

Cape May Point Floodplain News

And resource guide 2011

Also available online: capemaypoint.org

History of Flooding and flood control Projects:

As with most coastal communities, Cape May Point has a history of flooding. Prior to the 1968 dune construction, the borough experienced severe flooding from both the Atlantic Ocean and the Delaware Bay. Since the construction of the dunes, flooding has been lessened with no loss of homes. The last notable floods were October 1991, January 1992 and December 1992 when Atlantic floodwaters breached the dunes in the State Park and at St Mary's convent allowing floodwaters to flow down some borough streets and onto some properties in the southeastern section of the borough. While there was some water damage there was no structural damage from moving water or waves. Damage was limited to landscaping and to homes that were not elevated above the base flood level.

After the 1991–1992 flooding, the following improvements were made to deter and control future flooding:

- *Rock revetments, Tensar mats and dunes were built at the State Park.
- *Rock revetments, gabion baskets and sand were added at the Whillden Ave to cape Ave beaches.
- *TWO drainage and pump system were constructed between the Lake Lily and Delaware Bay and Lake Lily/Lighthouse Pond and Atlantic Ocean.
- *In 2009 an agreement was signed between the NJ DEP, Cape May County, The Nature Conservancy and the borough of Cape May Point allowing the borough to make proactive decisions re: the use of the drainage systems to reduce flooding potential in the Point.
- *Beachsaver reefs were installed at the Whillden, Coral, Cape and emerald beaches.
- *Approximately 100 storm drains and pipes were added to the drainage system.
- *a 50 year Beach renourishment program was begun in 2004 with more work completed in 2008.
- *Borough Taxpayer Association sponsors an annual “Dune Day” every October when volunteers plant dune grass and other native plants on the dunes.

Flood Zone Designation:

Ninety five percent of Cape May Point is in a Flood hazard Area designated “AE”. This means that there is a 100 year history of flooding not exceeding 10 feet above mean sea level without direct wave action. The remaining 5 percent is on higher ground designated at “X” zone which means it has not flooded in 100 years, but is adjacent to a flood zone.

The latest flood insurance rate map (FIRM, 1995) and a borough map indicating approximate elevations of each property is posted in the Construction Office of the borough.

Flood Insurance:

Standard homeowners insurance does not cover flood losses. However Cape May Point is a participant in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available to our property owners. Tenants may also purchase flood insurance to cover their own personal property.

Because of the borough’s active participation in the NFIP flood mitigation programs, a 15% discount on premiums is automatically given to all borough policyholders. This is called the “CRS Discount”.

For more information go to FEMA: www.fema.gov/nfip

Flood Safety and PROPERTY PROTECTION MEASURES:

Various actions should be taken to flood proof structures: Electrical panel boxes, furnaces, water heaters, washers and dryers should be elevated or relocated to higher locations to minimize their damage. In designated flood hazard areas, houses must be elevated about the 10 foot base flood elevation (BFE) level.

If flooding is likely:

- *Know the flood warning procedures.
- *Turn off all electrical circuits at the fuse panel, but if not possible, unplug or disconnect all electrical appliances.
- *Turn off gas valves.
- *Move essential belongings off of the first floor especially if your home is not above the base flood elevation level.
- *Keep children away from flood waters, ditches, dunes and storm drains.
- *Evacuate the flood hazard area in times of impending floods or when advised to do so by police, fire or emergency personnel.

*Homes subject to high winds should consider covering windows and patio doors with plywood, if not already constructed to the latest hurricane standards as reviewed by the construction official.

There are many other ways to protect your property from damage. Many of these are described in publications available from www.fema.gov.nfip, the Cape May County Library or from a special Flood Hazard Library kept by the construction official at the Cape May Point Municipal building. This official is also available to advise you on appropriate protection measures, how to select a contractor and to review and critique retrofitting plans.

You are urged to contact a surveyor to obtain an elevation certificate for your property and to forward it to your construction official which will assist in maintaining and improving the borough's eligibility for community flood insurance rate discounts and also to plan for improved safety measures.

Flood Warning system and emergency Management procedures:

Cape May Point is an integral member of a statewide program to alert residents and property owners to an impending storm or flood. The borough has a plan developed to prepare for a variety of disasters including flooding. Individuals charged with emergency management will be manning radios and other equipment at the fire Hall to deal with flooding. Property owners will be warned well in advance of an actual emergency:

*Fire siren will sound for three (3) minutes.

*Reverse 911 phone system will call each household to issue warnings and recommend actions to be taken.

*Fire trucks will circulate around the town with loud speakers describing the situation.

*Residents on the Borough emergency Management Database who have previously requested special assistance will be personally assisted.

When these signals and other warnings are sounded, residents should tune to Cable TV Channel 40 and local radio station WZXL 100.7 for additional information.

Floodplain development regulations:

The Borough has adopted FEMA regulations for building construction and terrain alterations to protect our homes from flooding.

Contact the Cape May Point construction Official at 6090-884-0269 before any development work or substantial improvement is performed in flood hazard areas. This is important as the regulations are extensive and development permits are required. The term "substantial improvement" has a significant and special meaning. Both the NFIP and the Borough of Cape May Point ordinances require that if the cost of construction, reconstruction, rehabilitation, damage repair, addition or other

improvements exceeds 50% of the building market value (in a five year period), then the building must meet the same construction requirements as a new building.

Floodplain ordinances and drainage maintenance:

In 1992, the Borough of Cape May Point passed ordinances making it unlawful and subject to a fine to dump debris in drainage ditches and systems. This includes placing cut vegetation at the roadside where it could be carried by rainwater to clog a storm drain. These storm water drainage systems carry away floodwaters and are extremely important to the safety of life and property in the borough. Fines are given if brush and other debris are not disposed of properly. While the borough and County systematically clean the storm drains, everyone can help reduce the potential of flooding by keeping debris away from drains.

To report illegal dumping or clogged drains, call CMP Public Works Dept at 6098-884-1454.

With your help we can continue Cape May Point's nationally recognized efforts to mitigate potential flood damage.

Large Flood map available at CMP Construction office: