



CITY OF
MARGATE
Together We Make It Great

FLOOD PROTECTION

National Flood Insurance Program (NFIP): What You Should Know

May 2017

Margate City Commission

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Mayor

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The City of Margate produces this Flood Protection newsletter to educate and inform Margate residents about changes to flood zones and flood insurance, educational material related to floods and other natural disasters, how to request a flood zone determination, flood prevention measures adopted by the City, and more. The City's participation in the NFIP Community Rating System (CRS) Program, which includes distributing this information and performing other proactive flood prevention measures, helps residents receive a 15% discount on their flood insurance.

FLOOD ZONES

Although the City of Margate has not experienced any severe flooding incidents since the 1970s, all residents (whether in a flood zone or not) should prepare their homes and families for hurricane season, which runs from June 1st through November 30th. In the event of a hurricane or severe rainstorm, there is potential for flooding.

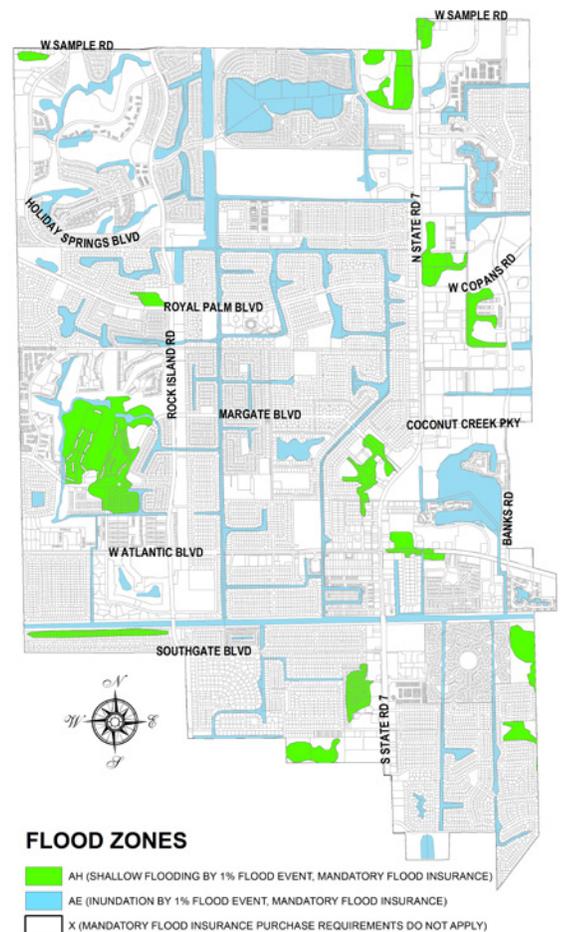
As noted in previous Flood Protection newsletters, the current flood zone maps went into effect on August 18, 2014. As a result, mandatory flood insurance purchase requirements apply to 2,327 properties within the City of Margate. Owners of properties included in the flood zones requiring flood insurance policies should contact their insurance agents.

Note: The City of Margate encourages residents who rent or own property outside of a flood zone with mandatory flood insurance purchase requirements, to contact your insurance agent to evaluate the pros and cons of purchasing a flood insurance policy to protect your home and possessions against loss from flood damage.

If you believe your property was inadvertently mapped in a flood zone and have supporting documentation, such as an elevation certificate or property survey, you may request a reevaluation of your property through the Federal Emergency Management Agency (FEMA). Visit fema.gov/national-flood-insurance-program-flood-hazard-mapping, then click on "Change My Flood Zone Designation".

FLOOD BASICS

- **FIRM:** Flood Insurance Rate Maps are created for floodplain management and insurance purposes to show a community's base flood elevations, flood zones and floodplain boundaries.
- **FIS:** A Flood Insurance Study is a hydrologic and hydraulic study of flood risks that FEMA uses to prepare the FIRM.
- **NSFHA:** A Non-Special Flood Hazard Area has a low- to moderate-risk of flooding (i.e., Zones B, C, X Pre- and Post-FIRM). While flooding is less likely to occur in an NSFHA, it still can happen – one in four floods occur in an NSFHA!
- **SFHA:** A Special Flood Hazard Area, also known as a floodplain, has a 1% or greater chance of being flooded in any given year. Over a 30-year period, there is at least a 26% chance an SFHA will flood.



VERIFY YOUR FLOOD ZONE

To verify your property's flood zone designation, visit: gis.broward.org/BC_Maps/InteractiveMaps.htm then click on "FEMA Flood Information System Effective August 18, 2014." Follow the directions to locate your address and your property flood zone.

Alternatively, you may also use the Flood Zone Determination form available on the City's website at margatefl.com/FloodZoneDetermination.

FLOODPLAIN MANAGEMENT ACTIVITIES

The City of Margate works year-round to maintain the stormwater system in good working condition to prevent localized flooding from major rainstorms or hurricanes. To manage this vulnerability, stormwater – water resulting from rainfall – is moved through a series of natural and man-made drainage elements to help prevent flooding.

Floodplain management activities include:

- Adopting and enforcing zoning, subdivision and building requirements that incorporate preventive measures against potential floods for both new and existing buildings (see “If You Make Substantial Building Improvements” section)
- Adopting special purpose floodplain ordinances
- Maintaining stormwater conveyances

Stormwater System Maintenance

The Public Works (PW) Department maintains and improves the City’s stormwater system in a continuous effort to reduce the risk of flooding. PW cleans all catch basins and ditches, inspects and cleans pipes and inlets, maintains and repairs infrastructure, and sweeps streets to prevent debris from entering the stormwater system.

Pollution Prevention: Protect Our Natural Floodplain!

Rainwater travels through local and regional storm drain systems (pipes, channels, catch basins, curbs, gutters, streams, ditches, wetlands, pump stations, roadways, detention/retention basins, swales, ponds, lakes, canals, and other stormwater conveyances and treatment facilities, both public and private) located throughout Margate, eventually flowing into lakes and canals. These drainage systems must remain



clear of debris in order to effectively carry away floodwaters. Please help by keeping driveways, sidewalks and gutters clear of debris, including grass clippings and tree branches.

Dumping, spilling or discharging any non-stormwater material onto the open ground or directly into the stormwater management system is illegal. Only rainwater is allowed to drain into storm drains located in streets, curbs, and rights of way. Additionally, altering, obstructing, or otherwise blocking any stormwater management system in the City is **PROHIBITED** without prior written approval from the City.

If you witness dumping of material into storm drains or waterways, or observe stormwater or flooding problems that need to be corrected, please report these issues to the **Public Works Department at (954) 972-8126**.

BUILDING PERMIT REQUIREMENTS

In the unfortunate circumstance that your property is damaged due to flooding or otherwise, you may be required to repair or rebuild your home. Please be aware that many construction and home renovation projects require building permits before you can begin the work. To learn more about the building permitting process including permitting requirements for new construction, repair/replacement work, additions, alterations, excavations, pools, patios, signs, fences, fill, etc., please call the **Building Department at (954) 970-3004** or visit margatefl.com/government/building.html. Any applicable flood protection measures that need to be incorporated into your plans can also be discussed with the Building Department.

Prior to starting any construction project, please visit broward.org/Building for important information regarding hiring a licensed contractor and working without a permit. If you are aware of anyone working without a permit, please report the violation to the Margate Building Department.

Substantial Building Improvements

If the cost of reconstructing, rehabilitating, expanding or other improvements to a building is 50% or more of the building’s market value and/or a structure sustains damage determined to be 50% or more of its market value, then the City of Margate, in compliance with NFIP regulations, requires that the structure meets the same construction requirements as a new building and be elevated (or flood-proofed if it is a non-residential structure) to or above the level of a base flood, and meet other applicable requirements. For more information, please contact the **Building Department at (954) 970-3004**.

SIGN UP FOR CODERED NOTIFICATIONS

The City of Margate uses CodeRED to send EMERGENCY notifications by phone, email, text and social media to keep citizens informed of emergencies such as evacuation notices, utility outages, water main breaks, fire or floods, chemical spills, or other emergency situations.

The City may also activate CodeRED to send general notifications to subscribers to communicate non-life safety matters, such as planned road closures, water main repairs, water and power service interruptions, etc.

To register or update your contact information with CodeRED, visit: margatefl.com/CodeRed.



Keeping citizens informed.

FLOOD INSURANCE: DO YOU NEED IT?

If your property is in the Special Flood Hazard Area (SFHA) and you hold a mortgage, your lender will require you to carry flood insurance. However, if you have no mortgage, or your property is located outside of the SFHA, you may choose not to carry flood insurance, but with one caveat: You will assume all financial liability if flood damage occurs.

Contemplating flood insurance? Consider these facts:

- Just 1" of flooding in a 1,000 square foot home can cost you over \$10,000 in damages. Double that for a 2,000 square foot home. Visit floodsmart.gov to learn more.

- The chance of flooding is lower outside of the SFHA, so flood insurance premiums are generally lower.

The City of Margate voluntarily participates in the National Flood Insurance Program's Community Rating System (CRS) to help residents in the SFHA purchase flood insurance at a 15% discount, while those outside the SFHA receive a 5% discount. The discount is automatically deducted from your premium and not listed separately on your insurance bill.

Please contact your insurance company to request a quote.

FLOOD FACTS

- Everyone lives in a flood zone.
- To get a federally-backed mortgage for a property located in an SFHA, the law requires flood insurance.
- Just an inch of water can cause costly damage to your property.
- Flash floods can bring 10 to 20 feet high walls of water.
- Federal disaster assistance is usually a loan that must be paid back with interest.
- In a high-risk flood area, your home is more likely to be damaged by flood than by fire.
- Hurricanes are common causes of flooding.
- Residents in moderate-risk to low-risk areas may be eligible for a Preferred Risk Policy, which offers low-cost flood insurance premiums.

Anyone can be financially vulnerable to floods. People outside of high-risk areas file over 20 percent of NFIP claims and receive one-third of disaster assistance for flooding. The resources included in this newsletter will help you to protect your property and reduce potential losses due to flooding.

WHEN A FLOOD THREATENS

The City of Margate monitors the National Weather Service (NWS) for flood warnings and other weather-related notifications.

The NWS will issue a **Flood Watch** when weather conditions are favorable for a specific hazardous weather event to occur. When a flood watch is issued, you should be monitoring and preparing for the possibility of flooding.

When a **Flood Warning** is issued you should take immediate action because a weather hazard is imminent or occurring. A flash flood is a sudden violent flood that can take from minutes to hours to develop. It is even possible to experience a flash flood in areas not immediately receiving rain.

Two keys to weather safety are to prepare for the risks and to act on those preparations when alerted by emergency officials.

In Case of a Flood...

Damages caused by a flooding event may be recovered with flood insurance, but the City of Margate encourages you to take precautionary measures to minimize your loss of property and protect your family. Make sure you are covered. Ask your insurance agent about flood insurance. Safeguard a copy of your policy and take inventory of your family and property. In case of a flood:

- Do not walk or drive through flood waters. Unseen obstructions or hazards may cause damage to you or your vehicle. (Also, be aware that six inches of moving water can knock you off your feet, and drowning is the number one cause of flood deaths.)
- Avoid downed power lines and electrical wires. Electrocution is the number two flood killer. Report downed power lines to [FPL at \(954\) 797-5000](tel:9547975000).
- Avoid skin contact with floodwater as sewage from overflowing sewage lines may be present.
- If your house is flooded, turn off the power. This includes all propane gas tanks and lines.
- Use flashlights instead of candles to avoid a fire hazard.
- If you are driving, treat non-operational traffic signals as four-way stops.
- If your home is damaged during a flood, list and photograph damaged property, and call your insurance agent to file a claim as soon as possible.



Do not wait to get flood insurance. There is a 30-day waiting period from the date of purchase before coverage takes effect.



Department of Environmental & Engineering Services
901 N.W. 66th Avenue, Suite A
Margate, FL 33063

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City Resources

Dept. of Environmental & Engineering Services (DEES)
901 NW 66th Avenue, Suite A
Margate, FL 33063
(954) 972-0828

Public Works Department
102 Rock Island Road
Margate, FL 33063
(954) 972-8126

Building Department
901 NW 66th Avenue, Suite B
Margate, FL 33063
(954) 970-3004

Resources for Flood Information

FloodSmart.gov is the official site of the NFIP

FEMA Region IV Mitigation Division
3003 Chamblee Tucker Road
Atlanta, GA 30341-4112
(770) 220-5200

Florida Division of Emergency Management
2555 Shumard Oak Boulevard
Tallahassee, FL 32399-2100
(850) 413-9969

South Florida Water Management District
3301 Gun Club Rd
West Palm Beach, FL 33406-3007
(880) 432-2045 (Florida only)

Hurricane Season is here. Are you Prepared?

NOW is the time to prepare for Hurricane Season, which runs from June 1st through November 30th. Create and review your pre-, during and post-storm plan for severe weather events. Detailed Hurricane Preparedness checklists and information can help you prepare for and handle almost any South Florida weather emergency. Get your copy in most local grocery stores or online at:

City of Margate: margatefl.com/Hurricane
Broward County: broward.org/Hurricane/HurricanePreparednessGuide
Fla. Div. of Emergency Mgmt: floridadisaster.org
National Hurricane Center: nhc.noaa.gov/prepare
FEMA: ready.gov/hurricanes

These comprehensive guides will help you develop a family plan, create a disaster supply kit, secure your home properly, and plan for the care and safety of your pets.

Speaking of pets, don't forget to make a plan for them. Most evacuation centers will not accept pets, so plan in advance to board your pets or stay with friends outside of the evacuation zone if a storm threatens.

Insurance Reminders:

- Review your insurance policy to ensure it provides adequate coverage.
- Place important documents inside sealed plastic bags or other waterproof containers.
- Make sure any photos or videos of your important possessions are in a safe place. These documents will help you file an accurate and comprehensive flood insurance claim.

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