

What you need to know about your flood protection and the National Flood Insurance Program.

We encourage you to share this information with members of your household.

2025 Flood Hazard Information

City of North Miami | Development Services Department

An Kreyol - Si ou ta vlé résérvwa enfomasyon sa an kréyòl, rélé niméwo télénfon sa 305-895-9820.

En Español - Si usted quiere recibir este folleto en Español, por favor llame al teléfono 305-895-9820.

Be Prepared!



Message from the Director

Dear Residents,

The City of North Miami's Development Services Department (DSD) is excited for you to read the 2025 Edition of the North Miami Flood Hazard Information Guide. As part of our commitment to safety, sustainability, and community resilience, we're pleased to share this updated resource.

This information guide highlights important flood protection strategies, outlines your responsibilities under FEMA's National Flood Insurance Program (NFIP), and offers practical steps to protect your home and neighborhood. We are proud to maintain a Community Rating System (CRS) Class 6 designation, which results in significant flood insurance savings for residents.

We invite you to contact us with any questions or suggestions. Together, we can build a safer and more sustainable North Miami.

Sincerely,
Debbie Love, AICP
Director, Development Services Department

 dsd@NorthMiamiFL.gov |  305-895-9820



Development Services Department



Our Mission

The Development Services Department supports smart, sustainable growth in the City of North Miami. We are committed to:

- Enforcing zoning and building codes to protect life and property.
- Providing responsive customer service.
- Encouraging community input on planning and development.
- Promoting environmental justice and fiscal resilience.

Understanding Flood Hazards in North Miami

North Miami is surrounded by water and has a high risk of flooding. Several natural features affect our flood risk:

- Four main waterways run through the City: Arch Creek, Little Arch Creek, the Biscayne Canal, and the Oleta River. All flow into Biscayne Bay and are affected by tides.
- When it rains heavily or the tides rise, these waterways and nearby storm drains can overflow. This can flood streets, lawns, and swales.
- Flooding can happen even on sunny days due to high tides, especially in low-lying areas.

Our city is divided by the Biscayne Canal, which affects how water moves:

- West of the Canal: This area has sandy soil-types and a lower water table. It drains more easily, but heavy storms can still cause flooding.
- East of the Canal: This area has soft, mucky soil-types and a higher water table. Water drains more slowly here and tends to pool during rain or tides.

North Miami is also low in elevation, which increases our flood risk. Some areas are just a few feet above sea level. As sea levels rise and storms become more intense, even small changes can cause bigger problems.

Flood Insurance & FEMA Resources

Flood Insurance: Everyone Should Consider It

Even if your home has never flooded before, it can still happen — and most standard homeowners or renters' insurance **does not cover flood damage**.

Flooding is the most common and costly natural disaster in the U.S., and North Miami is especially at risk due to its flat terrain, nearby waterways, and tropical weather. Just a few inches of water can cause tens of thousands of dollars in damage.

That's why **flood insurance is strongly recommended for all properties**, whether you're a homeowner, renter, or business owner — especially if you live in a **Special Flood Hazard Area (SFHA)**.

The National Flood Insurance Program (NFIP)

The City of North Miami participates in the **National Flood Insurance Program (NFIP)**, which is managed by FEMA. This program:

- Makes flood insurance available to everyone, even in high-risk areas
- Sets rules for building in flood zones
- Requires flood insurance if you have a mortgage from a federally backed lender and your property is in a high-risk flood zone

Flood insurance through NFIP covers up to:

- **\$250,000 for the structure of your home**
- **\$100,000 for personal belongings**

Renters can also purchase contents-only coverage.

Community Rating System (CRS) = Lower Insurance Costs

North Miami participates in FEMA's **Community Rating System (CRS)**, a voluntary program that rewards cities that go above and beyond in floodplain management.

Thanks to the City's efforts, **property owners in North Miami currently receive a 20% discount for properties located in the SFHA Areas**.

To keep and improve that discount, the City continues to:

- Maintain drainage systems
- Protect open spaces
- Provide flood hazard information
- Enforce up-to-date building codes

What Is an Elevation Certificate – and Do You Need One?

An Elevation Certificate (EC) shows how high your building is compared to the base flood elevation (BFE) in your area. It's often needed to:

- Get accurate flood insurance quotes
- Comply with building or permitting rules
- Prove you're not in a high-risk zone

You can obtain an EC from a licensed surveyor. The City also maintains copies of certificates for many local buildings. Call the Office of Building Services to determine whether one already exists for your property.

Where to Get Help or Ask Questions

If you have questions about flood insurance, zoning, or whether your property is in a flood zone, contact:

Development Services Department Office of Building Services

- 📞 305-893-9820
- 📍 12406 NE 8th Avenue, North Miami, FL 33161
- 🌐 www.NorthMiamiFL.gov/Building

You can also visit www.FloodSmart.gov to learn more about the NFIP and estimate your policy cost.

Stormwater Management, Swales & Drainage Tips

What Is Stormwater – and Why It Matters

Stormwater is rain that runs off rooftops, streets, sidewalks, driveways, and other hard surfaces. In North Miami, this water doesn't soak into the ground – instead, it flows into our storm drains, canals, and waterways. Managing this flow is key to preventing flooding and keeping our neighborhoods safe and clean.

The City's Role in Stormwater Management

The City of North Miami manages a system of:

- Storm drains and pipes
- Swales (grassy drainage areas between the road and sidewalk)
- Retention areas
- Waterways like canals and rivers

These systems collect and move stormwater safely away from streets and homes. The City also regularly clears catch basins, maintains pump stations, and monitors tidal levels.

What Are Swales – and Why Are They Important?

Swales are shallow, grassy areas along the edge of roads. They help slow down and absorb stormwater. When they're working properly, swales:

- Reduce street flooding
- Filter pollutants
- Recharge underground water sources

To keep your swale working:

- Don't park on it – compacted soil can't absorb water
- Don't pave over it
- Keep it free of leaves, trash, and debris

You Can Help Prevent Flooding

Residents and businesses play a big role in protecting our stormwater system. Here's how:

- Keep storm drains clear.** Don't sweep leaves or grass into the street – it clogs drains and causes backups.
- Avoid dumping anything into canals or drains.** This includes paint, oil, dirt, trash, or pool water. It's illegal and can lead to fines.
- Clean your gutters and downspouts.** Make sure rainwater flows away from your home's foundation.
- Check your landscaping.** Use native plants and mulch to help absorb water and prevent erosion.



CROSS SECTION OF TYPICAL ROADWAY

Site Visits

Upon request, a representative from the North Miami Development Services Department will visit your property to review flooding problems and to explain possible ways to alleviate and prevent flood damage. **Also, if you have experienced flooding, drainage, sewer backup problems, or have seen illegal dumping of debris into City canals, a lake, or storm drains, please contact the Public Works Department at 305-895-9870.**

PROTECTING OUR WATERWAYS

Do not pour oil, grease, pesticides, or other pollutants down storm drains or into ditches and streams. Our waterways and wetlands help moderate flooding and are habitats for fish, frogs, and other species that provide us with recreation or food. Don't throw or dump anything into storm sewers or canals within the City.

NO DUMPING

Per City Code, Section 9-19. Illegal Disposal

**\$500 FINE FOR ANYONE
CAUGHT DUMPING**

Illegal Dumping Hurts Everyone

Dumping anything into the stormwater system — whether it's motor oil, yard clippings, or construction debris — pollutes our water and increases the risk of flooding. North Miami enforces strict rules against illegal dumping.

To report illegal dumping, contact:

North Miami Police Department

📞 305-895-9832

Neighborhood Services Department

📞 305-893-6511 or 📩 NSD@NorthMiamiFL.gov

🌐 www.NorthMiamiFL.gov/NSD

Want to Learn More?

Visit the Public Works – Stormwater Division at

📞 1855 NE 142 Street, North Miami, FL 33181

📞 305-893-6511 Ext. 14012

🌐 www.NorthMiamiFL.gov/PublicWorks



Building Permits, Development Rules & Flood Protection

Why Permits Matter – Even for Small Projects

In a flood-prone city like North Miami, permits aren't just a formality – they're how we make sure buildings are safe, code-compliant, and protected from future flood risks. You must get a permit for:

- New construction
- Additions or major remodeling
- Structural repairs
- Replacing windows, roofs, electrical, or plumbing

Even if you're only repairing a flood-damaged property, a permit is likely required.

FEMA's Substantial Improvement / Substantial Damage (SI/SD) Rule

If the **cost of improving or repairing** a structure equals or exceeds **45% of the building's market value**, the building is considered **substantially improved** (or substantially damaged).

This means the structure must be brought into full compliance with current floodplain regulations, including:

- Elevating the building above base flood elevation (BFE)
- Using flood-resistant materials
- Anchoring utilities properly

This applies to both residential and commercial buildings, even if damage came from a non-flood cause (e.g., fire or wind).

Repetitive Loss Properties

Properties that have flooded multiple times and received two or more flood insurance claims are called **Repetitive Loss Properties**.

These buildings are at higher risk and may:

- Be eligible for mitigation funding
- Require additional flood protection measures
- Trigger extra inspection or documentation steps

If your home is on FEMA's list of repetitive loss structures, contact the City of North Miami Development Department to discuss the next steps.

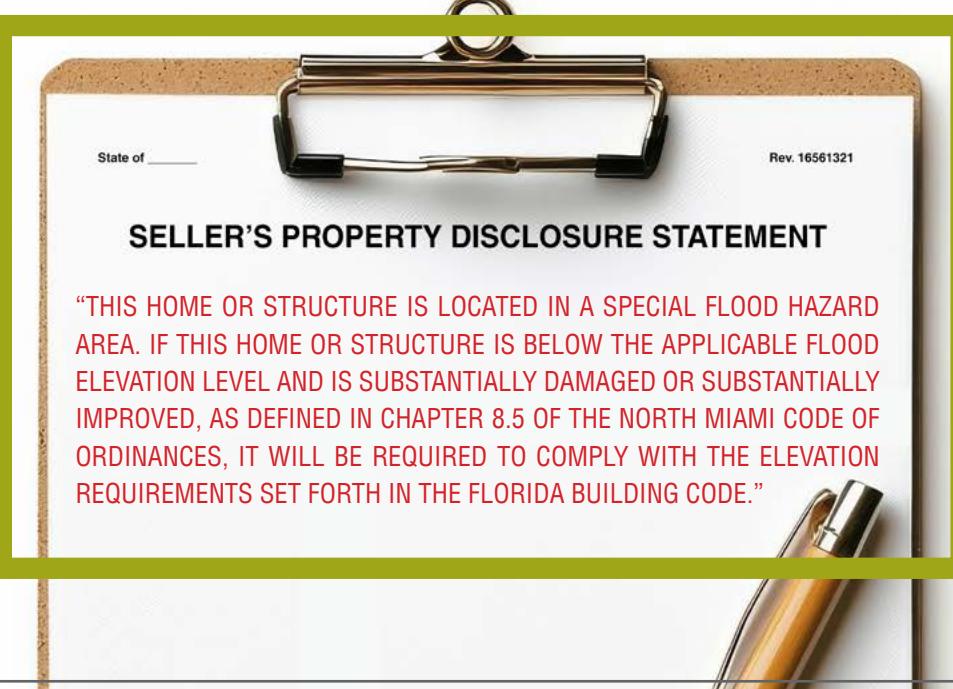
Building in a Flood Zone

If you're building a new structure or substantially improving an existing structure in a **Special Flood Hazard Area (SFHA)**:

- The lowest floor must be built at least 1 foot above base flood elevation (BFE)
- Mechanical equipment (AC units, water heaters, etc.) must be elevated or floodproofed
- Enclosed areas below BFE can only be used for parking, storage, or building access – and must have proper flood vents

Required Disclosure in Contracts for Sale of Real Estate

As per Sec. 8.5-9 of the City of North Miami Code of Ordinances, in any contract or any rider to the contract for the sale of improved real estate located within a Special Flood Hazard Area in the City, the seller shall include the following disclosure, no less than ten-point bold-faced type. ➔



Flood Safety & Emergency Planning

Flood Warning System

The City of North Miami and Miami-Dade County utilize the National Weather Service (NWS) for flood notifications. The NWS will issue flood advisories at least six (6) hours before expected heavy rainfall that could cause the drainage systems to overflow, create inland ponding of floodwaters, and the isolation of residential/business areas. Remain tuned in to your local radio stations for up-to-date forecasts.

Food Safety Starts Before the Storm

Floods can happen with little warning. That's why it's important to plan before the water rises. Here's how to protect yourself, your family, and your property:

Before a Flood

- ❑ Know your flood zone. Visit www.NorthMiamiFL.gov/Flood or use the new Forerunner tool to check your flood risk.
- ❑ Sign up for email alerts. The City of North Miami provides on-going updates during storms and flood events.
- ❑ Have an evacuation plan. Know your route and where you'll go if you need to leave. Practice with your household.
- ❑ Protect important documents. Keep birth certificates, passports, and insurance policies in a waterproof bag or container.
- ❑ Prepare an emergency kit. Include water, non-perishable food, medications, flashlights, batteries, a phone charger, pet supplies, and cash.

During a Flood

- ❑ Stay out of floodwater. Just six inches of moving water can knock you off your feet. Two feet can carry away a car.
- ❑ Avoid driving. "Turn around, don't drown." Never drive around barricades or through flooded streets.

- ❑ Listen to local authorities. Follow evacuation orders and stay tuned to local news or official channels for updates.

After a Flood

- ❑ Wait for the "all clear." Do not return home until officials say it's safe.
- ❑ Watch for hazards. Floodwaters may hide downed power lines, debris, or sinkholes.

- ❑ Take photos of damage. This will help with insurance claims.
- ❑ Avoid contact with water. It may be contaminated with sewage, oil, or chemicals.

King Tides & Sunny Day Flooding

In North Miami, some neighborhoods flood even on sunny days – especially during King Tide season, which typically occurs in:

❑ September

❑ October

❑ November

King Tides are the highest tides of the year and can overwhelm storm drains. Stay alert and avoid driving through low-lying areas during these times.

Don't Forget Pets and Vulnerable Family Members

- ❑ Include pet food and medicine in your emergency kit
- ❑ Plan for older adults or people with medical needs
- ❑ Make sure everyone in the household knows what to do

Environmental Stewardship & Resilience

Why the Environment Matters for Flood Protection

In North Miami, protecting the environment isn't just about beauty — it's a key part of managing flood risks. Healthy green spaces, clean waterways, and strong infrastructure all help reduce the chances and impact of flooding.

Preserving Open Space

Natural areas like wetlands, parks, and mangroves absorb water during storms. These spaces:

- Help slow down runoff
- Filter out pollutants
- Reduce pressure on storm drains

North Miami works to protect and expand these areas whenever possible, which also improves our standing in FEMA's Community Rating System (CRS) — giving you discounts on flood insurance.

Stormwater and Groundwater Protection

Everything that flows into a storm drain eventually reaches Biscayne Bay — untreated. That's why it's important to:

- Keep chemicals, oils, and trash out of streets and gutters
- Use fertilizer sparingly and follow the City's seasonal ban (typically June 1–September 30)
- Maintain clean swales and yards

We also sit on top of the Biscayne Aquifer, our main source of drinking water. Preventing pollution protects that supply for future generations.

Resilient NoMi: Building a Safer Future

Resilient NoMi is North Miami's long-term plan to prepare for climate change and sea level rise. This initiative:

- Improves infrastructure to handle heavy rain and tidal flooding
- Helps communities adapt to changing conditions
- Promotes eco-friendly development and green design

You'll see projects related to Resilient NoMi across the city, including roadway improvements, tree planting, new drainage systems, and public outreach.

We All Have a Role

- Pick up after pets
- Plant trees and native landscaping
- Don't dump anything into canals or drains
- Get involved in community cleanups and workshops

Every small action adds up to a stronger, safer, more flood-resilient North Miami.



North Miami's Good Neighbor Stormwater Park

New Online Flood Risk Tool for Residents (Forerunner)

A Smarter Way to Understand Your Property's Flood Risk

The City of North Miami is proud to introduce Forerunner — a new online tool that is available to all property owners in the City. It is free to use and helps residents access personalized flood information, quickly and easily.

This free, cloud-based platform gives property owners a simple way to:

- Look up flood zones by address**
- View or download Elevation Certificates (ECs)**
- Understand your Base Flood Elevation (BFE)**
- Learn how flood regulations apply to your property**
- Get tailored guidance on flood insurance and building requirements**

No Account Needed — Just Search Your Address

Using Forerunner is easy:

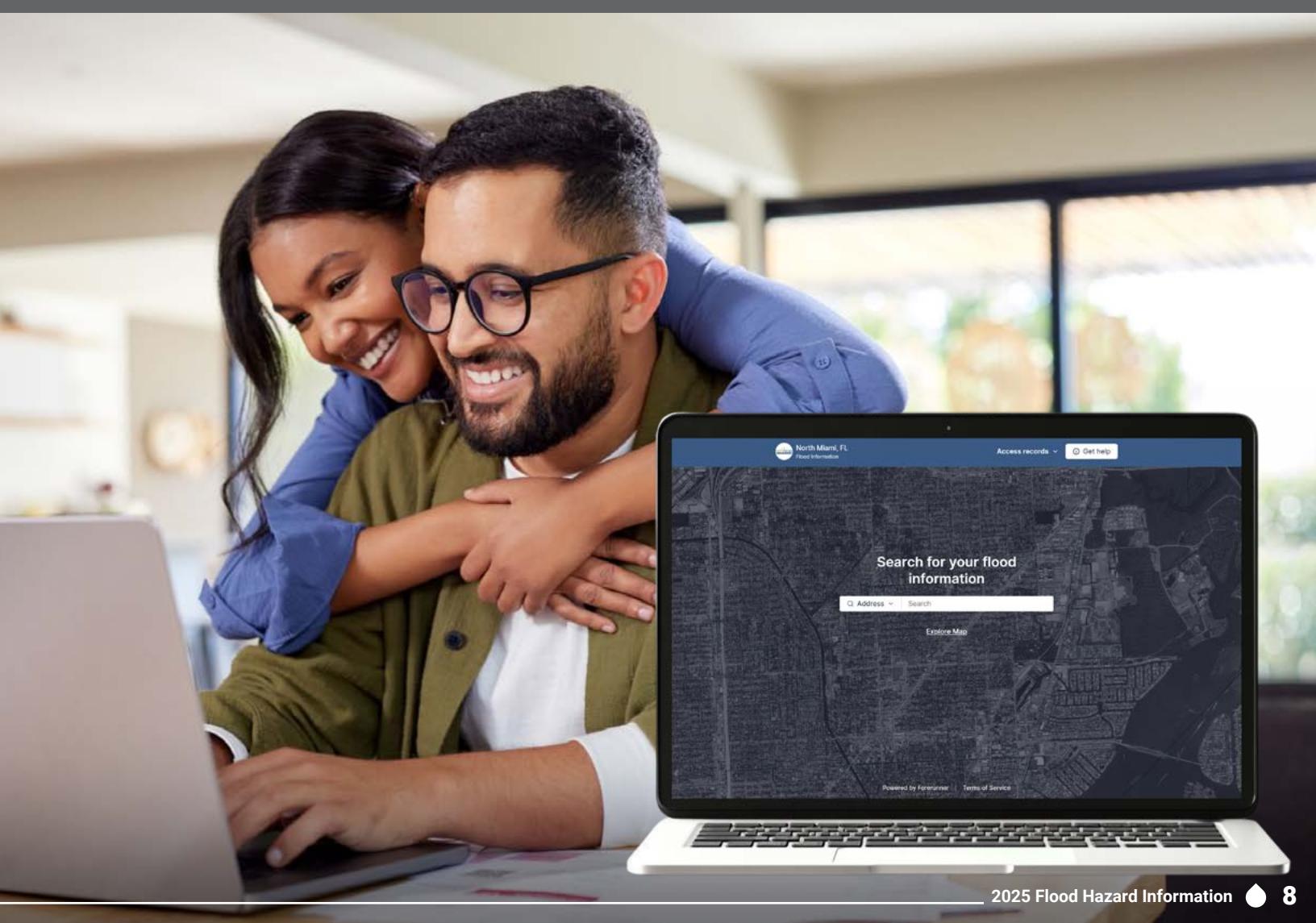
1. Visit <https://NorthMiamiFL.WithForerunner.com/>
2. Click the link to access the Forerunner tool
3. Enter your property address to see your custom flood risk summary

Why This Matters

Many property owners are unaware of their flood risk — or assume they're not at risk if they're outside a designated flood zone. In North Miami, however, flooding can happen anywhere, especially with rising tides and heavier rainfall.

Forerunner helps you:

- Make informed decisions about insurance and upgrades**
- Understand when permits are required**
- Prepare your property for the future**



Flood Maps, Zones & Final Resources

To download this map go to

www.NorthMiamiFL.gov/305/Flood-Zone-Mapping

and click the link that indicates the Map 2025



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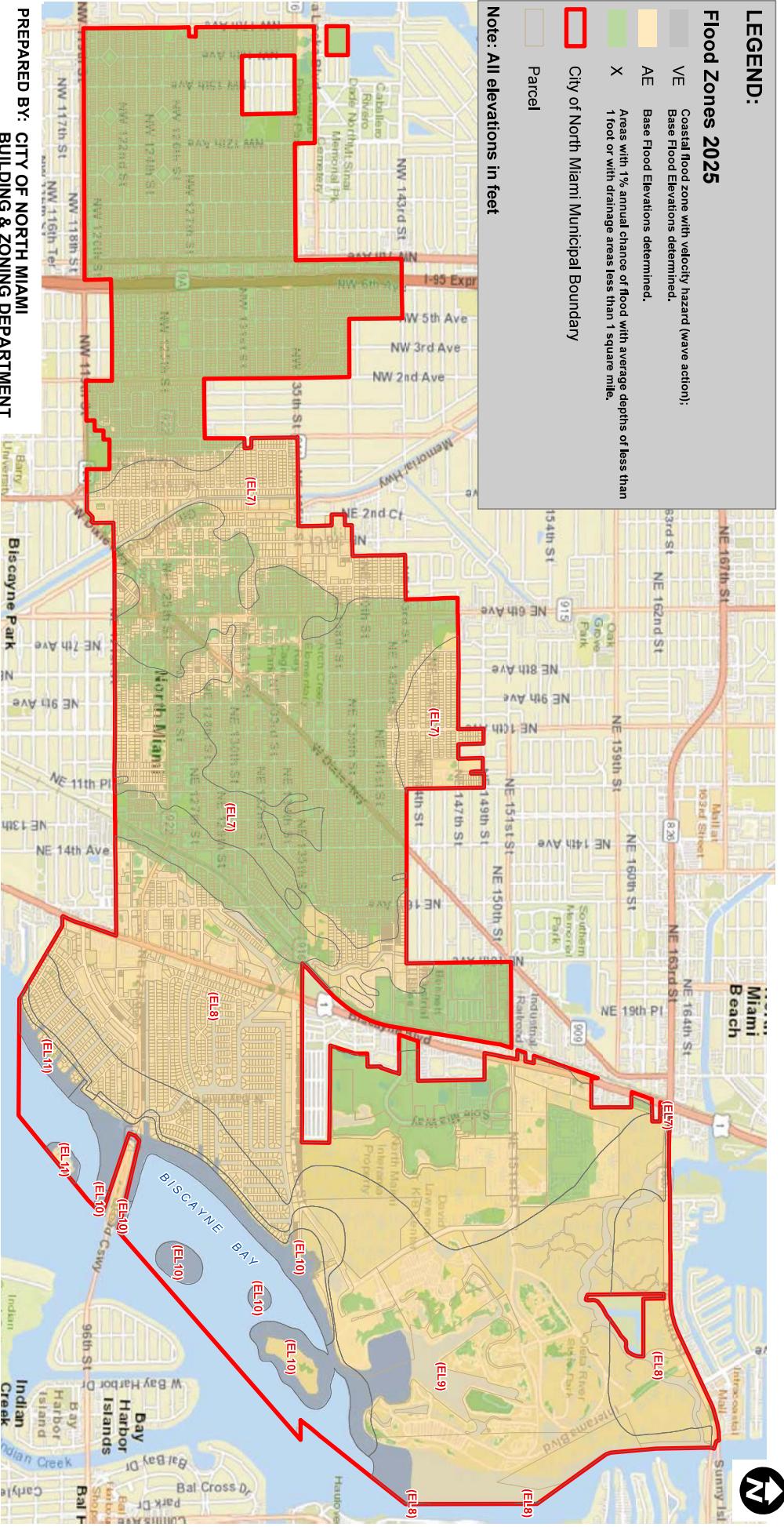
Flood Zones 2025

- VE Coastal flood zone with velocity hazard (wave action);
- AE Base Flood Elevations determined;
- X Areas with 1% annual chance of flood with average depths of less than 1 foot or with drainage areas less than 1 square mile.

City of North Miami Municipal Boundary

Parcel

Note: All elevations in feet



PREPARED BY: CITY OF NORTH MIAMI
BUILDING & ZONING DEPARTMENT
INFORMATION OBTAINED FROM FEMA

SOURCE: APRIL 2024

Flood Map Determinations:

The City provides Flood Insurance Rate Map (FIRM) determinations to let you know if you are in a flood hazard area and if you are required to carry flood insurance. If you would like a determination, contact the Building Department at 305-895-9820.

You can also refer to the flood zone map at
www.NorthMiamiFL.gov/288/Flood-Hazard-Information
 to determine if your property lies in a flood hazard area.

CITY OF NORTH MIAMI FLOOD ZONES 2025

www.NorthMiamiFL.gov/305/Flood-Zone-Mapping

to determine if your property lies in a flood hazard area.

How to View Flood Maps

1. Visit the City's Floodplain Management page at www.NorthMiamiFL.gov
2. Call the Development Services Department for help reading maps or interpreting your property's risk
3. Use the Forerunner tool at <https://NorthMiamiFL.WithForerunner.com/> for a quick, personalized flood zone lookup

Need More Information?

Additional information on how to perform residential retrofitting or commercial flood proofing is available at the North Miami Public Library in the City's Floodplain Management/Community Rating System (CRS) reference section.

Here are key resources and contacts to help you stay flood-aware and protected:

North Miami Floodplain Management Office

- 📍 12400 NE 8th Avenue, North Miami, FL 33161
- ☎ 305-895-9820
- ✉ dsd@NorthMiamiFL.gov

Office of Building Services

Elevation certificates, permits, substantial improvement reviews

- ☎ 305-895-9820

- 🌐 City Website: www.NorthMiamiFL.gov

- 🌐 Flood Risk Tool: <https://NorthMiamiFL.WithForerunner.com/>
- 🌐 FEMA Flood Info: www.FloodSmart.gov



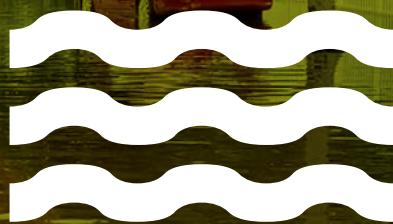
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2025



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