

Our Community's Flood Hazard

In Margate City flooding and drainage problems can occur after several inches of rain in a short period of time or during a Coastal Storm with High Tides. Over the past 20 years our community has experienced numerous storm or rainfall events causing flood damage. Since all of our island lies in the floodplain the entire city will flood during some of these storms. Therefore, all citizens should follow the Flood Protection Information provided on this brochure and the links to the "NFIP".

The National Flood Insurance Program "NFIP" provides helpful tips on how to prepare for storms and where to go for help after a flood. If you are a Home Owner go to the Residential Coverage page.

www.floodsmart.gov



Scan for NFIP



Dear Property Owner,
Your property and all of Margate City lie in a Special Flood Hazard Area (SFHA). The city trusts that you will find the information contained in this brochure informative and helpful. We also want to remind you that the city Floodplain Management Officials are available to answer your questions and to review the city's Floodplain Maps. If you carry a Federally backed Mortgage on your property in Margate you are required to have Flood Insurance. A requirement for flood insurance is an Elevation Certificate, The city of Margate may have a copy of your Certificate on file, if so, you may print a copy from the city Web site or you may pick up a copy from the city's Department of Building Inspections

For additional Flood Information click on the link below to visit the Margate City Web Sites
Flood Information Page
[Flood Protection Information](#)

Floods Will Occur!

Natural Functions of Floodplains

Floodplains allow for gradual absorption and dissipation of flood waters. Although most of Margate City is heavily developed, the beach, coastal wetlands, bay islands and freshwater wetlands still provide floodplain functions and wildlife habitat, while the dune system buffers the uplands from storm waters and prevents flooding. Disturbing, filling and paving interrupts these functions and may increase flooding in nearby areas. For this reason, development of the floodplain is very closely controlled.

Know your local Floodplain Management Regulations. Margate regulates construction and development in identified floodplains to ensure buildings are protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of it's market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired. Get a permit and check with the Department of Building Inspection prior to the start of any construction project.

Tune in to Margate City's Government Access Channel 97 for a continual list of information as well as emergency information. City Council and Board of Education meetings are also aired. Tune in to 97 on your Comcast cable system.

www.margate-nj.com

Avoid Storm Water Pollution

Pollution on streets, parking lots and lawns is washed by rain into storm drains and then into our ocean and bay. By making small, easy changes in our daily lives, we can keep common pollutants out of storm water. The following are some of the things that are mandated by local law, that you can do to help keep Margate's City's natural water clean and healthy:

- Limit your use of fertilizers and pesticides
- Do not pour hazardous products down the storm drain or where flood waters are found
- Do not litter
- Pick up and properly dispose of pet waste
- Do not blow or place grass clippings or leaves into the street

Storm water pollution is one of New Jersey's greatest threats to clean and plentiful water. By doing some of the things that are outlined here, you can help to preserve our precious coastal environment.

Protect Your Vehicles

Street flooding can happen very quickly in some areas as a result of rainstorms and/or high tides. Learn where these areas are located and move your vehicle out of the way of rising water early during flooding. Never drive through water if you don't know the water depth or what is under the water. Stay Alive Never Drive Through Flood Waters!

Visit Our Websites!

For Flood Protection Information Visit

www.margat-nj.com

Click on the [Flood Information](#) Banner on the left side of the page

For Storm and Emergency Information

www.margate-nj.com

Check the Banners on the left side of the page for helpful information

For other inquiries about hurricanes, shelters, evacuation routes, other types of emergencies contact the

Margate City Police Department

609 822-1151

City of Margate City
9001 Winchester Avenue
Margate City, New Jersey
08402



Build Responsibly

All new construction and renovation projects are required to have local permits and, depending on the type and location of a project, various state permits may also be required. Always check with local code enforcement officials to determine what special regulations are in effect relating to the location in the Special Flood Hazard Zone. If you observe any apparent illegal construction, please notify the Ocean City Construction Code division for their investigation: call 609-822-1974 and ask for the Construction Code Office.

Renovations, additions or repairs to existing buildings that exceed 50% of the buildings market value trigger the need to meet current flood elevation requirements. Consult with Construction Code Office for more information.

Property Protection

Since Margate City is entirely in the Special Flood Hazard Zone, you should be aware that the question is not if we will have a flood, but when, how often and how deep. Two basic techniques are used to reduce flood damage to existing structures and household items. The first is elevating the structure out of the flood zone. The other, called flood proofing, can be "dry flood proofing", such as installing watertight doors and windows to exclude flood water, or "wet flood proofing", taking steps to minimize flood damage from water that enters the building.



You Need Flood Insurance

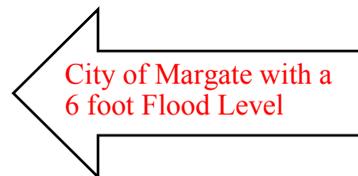
Your homeowner's insurance policy does NOT cover losses due to flooding. Margate City has participated in the National Flood Insurance Program (NFIP) since its inception and flood insurance is available for almost all enclosed buildings and its contents. Flood Elevation Certificates for buildings constructed or substantially improved since 1991 are available by calling 609-822-1974 and ask for the Building & Fire Safety Office. Maximum insurance on a one family dwelling is \$250,000 and \$100,000 for household contents. Non-residential and business properties are also eligible for insurance in various amounts.

Flood insurance is mandatory if the building is subject to any federally-guaranteed financing and rates depend on your lowest floor elevation above mean sea level, plus a variety of other facts. Premiums are reduced by 25% because of Margate City's participation in the Community Rating System. **We urge you to inquire about flood insurance coverage from your insurance agent. A waiting period of 30 days may apply.**

Only Rain in the Drain

The Margate City Department of Public Works maintains the drainage system by regular cleaning of the catch basins in the city. If you observe a catch basin that does not appear to drain properly, please report it to Public Works Dept. at 609-822-5038. In addition, the city has ordinances prohibiting the placement in any gutter, or any other drainage way, of anything that would block the flow of water and cause flooding. This includes debris, litter or vegetative waste, including grass clippings and leaves. Pile drivers are required to protect storm drains from silt with hay bales.

Information About Your Tax Bill: New Jersey State Law requires Municipal Tax Collectors to collect taxes for the local municipality, county and public school district. Tax bills are mailed once a year.



Flood Warning

Emergency advisories and weather information can be obtained by tuning to Margate City's Local Emergency Management Station, 1620 AM, or go to www.Margate-nj.com, Comcast Cable Channel 97 or a weather radio. You may also check the City website www.margate-nj.com Emergency flood warnings will be disseminated through the use of the emergency information system any time the National Weather Service issues a flood warning.

The "Global Connect" system, also known as "Reverse 9-1-1", combined with our other emergency alert methods, is designed to get emergency messages to you the public, quickly and effectively. You can get more information on this by going to the Margate Emergency Management website and following the "Global Connect" link.

Flood Safety

The safety of your family is of the utmost importance! To be well-informed about an approaching storm, keep a battery powered radio tuned to a local station, as listed above, and follow all emergency instructions. **If evacuation is ordered, do so immediately; don't wait.** Evacuations will be over (Need Info) In the event of a storm warning or advisory, immediately bring outdoor furniture and other possessions inside or tie them down securely. Remove beachfront steps. Be sure you have a full tank of gasoline and stock the car with non-perishable canned goods, with a can opener, a container of water, a first aid kit and any special medication needed by the family. If time permits, turn off the main power switch and shut off the main gas valve.

On the Web
www.margate-nj.com

Flood Risk is Real!

Since we all live in a special flood hazard area, we need to take steps to help mitigate our losses due to flooding. Please review the following information and feel free to contact us if you would like additional information about your flood risk.



Know Your Flood Hazard

Margate City is subject to serious flooding conditions from the ocean and the bay waters during hurricanes and other high tide storms. Lesser flooding may occur during lunar high tides and rain-storms.

Detailed flood insurance maps showing the 100-year floodplain in which we are located are on file for your inspection at the City Clerk's Office 609-822-2065, Department of Building Inspections and the Margate City Free Public Library, at Avenue.

Flood Insurance Rate Maps (FIRMs) are also available at the city web site on the FloodSmart web page. Information about the flood elevations projected for the 100-year storm may be obtained by calling 609-822-2065 and asking for the Division of Building & Fire Safety. Site visits are available and financial assistance may also be available. An extensive collection of flood related materials is available at the Margate City Free Public Library. In addition many free publications related to flooding may be obtained.



**National Flood Insurance
NFIP Web Site**
www.floodsmart.gov
And click on the
Residential Coverage
Banner on the left side of page