



FLOOD PROTECTION

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



Municipal Officials

Mayor:
Arlene R. Schwartz

Vice Mayor:
Antonio V. Arserio, FRA-RP

Commissioners:
Anthony N. Caggiano
Tommy Ruzzano
Joanne Simone

City Manager:
Cale Curtis

City Clerk:
Jennifer Johnson

DEES Director:
Curt Keyser

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

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This brochure contains information that can save you money and help protect you and your property in the event of flooding.

FLOOD WATCH AND WARNING

Broward County has a warning system, AlertBroward, which notifies residents about life threatening emergencies and public safety threats, including impending floods and hurricanes.

Text "AlertBroward" to 888777 to receive Emergency Notifications only (zip code is required), or sign up to choose the type of alerts you want to receive at broward.org/Emergency/Pages/AlertBroward.aspx.



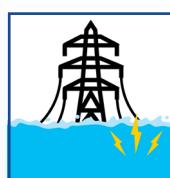
FLOOD SAFETY



Do not drive through floodwaters. Unseen obstructions or hazards may cause damage to you or your vehicle. Roads may not be distinguishable from canals. Turn around, don't drown!



Do not walk through flooded or flowing water due to contaminants or other unforeseen hazards.

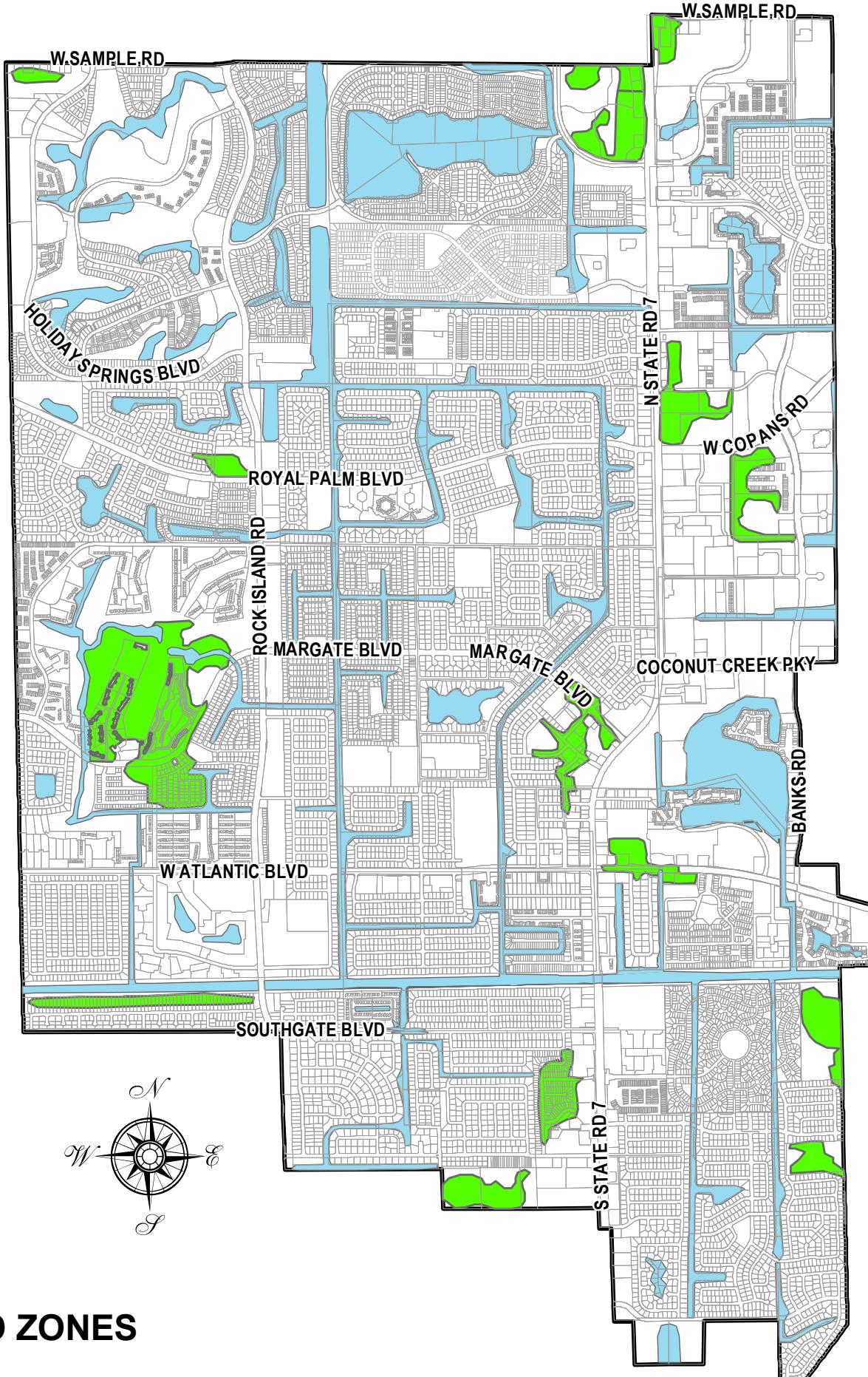


Downed power lines can be deadly. Keep your distance and treat all downed power lines as energized. Steer clear of standing water or debris that might hide a downed power line. Report downed power lines to FPL at **1-800-468-8243**.



Monitor your NOAA Weather Radio and have extra batteries on hand. Listen for instructions by local emergency management on local TV and radio channels and the Weather Channel.

For more information about flood safety, go to the Broward County Emergency Management website at Broward.org/Emergency.



FLOOD ZONES

- AH (SHALLOW FLOODING BY 1% FLOOD EVENT, MANDATORY FLOOD INSURANCE)
- AE (INUNDATION BY 1% FLOOD EVENT, MANDATORY FLOOD INSURANCE)
- X (MANDATORY FLOOD INSURANCE PURCHASE REQUIREMENTS DO NOT APPLY)

KNOW YOUR FLOOD ZONE

Please follow the steps below to find out if your property is in a flood zone:

Access the Flood Zone Determination form from the City's website at margatefl.com. To do so, click on "How Do I?", then select "Learn About Flood Information & Maps". Under "Documents", select "Request for Flood Zone Determination Form (PDF)" and complete the fillable form online. You may mail, or preferably email to deesadmin@margatefl.com. The completed form will then be sent to the entity that you identified on the form.

In addition, you may view the 'City of Margate Flood Zone Map', which is also under the Document option.

Please be advised that FEMA issued new flood maps on July 31, 2024. The only change from the old to the new flood map for the City of Margate is that one property changed from an X zone to an AE zone.

For further information about maps and the community's floodplain management program, and to find out if an Elevation Certificate is on file for an address, please call **954-972-0828**.

STORMWATER SYSTEM MAINTENANCE



Rainwater travels through storm drain systems such as pipes, channels, catch basins, curbs, gutters, streams, ditches, roadways, swales, ponds, detention/retention basins, and other stormwater conveyances located throughout Margate, eventually flowing into lakes and canals. Please help by keeping driveways, sidewalks, gutters, and swales 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. If you witness dumping of any material into storm drains or waterways, please report the illegal activity to Public Works at **954-972-8126**, or if you observe stormwater or flooding problems that need to be corrected.

PROPERTY PROTECTION

- Clear drains, gutters, and downspouts, and secure loose outdoor items or take them inside.
- Check your building for water entry points, such as doors, low windows, and dryer vents. These can be protected with low walls, berms, or temporary shields.
- Consider retrofitting structures to make them flood-proof. The property itself remains subject to flooding while the building on it is modified to prevent or minimize flooding of habitable space. Search the Broward County Public Library catalog for Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding, or search for FEMA P-312 in your web browser.
- Build responsibly! 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 City's Building Department at **954-970-3004** before making any changes on your property.
- Any applicable flood protection measures that need to be incorporated into your plans can be discussed with the Building Department. Please call **954-970-3004**.

PURCHASE FLOOD INSURANCE TODAY

There is typically a 30-day waiting period after purchase before coverage takes effect. The City of Margate participates in FEMA's Community Rating System (CRS), and is a Class 6 community. **As a result, you are eligible for a 20% discount on your flood insurance premium. Be sure to confirm with your agent that you received your discount!**

- Review your insurance policy to ensure it provides adequate flood damage coverage.
- Place important documents inside sealed plastic bags or other waterproof containers.
- Keep photos or videos of your essential possessions in a safe place. If you experience flood damage, these documents will help you file an accurate flood insurance claim.

To find out more about flood insurance for your property and its contents, contact your insurance agent. You can go to the FloodSmart.gov website to find an agent or call **877-336-2627**.



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

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PROTECT NATURAL FLOODPLAIN FUNCTIONS

- Open, unpaved areas are part of our stormwater management system. These areas can collect and store stormwater runoff during rainfall events.
- When rainfall drains into the ground, it helps reduce flooding and recharges our drinking water supply. Unpaved land filters stormwater runoff as it seeps through the ground and into our aquifer.
- It is important to appreciate natural floodplains. Please help keep these areas open and clean!
- To learn more, go to the Broward County Public Library catalog, and search for "Protecting Floodplain Resources: A Guidebook for Communities."

MESSAGE FROM THE MAYOR

Flood insurance should be an important consideration for all homeowners, business owners, and renters in South Florida.

Like all communities in South Florida, the City of Margate faces the potential for flooding due to our significant rainfall during "rainy season" and our low topography. The fact that some properties are not designated as high-risk flood areas does not ensure against the flood hazard. In fact, nearly 25 percent of flood insurance claims come from moderate to low-risk properties.

As recent history has shown, only a few inches of water can cause thousands of dollars in damage to walls, flooring, furniture, and appliances. Flood damage resulting from rising waters, typically, is not covered by homeowner's or renter's insurance policies. Fortunately, in the City of Margate, flood insurance for both building and contents is available to homeowners, business owners, and renters.



For further information regarding flood insurance for your property and/or its contents, please contact your insurance agent, who should be able to assist you in understanding the costs and the benefits associated with purchasing flood insurance.