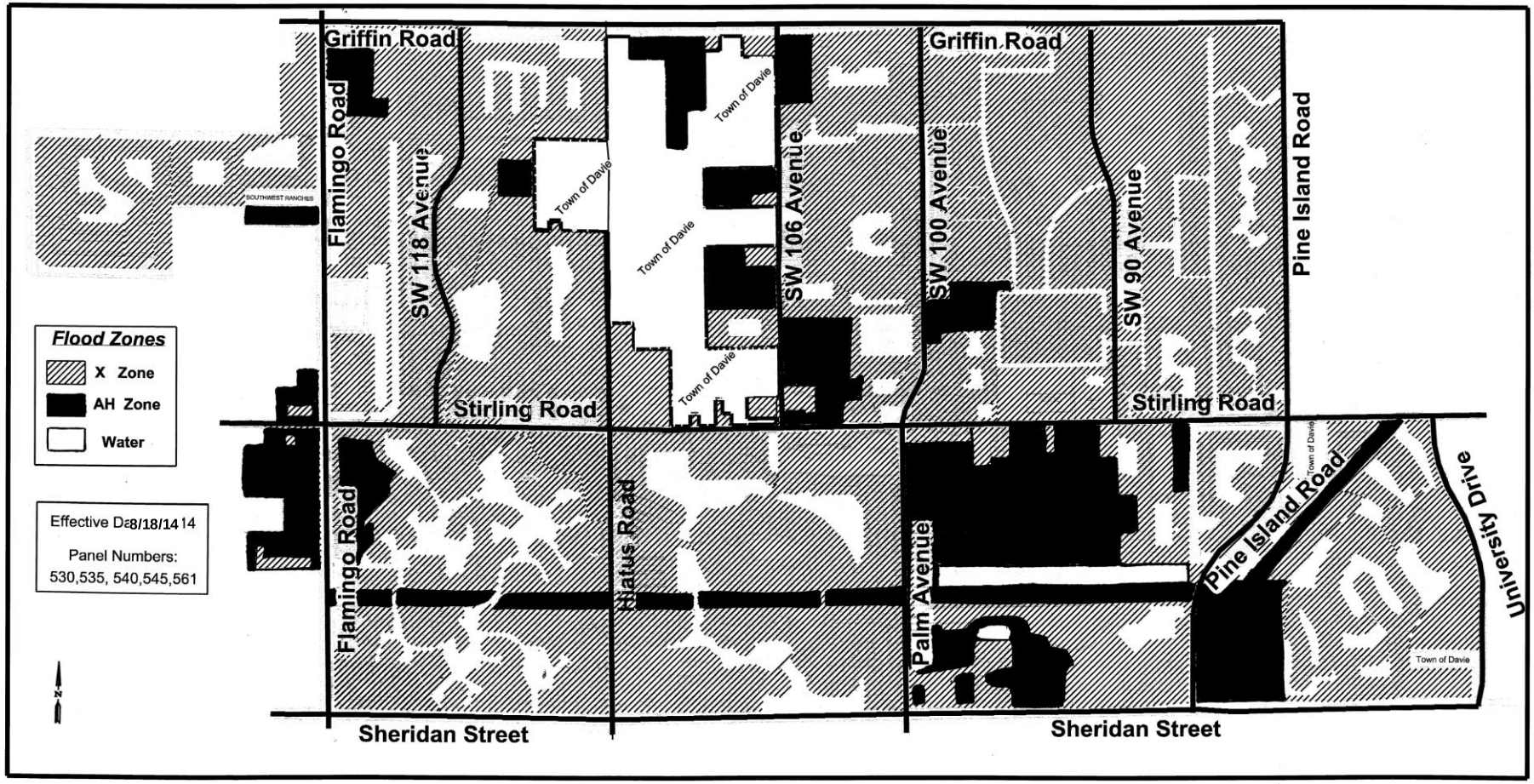
Every piece of trash can contribute to flooding. Even grass clippings and branches can accumulate and clog storm drains and plug channels to lakes and canals. If your property is next to a storm drain or catch basin, please do your part to help keep the area clear of storm debris. Contact the Utilities Department to clear brush and heavy debris from the storm drains and/or catch basins. **If you see a storm drain that is clogged with debris, or if there is a drainage issue, please contact the Utilities Department at (954) 434-5519.** Cooper City has ordinances that enforce NO DUMPING in the storm drains, lakes, and canals. Please call Code Compliance at 954-436-7335 to report illegal dumping.

Zone AH	Flood insurance rate zone that corresponds to areas of shallow flooding with average depths between 1 and 3 feet. Mandatory flood insurance purchase requirements apply.
Zone X	Flood insurance rate zones that are outside the floodplain with a moderate flood hazard. Properties in the X Zone have less than a 1% chance that they will flood in any given year. Flood insurance purchase is not mandatory.

Current City of Cooper City Flood Map

Community # 120032

This new map became effective on 8/18/2014. To see if your flood zone has changed, visit: http://www.broward.org/PermittingAndLicensing/Licensing/Engineering/FloodZoneMaps/Pages/ProposedNewFloodMaps.aspx



City of Cooper City
9090 Southwest 50th Place
P.O. Box 290910
Cooper City, Florida 33329-0910

PRSRT STD
U.S. POSTAGE
PAID
SO. FL. MPC
PERMIT NO. 246

Because COOPER CITY cares about ***you*** and ***your family***...

This newsletter contains information that can save you money and protect your family in the event of a flood.

Enclosed you will find the new FEMA Flood Map!

Find out what it means for you.

Very important information inside!