



City of Cape May **National Historic Landmark**

FLOOD PROTECTION INFORMATION

Flooding & High Tides
Hurricanes & Nor'easters

FLOOD HAZARD

The majority of Cape May is located in a Special Flood Hazard Area (SFHA), Zone A, meaning it is subject to serious flooding conditions from the Atlantic Ocean and the Delaware Bay waters during hurricanes or nor'easters. Fortunately Cape May City has not seen any devastating flood damage since the infamous 1962 storm. Detailed flood maps showing all base flood elevations are located in the City's Construction Office located in City Hall or online through [FEMA'S map service center](#). You may also call the office 609-884-9555 Monday thru Friday and someone will explain the elevations for the area your home is located.

FLOOD SAFETY

Floods can happen anytime and anywhere, and they can happen fast. The safety of your family is of the utmost importance. There are a few things you can do to prepare for an approaching storm. Keep a battery powered radio nearby so you may stay up to date on all emergency instructions. If an evacuation is ordered do so immediately! **DO NOT WAIT!** Prepare your home by turning off main power switch, moving valuables to higher ground, removing outside furniture, and turning off gas valves. Have an emergency plan for your family, and select a meeting place in case you are separated. Never drive through flood waters for just two feet of water can lift and move a car.

FLOOD WARNING

Storm and flood warnings will be given through Emergency Management for any storms that may cause damage. You can also tune in to local radio stations (98.7 the coast), news channels (NBC 40), online at NOAA Weather Radio, and the City of Cape May does utilize the reverse 911 feature.

PROPERTY PROTECTION MEASURES

Since the majority of Cape May is located in the floodplain, you should be aware that the question isn't "if we will flood" but when, how often and how deep. When located in Zone A, all new residential construction and additions must comply with the city's base flood elevations. The main technique used to flood proof your home, or reduce the risk of future potential flood damage, is to elevate the structure. Please contact Cape May's Construction office for more detailed information about elevations and the requirements you may need to comply with today's federal flood standards (609-884-9555)

"Contingency Flood-Proofing Measures" are ways you can protect your home in an emergent situation by using devices intended to seal structural openings, such as doors and windows, from floodwaters. They can include but are not limited to flood shields, watertight doors, moveable floodwalls, partitions, water-resistive sealant devices and other similar techniques. These devices may be permanently installed or stored on site for use in the event of a flood. Sandbags and plastic sheeting are not considered contingency flood-proofing measures. Homeowners also must consider wind damage, and have either hurricane force windows, or use plywood to cover all windows and doors.

FLOOD INSURANCE

The National Flood Insurance Program (NFIP) is administered by FEMA and was designed to provide an alternative to disaster assistance and disaster loans for home and business owner. Cape May City is a participating community in the NFIP since 1970 with over 2700 policies. Most homeowner's insurance policies do not cover losses due to flooding. Another important objective of the NFIP is to break the cycle of flood damage by adequately protecting structures. Flood insurance is a mandatory condition if a building is subject to any federally guaranteed financing and is located in the floodplain, and is available for almost any enclosed building and its contents. Reduced rates are available depending on the height of your lowest floor elevation above mean high sea water, which is determined by an Elevation Certificate performed by a licensed land surveyor. Maximum insurance for building coverage on a one family dwelling is \$250,000 with contents being \$100,000. Nonresidential and business properties are also eligible for insurance in various amounts. There is a 30-day waiting period before the NFIP coverage takes place. Don't wait for the next flood to buy insurance protection. Contact your insurance agent for more detailed information on rates and coverage.

SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The National Flood Insurance Program (NFIP) requires that all substantially improved or damaged (SI/SD) buildings be constructed in ways that minimize or prevent damage from a flood. The purpose of the SI/SD requirement is to protect the owner's investment and safety, and over time, reduce the total number of homes exposed to flood damage. The SI/SD requirements are triggered when the Construction Office determines that the cost of repairing or improving a building in a SFHA equals or exceeds 50% of the building's market value (excluding land).

FLOODPLAIN DEVELOPMENT PERMIT REQUIREMENTS

All new construction and renovation projects require local permits by law. Various State permits may also be required depending on the type and location of the project. Always check with the Construction Office, local engineer or architect, or land surveyor before purchasing a property in Cape May City to determine what special regulations may be in effect relating to your location in the special flood hazard zone. If you observe any apparent illegal construction activities please notify the Cape May City Construction Office immediately for their investigation (609) 884-9555.

NATURAL AND BENEFICIAL FUNCTIONS

Floodplains play a valuable role in providing natural and beneficial functions to the area around and including Cape May City. These benefits provide aesthetic pleasure as well as function to provide active processes such as filtering nutrients. Floodplains contain historic and archeological sites that provide opportunity for education and study. The Atlantic Ocean enhances waterfowl, fish and other wildlife habitats and provides feeding/breeding grounds. And lastly, our floodplain provides natural erosion control and open space so further flooding damage does not occur.

DRAINAGE SYSTEM MAINTENANCE

The Cape May City Public Works department maintains the City's drainage system by regularly inspecting and cleaning out the catch basins. In addition, the City has an ordinance in effect that prohibits dumping of any kind that would block the flow of water. If you see someone in the act of dumping or see debris in our drainage systems, please contact the Water and Sewer Department immediately (609)-884-9575

FLOOD MAPPING

For detailed map information showing the local flood hazard areas please contact the Construction Department (609)884-9555.