

CITY OF SEA ISLE CITY FLOOD PROTECTION INFORMATION

The Federal Emergency Management Agency has classified Sea Isle City, in its entirety, as a Special Flood Hazard Area due to the fact that the City is a barrier island surrounded completely by water. The areas in the north end of town and the ocean front properties, being the most vulnerable to hurricane damage, are considered "V" zones. The "V" zones are high velocity or flood prone areas. Although your property may be high enough that it has not flooded recently, all property located in the City is located within a floodplain. This flyer gives you some ideas of what you can do to protect yourself and your property.

City Flood Services:

The first thing you should do is check your flood hazard Zone. Flood maps and flood protection references are available at the Sea Isle City branch of the Cape May County Public Library, located at 200 48th St. These materials are also available at the Construction Office located at 233 JFK Blvd. At the Construction Office you can also get advice on elevation certificates, flood insurance information and selecting an architect, engineer or contractor familiar with local flood issues. The FIRM Flood maps, other FEMA publications and FAQ's are also available for viewing online at the Sea Isle website:
www.seaislecitynj.us

If requested, the Construction Office's Flood Plain Administrator will visit a property to review a flood problem and explain possible corrections to prevent continuing flood damage. Please call the Construction Office at (609) 263-1166 to make an appointment. These services are free.

What You Can Do:

The City's flood prevention efforts depend on your cooperation and assistance. Here is how you can help:

- Do not disturb the sand dunes which are helping to prevent flooding by the erection of sand fences and dune grass plantation.
- Do not dump or throw anything into ditches, streams, the bay, or the ocean. Dumping is a violation of City ordinances. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- If your property is next to a ditch, stream, bay or ocean, please do your part to keep the banks clear of brush and debris.
- If you see dumping of debris in ditches, streams, the bay or ocean, contact Public Works Department at (609) 263-6988.
- Always check with the Construction Office before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure that projects do not cause problems for other properties.
- If you see building or filling without a City permit sign posted, contact the Construction Office at (609) 263-1166.
- If you are reconstructing, rehabilitating, building an addition or doing other improvements that cumulatively equal more than 50% of the building's market value, this is considered a Substantial Improvement/Repair. The building must now meet the same construction and Flood Prevention (Chapter 14 SIC ordinances) requirements as a new building. In order to be sure that your construction is compliant, contact the Construction Office at (609) 263-1166.

Flood Proofing:

There are several different ways to protect a building from flood damage. One way is to keep the water away by properly grading your property to make sure water flows away from your building. The Construction Office can provide you with information on local regulations.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if water will get over two feet deep.

A third approach is to raise the house above flood levels. Check with a contractor to see how much it would cost to raise your house.

Many houses, even though not in the floodplain, have sewers that back-up in the basement during heavy rains. A plug or standpipe can stop this if the water doesn't get more than one or two feet deep. They can be purchased at a hardware store. For deeper sewer backup flooding, talk to a plumber about overhead sewers or a backup valve. If your flooding problem is caused or aggravated by a sewer backup you may want to investigate a sewer backup rider to your homeowner's insurance policy.

These measures are called flood proofing or retrofitting. More information is available at the Sea Isle City branch of the Cape May County Public Library, or at the Construction Office. *Important Note:* Any alteration to your building or land requires a permit from the Construction Office, even regarding or filling.

Flood Insurance:

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies **DO NOT** cover damage from floods. Because the City of Sea Isle City participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government, and is available to everyone, even for properties that have been flooded. Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect.

Some people have purchased flood insurance because the bank required it when they got a mortgage or a home improvement loan. Usually these policies just cover the building's structure and not the contents. Please consult with your own Insurance agent for your specific needs.

Flood Safety:

- Listen to the Flood Warning System. The flood warning system is given through the Emergency Management Office in Coordination with your local cable channel and radio station. You may also choose to enroll in Sea Isle City's "Reverse 911" program, where a telephone call will alert you to any emergency situations. It is our desire to go public as early as possible with these warnings and we would expect the residents to pay heed to our instructions. There is also police public address systems on police vehicles. If anyone in your home would need to be evacuated by ambulance, please contact the Health Department **in** advance.

- Do Not Walk Through Flowing Water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or a stick to ensure that the ground is still there.
- Do Not Drive Through a Flooded Area. More people drown **in** their cars than anywhere else. DO NOT drive around road barriers; the road or bridge may be washed out.
- Stay Away From Power Lines and Electrical Wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or City Emergency Management Office.
- Have Your Electricity Turned Off By the Power Company. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have been wet unless they have been taken apart, cleaned, and dried.
- Look Out For Animals, Especially Snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or a stick to pull and turn things over and scare away small animals.
- Look Before You Step. After a flood, the ground and floors are covered with debris, including broken bottles and nails. Floors and stairs that have been covered in mud can be very slippery.
- Be Alert for Gas Leaks. Close off the main gas valve. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.

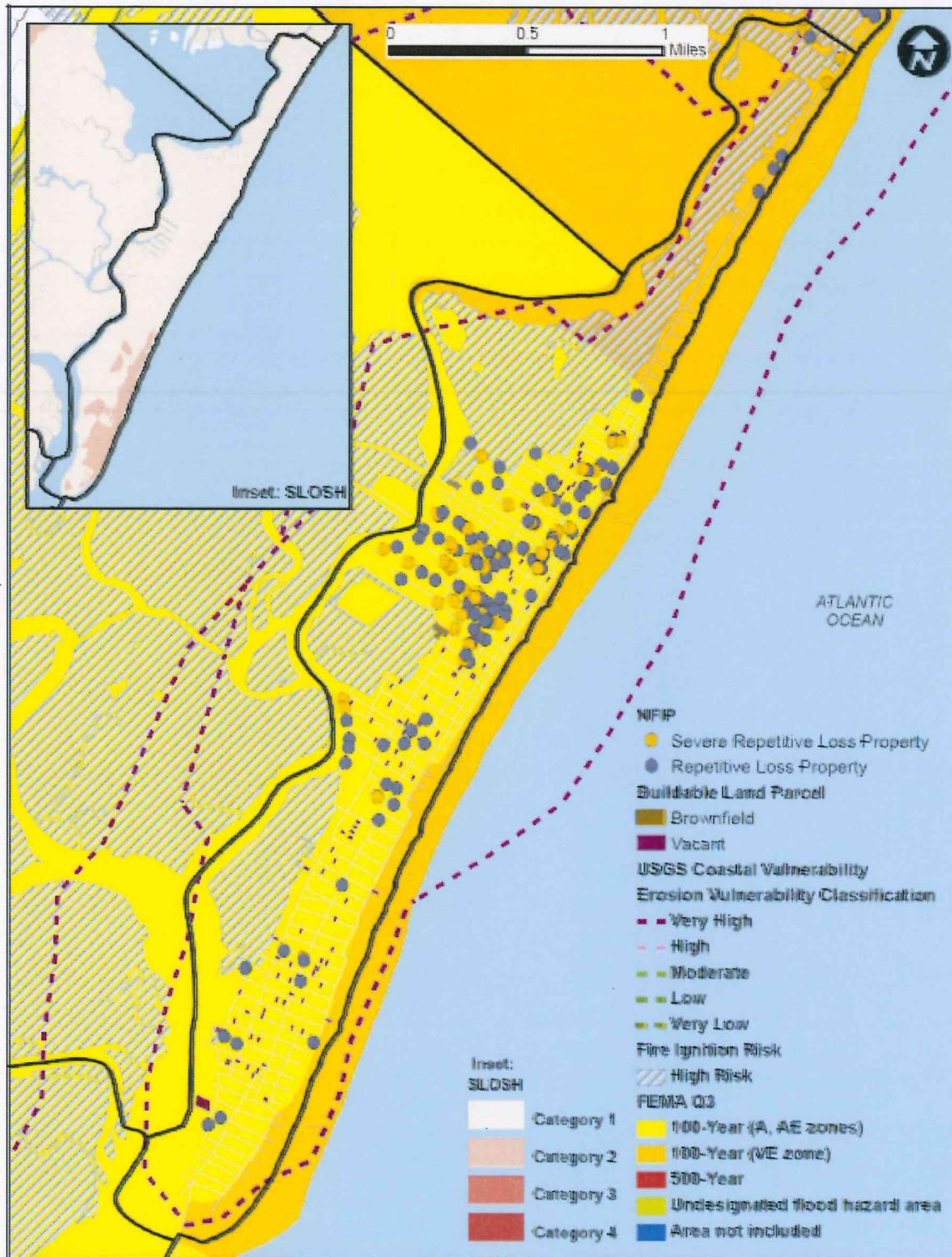
Repetitive Loss Areas:

There are several areas of Sea Isle City that are considered to be "Repetitive Loss Areas." This means that the property is in an area that has been flooded several times. Because of this, you should be aware that you can do the following things to protect your property:

- Check with the Construction Office, (609) 263-1166, and discuss the extent of any past flooding in your area. They will be able to tell you about the causes of repetitive flooding, and what the City is doing about it. They can also visit your property to discuss flood proofing and retrofitting options, as discussed above.
- Take appropriate measures to prepare for flooding, including any repairs or maintenance to your property.
- Consider permanent flood protection measures, including elevating your house, checking your building for water entry points, and marking the fuse or breaker box to show the circuits to floodable areas (making it easier to shut off the electric in case of a flood).
- Keep your flood insurance policy updated, and know what services your coverage provides. Consider changing your policy to provide for greater coverage for repairs and maintenance. You should contact your insurance agent for more information on rates and coverage.

Please contact the Sea Isle City Construction Office at (609)263-1166 for possible sources of mitigation funding.

The attached Flood Hazard Map shows areas of repetitive loss properties and other flood hazard information



Sources: USGS, 2001; FEMA Q3; Cape May County Planning Department; Maser, 2009

Notes: The entire municipality is vulnerable to the following hazards: coastal storm, severe storm and severe winter storm. Only the high risk wildfire areas are illustrated on this map; please refer to Section 5.4.6 for all wildfire hazard risk areas. At this time, there is no defined tsunami hazard area for Cape May County.