

THE
CITY OF WESTON

2022

FLOOD



PROTECTION INFORMATION



The following information and resources on flood protection is provided to help Weston residents protect their homes and property from potential flooding.

KNOW YOUR FLOOD HAZARD

The most recent Flood Insurance Rate Maps (FIRMs or flood maps) for Broward County were published by the Federal Emergency Management Agency (FEMA) on August 18, 2014. The City of Weston recommends that all homeowners review the maps to know their flood hazard and the mandatory flood insurance requirements for their property. The flood zone boundaries within Weston are shown on the map provided on page F2.

Homeowners with property that is not located in a flood zone and that do not require mandatory flood insurance should also evaluate the pros and cons of purchasing a flood insurance policy.

If your property was inadvertently mapped in a flood zone, you may request a reevaluation of your flood zone designation with FEMA online at <https://www.fema.gov/flood-insurance>. Click on Flood Maps and Change My Flood Zone Designation to begin the request. An elevation certificate or a property survey with elevation information will be required to support the reevaluation request.

To verify your property's current FEMA flood zone:

1. WestonFL.org/Flood and select "FEMA Flood Zones" in the side navigation
2. Click on the link to: Broward County Interactive FEMA Flood Zone Map (effective August 18, 2014)
3. Enter your address and click on your property to view flood zone information



To verify your flood zone on the proposed flood maps, click on this link:

<https://www.broward.org/Environment/FloodZoneMaps/Pages/Default.aspx>

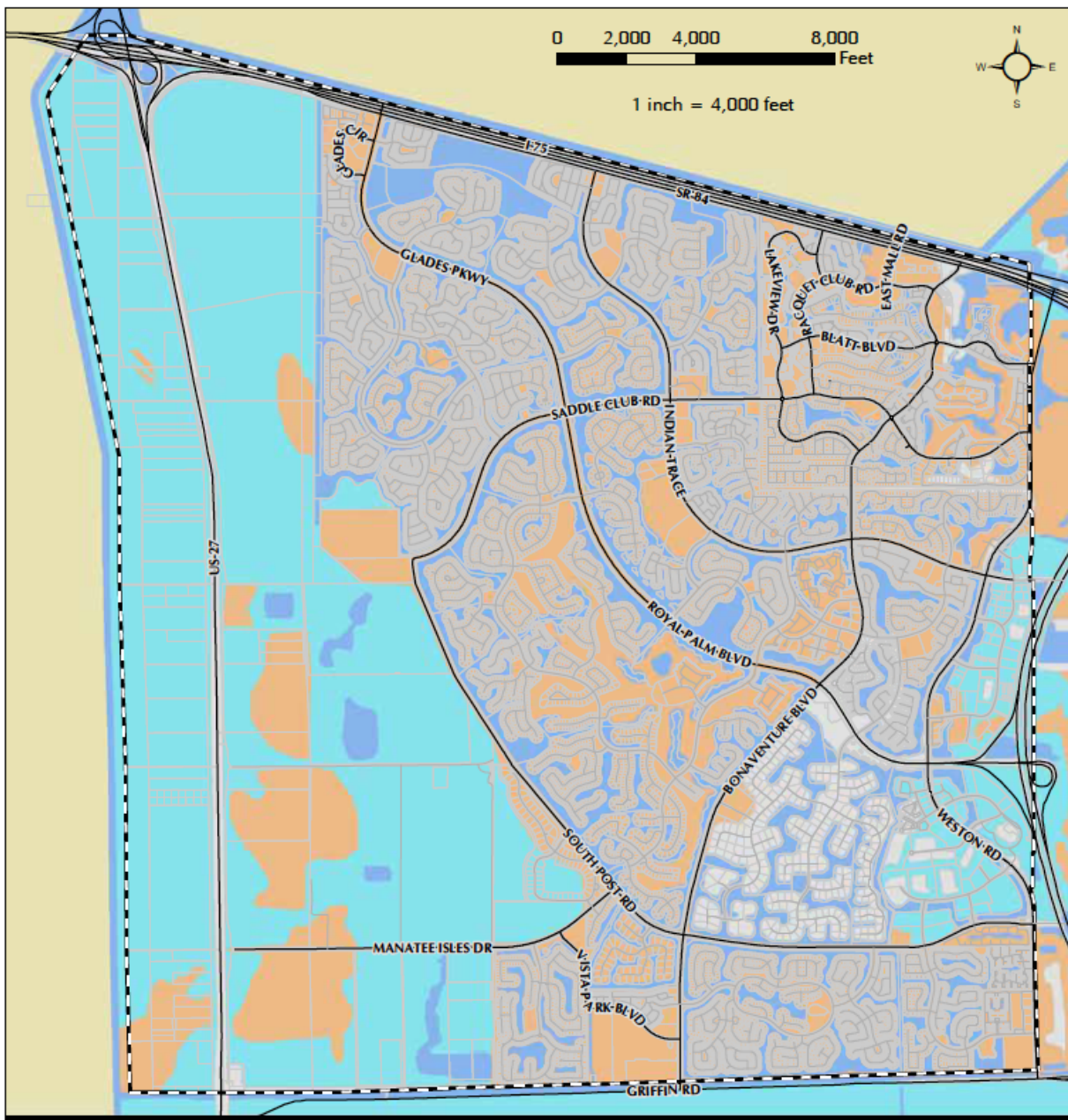
1. Select "View Maps"
2. Click on the link to: Interactive Tool for Preliminary Flood Zones Map 12/31/19 (Updated 2/25/21)

WESTON FLOOD ZONE MAP

Flood Zone Map Basics

- Flood Insurance Rate Maps (FIRMs) are created for floodplain management and insurance purposes to show a community's base flood elevations, flood zones and floodplain boundaries.
- A Flood Insurance Study (FIS) is a hydrologic and hydraulic study of flood risks that FEMA uses to prepare the FIRM.
- A Non-Special Flood Hazard Area (NSFHA) has a low to moderate-risk of flooding (i.e., Zones X-shaded and X). While flooding is less likely to occur in an NSFHA, it still can happen.
- A Special Flood Hazard Area (SFHA), also known as a floodplain, has a one percent or greater chance of being flooded in any given year. Over a 30-year period, there is at least a 26 percent chance an SFHA will flood.

WESTON FLOOD HAZARD ZONES



FLOOD HAZARD ZONES

- Zone AE**
1% chance of annual flood hazard. Flood depths greater than 3 feet. Mandatory flood insurance purchase requirements apply.
- Zone AH**
1% chance of annual flood hazard. Flood depths between 1-3 feet. Mandatory flood insurance purchase requirements apply.
- Zone X - Shaded (Moderate Risk)**
0.2% chance of annual flood hazard. Flood depths less than 1 foot. Flood insurance purchase is not mandatory.
- Zone X (Minimal Risk)**
Outside the flood plan. Flood insurance purchase is not mandatory.
- Zone D**
Area of undetermined flood hazard.

INSURING YOUR PROPERTY

National Flood Insurance Program (NFIP)

Homeowner insurance policies do not cover loss due to flooding.

If your property is in a Special Flood Hazard Area (SFHA) and you hold a mortgage, your lender will require you to carry flood insurance. If you do not have a mortgage, or your property is located outside of the SFHA, you may choose not to carry flood insurance, but you will assume all financial liability if flood damage occurs.

Residents and business owners are urged to buy flood insurance to protect against potential devastating loss. Property owners may insure buildings and contents; renters may insure their possessions. Even if your property has never experienced a flood, it is still vulnerable.

Effective April 1, 2015, all new and re-issued policies for owner-occupied, single-family detached buildings or individual condominium units that serve as primary residences (including contents-only policies for rental tenants) include a surcharge required by the Homeowner Flood Insurance Affordability Act of 2014. Policies for all other buildings include a \$250 surcharge.

Flood Insurance Savings for Weston Residents and Businesses

The City of Weston participates in the National Flood Insurance Program (NFIP), which makes coverage for flood insurance available to everyone in the City at a discounted rate. As a result of the City of Weston's Class 6 rating in the NFIP Community Rating System (CRS), **Weston property owners receive up to a 20% discount on the cost of flood insurance policies** for properties located within a SFHA that are issued on or after May 1, 2014. Preferred Risk Policies, (Zones B, C, and X on the NFIP Flood Insurance Rate Map) are not eligible for the CRS discount.

Please visit FloodSmart.gov for the most current information on flood insurance, including:

- how to buy or renew flood insurance and to locate an insurance agent in our area
- understand your flood risk
- how much flood damages can cost you using the flood simulator
- how to file a claim, if necessary
- Learn other interesting facts about floods

Consult with your insurance agent regarding appropriate coverage for your home.



PROTECTING PEOPLE AND PROPERTY

Floodplain Management

In the City of Weston, stormwater – water resulting from rainfall – is managed through a system of interconnected lakes and canals. Stormwater drains into the lakes and canals through a network of pipes and catch basins. It is essential to maintain the stormwater system in good working condition for constant and unobstructed water flow through the entire system to prevent flooding.

As a flood prevention measure, the following activities are managed on a continued basis:

- Adopting and enforcing zoning, subdivision, and land development regulations
- Adopting special purpose floodplain ordinances
- Building requirements that incorporate preventive measures against potential floods for both new and existing buildings (see Substantial Building Improvements)
- Maintaining the stormwater system

Stormwater System Maintenance

The City of Weston has a comprehensive preventive maintenance program. Each catch basin (stormwater drain) on the City's public



rights-of-way is inspected annually and obstructive debris is removed. Residents are urged to keep catch basin grates on or near their property clear of any debris that obstructs the flow of water into the basin. Altering or blocking any part of the stormwater management system is prohibited without prior written approval from the City. All

the culvert pipes in the City that interconnect lakes and canals and help move water towards the pump stations are inspected on a five-year cycle using dive teams for structural integrity, sediment buildup, and overall condition of the submerged pipes. Any maintenance work and repairs identified during the inspections are completed, as appropriate.

Pollution Prevention and Protection of the Natural Floodplain

It is a violation of City and State laws to dump trash or introduce pollutants into the City's stormwater management system, water bodies and wetland mitigation areas. Only rainwater should flow into storm drains located in streets, curbs, and rights of ways. Ultimately, our stormwater infiltrates into the groundwater, which is our primary drinking water source.

Substantial Building Improvements

If the cost of improvements to a building is 50 percent or more of its market value, or a structure sustains damage determined to be 50 percent or more of its market value, then the City, in compliance with NFIP regulations, requires that the structure be elevated (or flood-proofed if it is a non-residential structure) to or above the level of a base flood. Other applicable requirements should also be met.

Permitting Assistance

Most construction and home renovation projects require building permits before work can be done. Visit *Building Code and Permitting Services* online at WestonFL.org or call 954-385-0500 if you have questions regarding permitting requirements. Any flood protection measures that need to be incorporated into your plans can also be discussed with the Building Department.

Before starting any construction project, refer to *Choosing a Contractor under the Building Permit Application Process* section on the City's website for important information regarding hiring a licensed contractor and working without a permit.

Flood Preparations

Failing to evacuate, entering flood waters, and remaining after a flood event can result in injury or death. During a weather emergency, it is important to monitor the specific threat. Prepare a family disaster plan and review it annually. Review your insurance policies to ensure they provide adequate coverage. Compile insurance related documents inside sealed plastic bags or other waterproof containers, along with photos or a video of your home and property, and store in a safe place. Resources are available at: WestonFL.org/Hurricane.

Sign up for emergency notifications with the City's CodeRED system, which will deliver recorded and text messages in cases of emergency situations that require immediate action. To register or update your contact information with CodeRED, visit WestonFL.org, or call 954-385-2000.

DURING a storm:

- Do not walk or drive through flood waters. Unseen hazards may cause damage to you or your vehicle.
- Drowning is the number one cause of flood deaths. Six inches of moving water can knock you off your feet.
- If trapped in a building with rising flood water, go to its highest level.
- If trapped in a vehicle in a rapidly moving water, seek refuge on the roof.

AFTER a storm:

- Avoid downed power lines and electrical wires. Electrocutation is the number two killer during a flood. Report downed power lines to Florida Power and Light at 954-797-5000.
- Avoid skin contact with floodwater. Sewage from over-flowing sewage lines may be present.
- If your house is flooded, turn off the power and/or all propane gas tanks and lines. Use flashlights instead of candles to avoid a fire hazard.
- If you are driving, treat non-operational traffic signals as four-way stops.

Localized Flooding in Weston

In the event of an unusual amount of rainfall in a short time period, (such as that experienced as a result of Tropical Storm Eta (TS Eta) in November 2020 when approximately 16 to 18 inches of rainfall fell in less than 18 hours), localized flooding in the streets and swale areas is possible. This is temporary while the stormwater maintenance system works at fully permitted capacity to pump out the water.

ADDITIONAL RESOURCES FOR FLOOD INFORMATION:

- **The City of Weston Website**
[WestonFL.org/Flood](https://www.westonfl.org/Flood)
For City-specific information and links to online resources on flood protection.
- **FEMA Region IV Mitigation Division**
3003 Chamblee Tucker Road
Atlanta, GA 30341-4112
770-220-5200
- **Florida Division of Emergency Management**
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
850-413-9969
- **South Florida Water Management District**
3301 Gun Club Rd
West Palm Beach, FL 33406-3007
561-686-8800
800-432-2045 (Florida only)





THE CITY OF WESTON
 17200 ROYAL PALM BOULEVARD
 WESTON, FLORIDA 33326
WestonFL.org

PRST STD
 US POSTAGE
PAID
 PERMIT #4032
 MIAMI, FL

Margaret Brown
Mayor

Byron L. Jaffe
Commissioner

Mary Molina-Macfie
Commissioner

Chris Eddy
Commissioner

Henry Mead
Commissioner

Donald P. Decker
City Manager/CEO



Weston City Commission



Margaret Brown
 Mayor
mbrown@westonfl.org



Byron L. Jaffe
 Commissioner
bjaffe@westonfl.org



Mary Molina-Macfie
 Commissioner
mmolinamacfie@westonfl.org



Chris Eddy
 Commissioner
ceddy@westonfl.org



Henry Mead
 Commissioner
hmead@westonfl.org

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Subscribe to Newsday Tuesday (weekly) and eNotifications to stay informed.

CodeRED Emergency Notifications

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