

Your

# STORMWATER UTILITY

In 1968, Congress created the National Flood Insurance Program to provide affordable flood insurance to people who live in areas with the greatest risk of flooding.

## National Flood Insurance Program

Under the National Flood Insurance Act, lenders must require borrowers whose property is located within a Special Flood Hazard Area (SFHA) to purchase flood insurance as a condition of receiving a federally-backed mortgage loan. The National Flood Insurance Program (NFIP) makes federally-backed flood insurance available in communities that agree to adopt and enforce floodplain management ordinances to reduce future flood damage.

The NFIP, through partnerships with communities, the insurance industry and the lending industry, helps reduce flood damage by nearly \$800 million a year. Furthermore, buildings constructed in compliance with NFIP building standards suffer 77 percent less damage annually than those not built in compliance.

The NFIP is self-supporting for the average historical loss year, which means that operating expenses and flood insurance claims are not paid for by the taxpayer, but through premiums collected for flood insurance policies.

## How the Community Rating System Works

The Community Rating System (CRS) is a program developed by the Federal Insurance Administration to provide incentives for communities in the National Flood Insurance Program, that have gone beyond the minimum floodplain management requirements to provide protection from flooding.

The CRS rewards these efforts with discounts on flood insurance premiums. The CRS has issued a Classification of eight to the City of Hollywood. This classification equates to a 10 percent premium reduction for all National Flood Insurance policy holders within special flood hazard areas in Hollywood.

## Facts You Need to Know About Flood Insurance

You do not need to live near water to be in a flood zone. Floods are caused by storms, hurricanes and water backup due to inadequate or overloaded drainage systems, or dam or levee failure.

Flood damage is not covered by homeowners policies. Flood insurance from the NFIP covers your home, business and belongings. You can insure your home with flood insurance for up to \$250,000 for the building and \$100,000 for your contents.

Contents coverage is separate, so renters can insure their belongings, too. Up to \$100,000 in contents coverage is available for homeowners and renters. Whether you rent or own your home or business, make sure to ask your insurance agent about contents coverage. It is not automatically included with the building coverage.

Up to \$1 million of flood insurance coverage is available for non-residential buildings and contents. Up to \$500,000 of coverage is available for non-residential building and another \$500,000 for the contents.

There is usually a 30-day waiting period before the coverage goes into effect. Plan ahead so you are not caught without flood insurance when a flood threatens your home or business.

Federal disaster assistance is not the answer. Before a community is eligible for assistance, it must be declared a federal disaster area. Federal disaster assistance is only available if the President of the United States declares a disaster.

More than 90 percent of all disasters in the United States are not presidentially declared, and Federal disaster declarations are issued less than 50 percent of flooding incidents.

## Who Needs Flood Insurance?

The Federal Emergency Management Agency (FEMA) recommends everyone have flood insurance. And, since the City of Hollywood is a participating community of the National Flood Insurance Program, you are able to buy Federal flood insurance no matter where you live in the City, with the exception of coastal Barrier Resources System areas.

**Mandatory Purchase:** The Flood Disaster Protection Act of 1973 requires any individual, business, or other entity buying, building, or improving property located in identified areas of special flood hazards (see map) with participating communities, to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of, or security for, such assistance.

## How to Purchase Flood Insurance

To buy a flood insurance policy, call your insurance agent or contact one of the private insurance policy companies that write flood insurance under a special arrangement with the federal government.

If your agent does not write flood insurance or you don't have an agent, you may call the National Flood Insurance Program's toll free number at 1-888-CALL-FLOOD, exten-



sion 445, to obtain the name of an agent in your area who does write flood insurance. You can also check your local Yellow Pages directory.

It is a good idea to have the same agent who writes your homeowners or other insurance policies also write your flood insurance policy, so in the event you need to file a claim, you only need to work with one insurance agency or company.

# HOW WILL I KNOW IF WE ARE FLOODING?

The National Weather Service (NWS) maintains a close watch over local weather conditions. If flooding from rainfall is anticipated, the NWS will broadcast Flood Warning Notices through local television and radio stations and the wire services. These notices are intended to alert you and help you prepare for possible flooding. If an Emergency Flood Warning Notice is expected, the National Weather Service will broadcast this warning through the Emergency Broadcast System and through local television and radio stations.

### Flood Warning Guidelines

- Do not walk or drive through flowing or standing water. Unseen obstructions or hazards may cause damage to you or your vehicle.
- Sewage from overflowing sewer lines may be present in the streets. Avoid skin contact.
- Avoid downed power lines and electrical wires. These lines can cause electrocution.
- Turn off the power in your house. This should include all propane gas tanks and lines.
- Watch your step in flooded areas. Slip-and-fall accidents are common in wet and slippery areas.
- Be alert for small animals that are flushed out by flooding conditions. Remember, under stress, animals may react by biting when disturbed.
- Be aware of gas leaks in the house. Do not smoke, use candles or open flames until you are sure no leaks exist; ventilate enclosed areas if you think gas is present.

## Protect Your Property

There are ways to minimize, or eliminate, property damage before a flood occurs. Grading your property, elevating and securing electrical appliances, placing all low-lying electrical fixtures on separate electrical circuits, and using flood-resistant materials on exterior surfaces are some suggestions. Under emergency conditions, sandbags can be used to shore structures. Elevating or covering furniture and valuables can help minimize damage.

## Permits

Has your house been damaged recently? Are you planning to make improvements to your home? Be aware that for homes in special flood or coastal high hazard areas, it is both a federal and a City requirement that you include special flood protection measures. These include, in some cases, raising the elevation of the structure to the required flood elevation if one of the following conditions are met:

- The structure is damaged more than 50 percent of its market value.
- The cost of planned improvements is more than 50 percent of its market value.
- Any combination of items 1 or 2.

These requirements will be explained to you when you apply for a building permit, however, if you have any questions on substantial damage or improvement, please contact the City of Hollywood Drainage

Engineer at (954) 921-3930 for more information.

Also, new construction, repair/replacement work, additions, signs, fences, fill, etc require a permit. Contact the City's Building Department at (954) 921-3335 for further information.

## Special Flood Hazard Area

An area of land that would be inundated by a flood having a one percent chance of occurring in any given year (100-year flood).

## The Coastal Barrier Resources System

A coastal barrier is a unique landform that provides protection for diverse aquatic habitats, and serves as the mainland's first line of defense against the impacts of coastal storms and erosion. Coastal Barriers are naturally occurring islands, sandbars, or other strips of land, including coastal mainland that protects the coast from severe wave wash.

Congress recognized the vulnerability of coastal barriers to development by passing the Coastal Barrier Resources Act (CBRA) in 1982. The purpose of this Act is to minimize the loss of human life, wasteful expenditure of Federal revenues, and damage to fish, wildlife, and other natural resources associated with coastal barriers along the Atlantic and Gulf of Mexico coasts.

The CBRA restricts federal expenditures and financial assistance that have the effect of encouraging development of coastal barriers. The CBRA, while not prohibiting privately financed development, prohibits most new federal financial assistance, including federal flood insurance, within a designated coastal barrier resource system.

In 1990, Congress passed the Coastal Barrier Improvement Act (CBIA). The CBIA tripled the size of the system established by the Coastal Barrier Resources Act. The CBIA also prohibits the issuance of new federal flood insurance within "otherwise protected areas" on buildings constructed on or after November 16, 1991, unless the building is used in a manner consistent with the purpose for which the area is protected. Otherwise Protected Areas (OPAs) are generally used for certain activities such as fish and wildlife research and refuges.

**CBRA/OPA Zones:** Land areas designated as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions. There are two CBRA zones within the City of Hollywood, FL-20P and P14A.

**P14A:** Flood insurance not available for structures newly built or substantially improved on or after October 1, 1983 in designated coastal barriers.

**FL-20P:** Flood insurance not available for structures - newly built or substantially improved on or after November 16, 1991 - not used in a manner consistent with the purpose of the otherwise protected area.

## Flood Zone Determinations

Part of the process for obtaining flood insurance is determining the flood zone for your property. All flood zone determinations must be made from Flood Insurance Rate Maps (FIRM). These are the official maps that show both the special hazard areas and the risk premium zones applicable to the community. Some important terms when reading a flood determination are:

**Special Flood Hazard Areas (SFHA):** Areas that have one percent chance of being flooded in any given year (100-year floodplain). Over a 30-year period, the life of most mortgages, there is at least a 26 percent chance that this area will be flooded.

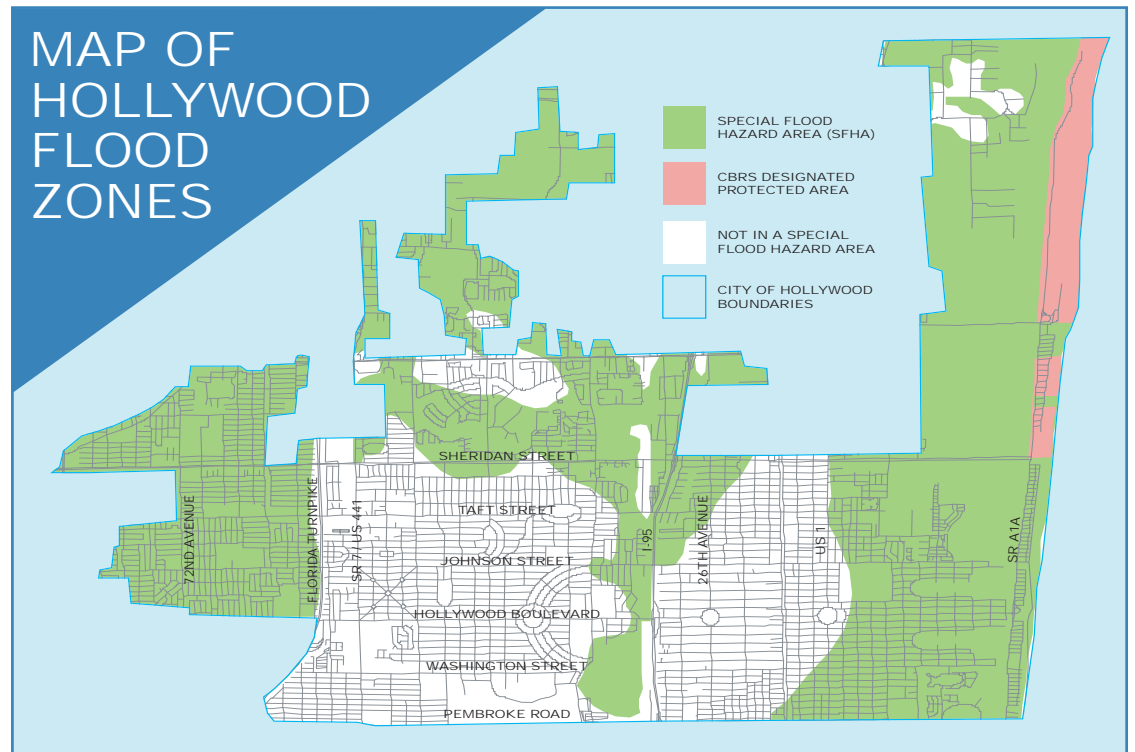
**Coastal High Hazard Areas (CHHA):** Special flood hazard areas along the

coasts that have additional hazards due to wind and wave action.

**Base Flood Elevation (BFE):** The elevation shown on the FIRM for SFHA Zones that indicate the water surface elevation, based on the National Geodetic Vertical Datum, resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year. NGVD is the national standard reference datum for elevations (0 = sea level).

**Coastal Barrier Resources Act/Otherwise Protected Area Zones (CBRA/OPA):** Land areas designated as undeveloped coastal

service for properties within the City limits. All applicable flood zone and property information is listed on Elevation Certificates and/or surveys of the property that can usually be found with home purchase closing or mortgage documents. In addition, the City of Hollywood Records and Archives Division (954-921-3585) keeps public records which may include copies of property elevation certificate and survey. For a nominal fee you may request copies of records by filling out and submitting a "Records and Information Request Form". Request forms are available from the Records and Archives Division or from the City's web site using the following link: [http://www.hollywoodfl.org/records\\_archives/pdf/research.pdf](http://www.hollywoodfl.org/records_archives/pdf/research.pdf)



barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

**Zone:** A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area. The map illustrates the flood plains within the City of Hollywood. If you need assistance in determining whether or not you are located within a SFHA or CBRA within the City of Hollywood, you can call (954) 921-3930 during regular business hours, or call (954) 921-3939 and leave a message at any time. You can also visit the Public Utilities pages on the City's web site, [www.hollywoodfl.org](http://www.hollywoodfl.org), where you can download and complete the "Request for Flood Determination" and return it to the Engineering Support Services Division: 1621 North 14th Avenue, Hollywood, Florida 33020, for processing. This is a free

[woodfl.org/records\\_archives/pdf/research.pdf](http://www.hollywoodfl.org/records_archives/pdf/research.pdf)

For properties where an elevation certificate cannot be found, the property owner can have a new one prepared by a registered professional surveyor.

## We Need Our Floodplains!

Did you know that rainfall is an important part of the South Florida ecology? Rainfall drains into floodplains such as the Everglades and our many wetlands. It then filters through these areas and eventually is stored in underground aquifers. This is the source of your drinking water. It is important that we maintain these drainage areas, as the quality of your drinking water depends on it. For more information, please visit the Public Utilities page on our web site at: [www.hollywoodfl.org](http://www.hollywoodfl.org)

## Flood Hazards

Because the City of Hollywood is located in a relatively low and flat geographical area, we are particularly susceptible to flooding from major rain storms and storm surges. We have major water bodies such as the Atlantic Ocean and Intracoastal Waterway, and many lakes and canals that can overflow. In addition, the water table is just below the ground surface. Therefore, a major rain storm can sometimes leave rainwater nowhere to go, causing flooding in some areas of the City. This document is meant to both inform you of this hazard and provide you with information on how you can protect both yourself and your property.

## The City's Stormwater Drainage System

The City currently has 52+ miles of storm drainage pipe with associated catch basins and outfalls to discharge stormwater runoff. Although originally established to provide maintenance and repairs to the existing stormwater infrastructure, the program has responded to the City's needs by including numerous new drainage construction projects and swale grading throughout the City.

## Stormwater is Water From Rainfall

The stormwater system includes all natural and man made drainage elements used to move stormwater from the surface to a suitable outlet location. The stormwater system includes pipes, channels, catch basins, curbs, gutters, streams, ditches, wetlands, pump stations, roadways, detention/retention basins, swales, ponds and other conveyance and treatment facilities, both public and private.

A clean drainage system, including open ditches and catch basins, is essential to prevent flooding. The City cleans all catch basins annually, while problem catch basins are cleaned more often. All stormwater pump stations have been overhauled and a new station built. Future plans include continued upgrades to the system. You also can help maintain the stormwater drainage system by keeping your yard and swale area free of leaves, brush, paper and other debris. Swales are the strips of land, usually located in front of houses, between the sidewalk and the street. Homeowners are required to maintain the swales around their proper-



ty in good condition to help protect our canals and waterways. Note, swales should be lower than the pavement to encourage proper drainage from the roadway.

## Pollution Prevention

Did you know that it is illegal to throw anything in the lakes, canals, Intracoastal, Ocean or other waters? Only rainwater is allowed to drain into the storm drains located in streets, curbs and rights-of-way. The dumping, spilling, or discharging of any non-stormwater material to any surface area or storm water management system, is prohibited without prior written approval from the City. This includes emptying swimming pool water into the drainage system.

Help us keep the waters and streets of the City of Hollywood clean. If you witness any dumping of material into storm drains or waterways, please call the Regulatory Compliance Office at (954) 921-3414.

Altering, obstructing, or otherwise blocking any stormwater management system in the City, including pump stations, drainage pipes, structural controls, catch basins, culverts, wetlands or swales, is prohibited without prior written approval of the City.



Produced by The Engineering Support Services Division of the Public Utilities Department

Important Phone Numbers  
Flood Zone Determination Requests (954) 921-3930  
Stormwater Complaints (954) 921-3930  
Drainage Engineer (954) 921-3930

### City Commission

Mayor Mara Giulianti  
Vice Mayor Cathleen Anderson, District 1  
Commissioner Beam Furr, District 2  
Commissioner Sal Oliveri, District 3  
Commissioner Keith Wasserstrom, District 4  
Commissioner Fran Russo, District 5  
Commissioner Peter Bober, District 6

City Manager Cameron D. Benson  
City Attorney Daniel L. Abbott  
Public Utilities Director Whitfield R. Van Cott, P.E