

CITY OF OCEAN CITY
CAPE MAY COUNTY, NEW JERSEY
RESOLUTION

9

*Program Available
in City Clerk Office*

**APPROVING PROGRAM FOR PUBLIC INFORMATION
CITY OF OCEAN CITY, NEW JERSEY, AUGUST 9, 2018**

WHEREAS, as an active participant in FEMA's Community Rating System (CRS) program, the City of Ocean City has developed a Program for Public Information (PPI) and formed a PPI Committee consisting of municipal officials and community stakeholders to assist in evaluating existing public information disseminated by the city, other municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

WHEREAS, Ocean City's PPI Committee will educate, prepare and inform residents of programs that will aid them in case of storms or floods and will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private;

NOW, THEREFORE, BE IT RESOLVED by the City Council of the City of Ocean City, in the County of Cape May and State of New Jersey, as follows:

- The allegations of the preamble are incorporated herein by this reference.
- The City of Ocean City hereby appoints Robert Penrose in place of Patrick Newton.
- The City of Ocean City hereby formally adopts the Program for Public Information, City of Ocean City, New Jersey, August 9, 2018 to meet the goals of the National Flood Insurance Program's Community Rating System.
- All city officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this resolution.

Peter V. Madden, Council President

10.04.18

Offered by Seconded by

The above resolution was duly adopted by the City Council of the City of Ocean City, New Jersey, at a meeting of said Council duly held on the day of 2018.

NAME	AYE	NAY	ABSENT	ABSTAINED
Barr	_____	_____	_____	_____
Bergman	_____	_____	_____	_____
DeVlieger	_____	_____	_____	_____
Hartzell	_____	_____	_____	_____
Madden	_____	_____	_____	_____
McClellan	_____	_____	_____	_____
Wilson	_____	_____	_____	_____

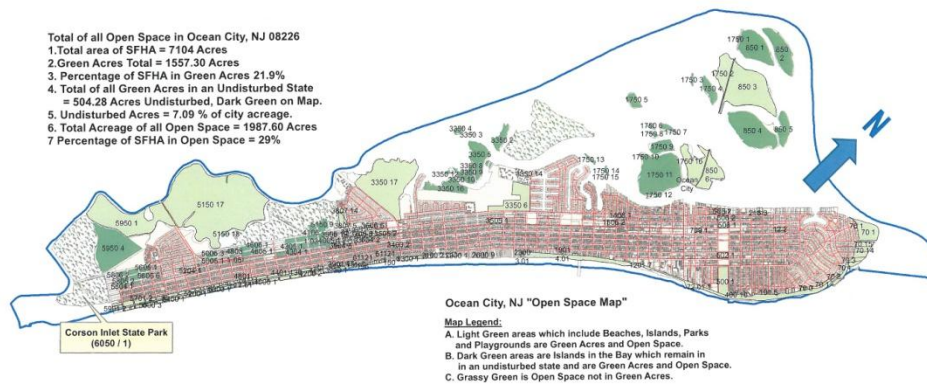
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City Clerk



Program for Public Information (PPI)

City of Ocean City, New Jersey

August 9, 2018



Ocean City Open Space

Developed by the
Ocean City PPI Committee
August 9, 2018



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1.0 Overview:

The City of Ocean City has developed many educational and outreach programs over a period of several years with the help of the city's Floodplain Management Committee, and in 2014, an official outreach group (PPI Committee) was formed in order to better educate, prepare and inform residents of programs that will aid them in case of storms or floods. Under the umbrella of the city's Engineering Department, this team, although comprised of a few members of the Floodplain Management Committee, was expanded to include a number of stakeholders made up of Ocean City residents and business owners, all of whom have areas of expertise and an understanding of how to work with and help to prepare citizens and businesses from storm waters and provide for flood water protection.

1.1 Establish a PPI Committee;

Individuals were selected to serve on the PPI Committee.

The PPI Committee was formed and includes the following members:

8 stakeholders, 3 CFMs from the city staff, the city's public information officer, the city's emergency management coordinator and 2 Public Works supervisors

Residents:

Paul Anselm, a long-time Ocean City resident with an interest in flooding and flood safety who acts as liaison to one of the city's flood-prone neighborhoods in the middle of the island.

Marty Mozzo, an Ocean City resident and activist with special interests in civic matters and communications who acts as liaison to Merion Park, another of the city's flood-prone areas.

The late Joe Somerville, an Ocean City resident with a special interest in outreach programs that relate to flooding and flood management, was replaced by Warren Reiner, a retired engineer who represents a flood-prone lagoon community.

Warren Reiner, Resident.

Business Community/Residents:

Michael G. Contino is an Ocean City Realtor and a city resident. Representing the real estate community and a liaison to the Ocean City Board of Realtors, Mike has a deep interest in mitigation activities.



Thomas Heist IV is a flood insurance specialist (insurance agency owner/resident). Tom is president of the Heist Insurance Agency. He also has a special interest in the Clean Communities

program and in developing safe bicycle routes for Ocean City residents and visitors.

Bill McMahon III, president of McMahon Insurance Agency, one of the largest insurance agencies in Ocean City, is an expert in flood insurance, along with his brother, Michael McMahon, who also serves on the committee.

Dean Adams is a local builder and resident. Dean is familiar with the entire city building code and serves on the city's Planning Board. He is the committee liaison to the Planning Board.

Joe Leonard, Joe is a local banker and resident. Joe is the chief loan officer of the Ocean First Bank and acts as liaison to the financial community. He is also an expert on loan requirements for flood losses in the community.

City Committee Members:

Robert Penrose is a Ocean City construction official and floodplain manager. He is responsible for all permitting with respect to building, elevating homes, and letters of substantial damage.

Arthur Chew, CFM, PE, CRS Coordinator, is the assistant city engineer and is responsible for all engineering matters relating to flooding and flood mitigation.

Benny R. Tafoya, CFM, CMfgE, GIS/CRS Applications Specialist, is a GIS mapping specialist responsible for all mapping in the SFHA and the day-to-day CRS and Green Acres activities.

Frank Donato, CFO, is the Ocean City's chief financial officer as well as the emergency management coordinator. He is also a city resident and brings a knowledge of emergency procedures to be followed during hurricanes or major floods. He has past experience with many of the city's flood projects and flood history.

Doug Bergen is the city's public information officer and brings a wealth of experience with outreach and communications to the committee. He is a past newspaper publisher in Ocean City and has worked with several other news services.

Roger Rinck is a project manager in the Public Works Department of the city. He was a member of the original Floodplain Management Committee and CRS Program. Roger has a great deal of experience in dealing with floodplain flooding and flood prevention.

Michael Rossbach is in charge of field operations for the city's Public Works Department, and has been the Director of Public Works for Ocean City. As such, he brings a wealth of experience in how Public Works must deal with flooding and storms in the city.

2.0 PPI Meeting Schedule and Time and Place of Meetings;

The PPI Monthly Meetings are held on the first Wednesday of each month at 11 a.m. in the Knight Building in the 2nd floor Conference room located at 115 East 12th Street. In order to remain an active member of the committee, a member may not miss more than two consecutive meetings. The meetings are scheduled to last for one hour; however, they often run over the allotted time.

The PPI Committee agreed that since Ocean City is a barrier island and subject to coastal flooding as well as threats from hurricanes that an aggressive campaign should be pursued and incorporate the following as some of the committee guiding principles.



All committee meetings and activities should be recorded. The committee should continue to seek comments and advice from stakeholders on ways to improve the program, even if the advice and counsel does not come from committee members. The committee is chartered to evaluate any input from members and non-members during their monthly meetings.

The group should continue to partner with civic and business organizations on awareness campaigns and to look for ways to share resources and information, such as having the Ocean City Board of Realtors provide the city CRS program with elevation certificates from all closings where they are part of the process.

The committee recognizes that the more we share resources, the more informed we all will be and the more tools we will have at the committee's disposal in order to disseminate information to our stakeholders.

The committee acknowledges that even a few minutes of outreach during community, civic, or business meetings are productive and should be considered projects and be recorded as such.

Committee members are used to the fullest extent possible, as all members have offered to help with activities and to use their contacts and networks as outreach mechanisms. The members want to be part of the outreach, using meetings they attend, newsletters, web-pages and other resources. For example, the insurance business owner will often speak at meetings of the Board of Realtors or may conduct insurance seminars and use these occasions to pass on information relative to the importance of flood insurance and elevation certificates.

These early discussions were used as the baseline for our PPI document with proposed and active projects. The committee members were asked to review the plan and to discuss the plan with other stakeholders. The committee later received positive comments from stakeholders and based upon the favorable comment received adopted the PPI plan.

3.0 Community Needs Assessment:

After the first meeting of the PPI Committee, it became apparent that many of the city's Floodplain Management Committees goals and objectives as related to the CRS Program overlapped in many outreach areas with that of the PPI Committee.

The charter of the PPI Committee was different than that of the Floodplain Management Committee in that its focus was on: how to change people's habits on how best to deal with living in a coastal environment and the challenges presented by coastal storms and rising sea levels.

Several of the projects undertaken by the PPI Committee were in conjunction with the city's Storm Water Management Plan, a plan to reduce pollution caused by untreated stormwater runoff and to keep the city's beaches and bay clean.

The city has looked at several ways to best implement the charter of the PPI Committee since the various stakeholders in a coastal community have differing priorities. So the community has adopted the CRS (Community Rating System) planning tool, the Program for Public Information (PPI).

Flood Insurance Promotion: Ocean City Flood Insurance Promotion FloodSmart Brochure & Outreach Activities:

The Community Rating System or CRS is a part of the National Flood Insurance Program (NFIP). It provides reductions to flood insurance premiums in participating communities. Insurance premium reductions are based upon a community's level in the CRS Program. The reductions take into account the community floodplain management programs, including public information activities. In order to increase the flood insurance discount levels, the community must continue to promote the necessity that citizens of Ocean City purchase flood insurance and to continue to implement CRS programs and report status to the NFIP each year.

Ocean City, NJ has been an active member of the CRS since October 1, 1992 and as of May 2016; Ocean City became a CRS Level 5 Community, which gives residents up to a 25 percent discount on their flood insurance premiums.

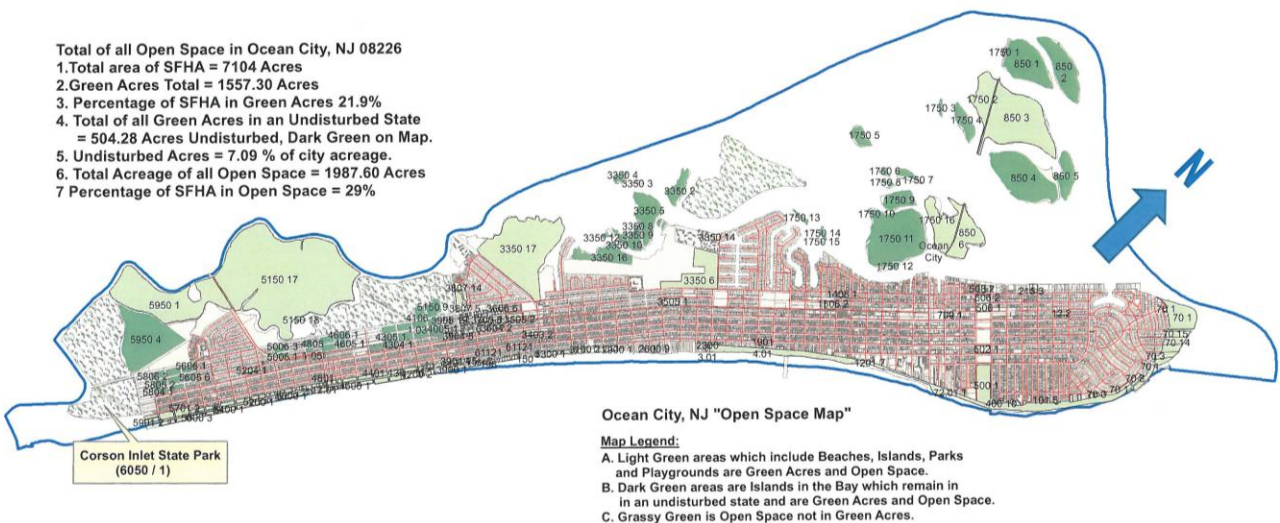


The PPI Committee Promotes Flood Insurance through a variety of outreach activities;

The PPI Committee: Ocean City has reached out to citizens, civic leaders and business owners through a variety of outreach programs. These programs include resources such as a FloodSmart site on the city web page, attendance at various stakeholder functions, such as the city's Spring and Fall Block Parties (which draw thousands of citizens and stakeholders), placing flood-related and CRS materials in the city library and in several city offices. This outreach resulted in many well-qualified individuals volunteering to serve the city in some capacity relating to storm and flood education.

3.1 Community Needs Assessment; Special Flood Hazard Area (SFHA) Target Areas; Repetitive Loss & Severe Repetitive Loss Areas

Ocean City is located in Cape May County New Jersey; the city is home to approximately 11,700 year-round residents and a population that swells to more than 150,000 during the summer months. Ocean City is a barrier island and is a coastal community with more than 19,000 structures in the SFHA.

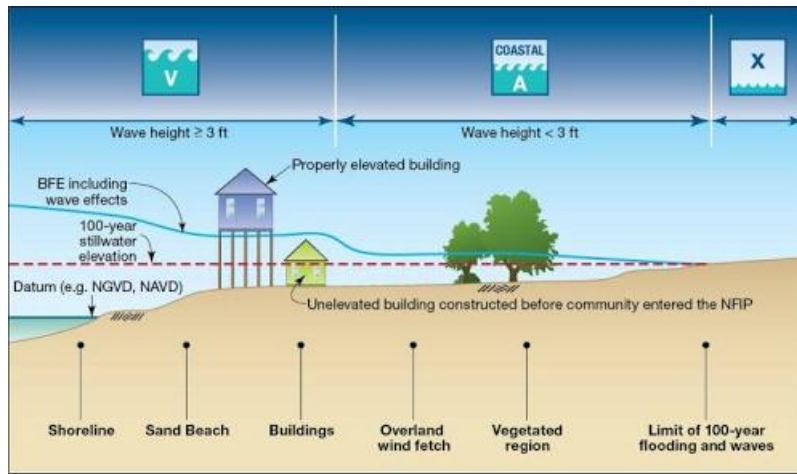
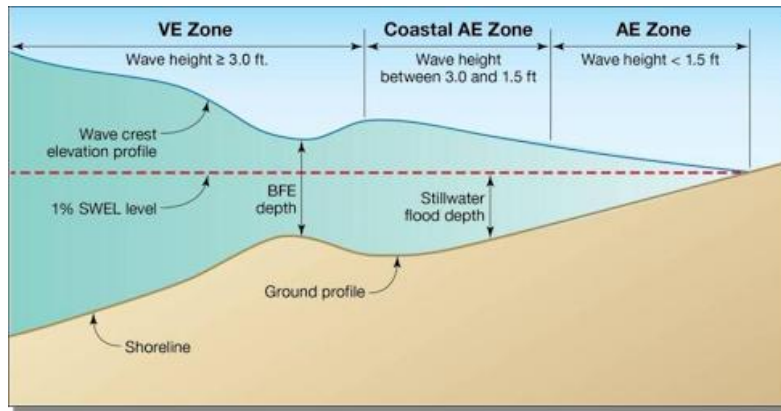


Since the entire island which comprises Ocean City lies within a SFHA, the entire island is subject to flooding and therefore the Target Area is comprised of the entire island.

Major flood problems facing Ocean City: The history of flooding within Ocean City indicates that major flooding can occur during any season of the year, particularly during the late summer and fall, when high tides are generated in Great Egg Harbor Bay and along the Atlantic Ocean coastline. Flooding occurs from tropical storms, extratropical cyclones, and to a lesser extent, severe thunderstorm activity. Most serious tidal flooding problems are attributed to hurricanes, which most often occur during the late summer and early autumn. In addition to heavy precipitation, hurricanes produce high tides and strong waves that can result in severe damage to coastal areas. Although extratropical cyclones referred to as nor'easters, can develop at almost any time of the year, they are more likely to occur during the winter and spring. Thunderstorms are a common occurrence during the summer months. The most recent flooding disasters to cause major flood damage in Ocean City were Hurricane Sandy, which came ashore as an immense tropical storm on October 29, 2012, and more recently blizzard/nor'easter Jonas, which struck Ocean City on January 23, 2016. Both storms caused severe damage to Ocean City, much of the New Jersey Coast and beyond.



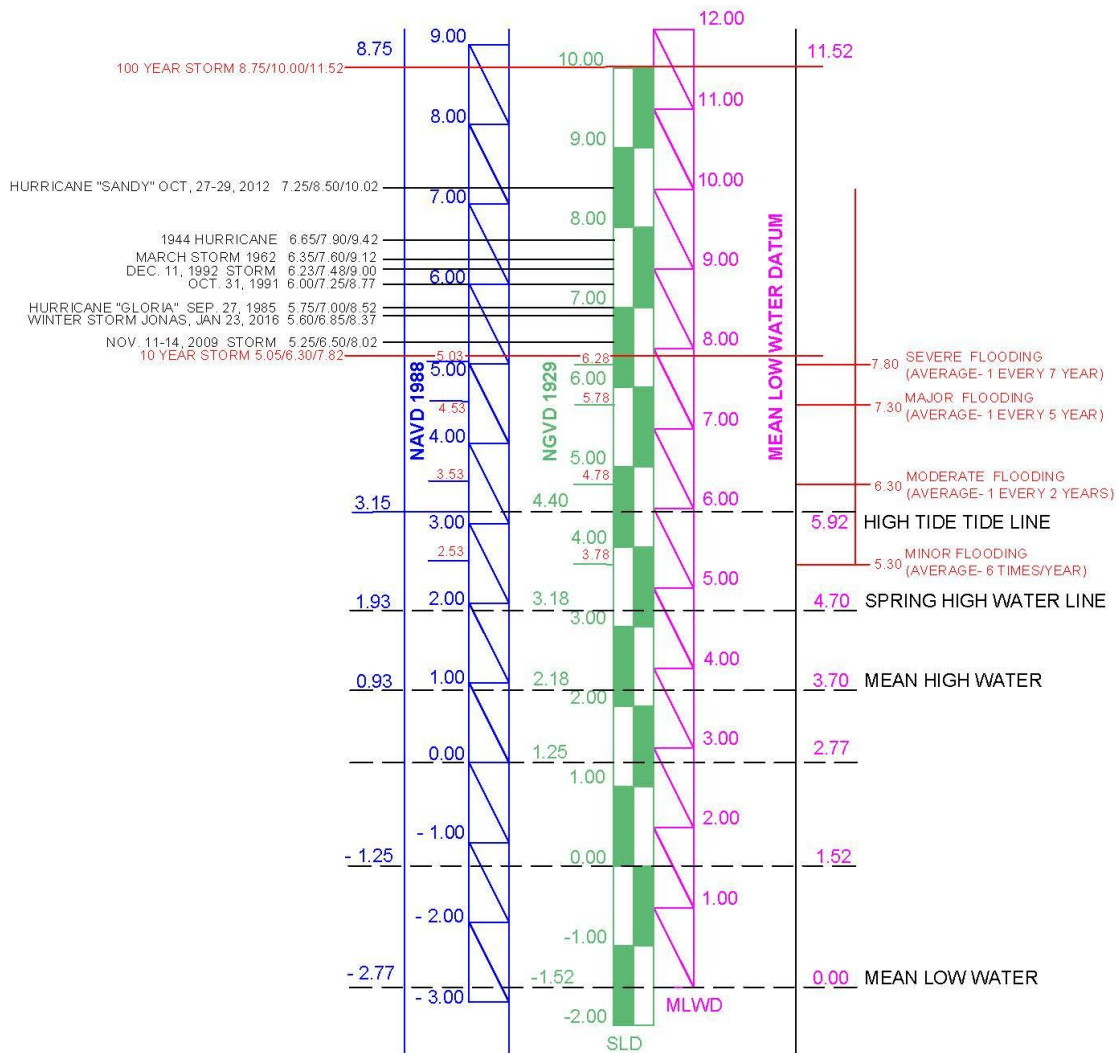
Coastal Flood Zones



The tide chart on the next page provides a history of tidal flooding on the island that comprises Ocean City.

The chart shows flooding from storms starting in 1944 through Jonas in 2016. The **Red Print** on the chart shows the severity of the flooding, ranging from minor to extreme.





TIDE HEIGHTS **RELATIVE TO NAVD 88, NGVD 29 & MLW DATUM** **OCEAN CITY, NJ** **HISTORIC TIDE INFORMATION FROM 520 BAY AVENUE TIDE STATION AND** **WALLACE HARDWARE STORE**

NAVD 88: NORTH AMERICAN VERTICAL DATUM OF 1988

NGVD 29: NATIONAL GEODETIC VERTICAL DATUM OF 1929 (ORIGINALLY CALLED SEA LEVEL DATUM (SLD) OF 1929)

MLW DATUM: MEAN LOW WATER

History of Flooding in Ocean City

4.0 City of Ocean City Needs: Assessment & Outcomes

Citizens and Business Needing Flood Information: Ocean City is a barrier island and the entire island is within a SFHA, therefore, all citizens and business owners need to be informed of the potential for damage to their homes and businesses from storms and tidal flooding. Ocean City and the PPI Committee provide a variety of pamphlets, maps and presentations relative to the potential for flood damage to the citizens and businesses in town.

On the Ocean City web page under the banner of Citizen Services there is a “**FloodSmart**” CRS section that contains a host of flooding information, including flood maps, historical maps, FIRMs, and information on all of the CRS Activities in which Ocean City participates. Elevation certificates are available for most properties in the city; and the PPI/CRS committees are actively working to secure more, the goal being to have on file elevation certificates for all properties in the city. The site also **Promotes Flood Insurance Coverage** for all properties in Ocean City as does the FloodSmart website @ <http://www.ocnj.us/Flood-Smart/>.



All of Ocean City, New Jersey is within a floodplain, therefore everywhere on the island will flood at some point. The city is continually working to improve flood protection on the island. These efforts cannot completely eliminate the chance of flooding but will reduce the frequency and the severity when it does occur.

All home and business owners who have a mortgage are required to carry flood insurance. Homeowner’s insurance policies do not cover loss due to flooding. Ocean City participates in the Nation Flood Insurance Program (NFIP), and is a Community Rating System (CRS) rated community. As of May 1, 2016, the city attained a CRS rating of **Class 5, which provides all residents a 25 percent discount on flood insurance.** The city has 16,807 policies in force, with a combined collection of \$14,507,985 a year in total premiums. Ocean City saves homeowners in excess of \$3,626,196 on collected annual premiums by our participation in the CRS program.

The PPI Committee encourages all citizens with buildings in Ocean City to carry flood insurance. Information on flood insurance may be obtained by going to the National Flood Insurance (NFIP) website at <https://www.fema.gov/national-flood-insurance-program>. Citizens are also encouraged to call the city Engineering Department at 609 399-6111 with any questions relating to flood insurance. Flood risk is real. Protect your property by purchasing flood insurance.



4.1 PPI Maintenance Procedures (assessing outcomes)

Step 7: Implement, Monitor and Evaluate the PPI Program

Although the PPI Committee meets on a monthly on the first Wednesday of the month, the PPI committee will meet annually (special meetings) to monitor the implementation of the outreach projects and assess whether the desired outcomes have been achieved and if any changes should be made. An annual evaluation report will be prepared each year, which will be completed for the CRS annual recertification and copied to the Ocean City municipal government. The committee will be prepared to meet with city administration officials to discuss the outcomes for the year. If the city administration sees the need for new outreach projects or changes to current projects, the committee will review the suggestions and accommodate them where possible.



1. Where do people have flood insurance policies?
2. Where have flood insurance claims been paid?
3. How many policies are in the community?

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As of 06/30/2016

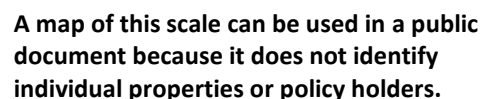
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Application	CRS Coord.	2ndPOC	Activity Points	Chronology	Comments	What If	GTA
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[\[Printable Version\]](#)

Preferred Risk Policies are not eligible for CRS Premium Discounts.



Insurance Overview:

The Insurance Overview in the table above summarizes two key statistics of policies in force and past claims. The CRS What-if table shows savings per policy depending on CRS Class (Ocean City is a Class 5) and Flood Zone. Currently, all of Ocean City is in a SFHA, however, preliminary maps issued on June 30, 2014 indicate that there may be some X Zones in the city; if and when, the preliminary maps are adopted. There is currently no reliable information as to when the 2014 preliminary maps for Region 2 may be adopted and become the new FIRMs for Ocean City Community Number 345310.

Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in a high hazard A or V Zone. Therefore, one would expect most policies to be in the AE, A and VE Zones. Since the entire community of Ocean City is currently in a SFHA, all properties that have a federally backed mortgage are required to carry flood insurance. **Property owners with no mortgage on their home or business are not required to carry flood insurance, however, they are encouraged to do so, given the propensity for flooding in the community. The PPI Committee promotes the need for flood insurance at every opportunity.**

See [Flood Insurance](#)

The PPI Committee is also tasked with determining why out of 19,530 buildings in the city only 17,019 are covered by flood insurance. There are multiple possibilities for this issue. A primary reason may be that many people with no mortgage on their property feel it is no longer necessary to carry flood insurance. They may also be under the mistaken impression that because they have no mortgage that they are now ineligible for flood insurance and the flood insurance discounts. **The PPI Committee will conduct an outreach program directed at owners who do not carry flood insurance.**

Assess Flood Insurance Coverage (370)

The PPI Committee will assess Flood Insurance Coverage using the following information provided by the CRS /ISO Representative. The Insurance Overview for the City of Ocean City contains 5 pages. The pages are as follows and are:

1. Insurance Overview As of 01/31/17
2. Insurance Occupancy As of 01/31/17
3. Insurance Zone As of 01/31/17
4. Insurance Pre/Post Firm As of 01/31/17 Post-FIRM
5. Insurance Pre/Post FIRM As of 01/31/17 Pre-FIRM



The Insurance Overview shows various statistics about the flood insurance and policy holders in Ocean City and provides the PPI Committee with knowledge about the assessment areas that they will have to work within, in particular the number of paid losses and why, also the number of minus-rated policies and can they be removed and, if so, how.

Insurance Overview

Community Information System

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Insurance Overview

As of 01/31/2017

Community:	OCEAN CITY, CITY OF	State:	NEW JERSEY
County:	CAPE MAY COUNTY	CID:	345310

Overview	Occupancy	Zone	Pre/Post FIRM
Total by Community			
Total Number of Policies:	17,090	Group Flood Insurance	
Total Premiums:	\$11,180,914	Total Number of Policies:	0
Insurance in Force:	\$4,046,367,000	Total Premiums:	\$0
Total Number of Closed Paid Losses:	7,787	Insurance in Force:	\$0
\$ of Closed Paid Losses:	\$178,813,628	Total Number of Closed Paid Losses:	4
		\$ of Closed Paid Losses:	\$100,903
Post Firm Minus Rated Policies			
Total Number of Minus Rated Policies:	2,126	Manufactured Homes	
A Zone Minus Rated Policies:	2,110	Total Number of Policies:	0
V Zone Minus Rated Policies:	16	Total Number of Closed Paid Losses:	0
		\$ of Closed Paid Losses:	\$0
ICC			
Total Number of ICC Closed Paid Losses:	174	1316	
\$ of ICC Closed Paid Losses:	\$4,916,264	Number of Properties by Community:	0
Substantial Damage Losses			
Number of Substantial Damage Closed Paid Losses:	488		



The Insurance Occupancy document shows the PPI Committee statistics on the occupancy class of the buildings in the SFHA of Ocean City. There are 4 classes of occupancy which comprise the buildings (17,090) covered by flood insurance. Of particular interest to the PPI Committee will be the 7,787 Paid Losses and if there is anyway the PPI Committee can help the owners to avoid future losses.

Insurance Occupancy

Community Information System

Release 4.09.00.00, 12/09/2016 -- Build 007, Skip Navigation Logged in as: garrettb [Session expires in 20 mins]

Insurance Occupancy

As of 01/31/2017

Community:	OCEAN CITY, CITY OF	State:	NEW JERSEY
County:	CAPE MAY COUNTY	CID:	345310

Overview	Occupancy	Zone	Pre/Post FIRM
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	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	4,515	\$4,397,803	\$1,262,302,900	3,815	\$83,361,206.66	\$4,391,709.23
2-4 Family	9,211	\$4,463,232	\$2,136,681,600	2,978	\$48,778,021.88	\$2,983,287.97
All Other Residential	2,986	\$1,117,487	\$504,365,200	455	\$23,828,874.22	\$771,713.05
Non Residential	378	\$1,202,392	\$143,017,300	539	\$22,845,525.44	\$808,421.93
Total	17,090	\$11,180,914	\$4,046,367,000	7,787	\$178,813,626.00	\$8,955,130.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	10,978	\$4,367,650	\$2,306,631,400	1,834	\$40,220,089.65	\$2,142,163.55
Non Condo	6,112	\$6,813,264	\$1,739,735,600	5,953	\$138,593,538.55	\$6,812,968.63
Total	17,090	\$11,180,914	\$4,046,367,000	7,787	\$178,813,627.00	\$8,955,131.00



The Insurance Zone document shows the PPI Committee statistics on the number of flood insurance zones in the city and how many flood insurance policies are in each flood zone. Since the entire island is in a SFHA, the PPI Committee will examine the number of Paid Flood Losses in each zone and will work on determining what caused the losses, especially repetitive losses and see what can be done to mitigate these losses. The information to be used is valid as of 01/31/17.

Insurance Zone

Community Information System

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Insurance Zone

As of 01/31/2017

Community: OCEAN CITY, CITY OF
County: CAPE MAY COUNTY

State: NEW JERSEY
CID: 345310

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	16,973	\$10,704,391	\$4,015,635,300	7,592	\$175,359,180.95	\$8,833,790.95
A Zones	0	\$0	\$0	13	\$129,298.28	\$5,680.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	113	\$474,169	\$29,506,700	163	\$3,048,447.12	\$101,233.29
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	1	\$1,196	\$175,000	15	\$175,799.18	\$9,287.94
Preferred	3	\$1,158	\$1,050,000	0	\$0.00	\$0.00
Total	17,090	\$11,180,914	\$4,046,367,000	7,783	\$178,712,724.00	\$8,949,990.00



The Ocean City, NJ Pre-FIRM Insurance Policies document shows the PPI Committee the number of pre-FIRM flood insurance policies there are in the city. It shows the number of pre-FIRM policies in each flood zone and the number of Paid Losses in each flood zone. There are 4,802 policies in force in Pre-FIRM Buildings and there have been 5,068 Paid Losses on pre-FIRM buildings. The PPI Committee will investigate the reason for paid losses on pre-FIRM buildings and try to assess if any of these losses can be avoided in the future, especially the repetitive losses.

Ocean City, NJ Pre-FIRM Insurance Policies & Status

Insurance Pre/Post FIRM

As of 01/31/2017

Community:	OCEAN CITY, CITY OF	State:	NEW JERSEY
County:	CAPE MAY COUNTY	CID:	345310

Overview	Occupancy	Zone	Pre/Post FIRM
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Pre-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	4,731	\$5,768,437	\$1,072,760,400	4,934	\$137,771,979.12	\$8,050,419.59
A Zones	0	\$0	\$0	13	\$129,298.28	\$5,680.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	68	\$289,197	\$16,331,000	108	\$2,289,189.69	\$73,176.08
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	3	\$1,158	\$1,050,000	13	\$171,502.48	\$8,897.94
Standard	0	\$0	\$0	13	\$171,502.48	\$8,897.94
Preferred	3	\$1,158	\$1,050,000	0	\$0.00	\$0.00
Grand Total	4,802	\$6,058,792	\$1,090,141,400	5,068	\$140,361,968.00	\$6,138,172.00



The Post-FIRM Insurance document shows that there are 12,241 flood insurance policies in the SFHA of Ocean City with there being 45 policies in the V and VE Zones. The balance is located in A & E Zones. There have been 54 Paid Losses in the V Zones and 2,638 Paid Losses in the A & E Zones. The PPI Committee will assess these paid losses as it assesses all the other paid insurance losses in the city. The charter of the PPI Committee is to assist in mitigating all repetitive flood losses in the city.

Post-FIRM Insurance Policies& Status

Insurance Pre/Post FIRM

Community Information System

Release 4.09.00.00, 12/09/2016 -- Build 007, [Skip Navigation](#) Logged in as: garrettb [Session expires in 20 mins]

Insurance Pre/Post FIRM

As of 01/31/2017

Community:	OCEAN CITY, CITY OF	State:	NEW JERSEY
County:	CAPE MAY COUNTY	CID:	345310

Overview	Occupancy	Zone	Pre/Post FIRM
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Post-FIRM

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	12,241	\$4,933,234	\$2,942,822,900	2,638	\$37,549,225.89	\$2,780,161.36
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	45	\$184,972	\$13,175,700	54	\$758,973.58	\$27,987.21
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone	1	\$1,196	\$175,000	0	\$0.00	\$0.00
Standard	1	\$1,196	\$175,000	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Grand Total	12,287	\$5,119,402	\$2,956,173,600	2,690	\$38,308,198.00	\$2,808,148.00



6.0 Goals and Objectives of the PPI Committee: Needs

A goal of the PPI Committee is to reduce the number of NFIP Minus-Rated Flood Insurance Policies in Ocean City. Ocean City post-FIRM has 2,066 minus-rated policies, with 2,050 minus-rated policies in an A Zone and 16 minus-rated policies in a V Zone.

Minus-rated properties are those that are rated with the lowest floor one foot or more below the base flood elevation. FEMA instituted this policy in part to ensure that only buildings that are compliant with the NFIP construction criteria receive the policy discounts that are available to communities in the CRS Program.

In 2015, it was reported that more than 45,000 properties in 938 of the 1,192 CRS communities were minus rated and affected by this policy. There are many reasons a property may be listed as a minus-rated property and not always correctly so. There are many disconnects in the information used to rate a policy and as such it is not always non-compliance that causes the property to be minus-rated.

Ocean City has a list of all properties in the city that are minus-rated and the PPI Committee will review all of the minus-rated properties to see how they may be mitigated, if they require mitigating in order to become compliant, there is a possibility that misinformation may be a cause of a minus-rating for some of the 2,060 minus-rated properties in the city.

Some of the issues that the PPI Committee will be looking at in order to help citizens resolve what factors caused the minus-ratings are:

- Review the list of minus-rated properties to insure that no pre-firm buildings have been rated as Post-FIRM Buildings. This could happen even though they had not been substantially improved or substantially damaged.
- Check for buildings that were built in compliance with the effective flood map at the time of construction, but rated based on a more recent map that shows higher BFEs. These policies should be “grandfathered,” because they were compliant when constructed. Many people, including agents, may not know how to access what FEMA calls “historic” FIRMs. Ocean City has on file historic FIRMs, which will be used in this process. They are posted to the city website.
- Some flood-proofed non-residential buildings may have been rated using elevation certificates instead of floodproofing design certification (it is possible insurance agents may not be aware that a building is floodproofed if the proper documentation isn’t provided).
- Many times buildings with “below-grade” crawlspaces are rated as having basements even though the floor above is properly elevated. But if it can be shown that a building with a below-grade crawlspace complies with the limitations and requirements of Technical Bulletin 11 (“Crawlspace Construction for Buildings located in Special Flood Hazard Areas”), insurance companies can re-rate these buildings. Technical Bulletin 11 does not permit the use of below-grade crawlspaces everywhere – it has some very specific limitations.

There is no way the average property owner can figure out these compliance and rating problems. But once they realize their buildings are minus-rated, they can talk to their insurance agents to find out what is causing that rating. What the property owner may learn with the help of the PPI Committee may lead to corrections of noncompliance or corrections of problems with ratings that can sometimes result in lower premiums and a full CRS discount on flood insurance. This can add up to real savings, especially since Ocean City is a Class 5 CRS Community with a 25% discount on flood insurance. Plus, in some cases, insurance companies may be able to issue refunds of excess premiums paid in the current year.



Repetitive Flooding: Although the entire city is subject to flooding, some areas have experienced more flooding than others. Using Repetitive Loss flood insurance claims, the city has identified some

16 areas subject to repetitive loss. The map on the next page shows all properties in Ocean City that have experienced a repetitive loss claim.

6.1

Hazard Area Extent and Location:

Maps

Hazard area extent and location maps have been generated by the City of Ocean City that illustrates the probable areas impacted within the municipality. These maps are based upon the best available data at the time of the preparation of this plan, and are considered to be adequate for area analysis purposes. Maps have only been generated for purposes of RLP and SRLP area analysis and for those hazards that can be clearly identified using mapping techniques and technologies, and for which the city of Ocean City has significant exposure.

6.2 Map information service is provided on the Ocean City website under the banner Citizens Services and all maps may be viewed by selecting the FloodSmart banner. The website <http://ocnj.us/Flood-Smart> contains Flood Maps, Historic Flood Studies, Flood Hazards & Maps, Flood Warning Systems, Elevation Certificates and Flood Insurance Information, Flood Safety, CRS (Community Rating System), What does El Niño mean to you and your community and Natural and Beneficial Functions.

<http://ocnj.us/Flood-Smart>

6.2 Ocean City Real Estate Agents (25) Offices

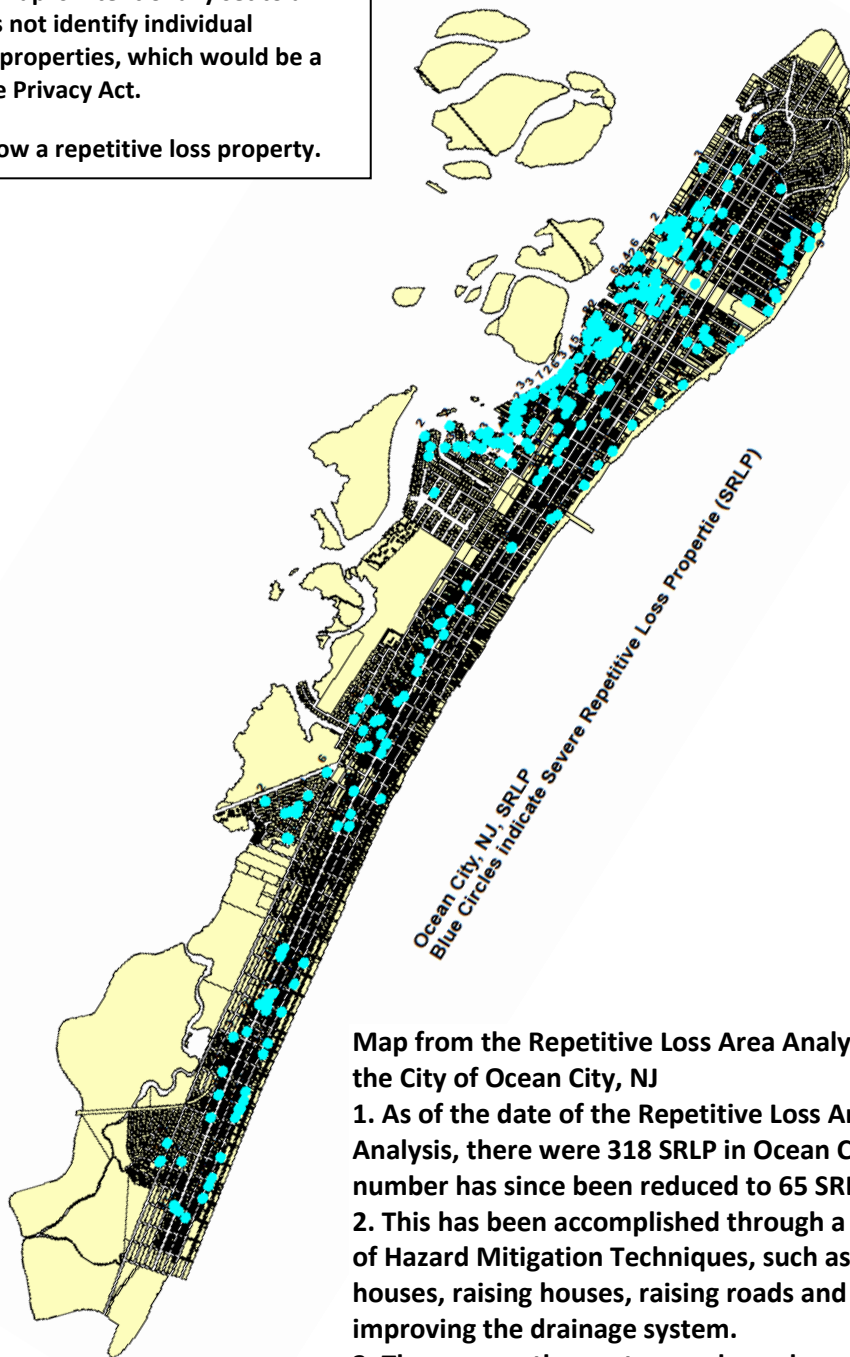
There are 25 Real Estate Offices in the city of Ocean City and all office have agreed to the following:

1. Advise all buyers and potential buyers that all of Ocean City lies within a SFHA and they will provide the following information in accordance with CRS 340 DFH / 340 REB/ 340 ODR.
2. DFH / Flood Insurance Rate Map Information, see document on page 36, the document contains SFHA information and location of the property in the FIRM. This document is provided to all potential property buyers by all 25 real estate offices in Ocean City.
3. ODR / Flood Hazard Check Before You Buy (pages 37 & 38) these (two) documents are on display in all 25 real estate offices in Ocean City and are provided to all potential buyers of property in Ocean City.
4. REB / Flood Hazard: Check Before You Buy, this document is on display in all 25 real estate offices in Ocean City and is presented to all potential property buyers. See this document on page 38 of the PPI and note that this document is different from the document on page 37.
5. DOH / See documents on pages 45 & 46. These are legal documents advising potential buyer that the property they may be buying is in a SFHA and that the FIRM and Insurance for the property is under review. These documents are part of the sales contract and allow a period in which the buyer may rescind his purchase offer.



This map of Ocean City has been reduced
CRS note: The map is intentionally set to a
scale that does not identify individual
repetitive loss properties, which would be a
violation of the Privacy Act.

Blue Circles show a repetitive loss property.



Map from the Repetitive Loss Area Analysis for
the City of Ocean City, NJ

1. As of the date of the Repetitive Loss Area Analysis, there were 318 SRLL in Ocean City this number has since been reduced to 65 SRLL.
2. This has been accomplished through a variety of Hazard Mitigation Techniques, such as razing houses, raising houses, raising roads and improving the drainage system.
3. The map on the next page shows homes removed from the SRLL.

Repetitive Loss Properties



This map of Ocean City has been reduced CRS note: The map is intentionally set to a scale that does not identify individual repetitive loss properties, which would be a violation of the privacy act.

Green Circles show repetitive loss properties removed from the repetitive loss list.



Properties Removed from the Repetitive Loss List

1. The green circles on the map represent properties that have been removed from the repetitive loss list.
2. The PPI Committee is dedicated to helping property owners to remove their properties from the repetitive loss list.
3. There are many ways the committee can help to accomplish the removal of properties from the repetitive list and to the extent that the committee can provided assistance or make recommendations it will do so.
4. Currently 114 Properties have been removed from the repetitive list and a look at the above map will show that these properties are spread throughout the city.
5. The current status of RL_ SRL Properties in Ocean City is;
 - a. RL _SRL total is 89 Properties
 - b. RL = 24 Properties
 - c. SRL = 65 Properties

Losses

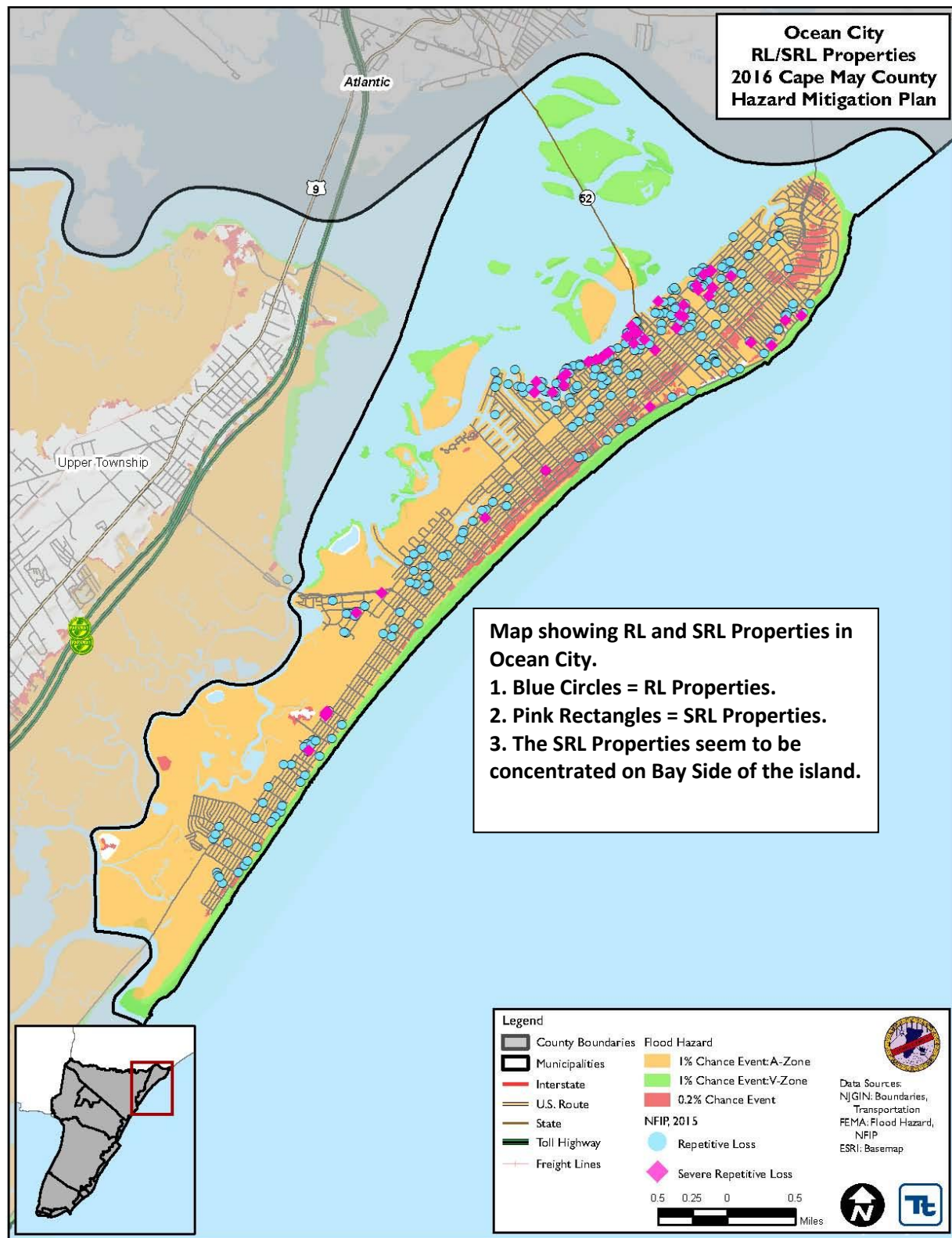
1. The paid losses in Ocean City currently total 434.
2. The breakdown of paid losses by property is: from 14 paid to 2 paid.

A. Properties with 14 paid losses	1
B. Properties with 12 paid losses	1
C. Properties with 10 paid losses	2
D. Properties with 9 paid losses	1
E. Properties with 8 paid losses	8
F. Properties with 7 paid losses	8
G. Properties with 6 paid losses	11
H. Properties with 5 paid losses	17
I. Properties with 4 paid losses	12
J. Properties with 3 paid losses	4
K. Properties with 2 paid losses	24

Total 89



A question to be investigated by the PPI Committee is why people, who have continued losses, seemingly take no action to mitigate flooding problems.



Social and Economic Needs: The City of Ocean City has a variety of cultures, languages, religions, age groups and education levels.

These factors could create barriers to a public information program. The PPI committee has made sure that the right venue, message, tools and resources will be used to overcome obstacles when communicating with each target audience. The committee will also make sure that all messages will need to be repeated and distributed in different form and coming from different sources.

7.0

Targeted Audiences;

Target Areas: The PPI committee will concentrate on two major audiences' in two target areas. Projects should be directed to all properties (residential, commercial and public) in these areas.

Target Audience number 1: is the entire City of Ocean City. Since past flooding and flood insurance claims indicate, residents and business in Ocean City need to be aware that they lie within a SFHA and that flood insurance is a way by which they can protect their properties, however they also need to be made aware of other ways by which they can protect their properties.

Target Audience number 2: Repetitive loss areas, properties in certain sections of the city have been affected more often by flooding, so they have a greater need of flood protection information. There are currently 89 properties in these areas of concern.

Other Public Entities Supplying Public Information:

The PPI Committee acknowledges that other public information activities are reaching Ocean City residents. The following is a list of some of the organizations supplying public information to the residents of Ocean City.

Other Public Information Efforts:

A table of other public information efforts on going in the community is listed on the following page.



The Ocean City Music Pier and Information Center is a historic building on the Boardwalk in Ocean City.

CRS note: *The step 2 Assessment of the PPI criteria says "The assessment must also inventory existing public information and outreach efforts being conducted in the community. These should include non-flood programs, such as efforts to inform people about other hazards, automobile safety, home improvements or other activities through which the community could leverage attention to flood protection." Preparing this list is one of the best ways to identify potential cooperators for stakeholder credit. City offices and elected city officials do not qualify as stakeholders.*



CRS note; this table does not include all of the programs and projects that are ongoing in the city. It is a representative sample to show how

8.0 Other Public Information Efforts in Ocean City

Organization	Project	Subject Matter	Frequency
City Library	FIRM Maps & Flood Information Brochures	FEMA Publications & City Flood Brochure	Year-Round
Channel 97	Weather Warnings	All flood information	24 hours year round
City Engineering Dept.	CRS FloodSmart Web Page	Maps, FIRMS, Historic Flood Information, Flood Brochures, Elevation Certificates & Tide Gages	24 hours year round
Chamber of Commerce	Spring & Fall Block Party	FloodSmart Table OC Engineering Dept.	Twice Yearly
City of Ocean City	Handouts & Brochures at various locations	Various flood-related topics	Year-round
City Public Works	Community Clean-up & Community Day of Service	Beach Clean-up/Adopt a Beach, MLK Day of Service & Block Party	Yearly Twice a Year
Insurance Agencies	Flood Insurance	Flooding Mitigation, help on ways to reduce flood insurance costs	Year-round
City Communications Office	Warnings & Outreach	Press, radio, TV, web, email and reverse-911 flood warnings	Year-round and any storm
Construction Office	Flood & Elevation	Flood Ins Rate Map	Year-round
Real Estate Offices	25 Offices	SFHA Messages	Year-round
The Roy Gillian Welcome Center	Information	Flooding and Emergency Contacts	Year-round
Office of Emergency Management (CERT)	Emergency Information	Hazard Mitigation & StormReadyCommunity	Year-round & all storms
Neighborhood & Social Services	Financial Aid	Grants and Other	Year-round & all Storms
Police Services	Safety Reminders	Vehicles and Safety during flooding, Videos	Year-round and on Web Page
Code Compliance & Property Management	Code and Fire Safety	Fire Safety & Compliance Inspections	Year-round
Fire & Rescue Services	Fire Safety Outreach	Web page, fire safety procedures	Year-round
Music Pier Boardwalk	Various Handouts	Flood & Fire Safety	Year-round
34 th St. Welcome Center	Various Handouts & Brochures provided by city and Chamber	Emergency Shelters and Evacuation Procedures	Seasonal
Sustainable NJ/OC	Green Team	Silver Level	Monthly
Code Red Alerts	Emergency Alerts	CodeRed	Year-round & all storms

9.0 Messages and Outcomes;

After reviewing the Community needs assessment, the PPI Committee identified the following as the priority messages for 2017. Each of these messages has a desired and measurable outcome.

Messages and Desired Outcomes		
Message	Outcome	CRS note; Here are the related CRS priority topics
1. Know your risk of flooding	More map information inquiries to the Engineering Dept	<i>Know your flood hazard</i>
2. You need flood insurance	Increase in the number of flood insurance policies	<i>Insure your property for your flood hazard</i>
3. Turn around, don't drown	Fewer water rescue and police citations for ignoring barricades	<i>Protect people from the hazard</i>
4. Keep your waterway clean	Reduced amount of debris removed by Public Works	<i>Protect your property from the hazard</i>
5. All construction projects must meet flood protection and water quality rules	Reduced number of Construction Code citations	<i>Build responsibly</i>
6. Only rain goes down the drain	Improved water quality as reported by NJDEP	<i>Protect natural floodplain functions</i>
7. Know the flood protection construction rules	Reduced number of Construction Department citations	<i>PPI: Educate landscapers and contractors</i>
8. You can protect your home from flooding	Increased number of applications for permits for flood protection projects	<i>PPI: Incorporate low cost flood protection measures</i>
9. Everyone in Ocean City can buy flood insurance	Increase in the number of insurance policies in the X Zones	<i>Flood Insurance is available in the X Zones</i>
10. Flood Education	Teach school children about flooding in the community	<i>Children will inform parents about flood hazards in the community and how to mitigate them</i>

CRS note:

The CRS priority topics are noted for CRS scoring and normally would not be a part of a PPI document. Each project can be scored for one message from each priority topic, up to a maximum of six priority topics. As shown in table 330-1 in the 2013 CRS Coordinators Manual. When a community prepares a PPI, it can add up to four more topics to improve its score. Ocean City has added messages (topics) 7 thru 10 as shown above.

The table on the following pages lists the PPI Projects and Initiatives

PPI Projects and Initiatives Outreach Projects (OP)



10.0

Target Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder
Target Area 1: All Property Owners within Ocean City	Topic 1 Message: Find Out About Your Flood Hazard	Increase in Number of Inquiries on Flood Hazards and Technical Assistance	OP 1: City to send outreach brochure to all property owners' with 1 st and 3 rd quarter tax bills. Contact provided for property protection advice, site visits, and financial assistance also included.	Benny Tafoya	Sent 7/25/2016 to go out with 2017 1 st and 3 rd quarter tax bills	
			OP 2: Presentations to 5 community groups	Benny Tafoya	Arthur Chew presented to United Methodist Men's Group 11/20/2013, Roger McLarnon presented drainage improvements to Merion Park residents, Presentation to be schedule for April or May on drainage improvements to Haven Avenue 48th Street to 51st Street , Schedule presentation by 7/31/17 at Senior Center	Community Groups
			OP 3: Knowledgeable City Employee available to answer questions at Citywide Block Party with informational brochures	Benny Tafoya	Participated in Indian Summer Weekend 10/8/16, Participate in Spring Block Party 5/6/17 & Fall Block Party 10/7/17	Community
			OP 4: Presentation to City Council on Drainage in City, Presentation is Recorded and Broadcast on Local Access Channel	CRS Coordinator	Schedule presentation by July 13, 2017	Municipal Government
			OP 13: City to Create Annual Emergency Management Magazine and Distribute	Emergency Management Coordinator	Distribute Magazine by July 1, 2016 & July 3, 2017, magazine is printed and distributed yearly	Community
			OP 20: Install Elevation Markers on Utility Poles and Post Locations at www.ocnj.us/elev	Engineering	Ongoing, year-round, there are currently 111 Elevation Disk s set on utility poles throughout the city. The disks are set at Elevation 10' NAVD1988	Community
		Increase the Number of Elevation Certificates on File	OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
		Increase Number of Web Page Hits	Rework web page to make it easier to understand, add elevation certificates to webpage	CRS Coordinator and Webmaster	Met with Webmaster already, launch updated website by Memorial Day 2014, continuing effort updated quarterly	
	Topic 2 Message: All Residents in Ocean City Should Have Flood Insurance	The Total Number of SFHA Policies Increases	OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
			OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
			OP 5: Local Insurance Agents have agreed to advise their clients that flood insurance is a good idea and give them the OP 1 brochure	CRS Coordinator	Plan Meeting with Insurance Agents by 4/1/2017	Insurance Agencies
	Topic 3 message: Turn Around, Don't Drown	Decrease in requests for barricades in the streets	OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above

			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
			OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
			OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
	Topic 4 message: We All Live In A Flood Hazard Zone	Increase in Number of Flood Policies	OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
			OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
	Topic 5 message: Build Responsibly, Know Your Flood Elevation	Increase in Number of Inquiries on Base Flood Elevations and Technical Assistance	OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
	Topic 6 message: Only Rain in the Drain	Reduction in Preventable Debris Removed from Storm Drains as Noted in Inspection Reports	OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
			OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
			OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
	Topic 7 Message: Flooding Preparedness, Know About Floods Before They Happen	Increase in the Number of Users Signed Up For Global Connect	OP 6: "Dump No Waste, Drains to Waterway" cast into all storm drains or sign is placed on all storm drains	Roger Rinck	Annually inspect all storm drains by 5/31/14, this is an ongoing and constant effort	
			OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
Target Area 2: Repetitive Loss Property Owners within Ocean City	Topic 8 Message: Reduce Your Risk To Flood Damage	Reduction in the Number of Repetitive Loss Properties	OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
			OP 1: Brochure	See OP 1 above	See OP 1 above	See OP 1 above
			OP 2: Presentations	See OP 2 above	See OP 2 above	See OP 2 above
			OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 4: City Council	See OP 4 above	See OP 4 above	See OP 4 above
Target Area 3: Real Estate Purchasers within Ocean City	Topic 1 Message: Find Out About Your Flood Hazard	Increase in Number of Inquiries on Flood Hazards and Technical Assistance	OP 11: Targeted letter to owners of repetitive loss properties about flood hazard, flood insurance, protecting property, protecting people, building responsibly, and reducing flood damage risk	Benny Tafoya	Send letter by 7/1/2014 and July 3, 2017, This is a continuing effort and letter is sent out yearly	RL & SRL Property Owners
			OP 7: Local Real Estate Agents have agreed to advise their clients that flood insurance is a good idea.	Benny Tafoya	Plan Meeting with Real Estate Agents by 4/1/2017	Real Estate Agents
			OP 8: Local Real Estate Agents have agreed to notify interested buyers about the flood hazard and flood insurance purchase requirements	Benny Tafoya	Plan Meeting with Real Estate Agents by 4/1/2017	Real Estate Agents

			OP 9: Local Real Estate Agents have agreed to provide "Check Before You Buy" handout and OP1 brochure	Benny Tafoya	Real estate office brochures are replenished twice a year.	Real Estate Agents
			OP 10: Local Insurance Agents have agreed to hold annual training session for new brokers, educate about flood insurance, flood hazards, and give them the OP 1 brochure	Benny Tafoya	Plan Meeting with Real Estate and Insurance Agents by 4/1/2017	Real Estate Agents and Insurance Agents
			OP 16: Local Insurance Agents Have Agreed to Speak at the Annual Board of Realtors Meeting About Flood Insurance and Flooding	Benny Tafoya	Plan Meeting with Real Estate and Insurance Agents by 6/1/2017	Real Estate Agents and Insurance Agents
			OP 18: Targeted Letter to Local Title Companies About Flood Hazards and Elevation Certificates	Benny Tafoya	Letter to be mailed by July 1, 2017	Local Title Companies
Target Area 4: School Aged Children within Ocean City	Topic 9 Message: Teach School Children About Flooding	Increase in the Number of Users Signed Up For Global Connect	OP 3: Block Party	See OP 3 above	See OP 3 above	See OP 3 above
			OP 13: Emergency Management Magazine	See OP 13 above	See OP 13 above	
			OP 12: Teach School Children About Flooding by presenting to a group of students	Benny Tafoya	Schedule meeting with students by 5/1/2017	Board of Education
Target Area 5: Builders and Architects	Topic 5 message: Build Responsibly, Know Your Flood Elevation	Increase in Number of Inquiries on Base Flood Elevations and Technical Assistance	OP 14: City to Note on All Concrete and Grading Permits the Elevation of Flood Waters During Hurricane Sandy with Estimated Water Depth	Engineering	Ongoing	Local Builders and Architects
Target Area 6: Surveyors	Topic 1 Message: Find Out About Your Flood Hazard	Increase the Number of Elevation Certificates on File	OP 15: City to Create Targeted Letter to Surveyors to Educated on Elevation Certificates	Benny Tafoya	Letter mailed on July 1, 2016 & will be updated annually	local Surveyors
Target Area 7: Ground Floor Commercial Units and Historical Property Owners	OP 19: Targeted Letter to Historical Properties and Ground Floor Businesses About Flood Hazard and Contents Insurance	Increase in Number of Insurance Policies with Contents Coverage	OP 19: Targeted Letter to Historical Properties and Ground Floor Businesses About Flood Hazard and Contents Insurance	Benny Tafoya	Maps created on 3-6-17 of all Historic properties, note sent to all property Historic owners and put all in Data Base	Historic Commission
Target Area 8: Landscapers	Topic 6 message: Only Rain in the Drain	Reduction in Preventable Debris Removed from Storm Drains as Noted in Inspection Reports	OP 6: "Dump No Waste, Drains to Waterway" cast into all storm drains	See OP 6 above	See OP 6 above – year round and on web.	All residents
			OP 17: Targeted Letter to Local Landscapers About Blocking Storm Drains and Protecting Wetlands	Benny Tafoya	Letter mailed on July 1, 2016 and will be updated annually	Local Landscapers
Target Area 9: Title Companies	Topic 1 Message: Find Out About Your Flood Hazard	Increase in Number of Inquiries on Flood Hazards and Technical Assistance	OP 18: Letter to Title Companies	See OP 18 above	See OP 18 above	See OP 18 above
Target Area 10: All property owners, citizens and visitors	Topic 1 Severe Weather Conference	Interaction with Meteorologists on Severe Storms	Emergency Management (OEM) Outreach	Frank Donato	September 15, 2016 and to be conducted annually.	Annual Presentations on Storms

Tables on the previous 3 pages list
Outreach Project (OP)

11.0 Examples of Public Information Efforts



Sept. 7, 2016

Media Advisory: All Invited to 2016 Cape-Atlantic Severe Weather Conference on Sept. 15

The City of Ocean City and the Press of Atlantic City will co-sponsor a free event that will provide an opportunity for the public to ask a panel of meteorologists and emergency managers about tropical storms, nor'easters and other weather-related issues.

The 2016 Cape-Atlantic Severe Weather Conference is scheduled for 7 to 9 p.m. Thursday, Sept. 15, at the Ocean City Music Pier (Boardwalk between Eighth and Ninth streets). Anybody in southern New Jersey with an interest in the weather is invited to attend and participate.

Frank Donato, Ocean City's Office of Emergency Management director, will moderate. The expert panel includes:

- Kathy Orr, FOX 29 News Philadelphia meteorologist
- Dan Skeldon, Press of Atlantic City and Longport Media meteorologist
- Joe Miketta, National Weather Service in Mount Holly meteorologist
- Jim Eberwine, retired National Weather Service meteorologist
- Jonathan Carr, founder and forecaster of Weather NJ on Facebook and Twitter
- Martin Pagliughi, Cape May County Emergency Management director
- Vince Jones, Atlantic County Emergency Management director
- Vince Maione, Atlantic City Electric region president

The two-hour discussion will include brief presentations from the panelists on South Jersey weather and an open microphone for questions.

"The flow of conversation is up to you," Skeldon said of the event. "It's your chance to ask questions of anyone on the panel, express concerns, and make suggestions as we all talk South Jersey weather and how to better prepare it, forecast it, and communicate that forecast and emergency information."

Anybody who cannot attend will be able to view the conference live online at pressofatlanticcity.com or on the [Facebook page of Skeldon](#).

**2016 Cape-Atlantic
SEVERE WEATHER
CONFERENCE**

Thursday, September 15 • 7 PM to 9 PM
Ocean City Music Pier

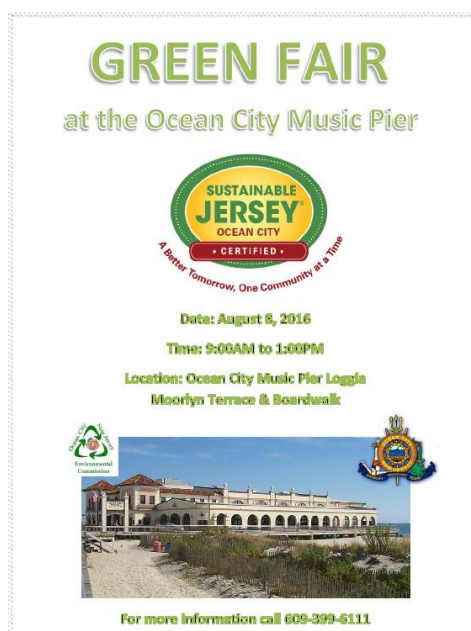
Join Meteorologists
Dan Skeldon and Kathy Orr
and a panel of regional weather experts as we
discuss and answer all of your weather
related questions.

VISIT PRESSOFAC.COM/WEATHER
for more information on this free event

THE PRESS OF ATLANTIC CITY
THE CURRENT THE GAZETTE



Examples of Public Information Efforts continued



The City of Ocean City's Green Team started planning the City's first Green Fair at the Ocean City Music Pier in December of 2015. The Green Fair was held on August 8, 2016 from 9AM to 1PM. Those organizations participating in the Green Fair were not charged a fee and were provided a table, two chairs, and parking for participation in the fair. The City advertised the fair locally with the attached flyer, Channel 97 promotion, City website, and signage at the Music Pier. Twenty four (24) participants were in attendance and in the first year of the event, the City observed over 300 attendees. The City is planning to make this an annual event, so we will use the lessons learned from the survey conducted at the end of the 2016 fair to improve on the event in the future. The 2017 Green Fair has been set for August 25, 2017 from 9AM to 1PM at the Ocean City Music Pier. This year the City's Community Services

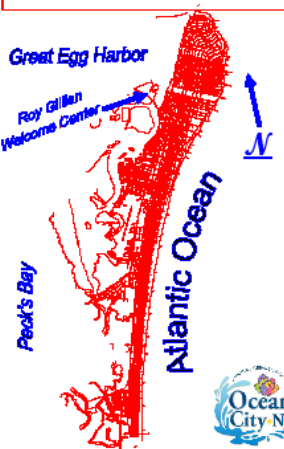
Department plans to purchase a banner for the Green Fair to attract the public that is in the immediate area of the Music Pier. The City also plans to have 32 participants in 2017 to expand the amount of organizations presenting at the fair. The Green Fair is meant to provide education to the public in the form of various organizations that promote sustainable and renewable efforts in the community. A listing of the participants from the 2016 Green Fair included: Atlantic City Electric, BikeOC.org, Busy Bees NJ, Cape Atlantic Conservation District, Cape May County Mosquito Control, Cape May County MUA, City of Ocean City – CRS, City of Ocean City – Environmental Commission, City of Ocean City – Public Works, City of Ocean City – Shade Tree Committee & Utility Advisory Commission, Clean Ocean Action, Community Food Bank, Habitat for Humanity – Cape May County, Jalma Farms, Nature Center of Cape May, NJ American Water, NJ Clean Energy Program, Ocean City Ecumenical Council, Ocean City Free Public Library, Rutgers COOP, Solar City, SJ Gas, Stevens Institute of Technology, and Surfrider Foundation – SJ Chapter.



Examples of Public Information Efforts continued

All of Ocean City, NJ is within a flood plain, therefore everywhere on the island will flood at some point.

The City is continually working to improve flood protection on the island. These efforts can not completely eliminate the chance of flooding but will reduce the frequency and the severity of the flooding.



City of Ocean City, NJ

City Hall
861 Asbury Avenue Phone: 609-399-6111
Ocean City, NJ 08226 Fax: 609-525-0831
E-mail: info@ocnj.us



For additional information visit the
FloodSmart web site
<http://www.ocnj.us/Flood-Smart/>

Dear Property Owner,
You are receiving this flyer because your property lies in a Special Flood Hazard Area (SFHA). The City's Floodplain Management Committee hopes you find it helpful and informative.



Flood Risk is Real!

Natural Functions of Floodplains

Floodplains allow for gradual absorption and dissipation of flood waters. Although a large portion of Ocean City is heavily developed, the beach, coastal wetlands, bay islands and freshwater wetlands still provide floodplain functions and wildlife habitat, while the dune system buffers the uplands from storm waters and prevents flooding. Disturbing, filling and paving interrupts these functions and may increase flooding in nearby areas. For this reason, development of the floodplain is very closely controlled.

Protecting the adjacent water from land-based pollution is another function of the floodplains. In our developed areas it is important to keep litter and pollutants out of the streets to prevent them from being washed into the salt water through the storm drains. Pollutants from streets include pet waste, cigarette butts, automotive oils and antifreeze as well as lawn fertilizers and pesticides. In the same way, keeping litter from the beaches prevents it from washing into the ocean. The quality of the water is very directly dependent on the activities on the land!



Time in to Ocean City's Government Access Channel 97 for a continual list of information as well as emergency information. City Council and Board of Education meetings are also aired. Tune in to OCTV-97 on your Comcast cable system.

www.OCNJ.us

609-399-6111

Protect Your Vehicles

Street flooding can happen very quickly in some areas as a result of rainstorms and/or high tides. Learn where these areas are located and move your vehicle out of the way of rising water EARLY. Never drive through water if you don't know the water depth or what is under the water. Stay Alive Never Drive Through Flood Waters!

Solutions to Storm Water Pollution

Pollution on streets, parking lots and lawns is washed by rain into storm drains and then into our ocean and bay. By making small, easy changes in our daily lives, we can keep common pollutants out of storm water. The following are some of the things that are mandated by local law, that you can do to help keep Ocean City's natural water clean and healthy:

- Limit your use of fertilizers and pesticides
- Do not pour hazardous products down the storm drain or where flood waters are found
- Do not litter
- Pick up and properly dispose of pet waste
- Do not blow or place grass clippings or leaves into the street

Storm water pollution is one of New Jersey's greatest threats to clean and plentiful water. By doing some of the things that are outlined here, you can help to preserve our precious coastal environment.

Check Our Websites!

For FloodSmart Information Visit
www.ocnj.us/Flood-Smart

For Storm and Emergency Information
www.ocnj.us/oem

Flood Safety Information

And other inquiries about hurricanes, shelters, evacuation routes, other types of emergencies and planning contact the Ocean City Office of Emergency Management
609-399-0202

Development Permits

All new construction and renovation projects are required to have local permits and, depending on the type and location of a project, various state permits may also be required. Always check with local code enforcement officials to determine what special regulations are in effect relating to the location in the Special Flood Hazard Zone. If you observe any apparent illegal construction, please notify the Ocean City Construction Code division for their investigation: call 609-399-6111 and ask for the Construction Code Office.

Renovations, additions or repairs to existing buildings that exceed 50% of the buildings market value trigger the need to meet current flood elevation requirements. Consult with Construction Code Office for more information.

Property Protection

Since Ocean City is entirely in the Special Flood Hazard Zone, you should be aware that the question is not if we will have a flood, but when, how often and how deep. Two basic techniques are used to reduce flood damage to existing structures and household items. The first is elevating the structure out of the flood zone. The other, called flood proofing, can be "dry flood proofing", such as installing watertight doors and windows to exclude flood water, or "wet flood proofing", taking steps to minimize flood damage from water that enters the building.

Flood Insurance

Your homeowner's insurance policy does NOT cover losses due to flooding. Ocean City has participated in the National Flood Insurance Program (NFIP) since its inception and flood insurance is available for almost all enclosed buildings and its contents. Flood Elevation Certificates for buildings constructed or substantially improved since 1991 are available by calling 609-399-6111 and asking for the Code Office, or online at www.ocnj.us/flood-smart. Maximum insurance on a one family dwelling is \$250,000 and \$100,000 for household contents. Non-residential and business property are also eligible for insurance in various amounts.

Flood insurance is mandatory if the building is subject to any federally-guaranteed financing and rates depend on your lowest floor elevation above mean sea level, plus a variety of other facts and deductible amounts. Premiums are reduced by 20% because of Ocean City's participation in the Community Rating System. We urge you to inquire about flood insurance coverage from your insurance agent. A waiting period of 30 days may apply.

Drainage System

The Ocean City Department of Public Works maintains the drainage system by regular cleaning of the catch basins in the city. If you observe a catch basin that does not appear to drain properly, please report it to Community Operations at 609-399-6111. In addition, the city has ordinances prohibiting the placement in any gutter, or any other drainage way, of anything that would block the flow of water and cause flooding. This includes debris, litter or vegetative waste, including grass clippings and leaves. Pile drivers are required to protect storm drains from silt with hay bales.

Flood Warning

Emergency advisories and weather information can be obtained by tuning to Ocean City's Local Emergency Management station, 1620 AM or go to www.ocnj.us/oem, Comcast Cable Channel 97 or a weather radio. You may also check the City website www.OCNJ.us. Emergency flood warnings will be disseminated through the use of the emergency information system any time the National Weather Service issues a flood warning.

The "Global Connect" system, also known as "Reverse 9-1-1", combined with our other emergency alert methods, is designed to get emergency messages to you the public, quickly and effectively. You can get more information on this by going to the OC Emergency Management website and following the "Global Connect" link.

Flood Safety

The safety of your family is of the utmost importance! To be well-informed about an approaching storm, keep a battery powered radio tuned to a local station, as listed above, and follow all emergency instructions. If evacuation is ordered, do so immediately; don't wait. Evacuations will be over the 34th St. Bridge and the 9th St. (Rt. 52) causeway.

In the event of a storm warning or advisory, immediately bring outdoor furniture and other possessions inside or tie them down securely. Remove beachfront steps. Be sure you have a full tank of gasoline and stock the car with non-perishable canned goods, with a can opener, a container of water, a first aid kit and any special medication needed by the family. If time permits, turn off the main power switch and shut off the main gas valve.

Flood Risk is Real!

Since we all live in a special flood hazard area, we need to take steps to help mitigate our losses due to flooding. Please review the following information and feel free to contact us if you would like additional information about your flood risk.



Flood Hazard

Ocean City is subject to serious flooding conditions from the ocean and the bay waters during hurricanes and other high tide storms. Lesser flooding may occur during lunar high tides and rainstorms.

Detailed flood insurance maps showing the 100-year floodplain in which we are located are on file for your inspection at the City Clerk's Office 609-399-6111. Code Enforcement, 115 E. 12th St. and the Ocean City Free Public Library, at 1735 Simpson Avenue.

Flood Insurance Rate Maps (FIRMs) are also available at the city web site on the FloodSmart web page. Information about the flood elevations projected for the 100-year storm may be obtained by calling 609-399-6111 and asking for the Engineering Division. An extensive collection of flood related materials is available at the Ocean City Free Public Library. In addition may free publications related to flooding may be obtained.



Information About Your Tax Bill: New Jersey State Law requires Municipal Tax Collectors to collect taxes for the local municipality, county and public school district. Tax bills are mailed once a year. Quarterly payments are due August 1, November 1, February 1 and May 1. **Please note there is a ten day grace period. Post marks are not accepted, when the final tax bills are delayed in mailing, information for the due date of the August quarter will be included on the front of the tax bill.** Your tax bill has two different years on it: the balance due for 2016 due August 1 and November 1, and preliminary taxes for 2017 February 1 & May 1. Office Hours 8:45-4:30 Monday thru Friday. The secure overnight lock box is located at the 9th street entrance to City Hall. Make online tax payments at www.ocnj.us/tax. Call the Tax Office at 609 525-9375 with any questions.

On the Web
www.OCNJ.us

609-399-6111

National Flood Insurance
NFIP Web Site
www.floodsmart.gov
And click on the
Residential Coverage
Banner on the left side of page



PPI Outreach continued

The Ocean City FloodSmart brochure shown on the preceding page is a trifold PPI document that is handed out at various city parades and other functions such as the Spring and Fall Block parties. It is also mailed to all citizens with the yearly tax bills and is placed at many of the city office and other public places, including the city library. This outreach document addresses many of the outreach requirements of a PPI, it includes following messages:

1. Flood Insurance
2. Flood Warnings.
3. Flood Risk is Real “Natural Functions of Floodplains”.
4. Flood Safety.
5. Flood Hazard: FIRMs, Flood Hazards,
6. Drainage System
7. Development Permits
8. Property Protection.
9. NFIP Web Site: Link to NFIP www.floodsmart.gov, Q code link to NFIP
10. Floodplain Message
11. Flood Map of Ocean City.
12. FloodSmart Message and link to Ocean City FloodSmart web Page
13. Vehicle Protection
14. Solutions to Storm Water Pollution.
15. OEM Office of Emergency Management contact information.
16. Ocean City Government Access channel 97 and the Ocean City Web Site.
17. Message to Property Owners



Flood Risk is Real!

Since we all live in a special flood hazard area, we need to take steps to help mitigate our losses due to flooding. Please review the following information and feel free to contact us if you would like additional information about your flood risk.

Ocean City Engineering Department
115 East 12th Street
Ocean City, NJ 08226
609 399-611



PPI

(Program for Public Information)

What exactly is the Program for Public Information?

Ocean City, New Jersey is launching the initial Program for Public Information (PPI) to provide a coordinated and comprehensive approach to community outreach and awareness on flood hazards and mitigation. Ocean City is a member of the National Flood Insurance Program's Community Rating System (CRS), which awards communities ratings based on their preparedness for flooding events. The lower the rating (from 10-1) the more prepared the community (Ocean City is currently a Level 5 CRS Community) and the lower the flood insurance policies for area residents (Ocean City residents receive a 25 percent discount on flood insurance). One of the ways communities can gain 'points' towards lowering their CRS rating is in public awareness, and a large component is getting the communities involved.

The CRS PPI is a local community-driven initiative that has yet to be enacted by Ocean City and yet has proven nationwide to be one of the most effective means of raising awareness. In fact, recent research has shown that the more often a message is received from different sources, the more likely it is that the desired action or behavior will take place. For this reason, the CRS encourages engagement of groups and people outside the local government in planning and conducting outreach projects.

Accordingly, at least one-half of the members of the PPI committee must be representatives from outside the local government, i.e., stakeholders. These could be members of the public, representatives of key community organizations, and/or agencies and organizations that will likely implement the recommended outreach projects. Example stakeholder participants include:

- Floodplain resident(s), representatives of neighborhood or homeowner associations;
- Emergency/disaster responders, e.g., Red Cross, Salvation Army;
- Utility companies (they are concerned about service and safety during disasters and many have their own newsletters or outreach programs);
- Chambers of commerce or other business organization;
- Trade associations of builders and/or contractors;
- Developers/real estate organizations;
- Environmental organizations, "Friends of the River," etc.;
- Insurance agencies and lenders (required for Activity 370 credit);
- Major employer(s); and
- Other government agencies outside the community, e.g., school district, levee or flood control district, regional planning agency, state coastal management office, National Weather Service.

The PPI members will serve as key voices for shaping the City's outreach and providing local knowledge on the best avenues of reaching key sectors of the population. This volunteer opportunity will elevate awareness and build resilience in a time of economic and ecologic change.

Therefore, Arthur Chew and Benny Tafoya have invited members of the community to join them in establishing a PPI Committee for Ocean City and are requesting that the Mayor and City Council formally adopt the PPI as presented in this document.





CITY OF OCEAN CITY

AMERICA'S GREATEST FAMILY RESORT

ENGINEERING DIVISION

June 1, 2015

Memo:

To: All Architects, Engineers and Surveyors:
Providing **Elevation Certificates** to the City of Ocean City, NJ 08226
From: Benny R. Tafoya, CFM, GIS/CRS Applications Specialist

Gentlemen and Ladies,

The city of Ocean City, NJ participates in the NFIP CRS Program, we are a level six (6) community and striving to improve our level by more active participation in all facets of the CRS Program. At a Level 6 all flood insurance policy holders receive a 20 % discount on Flood Insurance. With you help and consideration we hope to improve our standing to the next CRS Community Level (5) and thus a 25% discount. A very important Activity within the CRS Program is the proper submission of elevation certificates, which are required for every new building or substantial improvement to an existing building.

In 2013, CRS established new guidelines which require every elevation certificate to be inspected. Elevation Certificates which are found to have mistakes or missing information will be returned to the submitter for correction. The city is audited annually for the correctness of elevation certificates and incorrect elevation certificates cause the city to lose CRS points thus increasing flood insurance rates.

The most common mistakes we see are the omission of photographs, information on A7, and information on C2-e. Attached is a copy of an elevation certificate, with all required information highlighted, also included is a FEMA document on the National Flood Insurance Program which includes elevation certificate instructions.

Thank you for your time and please note that the city posts all elevation certificates on file on the city web site at <http://www.ocnj.us>.

Respectfully,

Benny
Benny R. Tafoya, CFM
GIS/CRS Applications Specialist
Community Operations, Engineering

ENGINEERING DIVISION 115 12th Street, OCEAN CITY, NJ 08226
609-399-6111 FAX: 609-525-0831

Printed on Recycled Paper



The PPI Committee has provided the Real Estate Brochures on the next two pages to the real estate offices in Ocean City and they are on display and handed out at various municipal functions. The PPI Committee has requested that real estate agents give house hunters the REBs. They are filled out or brought to the city offices to have them completed.

**City of Ocean City, NJ
Construction Code Office
115 12th Street**

Date:

RE: Flood Insurance Rate Map Information

TO WHOM IT MAY CONCERN:

The property located at: _____, also

known as [legal description if needed] _____ has been located on the city's Flood Insurance Rate Map (FIRM). The following information is provided:

Ocean City's community number: 345310

The property is located on panel number: _____, Suffix: _____.

The date of the FIRM index: September 5, 1984.

The property is located in FIRM zone: _____.

The main building on the property:

_____ is located in a Special Flood Hazard Area (SFHA). The base flood elevation at the property is: _____, NGVD. Federal law requires that a flood zone determination be done as a condition of a federally backed mortgage to determine if the structure is in an SFHA and if so, to require flood insurance is required for the property, all of Ocean City is in a SFHA.

Flood insurance from the NFIP is available for any property in Ocean City, NJ. More information on flood insurance is attached. This office has copies of FEMA Elevation Certificates for all buildings constructed in the SFHA since 1990. Questions on this letter and the City's floodplain management program are welcome at this office by calling 6093996111.

NOTE: This information is based on the Flood Insurance Rate Map for the City. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map.

Construction Code Officer



Flood Hazard: Check Before You Buy

Flooding and other surface drainage problems can occur well away from a river, lake, or ocean. If you're looking at a property, it's a good idea to check out the possible flood hazard before you buy. Here's why:

- The force of moving water or waves can destroy a building.
- Slow-moving floodwaters can knock people off their feet or float a car.
- Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- Water-soaked contents, such as carpeting, clothing, upholstered furniture, and mattresses, may have to be thrown away after a flood.
- Some items, such as photographs and heirlooms, may never be restored to their original condition.
- Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- The impact of a flood—cleaning up, making repairs, and the personal losses—can cause great stress to you, your family, and your finances.

Floodplain Regulations: Your community regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses substantially damaged by fire, flood, or any other cause must be elevated to or above the flood level when they are repaired.

Check for the Flood Hazard: Before you commit yourself to buying property, do the following:

- Ask the local building, zoning, or engineering department if the property is in a floodplain; if it has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
- Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is National Flood Insurance, which is purchased through any property insurance agent. If the building is located in a floodplain, flood insurance will be required by most mortgage lenders (see other side). Ask an insurance agent how much a flood insurance policy would cost.



Flood Hazard: Check Before You Buy

Most, everyone knows that coastal properties are subject to flooding and wind damage from hurricanes. There are maps that show areas predicted to flood. To find out more about flood-prone area maps, check with the Ocean City Engineering Office by calling 609-399-6111.

However, flooding and other surface drainage problems can occur well away from the coast and since Ocean City is a barrier island the entire island is subject to periodic flooding. If you are looking at a property in Ocean City, it's a good idea to check out the possible hazard before you buy. Here's why:

- ▶ The force of moving water or waves can destroy a building.
- ▶ Slow-moving floodwaters can knock people off their feet or float a car.
- ▶ Even standing water can float a building, collapse basement walls, or buckle a concrete floor.
- ▶ Water soaked contents such as carpeting, clothing, upholstered furniture and mattresses, may have to be thrown away after a flood.
- ▶ Some items such as photographs and heirlooms may never be restored to their original condition.
- ▶ Floodwaters are not clean: floods carry mud, farm chemicals, road oil, and other noxious substances that cause health hazards.
- ▶ Flooded buildings breed mold and other problems if they are not repaired quickly and properly.
- ▶ The impact of a flood-cleaning up, making repairs and other personal losses-can cause great stress to you, your family and your finances.

Floodplain Regulations: Ocean city regulates development in the floodplain to insure that buildings will be properly protected from flood damage. Filling and similar projects prohibited in certain areas. Houses substantially damaged. Houses substantially damaged by flood, fire, or any other cause must be elevated to or above the regulatory flood level when they are repaired or mitigated. More information can be obtained from the city Construction Office at 609 399-6111.

Check for a Flood Hazard: Before you commit yourself to buying a property, do the following:

- ▶ Ask the Construction Official 609 399-6111 if the property is in a floodplain; if the property has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards, ; and what building or zoning regulations are in effect.
- ▶ Ask the real estate agent if the property is in a floodplain, if it has ever been flooded, and if it is subject to any other hazards, such as sewer backup or subsidence.
- ▶ Ask the seller and the neighbors if the property is in a floodplain, how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.

Flood Protection: A building can be protected from most flood hazards, sometimes at a relatively low cost. New buildings and additions can be elevated above flood levels. Existing buildings can be protected from shallow floodwaters by regrading, berms, or floodwalls. There are other retrofitting techniques that can protect a building from surface or subsurface water.

Flood Insurance: Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. If the building is located in a floodplain, flood insurance will be required by most federally backed mortgage lenders. Ask an insurance agent how much a flood insurance policy would cost.





CITY OF OCEAN CITY

AMERICA'S GREATEST FAMILY RESORT

ENGINEERING DIVISION

July 6, 2015

City of Ocean City Resident
Ocean City, NJ 08226
RE: Repetitive Loss and Severe Repetitive Loss Flooding Project

Dear Ocean City Resident,

The city of Ocean City "CRS Team" is reviewing ways to reduce our repetitive loss flooding problems in the city and to this end will be conducting a study which will try to determine why certain properties in the city are more prone to flooding than others and possible solutions to the problem. The type of study the city will be conducting is termed a "Severe Repetitive Loss Area Analysis". Your property is on the FEMA Repetitive Loss Property List and will be a part of the study.

As part of this project the RLAA Team is preparing a "local area analysis" for the Repetitive Loss Areas in the city. The approach which they will take includes taking some data specific to your property such as its past flooding experiences.

The RLAA Team reviewed all homes designated as Repetitive Loss Properties in the city during the month of June 2016 collecting general information from the street such as the type of foundation and approximate height of the house above the street. They will return during the The spring of 2017 finishing the work they started in July 2016.

This work would be greatly improved with additional data that you might be able to provide. You will be sent a data sheet which we hope you will complete and return to the city RLAA Team. The sheet that you will be sent is from the National Flood Tool (NT) and specifically the Limited Data View document.

The Limited Data View ("Limited Data"). This view enables the user to enter data from a brief visual inspection of the property; limited communications with the property owner, occupant, or neighbor; and basic flood risk data from the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS).

After the analysis is completed some preliminary recommendations will be developed. You will be invited to a meeting with the RLAA Team to review the findings. The meeting time and location will be advertised once the analysis is completed. If you have any questions about this project, please feel free to call Benny R. Tafoya at 609 399-6111 ext. 9720 or Arthur Chew at 609 399-9715.

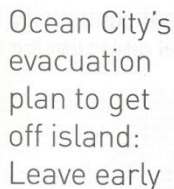
Thank you for your assistance in helping us to complete this project.
Benny R. Tafoya, CFM, CMfgE
Engineering Department, City of Ocean City

ENGINEERING DIVISION 115 12th Street, OCEAN CITY, NJ 08226
609-399-6111 FAX: 609-525-0831

Printed on Recycled Paper



This magazine is printed yearly and copies are distributed throughout the city during the entire year. The magazine is placed at many locations in Ocean City. There are 20,000 copies of this magazine printed yearly, as community outreach and flood safety messages are contained throughout the magazine. Below are some excerpts from the Magazine.




When you know a major storm is approaching this barrier island, the best choice is to leave early. Avoid the crush of evacuees who wait until the last moment. The last-minute rush is what will clog the roads and make the late evacuation in south Jersey a problem.

It is imperative that when the official recommendation to voluntarily evacuate your area is given to heed this warning.

DON'T WAIT TO EVACUATE.
IT MAY BE TOO LATE!

In the event of an impending natural disaster, the following procedures for municipal evacuation should be employed. The evacuation of the City of Ocean City will be in direct control of the Office of Emergency Management and law enforcement personnel of the Ocean City Police Department.

Know the routes off this island



ONLY TWO EVACUATION ROUTES

During an evacuation of the city we recognize that there are only two bonafide evacuation routes:

- A. 9th Street Bridge into Somers Point to the Somers Point toll plaza of the Garden State Parkway (Exit 30).
- B. 34th Street Bridge along Roosevelt Boulevard to the Garden State Parkway entrance (Exit 25).

The reason for the use of these evacuation routes is due to their direct proximity to the Garden State Parkway and the westbound Atlantic City Expressway arteries.

Thanks to modern detection and tracking devices, the National Weather Service can usually provide your local Office of Emergency Management with at least 72

See Evacuation, page 27

MUNICIPAL SIREN SYSTEM

**DURING ANY MAJOR EMERGENCY, IMPENDING DISASTER OR
ATTACK, KNOW THE LOCAL "SIREN WARNINGS"**

- ALERT SIGNAL - (STANDARD)**
 - 1. _____ 3 to 5 MINUTE STATED BLAST
 - THIS IS USED BY OUR City's Emergency Agency Dispatchers, or TV Government Access Channel No. 10, to advise citizens that an emergency is imminent and to advise them to get out of the area.
- ATTACK WARNING SIGNAL**
 - 1. _____ 3 to 5 MINUTE WAVING SOUND
 - Placed in every attack, except the United States has been designed and protection action should be taken immediately. This signal has no other meaning and will be used for no other purpose.
- ALERT SIGNAL - VOICE MESSAGE TO FOLLOW (ALTERNATING STATE)**

EVACUATION ORDER

THIS IS THE MOST IMPORTANT INSTRUCTION YOU WILL RECEIVE
 DURING A HURRICANE WATCH AND HURRICANE WARNING, Local and State Emergency Management Officials will disseminate information to advise you to evacuate. This information will be given to you by the Local District Emergency Officer, the Governor through the local E.M. Coordinator, or the State Emergency Management Agency. You will be given the evacuation order. MUST move out at whatever distance to safety (RISK) in the arrival of winds or the flooding of critical locations.
LEAVE YOUR HOME IMMEDIATELY WHEN ORDERED.
 When a "leave" order is given, it will be issued over local radio and television stations. Police and other Emergency Offices will be notifying people by word. **REMEMBER ALL RESIDENTS OF MOBILE HOMES AND TRAILERS MUST LEAVE IMMEDIATELY WHEN EVACUATION ORDER IS GIVEN. ALL PEOPLE IN THE AREA MUST MOVE AS DIRECTED BY THE LOCAL OFFICIALS.**

Warnings won't only be in English

By ELIE AVEREDIAN
Queen City Sentinel

QUEEN CITY, Mo. — The city's public area siren warning horn will be used to warn residents of incoming missiles, storms, people of first dangers in great public emergencies, but what if English isn't your first language and you have no knowledge of the English language? The city's warning horn will be used to warn residents of incoming missiles, storms, people of first dangers in great public emergencies, but what if English isn't your first language and you have no knowledge of the English language?

The city's warning horn will be used to warn residents of incoming missiles, storms, people of first dangers in great public emergencies, but what if English isn't your first language and you have no knowledge of the English language?

The city's warning horn will be used to warn residents of incoming missiles, storms, people of first dangers in great public emergencies, but what if English isn't your first language and you have no knowledge of the English language?

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Copy of note sent to:

Steven Ardito, CFM, ANFI
Insurance Program Specialist at FEMA Region II
Greater New York City Area
Government Administration
Current Insurance Program Specialist at FEMA – Region II

Dear Mr. Ardito,

Attached is a copy of the city of Ocean City, NJ PPI. Please review this document and provide me with any comments or corrections that may be required by FEMA Region II. This document has been submitted to ISO/CRS for review and approval. You may contact me at the following:

Benny R. Tafoya, CFM, CMfgE
GIS/CRS Applications Specialist
Engineering Department
Ocean City, NJ 08226
btafoya@ocnj.us
609 829-2108

Thank you for your help in this matter.

Respectfully,

Benny





CITY OF OCEAN CITY

AMERICA'S GREATEST FAMILY RESORT

ENGINEERING DIVISION

July 6, 2016

City of Ocean City Resident
Ocean City, NJ 08226
RE: PPI Program for Public Information Project

Dear Ocean City Resident,

The city of Ocean City "PPI/CRS Team" is reviewing ways to reduce our repetitive loss flooding problems in the city and to this end will be conducting a study which will try to determine why certain properties in the city are more prone to flooding than others and possible solutions to the problem. The type of study the city will be conducting is termed a "Severe Repetitive Loss Area Analysis". Your property is on the FEMA Repetitive Loss Property List and will be a part of the study.

As part of this project the RLAA Team is preparing a "local area analysis" for the Repetitive Loss Areas in the city. The approach which they will take includes taking some data specific to your property such as its past flooding experiences.

The RLAA Team reviewed all homes designated as Repetitive Loss Properties in the city during the month of June 2016 collecting general information from the street such as the type of foundation and approximate height of the house above the street. They will return during the summer of 2017 finishing the work they started in July 2016.

This work would be greatly improved with additional data that you might be able to provide. You will be sent a data sheet which we hope you will complete and return to the city RLAA Team. The sheet that you will be sent is from the National Flood Tool (NT) and specifically the Limited Data View document.

The Limited Data View ("Limited Data"). This view enables the user to enter data from a brief visual inspection of the property; limited communications with the property owner, occupant, or neighbor; and basic flood risk data from the Flood Insurance Rate Map (FIRM) or Flood Insurance Study (FIS).

After the analysis is completed some preliminary recommendations will be developed. You will be invited to a meeting with the PPI/RLAA Team to review the findings. The meeting time and location will be advertised once the analysis is completed. If you have any questions about this project, please feel free to call Benny R. Tafoya at 609 399-6111 ext. 9720 or Arthur Chew at 609 399-9715.

Thank you for your assistance in helping us to complete this project.
Benny R. Tafoya, CFM, CMfgE
Engineering Department, City of Ocean City

ENGINEERING DIVISION 115 12th Street, OCEAN CITY, NJ 08226
609-399-6111 FAX: 609-525-0831

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CITY OF OCEAN CITY

AMERICA'S GREATEST FAMILY RESORT

ENGINEERING DIVISION

May 4, 2017

Memo:

To: All Property Owners in the Ocean City Historic District

From: Benny R. Tafoya, CFM, GIS/CRS Applications Specialist

Gentlemen and Ladies,

The city of Ocean City, NJ participates in the NFIP CRS Program, we are a Level Five (5) community and striving to get improve our level by more active participation in all facets of the CRS Program. A very important Activity within the CRS Program is the proper submission of Elevation Certificates, which are required for every new building or substantial improvement to an existing building.

In the case of properties in the Historic District of Ocean City it is necessary for you to maintain your property in the condition under which it was accepted into the Historic Register. There are 420 Properties in the Historic District and of those properties 315 are listed on the Historic Register. In most cases Historic Properties are grandfathered into NFIP Flood Insurance program. Any changes to the insured property without a properly filed exemption may change the status as a Historic property on the Historic Register, both State and National. This could also affect your current Flood Insurance Rate.

The integrity of our natural and historic landscape is important to us all, and steps taken to strengthen or rebuild communities can have long-term environmental and cultural impacts. To ensure proper stewardship of historic properties and the environment, there are more than 30 Federal regulations, directives, and legal mandates-in addition to a number of State laws and codes-in place to protect these resources. FEMA's EHP experts provide specialized guidance and practical long-term planning assistance to communities across the county to ensure that proposed projects align with environmental planning and preservation requirements.

If you do not have an Elevation Certificate on file with the city of Ocean City and you have one please send or provide a copy to the Engineering Department.

Participation in the CRS Program enables the citizens and the city of Ocean City to receive a discount on Flood Insurance based on our CRS Community level. At Level 5, the community receives a 25% discount on Flood Insurance with your help and consideration we hope to improve our standing to the next CRS Community Level (5).

Respectfully,

Benny

Benny R. Tafoya, CFM, CMfgE

GIS/CRS Applications Specialist

Community Operations, Engineering

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Resolution
Resolution for Making Current the Committee
Floodplain Management & Program for Public Information Committee

WHEREAS, the city of Ocean City participates in the Community Rating System (CRS) program of the National Flood Insurance Program (NFIP); and

WHEREAS, the CRS program requires that a Floodplain Management Committee be formed in order to participate in the program, and further requires that a Program for Public Information Committee (PPI) be formed in order to reach citizens with messages that the community determines are most important to its flood safety and the protection of its floodplains' natural functions.

WHEREAS, it is also a requirement that the committee observes and follow all NJDEP Stormwater Regulations, the committee is so tasked.

WHEREAS, it is a requirement of the CRS and PPI programs for the community to accomplish these efforts by establishing a committee of city staff and floodplain residents.

NOW THEREFORE BE IT RESOLVED, by the City Council of the City of Ocean City, that the following persons be appointed to the CRS and PPI Committees:

City staff:

- 1. Arthur Chew, P.E., City Engineer, CRS Coordinator**
- 2. Robert Penrose, Floodplain Manager**
- 3. Frank Donato, Office of Emergency Management/Resident**
- 4. Doug Bergen, Public Information Officer**
- 5. Mike Rossbach, Field Operations**
- 6. Roger Rinck, Engineering Manager**
- 7. Benny R. Tafoya, CFM, CMfgE,**

Residents and Business Community:

- 1. Dean Adams, Local Builder**
- 2. Paul S. Anselm, Resident**
- 3. Michael G. Contino Realtor/Resident**
- 4. Thomas Heist IV, Insurance/Resident**
- 5. Joe Leonard, Banking/Resident**
- 6. Bill McMahon III, Insurance/Finance**
- 7. Marty Mozzo, Resident.**
- 8. Warren Reiner, Resident.**

Arthur Chew shall serve as Committee Chairman and Benny Tafoya will serve as staff responsible for the day to day committee work. The CRS and PPI Committees will meet monthly on the first Wednesday of the month.

This is Sample Resolution, to be submitted to city of Ocean City, City Council, for governing body approval. A formal resolution will be submitted on approval of the PPI by the reviewer. If the PPI does not pass review there would have to be multiple submissions to council for approval. The PPI Committee has opted to have the PPI reviewed prior to formal submission to city council.



Ocean City Board of Realtors Flood Addendum

Addendum to the Contract for Sale FEMA Provisions for Buyers and Sellers in New Jersey

THIS IS A LEGALLY BINDING CONTRACT THAT WILL BECOME FINAL WITHIN THREE BUSINESS DAYS. DURING THIS PERIOD YOU MAY CHOOSE TO CONSULT AN ATTORNEY WHO CAN REVIEW AND CANCEL THE CONTRACT. SEE SECTION ON ATTORNEY REVIEW FOR DETAILS.

Property Address: _____
Governing Municipality: _____
Seller(s): _____
Buyer(s): _____
Date of Agreement: _____

The known flood risk has changed since the last effective community Flood Insurance Rate Map (FIRM) for many communities in New Jersey. Because of this, FEMA has developed Advisory Base Flood Elevation (ABFE) maps to more precisely reflect the flood risk in certain areas affected by Hurricane Sandy. The ABFEs are intended to be used as recommended elevations for rebuilding and new construction. Buyer hereby acknowledges that FEMA has developed and is continuing to develop the new ABFE information maps to more precisely reflect the 1%-annual-chance flood elevations and flood zones in the area of the Property, which may not yet have been formally adopted by FEMA or the municipality stated above.

Seller makes absolutely no representations regarding the existing Base Flood Elevation or the Advisory Base Flood Elevation.

Seller hereby authorizes Buyer to conduct an Advisory Base Flood Elevation investigation as to the feasibility of the use of the Property in accordance with Buyer's plans for the Property within 10 days from the expiration of the Attorney Review Period ("Investigation Period"). Seller agrees to cooperate with Buyer, the City of _____, the County of _____, the State of New Jersey, and/or any other governmental agency having jurisdiction over the Property. Prior to the end of the Investigation Period, Buyer may terminate this Agreement in its sole, absolute and unfettered discretion, and any deposit monies paid into escrow shall be returned to the Buyer.

If Buyer elects to terminate this Contract prior to the end of the Investigation Period, Buyer shall give written notice to Seller on or before the expiration of the Investigation Period stated above. Upon timely issuance of termination, the Buyer shall be entitled to the return of the escrow deposit paid by Buyer, without further liability to the Seller.

ATTORNEY REVIEW:

1. Study by Attorney

The Buyer or the Seller may choose to have an attorney study this contract. If an attorney is consulted, the attorney must complete his or her review of the contract within a three-day period. This contract will be legally binding at the end of this three-day period unless an attorney for the Buyer or Seller reviews and disapproves of the contract.

Seller Initials: _____ / _____

Page 1 of 2

Buyer Initials: _____ / _____



Ocean City Board of Realtors Flood Addendum



Ocean City Board of Realtors
Revised June 2009

574 REALTOR(S) by certified mail, by telegram, or by delivering
575 it personally. The telegram or certified letter will be
576 effective upon sending. The personal delivery will be
577 effective upon delivery to the REALTOR'S office. The
578 attorney may also, but need not, inform the REALTOR(S) of
579 any suggested revision(s) in the Contract that would make it
580 satisfactory.

581 **34. COMPLETE CONTRACT.** This Contract is the entire and only
582 Contract between the Buyer and Seller. This Contract
583 cancels any previous Contracts between the Buyer and Seller.
584 This Contract can only be changed by a Contract in writing
585 signed by both the Buyer and the Seller. The Seller states
586 that he has not made any other contract to sell the property
587 to anyone else. No representations have been made by any of
588 the parties, REALTOR(S) or their agents other than as set
589 forth in this Contract.

590 **35. EASEMENTS.** An easement is a privilege or right a person may
591 have to use the land of another person. An example of this
592 would be a right of way. Unless set forth otherwise in this
593 paragraph, the Seller represents there are no existing
594 easements affecting this property which would unreasonably
595 interfere with the present use of the Property.
596 n/a

597

598 **36. CLOSING COSTS AND TRANSFER FEES TO BE PAID BY THE BUYER AND**
599 **SELLER.** Seller shall pay for the drawing of the deed
600 and the transfer fee required of the Seller by law, but all
601 searches, title insurance and other conveyancing expenses,
602 including the transfer fee required by law of the Buyer, are
603 to be paid by the Buyer. Where the Purchase Price is in
604 excess of One Million Dollars (\$1,000,000.00), the law
605 requires the Buyer to pay a transfer fee of 1% of the entire
606 Purchase Price. The Seller shall also pay, if applicable, the
607 estimated New Jersey Gross Income Tax payment required by law
608 at the time of closing. This Income Tax payment may be
609 required of non-resident individuals, estates or trusts and
610 may not be less than 2% of the Purchase Price. Standard and
611 customary settlement or closing fees charged by the agent
612 conducting the closing shall be paid one-half by the Buyer and
613 one-half by the Seller.
614

615 **37. COUNTERPARTS AND/OR FACSIMILE SIGNATURE.** This Contract may be
616 executed in any number of counterparts, including
617 counterparts transmitted by telecopier or FAX, any one of
618 which shall constitute an original of this contract. When
619 counterparts or facsimile copies have been executed by all
620 parties, they shall have the same effect as if the
621 signatures to each counterpart or copy were upon the same
622 document and copies of such documents shall be deemed valid
623 as originals. The parties agree that all such signatures
624 may be transferred to a single document upon the request of
625 any party.
626

627 **38. FLOOD HAZARD AREA.** Buyer acknowledges that the property may
628 be within a flood hazard area, and Buyer waives any rights
629 Buyer may have to cancel this Contract for this reason.

