

## Flood and Hurricane Reminders

### Everyone Should Know Their Flood Zone!

Residents can call the City of Pembroke Pines at 954-518-9040 and provide a property's address to find:

- In which Flood Zone a property is located
- If a property is in an area that has had drainage problems or multiple flood insurance claims filed in the past, and
- If a property is in an area that should be protected due to its natural floodplain functions.
- If an Elevation Certificate is on file for a building.

### Property Protection

City staff will give advice and visit properties upon request to review a flood problem and explain ways to help you protect your property from flood damage. Call 954-518-9040 for more information about this free service. Valuable information on flood protection is also available on the FEMA website at [www.fema.gov/flood-insurance](http://www.fema.gov/flood-insurance).

### No Dumping Into Stormwater Drainage System

It is unlawful to dump any material of any form, type or nature into the City's stormwater drainage system or any waterways which would pollute, block or otherwise detrimentally effect the rate of flow of water through the drainage way, except if the material has been permitted and authorized by the City. If you witness or know of any illegal activity, please call the Public Services Department at 954-518-9060 or Broward County Resilient Environment Department Monday through Friday from 8 a.m. to 4:30 p.m. at 954-831-4000, or at all other times call 954-519-1499 and leave a message with your name, phone number, and a brief description of the concern.

### A Reminder about Flood and Hurricane Warnings

The City of Pembroke Pines and Broward County depend on the National Weather Service (NWS) for impending flood notifications. The NWS will issue flood advisories at least six hours prior to expected heavy rainfall

and possible flooding. Tune to local radio and television channels and *The Weather Channel* for updates.

The City utilizes the CodeRED Emergency alert system which allows the City to notify residents and businesses via telephone, email and/or text of an impending emergency. Residents can register for CodeRED on the City's website at [www.ppines.com](http://www.ppines.com) or by calling 954-450-1060. Please keep the City informed of your current contact info for CodeRED. In addition to information found on the City's website under Pembroke Pines Prepared, there will also be a special page dedicated to an impending storm. Please also follow the City on social media for important public safety information before, during, and after the storm:

[YouTube](#) (PembrokePines Media), [Twitter/ Instagram](#) (@cityofppines), [Facebook](#) (@cityofpembrokeppines) [Nextdoor](#); search for

"City of Pembroke Pines".

### A Message from the Mayor

For many people, their home and its contents represent their greatest investment. Most standard homeowner's, businesses owner's or

renter's insurance policies typically do not cover property losses due to flooding. The City of Pembroke Pines encourages all property owners and renters to purchase flood insurance for your property to protect your building and its contents from significant financial losses from flooding. There is usually a 30-day waiting period after purchase before the policy takes effect.

Talk to your insurance agent to determine the appropriate level of protection you need. If you already have flood insurance, be sure it is up to date and that you have contents coverage. To purchase flood insurance, please contact your insurance company or agent. For further information, feel free to reach out to the City of Pembroke Pines – Engineering Division at 954-518-9040.. Because the City of Pembroke Pines participates in the National Flood Insurance Program's Community Rating System, you will receive a discount on your flood insurance premium. Be sure to look for your discount! To learn more about flood insurance, please visit [www.FloodSmart.gov](http://www.FloodSmart.gov).

### Flood Zone Information

The Federal Emergency Management Agency (FEMA) released new Flood Insurance Rate Maps (FIRMs or flood maps) which became effective on July 31, 2024.

Please review these new flood maps and see how these new maps impact your property. After this effective date, the finalized maps must be used by insurance companies for flood insurance purposes and the

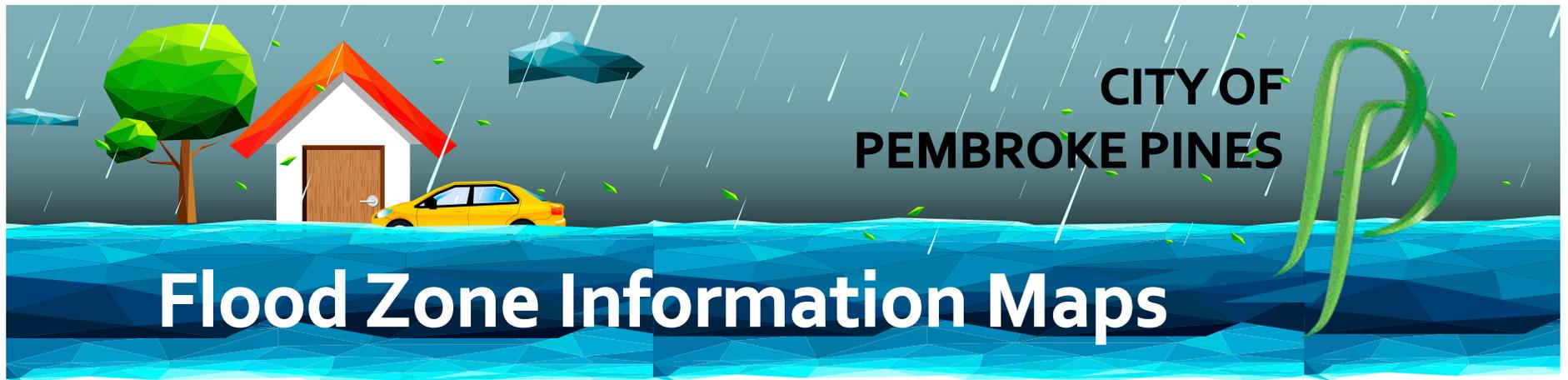
updated base flood elevations must be used for all new construction and substantial improvements to existing construction.

To view your current flood zone, follow this link: <https://msc.fema.gov/portal/home>.

[gov/portal/home](https://msc.fema.gov/portal/home).

1. Type in the address of your property in the area at center left and press Search.

2. A Flood Map will be displayed on the screen below and



contain a dropped pin showing where your property is located within the Flood Zone.

Another way to view your new flood zone is to use the Interactive Tool for Current (2024) Flood Zones Map on this webpage: <https://www.broward.org/Environment/FloodZoneMaps/Pages/FloodMaps.aspx>

Flood maps are used to:

- determine flood insurance purchase requirements;
- help determine flood insurance rates;
- establish minimum finished-floor elevations for new construction and substantial improvements to existing structures.

By adopting the flood maps, Broward County is assured that FEMA will offer assistance during emergencies and provide flood insurance coverage for County residents.

Currently, residents and businesses in Broward County are encouraged to view the flood maps to better understand their potential flood risk and to help identify steps they may need to take to protect against property damage and loss.

Property owners should consider purchasing a flood insurance policy, even if it is not mandated for their location. All areas are susceptible to flooding, although to varying degrees.

**Flood Zone Designations**

The below flood zone designation image shows whether or not flood insurance is mandated.

**Frequently Asked Questions**

**What is a Flood Zone Map?**

Flood zone maps, also called

“Flood Insurance Rate Maps” or “FIRMs” are used to assist in the determination of the flood risk to properties. The low- and moderate-risk zones are represented on the maps by the letter “X”, “0.2 PCT” or an “X” that is shaded. The inland high-risk zones will be labeled with designations such as “A”, “AE”, “AO” or “AH”, and coastal high-risk zones that have additional risk from storm surge will be labeled “V” or “VE”.

**What’s a floodplain? How do I determine if my property is in one?**

A floodplain is the part of the land where water collects, pools, and flows during the course of natural events. Such areas are classified as Special Flood Hazard Areas (SFHA), and are located in a 100-year flood zone. The term “100-year flood” does not indicate a zone that will flood every 100 years. The term describes a zone with a flood elevation that has a 1 percent chance of being equaled or exceeded each year; it is not the flood that will occur once every 100 years. The likelihood of a flood occurring

within a 100-year stretch of time is high, but there is no way to predict when the next flood will occur. The redrawn maps indicate the floodplain as a “high-risk” area, officially classified as an A, AE, AH, VE zone.

**What are the benefits of the new flood hazard maps?**

The map modernization project will benefit numerous groups of people in different ways:

- Community planners and local officials will gain a greater understanding of the flood hazards and risks that affect Broward County and can therefore improve local planning activities.
- Builders and developers will have access to more detailed information for making decisions on where to build and how construction can affect local flood hazard areas.
- Insurance agents, insurance companies, and lending institutions will have easy on-line access to updates and upcoming changes in order to serve their customers and community more efficiently.
- Home and business owners will have the ability to make better financial decisions about protecting their properties.

**How will the new flood hazard maps affect me?**

Neighborhoods across Broward County are affected differently by these map changes. There are some properties that won’t be affected and their risk remains the same. Other properties are to be mapped into a higher-risk area and/or show a new

<b>Zone A</b>	Flood insurance rate zone determined by approximate methods, as no Base Flood Elevations (BFEs) are available for these areas. Mandatory flood insurance purchase requirements apply.
<b>Zone AE</b>	Flood insurance rate zone that corresponds with flood depths greater than 3 feet. Mandatory flood insurance purchase requirements apply.
<b>Zone AH</b>	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.
<b>Zone VE</b>	Flood insurance rate zone that corresponds to coastal areas that have additional hazards associated with storm waves. Mandatory flood insurance requirements apply.
<b>Zone X-Shaded</b>	
<b>0.2 PCT Annual Chance Flood Hazard</b>	Flood insurance rate zones that are outside the flood plain or the average flood depths of less than 1 foot. Flood insurance purchase is not mandatory.
<b>Zone X</b>	



Base Flood Elevation. There are other properties that will be mapped into a lower-risk area and/or show a new Base Flood Elevation.

### Will the new flood maps affect me financially?

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 Pembroke Pines 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 Pembroke Pines 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.

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: [www.floodsmart.gov](http://www.floodsmart.gov) or [www.fema.gov](http://www.fema.gov) or

[www.fema.gov/flood-insurance](http://www.fema.gov/flood-insurance).

### Risk Rating 2.0: Equity in Action

Previously, FEMA's rating methodology was a "one-size-fits-all" approach that priced flood insurance based on which flood zone a property is mapped in by FEMA. Practically, this means that two houses located right next to each other could have vastly different insurance premiums if they are mapped in different flood zones by FEMA. Now, FEMA has changed the way it calculates NFIP premiums. FEMA now uses a program called **Risk Rating 2.0: Equity in Action** to price flood insurance. They do not use the FIRM Flood Zones exclusively. Now, flood insurance rates are decided at the individual property level in an effort to give policyholders a more accurate and transparent picture of flood risk for their home.

The current effective FIRMs will continue to be used by lenders to determine if a building is located within a high-risk flood area or SFHA and if the purchase of flood insurance is mandatory under federal law. Lenders will retain the prerogative to require flood insurance even in the absence of the federal mandate to purchase coverage. The Homeowner Flood Insurance Affordability Act of 2014 established a subsidy for properties that are newly mapped into a SFHA on or after April 1, 2015, if the applicant obtains coverage that is effective within 12 months of the map revision date. Certain properties may be excluded based on their loss history. The rate for eligible newly mapped properties is equal to the Preferred Risk Policy (PRP) rate, but

with a higher Federal Policy Fee, for the first 12 months following the map revision. After the first year, the newly mapped rate begins to transition to a full-risk rate, with annual increases to newly mapped policy premiums calculated using a multiplier that varies by the year of the map change.

The following is FEMA's explanation as to why the NFIP is doing this now. FEMA has a statutory obligation to charge actuarially sound premiums and inform policyholders of their flood risk. Under Risk Rating 2.0, rates will reflect each building's individual flood risk using structure-specific data. Without action, existing inequities would continue with a widening gap between rate payments and claims payouts. Under FEMA's current rating methodology, policyholders with lower-valued homes are paying more than their share of the risk while policyholders with higher-valued homes are paying less. This is because FEMA does not currently consider in its pricing calculation the costs required to rebuild a home if it needs to be replaced. Homes with higher values cost more to reconstruct, so Risk Rating 2.0 improves equity by ensuring home values and premiums are aligned with a property's actual risk. Risk Rating 2.0 will allow FEMA to transform the NFIP into a financially stable program. Some elements of flood insurance will not change with Risk Rating 2.0. For example, the mandatory purchase requirement will still be in place, along with the premium cap that limits rate increases to no more than 18% per year. Premiums are now calculated based on specific

features of an individual property, including distance from water, type of flooding, flood frequency, structure foundation type, height of the lowest floor relative to Base Flood Elevation, prior claims, and the structure's replacement cost value.

Insurance agents who sell Flood Insurance have access to the FEMA program which uses the new methodology to calculate insurance premiums, which is extremely complicated, and they would be the proper person to explain it in greater detail. It is estimated that 80% of existing policies in Florida will see a monthly increase in rates.

The cost of properly protecting your home and contents from flood damage is far less expensive than the cost to repair or replace it after a flood has occurred.

Talk to your insurance agent to determine the appropriate level of protection you need and the money savings options that are available.

For additional information about flood insurance, visit the FloodSmart website. ([www.floodsmart.gov](http://www.floodsmart.gov))

You can also get additional information about South Florida Water Management District's flood control efforts ([www.SFWMD.gov](http://www.SFWMD.gov)) or our local South Broward Drainage District ([www.SBDD.org](http://www.SBDD.org)).

### Materials are Available in Spanish and Other Languages

Go to: [www.fema.gov](http://www.fema.gov)  
In the upper right corner select your language.