

Solutions to Stormwater Pollution

Easy Things You Can Do Every Day To Protect Our Water

A Guide to Healthy Habits for Cleaner Water

Pollution on streets, parking lots and lawns is washed by rain into storm drains, then directly to our drinking water supplies and the ocean and lakes our children play in. Fertilizer, oil, pesticides, detergents, pet waste, grass clippings: You name it and it ends up in our water.

Stormwater pollution is one of New Jersey's greatest threats to clean and plentiful water, and that's why we're all doing something about it.

By sharing the responsibility and making small, easy changes in our daily lives, we can keep common pollutants out of stormwater. It all adds up to cleaner water, and it saves the high cost of cleaning up once it's dirty.

As part of New Jersey's initiative to keep our water clean and plentiful and to meet federal requirements, many municipalities and other public agencies including colleges and military bases must adopt ordinances or other rules prohibiting various activities that contribute to stormwater pollution. Breaking these rules can result in fines or other penalties.



As a resident, business, or other member of the New Jersey community, it is important to know these easy things you can do every day to protect our water.

Limit your use of fertilizers and pesticides

- Do a soil test to see if you need a fertilizer.
- Do not apply fertilizers if heavy rain is predicted.
- Look into alternatives for pesticides.
- Maintain a small lawn and keep the rest of your property or yard in a natural state with trees and other native vegetation that requires little or no fertilizer.
- If you use fertilizers and pesticides, follow the instructions on the label on how to correctly apply it.



Make sure you properly store or discard any unused portions.

Properly use and dispose of hazardous products

- Hazardous products include some household or commercial cleaning products, lawn and garden care products, motor oil, antifreeze, and paints.
- Do not pour any hazardous products down a storm drain because storm drains are usually connected to local waterbodies and the water is not treated.

- If you have hazardous products in your home or workplace, make sure you store or dispose of them properly. Read the label for guidance.

- Use natural or less toxic alternatives when possible.

- Recycle used motor oil.

- Contact your municipality, county or facility management office for the locations of hazardous-waste disposal facilities.



Keep pollution out of storm drains

- Municipalities and many other public agencies are required to mark certain storm drain inlets with messages reminding people that storm drains are connected to local waterbodies.

- Do not let sewage or other wastes flow into a stormwater system.

Clean up after your pet

- Many municipalities and public agencies must enact and enforce local pet-waste rules.

- An example is requiring pet owners or their keepers to pick up and properly dispose of pet waste dropped on public or other people's property.

- Make sure you know your town's or agency's requirements and comply with them. It's the law. And remember to:

- Use newspaper, bags or pooper-scoopers to pick up wastes.

- Dispose of the wrapped pet waste in the trash or unwrapped in a toilet.

- Never discard pet waste in a storm drain.

Don't feed wildlife

- Do not feed wildlife, such as ducks and geese, in public areas.

- Many municipalities and other public agencies must enact and enforce a rule that prohibits wildlife feeding in these areas.



Don't litter

- Place litter in trash receptacles.

- Recycle. Recycle. Recycle.

- Participate in community cleanups.

Dispose of yard waste properly

- Keep leaves and grass out of storm drains.

- If your municipality or agency has yard waste collection rules, follow them.

- Use leaves and grass clippings as a resource for compost.

- Use a mulching mower that recycles grass clippings into the lawn.



Contact information

For more information on stormwater related topics, visit www.njstormwater.org or www.nonpointsource.org

Additional information is also available at U. S. Environmental Protection Agency Web sites www.epa.gov/npdes/stormwater or www.epa.gov/nps

New Jersey Department of Environmental Protection
Division of Water Quality
Bureau of Nonpoint Pollution Control
Municipal Stormwater Regulation Program
(609) 633-7021



www.cleanwaternj.org



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 effect 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 serviced by the Atlantic County Office of Emergency Management. All advisories or storm warnings are broadcast by all local radio stations (WFG-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.

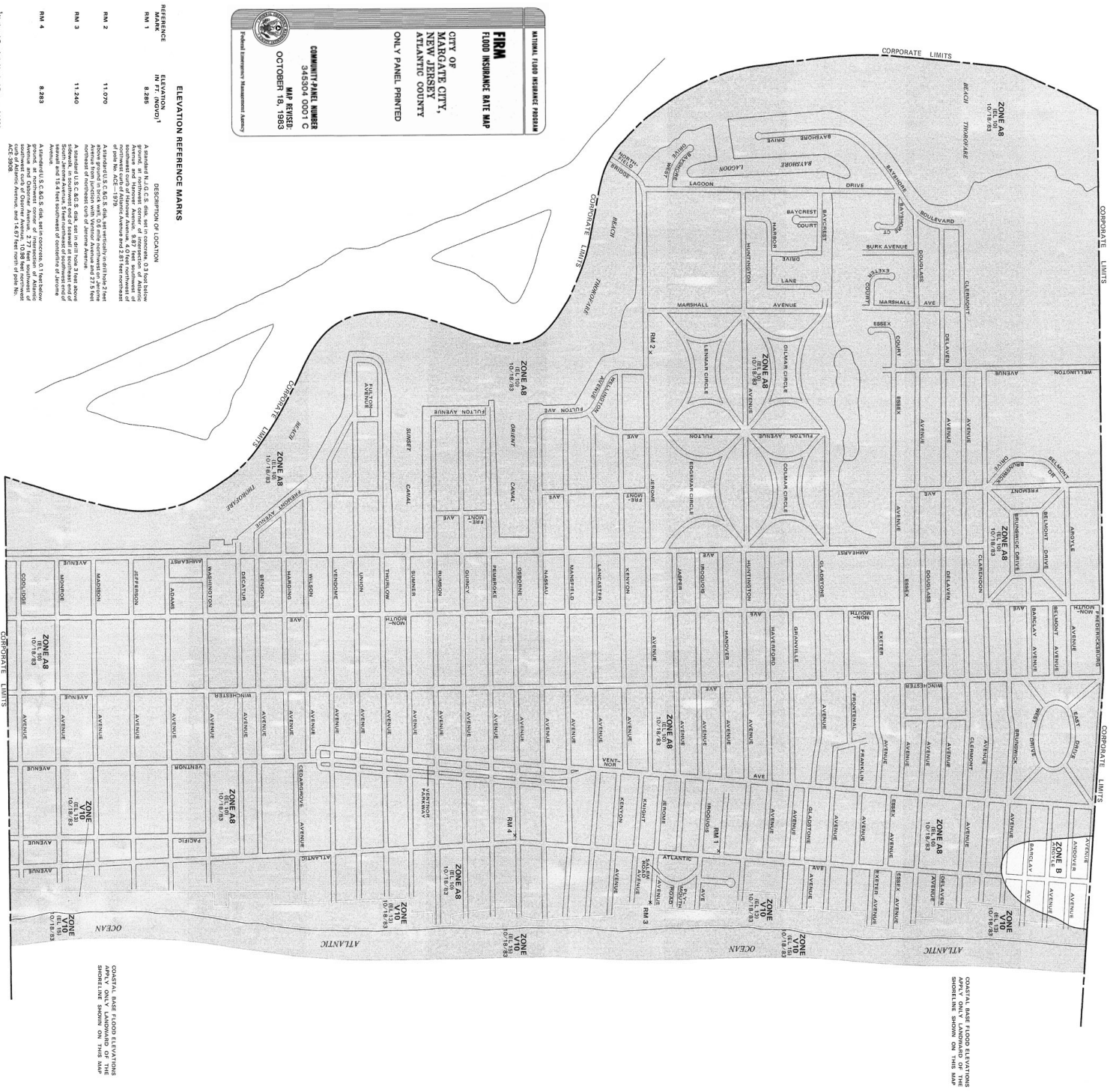
9. DRAINAGE SYSTEM MAINTENANCE: The Margate City Department of Public Works maintains the surface water drainage system by regular cleaning of the catch basins in the corners of all intersections to avoid street flooding. If you observe a catch basin that does not appear to drain properly you should 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.shstm>.
- 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
100-Year Flood Boundary with Elevation in Feet**	ZONE A2
100-Year Flood Boundary with Elevation in Feet**	ZONE A3
100-Year Flood Boundary with Elevation in Feet**	ZONE A4
100-Year Flood Boundary with Elevation in Feet**	ZONE A5
100-Year Flood Boundary with Elevation in Feet**	ZONE A6
100-Year Flood Boundary with Elevation in Feet**	ZONE A7
100-Year Flood Boundary with Elevation in Feet**	ZONE A8
100-Year Flood Boundary with Elevation in Feet**	ZONE A9
100-Year Flood Boundary with Elevation in Feet**	ZONE A10
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100-Year Flood Boundary with Elevation in Feet**	ZONE A99
100-Year Flood Boundary with Elevation in Feet**	ZONE A100

EXPLANATION OF ZONE DESIGNATIONS

- A Areas of 100-year flood, base flood elevations and flood hazard factors not determined.
- AD Areas of 100-year flood, flooding where depths of inundation are shown, but no flood hazard factors are determined.
- AH Areas of 100-year flood, flooding where depths of inundation 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 elevations and flood hazard factors not determined.
- B Areas between limits of the 100-year flood and 500-year flood, base flood elevations and flood hazard factors not determined.
- C Contributing drainage area is less than one square mile (Medium shading).
- D Areas of minimal flooding. (No shading).
- V Areas of 100-year coastal flood with velocity (wave action) shown, but no flood hazard factors are determined.
- V1-V30 Areas of 100-year coastal flood with velocity (wave action) shown, but no flood hazard factors are 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 plant/animal features outside special flood hazard areas.

Coastal base flood elevations shown on this map include the effect 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, 1972
FLOOD INSURANCE RATE MAP REVISIONS:
FEBRUARY 13, 1973
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.

