

# Ocean City Office of Emergency Management



Environmental Commission Lecture Series

October 24, 2017

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- Adopted as of 10/5/2017
- All of Cape May County adopted except for Lower Township
- Had been the regulatory map for construction purposes
- Updated version of the ABFE maps that were in effect post-Sandy which included large pockets of V-Zones
- Now they apply to flood insurance as well
- They replace the FIRM's of 1984

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- Accessible through FEMA or City websites
- [www.ocnj.us/flood-smart](http://www.ocnj.us/flood-smart)
- [www.region2coastal.com](http://www.region2coastal.com)
- If using the FEMA site you can click on “Preliminary FIRM Viewer” or “Address Lookup”
- City website also has historic maps archived including the 1984 FIRM's and the ABFE's

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- What has changed?
- Datum change from 1929 NGVD to 1988 NAVD
- The conversion for Ocean City is 1.25 feet
- If your elevation was 10 feet in NGVD it's now 8.75 in NAVD
- For the most part the maps were adjusted to account for this, for example if you were in an A-10 zone on the 1984 maps you're most likely in an A-9 zone now

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- Most of the island is in A-Zones
- Most homes are either in A-8, 9 or 10 zones
- Very few V-Zone homes are left (Velocity Zone)
  - Requires more sturdy construction methods
  - Larger pilings in some cases
  - Cross Bracing
  - Higher Elevations
  - Breakaway skirt walls below the BFE (Base Flood Elevation)
- X-Zones: No longer considered to be in a special flood hazard area
  - No longer required to carry flood insurance
  - Must build to the height of the next highest adjacent A-Zone

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- Introduction of the Coastal A-Zone
- Areas between the coastal borders and the “LiMWA Line”
- Line of Moderate Wave Action- line with triangles attached
- Homes subject to wave action from coastal storms, but not as severe as V-Zones
- For insurance purposes you are still rated as an A-Zone
- However if rebuilding or substantially improving your home needs to conform to V-Zone standards
- Homes currently in these zones will not be penalized

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- The FEMA maps tell you how high your property needs to be in order to be compliant with the zone designation
- They DO NOT mean that's how high your property currently is!
- This is determined by your Elevation Certificate (EC)
- EC's are generally obtained by hiring a surveyor
- Comparing your EC to the zone you reside in on the FEMA maps will determine if your property is above or below the BFE (Base Flood Elevation)
- Ocean City requires BFE +2 (A-10 Zone must build at 12 feet)

# FEMA Region II Flood Insurance Rate Maps (FIRM's)

- BFE is not a measure of how high off the ground your home is
- EC heights and FEMA zones are in datums that are relative to sea level
- Building your house at elevation 12 doesn't mean it's going to be 12 feet off the ground
- If your ground is at elevation 4, you'll be 8 feet off the ground
- If your ground is at elevation 7, you'll be 5 feet off the ground
- In some areas of Ocean City the ground is higher than others
- A building in Merion Park will be higher off the ground than one in the Gardens even though both are constructed to the same standard



# Flood Insurance

- Required as a condition of federally backed mortgages
- Generally premiums are determined by the height of the property
- Building coverage maximum of \$250,000
- Contents coverage maximum of \$100,000
- Homeowners insurance is separate and does not cover flood damage
- The City participates in the Community Rating System (CRS)
- We are a level 5. 10 is entry level, 1 is the highest
- 5% discount per level. Our level 5 = 25% discount
- CRS points are obtained through City efforts to mitigate flooding and educate about ways to prepare for it

## Pre-FIRM Properties

- Properties that were generally built prior to 1975
- Before NFIP (National Flood Insurance Program) and FIRM's
- There weren't necessarily building codes regarding height
- Homes could be built "slab on grade"
- Homes from this era should obtain an EC and submit to their insurance professional
- Pre-FIRM homes are sometimes stereotyped by the NFIP and assumed to exist at low elevations
- Not always the case and can negatively impact your premiums

# Substantial Improvements

- 50% Rule
- Can come into play from storm damage or from voluntary improvements to a structure
- Assessed value of the home is used in the calculation
- For example Land = \$300,000 Improvement = \$80,000
- If doing more than \$40,000 of work to this home, whether caused by a storm or not, it must be mitigated and brought into compliance
- Our flood damage prevention ordinance calls for a 5 year lookback
- In most cases this means elevating the structure to the BFE
- Why? FEMA does not want to insure improved properties that continue to exist at low lying elevations- whether or not you have flood insurance

# Tide Information

- Tidal predictions for storm events are generally based off of the 9<sup>th</sup> Street Bridge (Back Bay times of high tide)
- Ocean tides are normally 45 min to an hour earlier
- Incoming tides flow in from the ocean, through Great Egg Harbor Inlet, then flow from north to south down our back bays
- It's important to know the time and height of the normally predicted tide, vs the departure or excess a storm event will cause
- Knowing this information and relating it to your property elevation can better prepare you
- Am I going to see water along the curb? Covering the street? In my driveway? Or in my garage or living areas?

## Tide Information

- The NWS (National Weather Service) will also predict tide departures for various points up and down the coast for the Mt. Holly coverage area
- Ocean City hosts a USGS (United State Geological Survey) real time tide gage at our Bayside Center- 500 block of Bay Avenue
- Monitoring the USGS site during storm events at the peak of high tide is an extremely accurate way to predict tidal flooding, particularly if you live south of the gage
- The USGS gage reports in NAVD 1988 whereas most weather predictions are in MLW (Mean Low Water)- The conversion between these datums is 2.77 feet. If the USGS gage peaks at 4 feet this = 6.77 feet MLW

# Staying Informed

- The City will base weather alerts and announcements based on the NWS hierarchy of events:
  - Advisory- minor or nuisance coastal flooding is occurring or imminent
  - Watch- moderate to major coastal flooding is possible
  - Warning- moderate to major coastal flooding is occurring or imminent. This flooding will pose a serious risk to life and property.
- During Advisories and Watches the City will post messages on:
  - Channel 97
  - [www.ocnj.us](http://www.ocnj.us)
  - Email notifications
- When Warnings are issued we will use Code Red (Reverse 911)

# Staying Informed

- To Sign up for email notifications for weather and other events and news go to [www.ocnj.us](http://www.ocnj.us)
  - Hover Citizen Services
  - Then click on “sign up for email alerts”
  - Check the box for Emergency Alerts & Information at a minimum
- To Sign up for Code Red (Reverse 911) click on the link at the bottom of the page described above
  - The City obtains landline phone #'s from the phone carriers
  - This page is intended for you to share cell phone #'s
  - You can opt for additional weather warnings through this service