

CITY OF SEA ISLE CITY
FLOOD PROTECTION INFORMATION

The Federal Emergency Management Agency has classified Sea Isle City, almost in its entirety, as a Special Flood Hazard Area due in part to the fact that the City is a barrier island completely surrounded by water. The areas in the north end of town and many of the ocean front properties are the most vulnerable to hurricane and storm damage. For construction purpose they are still considered "V" zones. The "V" zones are high velocity flood prone areas. In a "V" zone one can expect wave action greater than 3 feet in height. Although your property may be high enough that it has not recently flooded, all properties located in the City are located within a floodplain. Reading and saving this flyer will give 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 the newest Flood Insurance Rate Map (FIRM), Dated October 5, 2017. Flood maps and the flood protection reference materials are available at the Construction Office, located at 233 JFK Blvd. 2nd floor. At the Construction Office you can get advice about all elevation certificates we have on file, flood insurance, drainage issues, flood depths during recent flooding events, determining if your property is located in a Coastal A or COBRA Zone and selecting an architect, engineer or contractor familiar with local flood issues. The **LATEST ADOPTED FLOOD MAPS** are available for review and questions about how they will affect your property can be answered. These materials are also available at the Sea Isle City branch of the Cape May County Public Library, located at 200 48th St. The FIRM Flood maps, other FEMA publications, Current Elevation Certificates and FAQ's are also available for viewing online at the Sea Isle City website: seaislecitynj.us If requested, the Construction Office's Flood Plain Administrator will visit your property to review a flooding problem and explain possible corrections to prevent continued 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. With the erection of sand fences and dune grass planting, our dune system is helping to prevent flooding
- Do not dump or throw anything into street gutters, ditches, streams, the ocean, bays or lagoons. Dumping is a violation of City ordinances. Even grass clippings and branches can accumulate and plug drainage channels. A clogged storm sewer or channel cannot properly 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 the dumping of debris in ditches, streams, the bay or ocean, contact Public Works Department at (609) 263-6000 or the Police Department at 609-263-4311.
- Always check with the Construction Office before you build on, alter, regrade or place fill on your property. A permit may be needed to ensure that your project does not cause flooding problems for other properties.
- If you see building or filling without a yellow City permit card 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 fair market value, this is considered a Substantial Improvement/Repair. The building must now meet the same construction and Flood Prevention requirements (Chapter 14 SIC ordinances) as a new building.** In order to be sure that your construction is compliant, contact the Construction Office at (609) 263-1166 for more information, before starting any work.

Flood Proofing:

There are several different ways to protect a building from flood damage. One way is to keep the water away from your structure by properly grading your property, making sure water flows away from your building. The Construction Office can provide you with information on local building and flood regulations. Another approach available for commercial buildings is to make your walls waterproofed 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 (Base Flood Elevation). Sea Isle has a Designed Flood Elevation (DFE) which includes the added protection of freeboard. Check with a contractor to see how much it would cost to raise your house. Many houses, 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 Construction Office or the Sea Isle City branch of the Cape May County Public Library. **Important Note:** Any alteration to your building or land requires a permit from the Construction Office, even the regrading or filling of lots.

Flood Insurance:

If you don't have flood insurance, talk to your insurance agent. Flood Insurance is required in all Flood Zones in Sea Isle City. 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 Office of Emergency Management in Coordination with our local cable and radio stations. You may also choose to enroll in Sea Isle City's "Reverse 911" program and E-Alert system; with a telephone call or Email these programs will alert you to an emergency situation. It is our desire to alert the public as early as possible with these warnings and we would expect the residents to pay heed to our instructions. There are also public address systems on all police vehicles. If anyone in your home needs 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, most often occurring during flash floods. Flowing water can be deceptive; six inches of moving water can knock you off your feet. If you must 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 killer during a flood event, after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or Sea Isle City Emergency Management Office at 609-263-4311 or dial 911.
- Have Your Electricity Turned Off By the Power Company. Some appliances, such as televisions, 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 Repetitive Loss properties throughout Sea Isle City. This means that there are properties that have been flooded several times. Because of this, you should do the following things to protect your property: Check with the Construction Office (609) 263-1166 to 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 updating 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 or Sea Isle City Office of Emergency Management at sicoem@police.seaislecitynj.us for possible sources of mitigation funding. The attached Flood Hazard Map shows approximate locations of repetitive loss properties and other flood hazard information.

