**FLOOD SAFETY**

Do not walk through flowing water. Drowning is the primary cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through flooded areas. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out.

Stay away from power lines and electrical wires. The second greatest cause of death after drowning is electrocution. Electrical current can travel through water. Report downed power lines to Florida Power and Light or the Village of Pinecrest.

Have your electricity turned off by FPL. Some appliances, such as television sets, keep electrical charges even after they have been disconnected. Do not use appliances or motors that have become wet unless they have been taken apart, cleaned, and dried.

Look out for animals and snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to turn things over and look for small animals and snakes.

Look before you step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered in mud can be very slippery.

Be alert for gas leaks. Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.
FLOOD PROTECTION

Flooding in our Village is caused by a number of factors including low-lying topography, heavy rainfall, changing climate and rising sea levels. Flood waters can cover an extensive area up to several inches deep and can occur with little warning.

Flooding can be life-threatening. Even though flood waters may appear to be moving slowly (3 feet per second), a flood that is 2 feet deep can cause you to lose your footing and float a car.

Your property may be high enough that it has not flooded recently. However, your property may be flooded in the future because the next flood could be worse. If your property is located in the floodplain, chances are favorable that someday your property will be damaged. This flyer provides helpful information necessary for the protection of your property.

CHECK WITH US

You are advised to check with the Village of Pinecrest to determine your flood hazard. Flood maps and flood protection references are available in the Miami-Dade County Library System and at the Village’s Building and Planning Department.

Village staff are also available to meet with you on-site at your property to review stormwater management problems and potential flood hazards and to provide recommendations to better protect your property from flood hazard in the future.

WHAT YOU CAN DO

Several of the Village’s efforts depend on your cooperation and assistance. Here is how you can help:

- Do not dump or throw anything into swales, lakes, canals, or other waterways. Dumping into our swales and waterways is a violation of Chapter 15 of the Village’s Code of Ordinances. Even grass clippings and branches can accumulate and block channels. A blocked channel cannot carry water and when it rains, the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is located adjacent to a swale or waterway, please do your part and keep the banks clear of brush and debris. The Village has a swale maintenance program which can help remove major blockages such as downed trees.
- If you see dumping or debris in the swales or waterways, contact the Public Works Department at 305.669.6916 or via the MyPinecrest app.
- Always check with the Building and Planning Department before you build, alter, regrade, or fill on your property. Building permits are required.
- If you see building or filling without a valid building permit card on display, contact the Building and Planning Department at 305.234.2121.
- Review information on flood proofing, flood insurance and flood safety in this brochure.

Flood Proofing

There are several ways to protect a building from flood damage. One way is to keep the water away by grading your lot or building a small floodwall or earthen berm. These methods work if your lot is large enough, if flooding is not too deep, and if your property is not in the floodway. The Building and Planning Department can provide further information.

Another approach is to make your walls water proof and place tight closures over the doorways. This method is not recommended if the water will exceed two (2) feet in depth. A third approach is to raise the house above flood levels.

The measures are called floodproofing or retrofitting. More information is available in the Public Library or in the Building and Planning Department. Important Note - Any addition or alteration to your building or land requires a permit from the Building and Planning Department. Even regrading or filling requires a permit. If you know a flood is coming, you should shut off the gas and electricity and elevate valuable contents. It is unlikely that you will get much warning, so a detailed checklist prepared in advance will help ensure that you do not forget anything.

Flood Insurance

If you do not have flood insurance, talk to your insurance agent. Homeowners’ insurance policies do not cover damage from floods. However, because the Village of Pinecrest participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even for properties that have been flooded. Some people have purchased flood insurance because it was required by the bank when they applied for a mortgage or home improvement loan. Usually, these policies cover the building’s structure and not the contents. During a major flood event, there is usually more damage to the furniture and contents than there is to the structure.

In the event of damage to your residence that exceeds 50 percent of its assessed value, you may be required to raise the finished floor elevation of your entire structure to comply with new flood damage prevention regulations that were adopted subsequent to the construction of your original home. Review the Village’s current flood protection requirements with your insurance agent to ensure you have sufficient insurance to cover the cost of reconstruction consistent with current elevation requirements. At last count, there were 1,098 flood insurance policies in the Village of Pinecrest. If you have flood insurance, make sure that the building coverage is adequate and make sure you have contents coverage. Remember, even if the last flood missed you or you have completed some floodproofing, the next flood could be worse. Flood insurance covers all surface floods.

Do not wait for the next flood to purchase insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.