

It's The Hurricane Season Again!!!

FLOOD PROTECTION INFORMATION

1. This notice is being mailed to all addresses in Margate City since all buildings located in Margate are in a Special Flood Hazard Area between the Atlantic Ocean and the bay known as Beach Thorofare. The purpose of the notice is to suggest possible actions you can take to protect yourself, family and property in the event of a hurricane or coastal storm and to advise that property owners, in Margate, are entitled to a 25% DISCOUNT ON FLOOD INSURANCE PREMIUMS! Margate City is subject to serious flooding conditions from both the ocean and bay waters during major storms such as the 12/92 coastal storm and the 9/85 Hurricane Gloria. Detailed flood insurance maps, showing the 100 year floodplain, in which we are located, are on file, for your inspection, at the Public Library at 8100 Atlantic Avenue and the Margate City Building Department at 9001 Winchester Avenue - phone number (609) 822-1974. If you have questions about your specific property, the Building Department is staffed by N.J. licensed professionals that are qualified to locate your property on our City overlay maps to determine the curb elevation, at that property, enabling them to give you an approximate lowest floor above mean sea level. All local lenders, insurance agents and real estate offices are aware of this service.

2. A MAP OF THE LOCAL FLOOD HAZARD: Please see the general elevation reference map on the reverse side of this notice. This is being furnished to all residents as a public service to provide approximate elevation information regarding flood prone areas of Margate City. The various elevations shown have an affect on flood insurance premiums. Please note that this is for informational purposes only and, in order to determine the exact elevation of your individual property, it will be necessary to engage the services of an engineer or land surveyor.

3. FLOOD WARNINGS: Margate City does not have a specific flood warning system, but we are well served by the Atlantic County Office of Emergency Management. All advisories or storm warnings are broadcast by all local radio stations (WFPG-AM 1450, WMID-AM 1340, WOND-AM 1400) and TV stations (Channels 3, 6, 10), weather radio and police vehicles equipped with public address systems. Comcast Television will broadcast up-to-date weather information and local emergency advisories or evacuation orders on Channel 97. Other sources of emergency information will also be heard on local radio stations. The ORDER TO EVACUATE is given only when the best efforts of local and county Emergency Coordinators have evaluated the projections of storm headings and all other storm related information. All persons with disabilities, invalids, and those who cannot care for themselves should contact the City at 822-1151. This list is kept in confidence, however, it is your responsibility to update or change this information. The local newspapers offer supplements with "What to Do" details when hurricanes threaten.

4. 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 shown above, and follow all emergency instructions. If evacuation is ordered, Margate City has a prepared emergency evacuation plan coordinated with the City of Northfield to assure the smooth flow of traffic over the Jerome Avenue bridge and through Northfield. In the event of a storm advisory or warning, immediately bring outdoor furniture and other possessions inside or tie them down securely, be sure you have a full tank of gasoline and stock the car with nonperishable canned goods (with a can opener), a container of water, first aid kit and any special medication needed by the family. Do not walk through flowing water. Do not drive through flooded areas. Stay away from downed wires of any kind. If time permits, pull off the main power switch and shut off the main gas valve.

5. FLOOD INSURANCE: Your homeowner's insurance policy does NOT cover losses due to flooding! Margate City has participated in the National Flood Insurance Program since its inception and flood insurance is available for almost any enclosed building and its contents. Maximum insurance on a one family dwelling is \$250,000. and \$100,000. on household contents. Non-residential and business properties are also eligible for insurance in various amounts. Flood insurance is mandatory for all federally related financial assistance for loans to purchase, construct, repair or improve any building in the Special Flood Hazard Area and all lending agencies, real estate offices and title companies are aware of this Federal requirement. Reduced rates are available depending on your lowest floor elevation above mean sea level plus a variety of deductible amounts. We urge you to inquire about flood insurance coverage from your insurance agent for further information regarding this most important part of your insurance coverage.

6. PROPERTY PROTECTION: Since Margate City is entirely in a Special Flood Hazard Zone, you should be aware that the question is not if we will have a flood, due to a hurricane, but when! There are various techniques that can be used to flood proof existing structures and thereby reduce or eliminate the potential of future flood damage. This flood proofing process is known as "RETROFITTING". The Design Manual for Retrofitting Flood-Prone Structures (FEMA Publication No. 114-9/86) is available for review at the Margate City Building Department at (609) 822-1974 and details the retrofitting alternatives such as raising or relocation of a structure, use of levees or flood walls, sealing of a structure and the protection of utilities. Some of the preceding measures may not be practical in certain circumstances, but our qualified licensed N.J. Construction Officials are prepared to guide your decision. If you are contemplating new construction, you must contact the Building Department to determine what special

land use and building regulations are in effect to comply with federal flood insurance standards. This information is available to anyone at no cost.

7. DEVELOPMENT PERMITS: All new construction and renovation projects are required to have local building permits and, depending on the type and location of a project, there may be various state permits required also. Always check with local building officials, a local engineer or land surveyor before purchasing a property in Margate City to determine what special regulations are in effect relating to the location in the Special Flood Hazard Zone. If you observe any new construction or substantial improvements to a building, please notify the Margate City Building Department for their investigation at (609) 822-1974.

8. SUBSTANTIAL IMPROVEMENT REQUIREMENTS: The National Flood Insurance Program requires that, if a building is damaged by any means (fire, flood, wind, etc.) and the cost of reconstruction, rehabilitation, addition or other improvements equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. In summary, the building must (1) be elevated above the base flood elevation, be adequately anchored to prevent flotation, COLLAPSE, OR LATERAL movement (2) be constructed with materials resistant to flood damage (3) be constructed with all utilities designed so as to prevent water from entering or accumulating within the components during flooding. It is mandatory to have all permit applications reviewed by the Building Department.

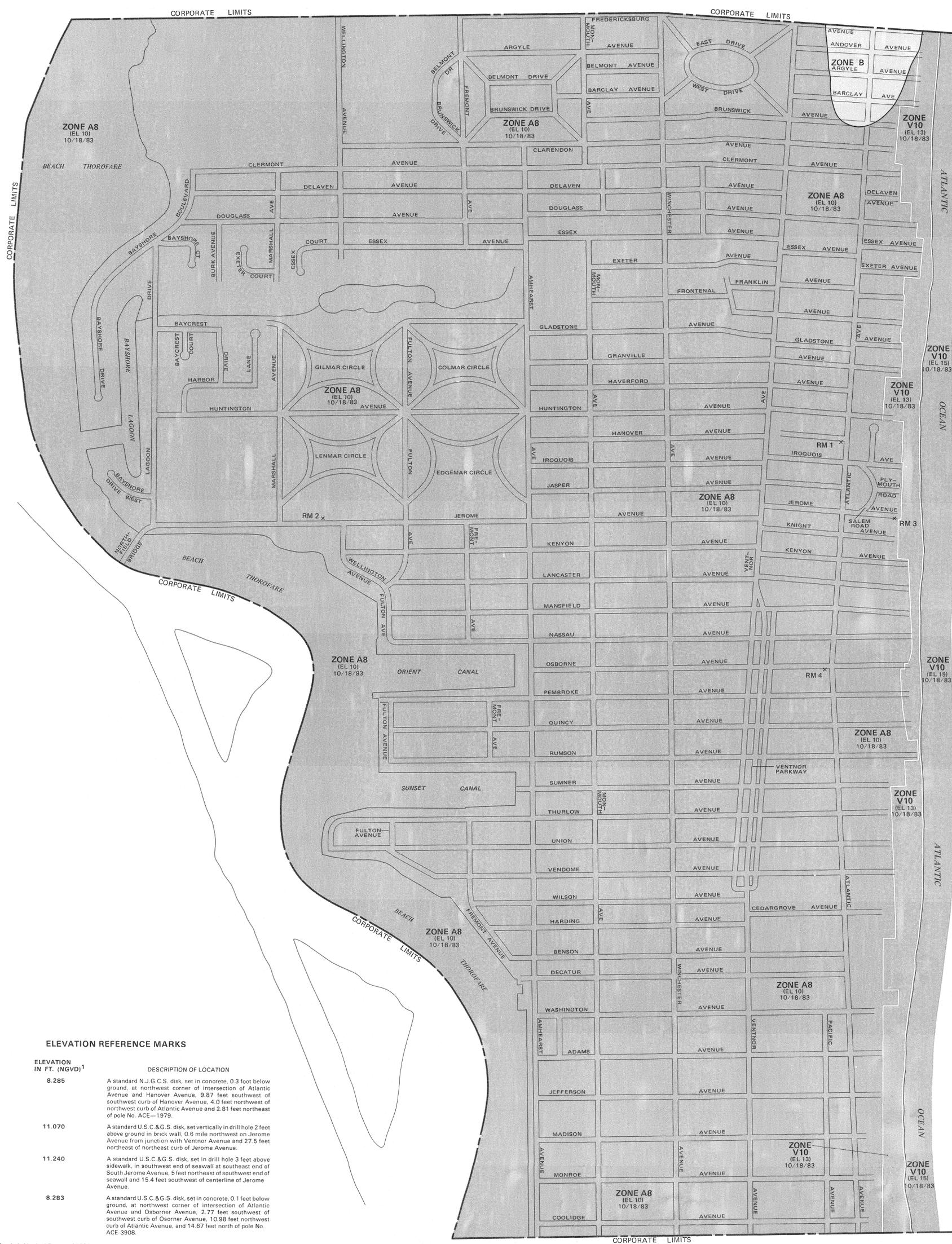
9. DRAINAGE SYSTEM MAINTENANCE: The Margate City Department of Public Works maintains the surface water drainage system by regular cleaning of the catch basins in the corners of all intersections to avoid street flooding. If you observe a catch basin that does not appear to drain properly you should report the location to the Department of Public Works at 822-5038. This entire system carries untreated stormwater directly to the bay and ocean and any pollutants such as motor oil, paint, fertilizer and pesticides can contaminate thousands of gallons of water. In addition, the City has ordinances prohibiting sweeping of debris or litter into gutters and/or surface water storm drains. These ordinances also apply to all owners and tenants and help to avoid clogged drains. An entirely new and larger drainage system was installed along Ventnor Avenue the length of the City. Tidal check valves have been installed on 21 stormwater outfall pipes along the bayfront to prevent water backing up into the drainage systems causing street flooding.

10. NATURAL AND BENEFICIAL FUNCTIONS: The City's largest and most important natural function in our floodplain is the beach. The beach allows flood tides to spread over a large area to provide water storage and reduce wind and wave velocity impact on protective bulkheads. Another important location providing a natural function is known as Minnie Creek at Lagoon Drive. This also serves as flood tide storage in addition to a wildlife habitat for waterfowl and breeding and feeding grounds. We must all be aware of the importance of these natural areas and help preserve them by reference to 7-8-9 above.

11. FLOOD INFORMATION: All buildings located in Margate are in a Special Flood Hazard Area. The City of Margate is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We are seeking funding support to make improvements that will increase the downstream floodwater carrying capacity.

Meanwhile, here are some things you can do:

- Check with the Building Department (609) 822-1974 on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. City staff can visit your property to discuss flood protection alternatives.
- Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go to.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a disaster response plan (see the Red Cross' website: www.redcross.org/services/disaster/ for a copy of the brochure "Your Family Disaster Plan").
- Consider some permanent flood protection measures. The staff at the Building Department is available to assist residents with ways to protect your property. Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
- Contact FEMA on financial assistance. Financial assistance is available through FEMA. Funding information can be found on their website at <http://www.fema.gov/individual/grant.shtm>.
- Get a flood insurance policy. Homeowner's insurance policies do not cover damage from floods. However, because the City of Margate participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy that is backed by the Federal government and is available to everyone. Contact your insurance agent for more information on rates and coverage.



KEY TO MAP

500-Year Flood Boundary	---	ZONE B
100-Year Flood Boundary	---	ZONE A1 DATE
Zone Designations* With Date of Identification e.g., 12/2/74	---	ZONE A5 DATE
100-Year Flood Boundary	---	ZONE B
500-Year Flood Boundary	---	ZONE B
Base Flood Elevation Line With Elevation In Feet**	---	513
Base Flood Elevation in Feet Where Uniform Within Zone**		(EL 987)
Elevation Reference Mark		RM7x
Zone D Boundary		
River Mile		*M1.5

** Referenced to the National Geodetic Vertical Datum of 1929

***EXPLANATION OF ZONE DESIGNATIONS**

ZONE	EXPLANATION
A	Areas of 100-year flood; base flood elevations and flood hazard factors not determined.
A0	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Areas of 100-year shallow flooding where depths are between one (1) and three (3) feet; base flood elevations are shown, but no flood hazard factors are determined.
A1-A30	Areas of 100-year flood; base flood elevations and flood hazard factors determined.
A99	Areas of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B	Areas between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding with average depths less than one (1) foot or where the contributing drainage area is less than one square mile; or areas protected by levees from the base flood. (Medium shading)
C	Areas of minimal flooding. (No shading)
D	Areas of undetermined, but possible, flood hazards.
V	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1-V30	Areas of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

NOTES TO USER

Certain areas not in the special flood hazard areas (zones A and V) may be protected by flood control structures.

This map is for flood insurance purposes only; it does not necessarily show all areas subject to flooding in the community or all planimetric features outside special flood hazard areas.

Coastal base flood elevations shown on this map include the effects of wave action.

Coastal base flood elevations apply only landward of the shoreline shown on this map.

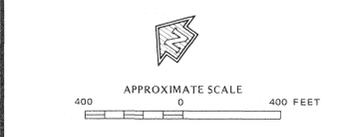
INITIAL IDENTIFICATION:
JUNE 18, 1971

FLOOD HAZARD BOUNDARY MAP REVISIONS:
NONE

FLOOD INSURANCE RATE MAP EFFECTIVE:
JULY 1, 1974

FLOOD INSURANCE RATE MAP REVISIONS:
February 13, 1976 - to reflect curvilinear flood boundary
October 18, 1983 - to include the effects of wave action

To determine if flood insurance is available in this community, contact your insurance agent, or call the National Flood Insurance Program, at (800) 638-6620.



ELEVATION REFERENCE MARKS

REFERENCE MARK	ELEVATION IN FT. (NGVD) ¹	DESCRIPTION OF LOCATION
RM 1	8.285	A standard N.J.G.C.S. disk, set in concrete, 0.3 foot below ground, at northwest corner of intersection of Atlantic Avenue and Hanover Avenue, 9.87 feet southwest of southwest curb of Hanover Avenue, 4.0 feet northwest of southwest curb of Atlantic Avenue and 2.81 feet northeast of pole No. ACE-1979.
RM 2	11.070	A standard U.S.C. & G.S. disk, set vertically in drill hole 2 feet above ground in brick wall, 0.6 mile northwest on Jerome Avenue from junction with Ventnor Avenue and 27.5 feet northeast of northeast curb of Jerome Avenue.
RM 3	11.240	A standard U.S.C. & G.S. disk, set in drill hole 3 feet above sidewalk, in southwest end of seawall at southeast end of South Jerome Avenue, 5 feet northeast of southwest end of seawall and 15.4 feet southwest of centerline of Jerome Avenue.
RM 4	8.283	A standard U.S.C. & G.S. disk, set in concrete, 0.1 feet below ground, at northwest corner of intersection of Atlantic Avenue and Osborn Avenue, 2.77 feet southwest of southwest curb of Osborn Avenue, 10.98 feet northwest of southwest curb of Atlantic Avenue, and 14.67 feet north of pole No. ACE-3908.

¹ National Geodetic Vertical Datum of 1929

NATIONAL FLOOD INSURANCE PROGRAM

FIRM FLOOD INSURANCE RATE MAP

CITY OF MARGATE CITY, NEW JERSEY ATLANTIC COUNTY

ONLY PANEL PRINTED

COMMUNITY-PANEL NUMBER 345304 0001 C

MAP REVISED: OCTOBER 18, 1983

Federal Emergency Management Agency

COASTAL BASE FLOOD ELEVATIONS APPLY ONLY LANDWARD OF THE SHORELINE SHOWN ON THIS MAP

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