



FLOOD PROTECTION

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

May 2020

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Flood Zones

As noted in previous Flood Protection newsletters, new flood zone maps went into effect on August 18, 2014. As a result, mandatory flood insurance purchase requirements apply to 1581 addresses within the City of Margate. Owners of properties included in the flood zones requiring flood insurance policies should contact their insurance agents. Note: Even if your property is not in a flood zone with mandatory flood insurance purchase requirements, we encourage you to contact your insurance agent to evaluate the pros and cons of purchasing a flood insurance policy.

If you believe that 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: www.fema.gov/national-flood-insurance-program-flood-hazard-mapping, then click on **Change My Flood Zone Designation**).

FloodSmart.gov

The Official Site of the NFIP

Visit this website to:

- Use the flood simulator to see inch by inch, how much flood damages can cost you.
- Rate your flood risk.
- Investigate different types of flood insurance, policy costs and terms.
- Find an insurance agent who sells flood insurance.
- Review the steps to take in the aftermath of a flood, and file a claim, if necessary.
- Learn interesting facts about floods.



To determine your flood risk, visit www.floodsmart.gov/flood-map-zone/find-yours and click on Flood Map Service Center and enter your address.

Flood Facts

- Everyone lives in a flood zone.
- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a federally backed mortgage, your mortgage lender requires you to have flood insurance.
- Just an inch of water can cause costly damage to your property.
- Flash floods can bring walls of water 10 to 20 feet high.
- Hurricanes are common causes of flooding.
- 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.
- 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. Your property may lie within a flood hazard area. The resources included in this newsletter will help you to protect your property and reduce potential losses due to flooding.



The City of Margate uses CodeRED Emergency Notification System to deliver recorded and text messages in cases of emergency situations that require immediate action. To register or update your contact information with CodeRED, visit: www.margatefl.com/CodeRed and then click on "Sign up for CodeRed online."

National Flood Insurance Program

Congress passed the Biggert-Waters Flood Insurance Reform Act (BW Act) in 2012 to require flood insurance premiums to reflect the real risk of flooding. This has led to an increase in premiums for approximately 25 percent of the policies nationwide. The provisions in the BW Act encourage financial stability of the National Flood Insurance Program (NFIP) by eliminating some of the artificially low rates and discounts that are subsidized by FEMA.

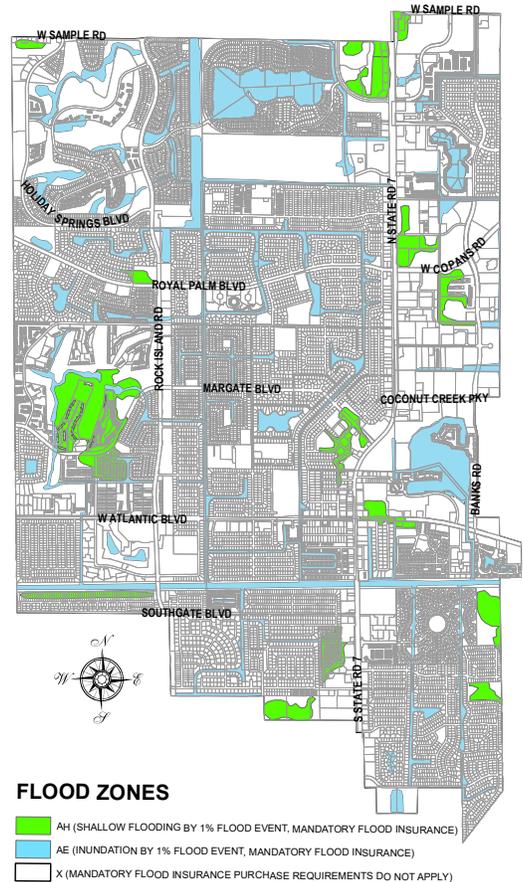
However, in March 2014, the Homeowner Flood Insurance Affordability Act (HFIAA) was signed into law which repealed and modified certain provisions of the BW Act. The HFIAA delayed increases to flood insurance premiums that were scheduled as part of the BW Act.

Although the HFIAA repealed and modified certain provisions of the BW Act, many still remain. HFIAA requires every new or renewed policy after April 1, 2015 to include an annual surcharge. Policies for owner-occupied, single-family detached buildings or individual condominium units that serve as primary residences will include a \$25 surcharge. Contents-only policies for tenants in rental units that are tenants' primary residence will include a \$25 surcharge.

Policies for all other buildings will include a \$250 surcharge. Most policy holders must complete and return a Verification of Primary Residence Status form to their flood insurance providers.

Your flood insurance provider should send you the form before issuing your renewal notice.

Please contact your insurance agent for details or visit <https://www.fema.gov/flood-insurance-reform> for additional information.



FLOODPLAIN MANAGEMENT ACTIVITIES

Even though most of the City has been designated outside the SFHA since August 18, 2014, it is important 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 manmade 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, below).
- Adopting special purpose floodplain ordinances.
- Maintaining stormwater conveyances.

If You Make Substantial Building Improvements...

If the cost of improvements to a building is 50 percent or more of its market value and/or a structure sustains damage determined to be 50 percent or more of its market value, then the City of Margate, in compliance with NFIP regulations, requires that the structure 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.

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 ways. 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 Public Works at **(954) 972-8126**.

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 one percent or greater chance of being flooded in any given year. Over a 30-year period, there is at least a 26 percent chance an SFHA will flood.

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. Electrocutation is the number two flood killer. Report downed power lines to Florida Power and Light at **(954) 797-5000**. 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.

Flood Watch or Warning

The City of Margate, in coordination with Broward County has a warning system to notify residents of impending flooding and hurricane watches and warnings. Residents should tune into local television, The Weather Channel, local radio, or internet weather broadcasts and sign up for CodeRED notifications. Have a NOAA weather radio on hand with extra batteries.

For more information about emergency notifications go to the Broward County Emergency Management website at broward.org/emergency for more important warning information.

A **watch** indicates that weather conditions are favorable for a hazard to occur, thus you should be monitoring the specific threat and preparing for action, as appropriate.

A **warning** means you should take immediate action because a weather hazard is imminent or about to occur at any moment.

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

Need Permitting Assistance?

Many construction and home renovation projects require building permits before you can proceed. Visit www.margatefl.com/government/building or call the Building Department at **(954) 970-3004** if you have questions regarding permitting requirements for new construction, repair/replacement work, additions, alterations, excavations, pools, patios, signs, fences, fill, etc. Any applicable flood protection measures that need to be incorporated into your plans can also be discussed with the Building Department.

Before starting any construction project, visit www.broward.org 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.

RESOURCES FOR FLOOD INFORMATION

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
(561) 686-8800
(800) 432-2045 (Florida only)

Checking Your Flood Zone

To verify your property's flood zone visit: Click on [Interactive Maps](#).

Click [FEMA Flood Information System Effective August 18, 2014](#).

Follow the directions to locate your address and your property flood zone.

Alternatively, use the Flood Zone Determination form available on the City website at www.margatefl.com/FloodZoneDetermination.

Flood Insurance: Do You Need It?

If your property is in the 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.

Important considerations in determining whether or not you should purchase flood insurance:

- 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 www.floodsmart.gov to learn more.
- Flood insurance premiums are generally lower for properties outside of the SFHA because there is a lower chance of flooding in those areas.
- Because the City of Margate participates in the FEMA Community Rating System (CRS) program and holds a Class 7 rating, properties in the SFHA receive a 15 percent discount on flood insurance, while those outside the SFHA receive a 5 percent discount. The discount is automatically deducted from your premium and not listed separately on your insurance bill.

Please contact your insurance company to receive a premium quote. **"Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect."**



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EMERGENCY PREPAREDNESS

Hurricane Season is June 1 through November 30!

NOW is the time for you to create (or review if you already have one) a pre-, during and post-storm plan for severe weather events. Detailed Hurricane Preparedness checklists and information can help you to prepare for and handle almost any South Florida weather emergency. They are readily available locally or online at:

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

Grocery stores (many distribute Hurricane Preparedness Guides in June).

In your local newspaper (a special section is usually printed at the beginning of the hurricane season).

You will find detailed information on developing a family plan, creating a disaster supply kit, securing your home, and planning for the care and safety of your pets.

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.

PET SAFETY TIPS:

Most evacuation centers will not accept pets, so plan in advance to board your pets or stay with friends outside of the evacuation zone. Take an ample supply of pet food and water, as well as an appropriately sized carrier.

After the storm, be cautious about allowing your pets outdoors immediately afterwards. Familiar scents and landmarks may be altered, which could cause your pets to become confused or lost. Finally, do not allow your pets to consume food or water that may have become contaminated.

Lessons Learned from Hurricane Irma:

- Fallen branches don't just knock out power they also damage roofs and dent cars. Please trim trees early in the year and not just prior to a storm.
- Flashlights and fans use D batteries and many radios use C batteries; both are hard to find days before a storm.
- Purchase an inverter for your car so you will be able to recharge phones, tablets, laptops etc., all while enjoying the A/C.
- Making extra ice blocks by filling plastic soda bottles and juice containers.
- Stock up on prescription and other drugs.
- Test your generator before hurricane season to make sure it is still in working order.