



ARE YOU INTERESTED IN PURCHASING PROPERTY ON MIAMI BEACH?

As a prospective property owner, you may have questions about flood risk and flood insurance. **Miami Beach is a coastal community that's an unparalleled paradise with culture and community** to meet all our diverse residents' needs. Our sun-kissed island is surrounded by the beautiful waters of the Atlantic Ocean and Biscayne Bay. We want you to be aware of flood risk, but also know that Miami Beach is leading the way locally and nationally to reduce that risk.

The city is investing in public infrastructure to help our streets and sidewalks drain as quickly as possible. This includes raising roads, installing stormwater pumps, raising sea walls, and creating higher elevation standards for new construction and substantial improvement. Our natural resources, including the coral reef tract, and the beach dune system protect the eastern side of our island from wave energy and storm surge events. The city coordinates closely with our local, state and federal partners to preserve and protect these resources.



- **93% of buildings** in Miami Beach are located in a Special Flood Hazard Areas (SFHA) as mapped by Federal Emergency Management Agency (FEMA). Because of this, flood insurance is required for federally backed mortgages, and recommended for all properties. You can view the city's flood zone information here <https://gisweb.miamidade.gov/floodzone/>.



- **Know your elevation.** The city may have an elevation certificate on file for the structures that were built after 1995. Having your elevation certificate will help you understand your property's elevation and may help you obtain the best flood insurance rates. Contact the Miami Beach Building Department at 305.673.7610 ext. 6770 or 6165. For more information, visit www.fema.gov/elevation-certificate.



- **The city can provide you with available information of history of flooding in your area.** Contact the Miami Beach Building Department and Floodplain Management staff for this information and your flood zone determination: 305.673.7610 ext. 6770 or 6165.



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• **If you are considering renovation**, build resiliently and sustainably! You will need to follow the Florida Building Code and the City of Miami Beach Code. We suggest you contact a professional architect or engineer for advice on how to integrate resilience, sustainability, and flood protection into your design. The city also participates in the PACE program, a way to finance sustainability improvements for home renovations. More information on this program can be found here: <http://www.miamibeachfl.gov/green/scroll.aspx?id=51636>



• **Considering new landscaping with your new home?** Choosing “Florida Friendly” is wise – helping to protect the environment, birds, bees, and butterflies! Florida Friendly Plants Guide: <http://fyn.ifas.ufl.edu>



• **The city participates in the National Flood Insurance Program Community Rating System.** Our Community Rating System (CRS) score currently saves residents and businesses up to 20% on their flood insurance premiums – an estimated \$6 million annually. For more information about flood insurance rates, we advise you to contact your flood insurance agent and visit National Flood Insurance Program’s website at www.floodsmart.gov.

HELPFUL RESOURCES

Interested in learning about city improvement projects in your new neighborhood? Check out the City of Miami Beach Capital Improvement Projects Update Information: <http://mbplannedprogress.com/projects/neighborhood-improvements>

- Need more information on Flood awareness? See our Flood Awareness Guide: www.miamibeach.gov and select flood awareness from Quick Links
- Curious to see the Miami Beach flood zone? See <https://gisweb.miamidade.gov/floodzone/>
- Learn more about Climate Change and planning efforts: Southeast Florida Climate Change Compact <http://www.southeastfloridacclimatecompact.org/>
- See our adaption calculator at <https://gisweb.miamibeachfl.gov/calculator>

10 STEPS TO FLOOD AWARENESS

- 1. Coastal cities face flood risk.** Miami Beach is planning and acting to reduce risk.
- 2. Protect your property with flood insurance.** Flood damage is not covered by standard homeowner, renter, or wind storm insurance.
- 3. Be smart if you see flood waters.** Avoid driving through or coming in contact with flood waters.
- 4. Keep your home and belongings dry.** Elevate important mechanical, electrical, and important items.
- 5. Build resiliently.** Follow the Florida Building Code and Miami Beach Codes. Understand your elevation by obtaining an Elevation Certificate.
- 6. Natural systems protect us from floods.** Beach dunes, the coral reef tract, and open green areas are natural flood barriers.
- 7. Have a plan.** We can experience flooding from storms, hurricanes and King Tides.
- 8. Keep it clean.** Storm drains lead to beautiful Biscayne Bay.
- 9. Financial assistance** can help address damage for repetitive loss areas.
- 10. Miami Beach is here to help.** The Building Department offers free technical assistance.