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FEMA Flood Zone Maps for Broward County

View the current flood zones map (Effective July 31, 2024)

New Flood Maps effective July 31, 2024

Federal Emergency Management Agency's new Flood Insurance Rate Maps (FIRMs or flood maps) are effective as of July 31, 2024. Review the July 31, 2024, **flood maps** and see how your property may be impacted.

Residents and businesses in Broward County are encouraged to view the current flood zones map and FEMA's flood zones map effective July 31, 2024, 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 are encouraged to also use the interactive tools on this webpage to see their current (July 31, 2024) flood zones and the superseded August 18, 2014, flood zones.

The maps are used by insurance companies for flood insurance purposes and the base flood elevations must be used for all new construction and substantial improvements to existing construction.

Property owners and renters 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 following flood zone designation determines whether or not flood insurance is mandated.

Designation	Definition
Zone AO	Flood insurance rate zone that corresponds to areas of shallow flooding (usually sheet flow on sloping terrain) with average depths between 1 and 3 feet. Mandatory flood insurance purchase requirements apply.

Zone AE	Flood insurance rate zone that corresponds with flood depths greater than 3 feet. Mandatory flood insurance purchase requirements apply.
Zone AH	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.
Zone VE	Flood insurance rate zone that corresponds to coastal areas that have additional hazards associated with storm waves. Mandatory flood insurance requirements apply.
Zone X-Shaded (0.2 PCT Annual Chance Flood Hazard) Zone X	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.

Using the Interactive Map Viewing Tool for Current (July 31, 2024) Flood Zones Map

You can use the **interactive map viewing tool for Current (July 31, 2024) Flood Zones Map** to find out if your home or business is in a flood zone. To use the tool, follow these steps:

1. Click on the interactive tool.
2. Once the pop-up box designating the approximate location of your address on the map appears, find your house and click it.
3. A new pop-up window will appear with the FEMA Flood Designations effective July 31, 2024, and the FEMA Flood Designations Effective August 18, 2014, for your address (NOTE: Certain areas of the county have unchanged flood zone designation, and Flood Map Panel will not be updated. If you are within this area, only the FEMA Flood Designations Effective August 18, 2024, will be shown in the pop-up window).

Please note:

- The pop-up window for a selected parcel will also provide the 100-year elevation (base flood elevation or BFE) in the current (July 31, 2024) and the superseded August 18, 2014, flood maps. It must be noted that for parcels with multiple BFE's, in the current and/or proposed maps, the pop-up window will indicate the highest BFE.

Frequently Asked Questions (FAQs)

What is a Flood Zone Map?
Flood zone maps, also called "Flood Insurance Rate Maps" or "FIRMs" are used to determine 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 are labeled with designations such

as “AO”, “AE”, or “AH”, and the coastal high-risk zone that has additional risk from storm surge is labeled “VE”.

Who is responsible for updating the maps?
Currently, there is a nationwide effort by the Federal Emergency Management Agency (FEMA) to update the nation’s flood hazard data and provide it in a detailed, digital format. This FEMA effort is referred to as map modernization and has evolved as a growing number of industries were impacted by out-of-date flood data.

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 maps indicate the floodplain as a “high-risk” area, officially classified as an AO, AE, AH, or VE zone.

You can determine if your property is located in the SFHA by using the Broward County’s interactive map viewer. You can also call 954-519-1483 and provide your address and zip code.

What are the benefits of the updated flood hazard maps?
The updated flood hazard maps 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 do the updated flood hazard maps affect me?
Neighborhoods across Broward County may be affected differently by these map updates. There may be some properties that aren’t affected and their risk remains the same. Other properties may be mapped into a higher-risk area and/or show an updated base flood elevation.

According to FEMA’s flood models, properties mapped into a high-risk area (or SFHA) have a 1 percent annual chance of being flooded and at least a 26 percent chance of being flooded during a typical 30-year mortgage.

Will updated flood maps affect me financially?
When updated flood maps are officially adopted, if your structure is mapped into a high-risk area and you have a mortgage with a federally-regulated lender, you will need to purchase flood insurance from the National Flood Insurance Program (NFIP). Private mortgage companies might also require flood insurance if your structure is mapped into a high-risk area. If your property is mapped into a low- or moderate-risk area, you are not required to purchase or maintain insurance but are strongly

encouraged to do so. 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.

Through the National Flood Insurance Program, coverage can often be obtained at significant savings. Insurance rates vary according to zones within the SFHA and the elevation and value of property. The average cost for a flood insurance policy is around $500 per year. Further, homeowners may qualify for a Preferred Risk Policy that covers both a structure and its contents for as little as $171 per year for the lowest amount of coverage available. Coverage for renters starts at just $96 a year. Talk to an **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: **https://www.floodsmart.gov/**.

When did the current maps become effective?
The current maps became effective on July 31, 2024.
Where do I contact FEMA?

- For questions on flood insurance coverage and rates: 1-800-427-4661
- FEMA Map Assistance Center contact: 1-877-FEMA MAP (1-877-336-2627) Open Monday-Friday, 8 a.m. - 6:30 p.m.

For more information about the July 2024 FEMA flood zones maps, please contact your Community Floodplain Manager.

For further information and assistance regarding FEMA's National Flood Insurance Program, contact your city's Floodplain Administrator listed below. Please make sure you have the property's street address and zip code before calling.

Coconut Creek 954-973-6786	Miramar 954-602-3281
Cooper City 954-434-4300	North Lauderdale 954-724-7070
Coral Springs 954-344-1165	Oakland Park 954-630-4345
Dania Beach 954-924-6808	Parkland 954-757-4166
Davie 954-797-1041	Pembroke Park 954-966-4600
Deerfield Beach 954-250-4313	Pembroke Pines 954-518-9044
Fort Lauderdale 954-828-6133	Plantation 954-797-2282
Hallandale Beach 954-457-1385	Pompano Beach 954-786-5579

Hillsboro Beach 954-427-4011	Sea Ranch Lakes 954-943-8862
Hollywood 954-921-3930	Southwest Ranches 954-434-0008
Lauderdale By-The Sea 954-640-4232	Sunrise 954-746-3285
Lauderdale Lakes 954-535-2482	Tamarac 954-597-3420
Lauderhill 954-730-3055	West Park 954-989-2688
Lazy Lake 954-756-3155	Weston 954-385-2600
Lighthouse Point 954-946-7386	Wilton Manors 954-390-2180
Margate 954-972-0828	Unincorporated Broward County 954-519-1483

Flood News

New Flood Map Effective 7/31/2024

New FEMA flood map (or FIRMs) became effective on July 31, 2024. The new map reflects updated flooding conditions due to storm surge and wave action from coastal storms. To see how this new flood map may impact your property visit: Broward Flood Map.

Discounted Flood Insurance Premiums for BMSD Residents

Residents of the Broward Municipal Services District (BMSD) can get up to a 20 percent discount on their flood insurance premiums. For more information on flood insurance and request quotes for flood insurance visit: Floodsmart.gov.

National Flood Insurance Program Changes

In accordance with 2014 Homeowner Flood Insurance Affordability Act, the Federal Emergency Management Agency (FEMA) is continuing to gradually phase out flood insurance premium subsidies on certain policyholders. The changes have and will have the greatest impact on properties located within a Special Flood Hazard Area (SFHA) that were built prior to the adoption of Broward County's first FEMA Flood Insurance Rate Map (FIRM) on October 26, 1972, or prior to December 31, 1974, without elevation certificate information. For more information on the National Flood Insurance Program changes visit FEMA.gov/flood-insurance/risk-rating.

Highlights of the Changes to the National Flood Insurance

Gradually phases out the premium subsidies:

- No more time-of-sale increases; increases will occur when flood insurance is renewed.
- Home buyers will no longer see 100% of the increase at closing; now it's spread out over several years.
- Limits premium increases to 18% annually for newer properties and 25% for older ones.

A new surcharge will be added to all policies. A policy for a primary residence will include a $25 surcharge. All other policies will include a $250 surcharge. The fee will be included in all policies, including full-risk rated policies, until all Pre-FIRM subsidies are eliminated.

Restores grandfathering so property owners who build and maintain a home according to the flood insurance program requirements aren't rated in higher cost zones, simply because FEMA maps change.

- Repeals the ability to raise premium rates at the time of property sale or new flood map.
- Home buyers can assume the seller's current insurance premium rate, so the rate is transferrable with the property, not the seller.
- Properties newly mapped into the flood zone are offered the same premium rate as properties located outside the Special Flood Hazard Area (preferred risk policy rates) for the first policy year.

What Can I Do to Lower Costs?

- Talk to your insurance agent about your insurance options.
- You may need to purchase an Elevation Certificate to determine your correct rate.
- Higher deductibles might lower your premium costs.

Consider remodeling or rebuilding

- Building or rebuilding higher may lower your risk and reduce premiums.
- Consider adding vents to your foundation or using breakaway walls.

More information on how to save on flood insurance is available at FEMA FloodSmart site.

Flood Insurance and Flood Zones

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 Broward Municipal Services District (BMSD) 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 BMSD 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. Though all home and business owners in these areas with mortgages from federally regulated or insured lenders are required to buy flood insurance, all residents should consider flood insurance to protect against significant financial losses.

Properties within the BMSD can get up to a 20% discount in flood insurance premiums.

If your property is in the Special Flood Hazard Area (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 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: Floodsmart.gov and FEMA.gov/flood-insurance.

If you would like to know if your BMSD property is in a SFHA you can use Broward County's interactive map viewer. You can also call 954-519-1483 and provide your address and zip code.

Local Flood Hazards

Flooding resulting from prolonged heavy rainfall occurs in rivers and canals that drain inland areas into the Atlantic Ocean when waterway capacities are exceeded. Flooding from prolonged heavy rainfall also occurs in low-lying areas and areas near rivers and canals. Flooding resulting from storm surge and wave action from coastal storms (hurricanes) occurs along the tidal areas of rivers and canals.

The severe flooding that occurred as a result of the exceedingly wet summers and the hurricanes of 1947 was the basis for creating what is now the South Florida Water Management District. South Florida's rainy season brings more than two-thirds of the region's annual rainfall; however, flooding can occur anytime of the year when large amounts of rain fall over a short period of time during a single heavy storm, tropical system, or hurricane.

Since portions of Broward Municipal Services District (BMSD) have been designated as a Special Flood Hazard Area (SFHA) by the Federal Emergency Management Agency (FEMA), it is advisable to check the County's interactive map viewer to see the location of your property with respect to the SFHA. Visit the Broward County's interactive map viewer. You could also get flood hazard information for your property by calling 954-519-1483 and providing your address and zip code.

Protect Property from Flooding

Losses due to floods can be reduced by implementing property protection measures. Furniture, appliances, clothing, and other movable items can be elevated within the structure or relocated away from potential flooding if time permits. You should also make an itemized inventory of your belongings including costs, dates of purchase and serial numbers.

There are several ways to protect a building from flood damage if feasible. One way is to make sure your lot is graded in a manner that will direct runoff away from your building. Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended if water will rise to a depth of two feet or greater. A third approach is to raise the house above flood levels. Prior to making these modifications, consult with a certified contractor.

Build Responsibly

Strict regulations govern substantial improvements to structures in the flood plain. According to NFIP, "substantial improvement" means the cost of any repair, reconstruction, or improvement of a structure which equals or exceeds 50 percent of the market value of the structure either before the improvement is started or if the structure has been damaged and is being restored.
Please be advised that any new development or improvement on a property will be subject to current County regulations and may also be subject to state and federal regulations. Please contact the Broward County Building Code Division at 954-765-4400, extension 9808, for specific information and to report unpermitted construction activities.

Financial Assistance Advice

If your home or business is damaged by a flood, you may be required to meet certain building requirements to reduce further flood damage by coming into compliance with local, state and federal criteria. To help with these costs, financial assistance such as grants, loans, rebates and the NFIP's Increased Cost of Compliance Coverage may be available.

For assistance regarding financial assistance options, please contact Broward County's Mitigation Coordinator at 954-831-3900, or visit
Disasterassistance.gov.

Flood Risk Specialist Available to Assist Broward Municipal Services District Residents

Broward County wants to ensure that BMSD residents that have questions about flood risks, flood insurance, and retrofitting techniques, get answers in a timely manner. Therefore, the County has established a flood insurance specialist that will be available to assist in the following areas:

1. Flood Insurance
2. Flood Zone interpretation including base flood elevation and/or flood depth
3. Additional FIRM information
4. Problems not shown on FIRM
5. Special flood-related hazards
6. Historical flood-related data
7. Natural floodplain functions
8. Property protection measures

Please call the Broward County Environmental Permitting Division at 954-519-1483 and ask to speak to the Flood Risk Specialist. You may also schedule a site visit to review flooding, drainage, and storm sewer problems, and to obtain advice on retrofitting techniques to provide additional protection.

Elevation Certificate Information

Elevation certificates for buildings constructed since October 1992 are on file and may be obtained by contacting the Broward County Building Code Division at **954-765-4400, extension 9808.**

Water Quality and Flood Control Effects of Drainage Systems

The success of the drainage system in your neighborhood depends on proper maintenance of the system. The swales that are commonly located between your yard and street are part of the neighborhood's storm water management system.

Gutters, storm drain pipes, lakes, wetlands, swales and canals should be kept free of debris. It is against County Code to dump trash in waters of the County. The drainage system may provide both water quality and flood control benefits. Lakes, wetlands, swales and canals filter pollutants from runoff or allow pollutants to settle out. Check with the Broward County Environmental Permitting Division at 954-519-1483 or the South Florida Water Management District at 561-686-8800 before paving, re-grading or altering swales.

Protect Natural Floodplain Functions

Although much of the natural flood plain system in South Florida has been altered and is frequently over-drained, efforts are being made to enhance many historical wetlands and canals to restore them to a more natural state. These flood plain and wetland areas buffer flood flows, remove pollutants from our surface waters, recharge groundwater and create diverse habitat systems for plants and animals. The Broward County Comprehensive Plan includes policies pertaining to flood plains, beaches and wetlands. The plan provides for protection and creation of surface waters, protection and/or restoration of beaches and wetlands preservation.

Flood Safety: When Flood Conditions are Present

- **Do not walk through flowing water.** If you must walk in standing water, use a pole or stick to ensure the depth of water ahead of you.
- **Do not drive through a flooded area.** Do not drive around road barriers; the road may be washed out.
- **Stay away from power lines and electrical wires.** Electrical current travels through water. If possible, report downed power lines to FPL. Do not use appliances or motors that are wet unless they have been taken apart, cleaned and dried.
- **Look out for animals, especially snakes.** Small animals that have been flooded out of their habitat may take shelter in your home.
- **Look before you step.** After a flood, the ground and floors can be covered with debris. Surfaces that have been covered with mud can be very slippery.
- **Be alert for gas leaks.** If your house is serviced by gas, do not smoke, or use candles or open flames unless you know that the gas has not built up. Make arrangements to turn off your electricity and gas.

To sign up to be notified via email of important public safety information during a storm, visit Broward.org/Emergency/Pages/AlertBroward.aspx.

Checklist for What to do as a Storm Approaches

• Make sure your disaster supply kit is ready (72-hour supply of medicine, water and food; flashlights, batteries, weather radio, etc.) Go to Broward.org/Hurricane for details on disaster supply kits and other hurricane related information.
• Download an application to your smartphone that can notify people where you are, and if you need help or are safe. The Red Cross has a Hurricane App available in the Apple App Store and the Google Play Store as well as a shelter finder app. A first aid app is also available.

• Use hurricane shutters or board up windows and doors with 5/8-inch plywood.

• Bring outside items in if they could be picked up by the wind.

• Clear gutters of debris.

• Reinforce the garage door.

• Turn the refrigerator to its coldest setting in case power goes off. Use a cooler to keep from opening the doors on the freezer or refrigerator.

• Fill a bathtub with water.

• Get a full tank of gas in one car.

• Go over the evacuation plan with the family, and learn alternate routes to safety.

• Learn the location of the nearest shelter or nearest pet-friendly shelter.

• Evacuate if ordered and stick to marked evacuation routes if possible.

• Store important documents -- passports, Social Security cards, birth certificates, deeds -- in a watertight container.

• Unplug small appliances and electronics before you leave.

• If possible, turn off the electricity, gas and water for the residence.

Checklist for What to Do After the Storm Arrives

• Continue listening to a NOAA Weather Radio or the local news for the latest updates.

• Stay alert for extended rainfall and subsequent flooding even after the hurricane or tropical storm has ended.

• If you evacuated, return home only when officials say it is safe.

- Drive only if necessary and avoid flooded roads and washed-out bridges.
- Keep away from loose or dangling power lines and report them immediately to the power company.
- Stay out of any building that has water around it.
- Inspect your home for damage. Take pictures of damage, both of the building and its contents, for insurance purposes.
- Use flashlights in the dark. Do NOT use candles.
- Avoid drinking or preparing food with tap water until you are sure it's not contaminated.
- Check refrigerated food for spoilage. If in doubt, throw it out.
- Wear protective clothing and be cautious when cleaning up to avoid injury.
- Watch animals closely and keep them under your direct control.