



**City of Margate City**  
**Department of Building Inspection**

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## **Margate City Repetitive Loss Information**

Dear Margate City Resident:

You are receiving this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Below are some things you can do:

1. **Check with the Building Department** 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. The staff can visit your property to discuss flood protection alternatives.

2. **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.
- 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's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.
- Obtain a copy of *Repairing Your Flooded Home*. We have copies at the Public Works Department or it can be found on the Red Cross' website at <https://www.redcross.org/get-help/how-to-prepare-for-emergencies/types-of-emergencies/flood.html>

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 9001 Winchester Avenue, and it details the retrofitting alternatives such as the raising or relocation of a structure, the use of levees or flood walls, the 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.

3. **Consider some permanent flood protection measures:**

- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
- Consider elevating your house above flood levels.
- Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.

➤ Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

➤ More information can be found at FEMA's website, <https://www.ready.gov/floods>

● 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.

#### **4. Contact the Building Department for information on financial assistance:**

➤ The City administers a flood protection rebate program that will pay 25% of approved projects, up to a total of \$2,500. This program has funded low floodwalls, overhead sewers, sewer backup valves, and relocation of utilities to higher levels.

➤ If you are interested in elevating your building above the flood level or selling it to the City, we may apply for a Federal grant to cover 75% of the cost.

➤ Get a flood insurance policy - it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

#### **5. Get a flood insurance policy:**

➤ Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.

➤ Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.

➤ Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

➤ Contact your insurance agent for more information on rates and coverage.

Please feel free to contact me with any questions or concerns.

Sincerely,



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Construction Code Official.=

Department of Building Inspection

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