

Cape May County, New Jersey Flood Hazard Mapping Status Report

This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping process being completed for Cape May County, New Jersey. The Flood Insurance Rate Maps (FIRMs) for Cape May County, New Jersey are being revised to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development.

BACKGROUND

What Is The NFIP?

In 1968, Congress established the NFIP in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. FEMA maps flood hazard areas, including the Special Flood Hazard Area (SFHA), which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the SFHA provided that it complies with local floodplain management ordinances that meet the minimum Federal criteria.

What Is A FIRM?

When FEMA maps flood hazards in a community and/or county, two products are typically produced: a Flood Insurance Study (FIS) report and a Flood Insurance Rate Map (FIRM). A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the FIS report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or depths associated with the risk zones and floodways, and common physical features such as roads.

What Is The Significance Of The SFHA?

The SFHA has at least a 1% chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. The Flood Disaster Protection Act of 1973 mandates that flood insurance must be purchased for structures located within the SFHA as a condition of receipt of Federal or federally backed financing.

CAPE MAY COUNTY FIS AND FIRM REVISION

The June 30, 2014 preliminary FIRM:

- Incorporates revised flood hazard analysis for the 72 miles of coastal shoreline of Cape May, New Jersey
- Mapping for approximate analysis streams
- Updates the base map to 2012 orthophotography
- Incorporates digital topographic data
- Incorporates validated Letters of Map Change (LOMCs).

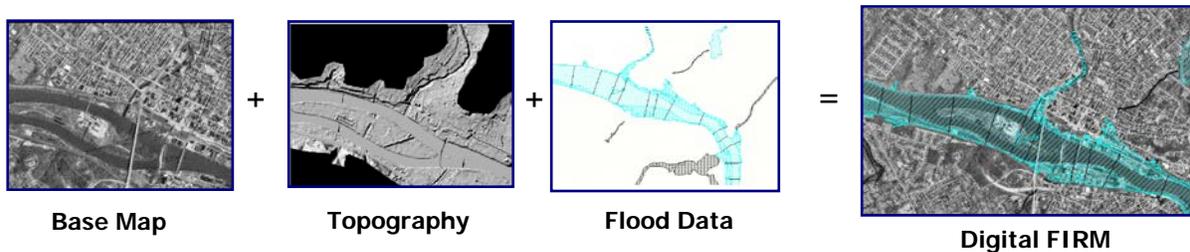


June 2014

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FLOOD INSURANCE RATE MAP

The June 30, 2014, preliminary FIRM for Cape May County, New Jersey, incorporates a base map (2012 High Resolution Orthophotography) supplemented with stream centerlines and political and road name data. The key components of a FIRM are shown in the figure below.



RESTUDIES AND REDELINEATION

Revised flood hazard analysis and mapping were incorporated for 72 coastal miles in Cape May County, New Jersey. Redelineation uses digital elevation data and effective flood elevations to revise the 1% and 0.2% annual chance flood hazard areas without conducting new hydrologic or hydraulic analyses. For more information on the studied streams, please see the accompanying insert “Cape May County, New Jersey, Floodplain Mapping Fact Sheet.”

VERTICAL DATUM CHANGE

What Is A Vertical Datum?

A vertical datum is a set of constants that defines a system for comparison of elevations. In the NFIP, a vertical datum is important because all elevations need to be referenced to the same system. Otherwise, surveys using different datums would have different elevations for the same point. Historically, the FIRMs have referenced the National Geodetic Vertical Datum of 1929 (NGVD 29). Now, a more accurate vertical datum is used – the North American Vertical Datum of 1988 (NAVD 88).

Why Is The Vertical Datum Changing?

A datum needs to be updated periodically because geologic changes to the surface of the earth occur due to subsidence and uplift or changes in sea level. In addition, NGVD 29 was flawed because of erroneous assumptions that mean sea level at different tidal stations represented the same elevation (zero). We can now more accurately measure these elevation differences with an expanded geodetic network.

Who Will Be Impacted By The Vertical Datum Change?

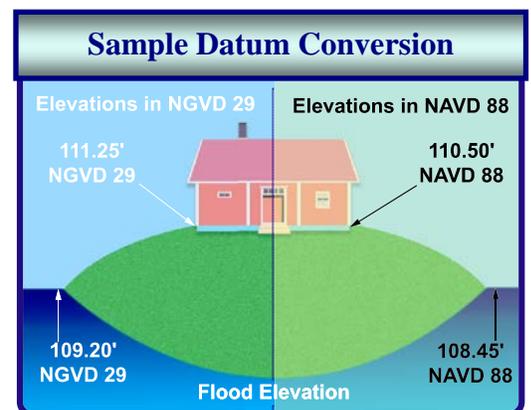
Elevations in NAVD 88 should be used for floodplain management and flood insurance purposes. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 29.

How Are NGVD 29 Flood Elevations Converted To NAVD 88?

The difference between the two datums varies from location to location. Therefore, an average offset (the difference between NAVD 88 and NGVD 29) has been computed for Cape May County. To convert from NGVD 29 to NAVD 88 in Cape May County, New Jersey, use the following equation:

$$\text{NAVD 88} = \text{NGVD 29} - 1.275 \text{ feet}$$

For more information on the vertical datum change, see FEMA’s publication “Converting the National Flood Insurance Program to the North American Vertical Datum of 1988—Guidelines for Community Officials, Engineers, and Surveyors.”



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FLOOD HAZARD MAPPING PROCESS

The flood hazard mapping process is divided into three major phases, each offering opportunities for community involvement:



Post-Preliminary Processing

We are now entering the post-preliminary phase. FEMA will hold a Consultation Coordination Officer's (CCO) meeting to present the June 30, 2014, preliminary FIRM to the community. Following the meeting, Cape May County, New Jersey will be provided a 30-day comment period. A 90-day appeal period will also be initiated through publication of two notices in a local newspaper. After any concerns with the new maps are resolved, FEMA will issue a final determination. A final FIRM and FIS report will be published approximately six months after the final determination in both hardcopy (paper) and digital format.

What are Appeals and Comments?

When a FIRM revision results in new, proposed BFEs and/or flood depths, the proposed addition or modification of any SFHA boundary or zone designation, or the proposed addition or modification of any regulatory floodway, community officials, or individual property owners working through community officials, may submit a formal objection to FEMA during the 90-day appeal period. These objections, which are referred to as appeals, must be supported by scientific and technical data. Objections to any proposed base map feature changes are called comments; these generally involve concerns with corporate limits, jurisdictional boundaries, and/or road names.

PROPERTY SPECIFIC REVIEWS

How Do I Find Out if My Structure or Property Is Located in the Floodplain?

You can view the current effective maps online by visiting the FEMA Map Service Center at <http://msc.fema.gov>. You can also view paper copies of the FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet. For additional assistance with locating NFIP mapping products, you can contact the FEMA Map Information eXchange (FMIX) toll-free at 1-877 FEMA MAP (877-336-2627) or you may e-mail the FMIX staff at FEMAMapSpecialist@riskmapcds.com.

View the Preliminary FIRMs and FIS Online

To view the preliminary FIRMs and FIS online, please visit <http://www.fema.gov/preliminaryfloodhazarddata>. You can also view paper copies of the preliminary maps at your local map repository listed below. Additional resources about the preliminary FIRMs and FIS, including the "What is My BFE?" address lookup tool, which allows users to compare the effective and the preliminary flood zone and BFE for their property are available on the following website: <http://www.region2coastal.com>.

What Are The Options To Improve the Precision Of The New Map?

Although FEMA uses the most accurate flood hazard information available, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Cape May County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA.

Letter of Map Change Revalidation

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate.

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FLOOD INSURANCE

Who Should Purchase Flood Insurance?

Standard homeowners' insurance policies do *not* provide coverage against flood losses. Structures located in the SFHA that are financed by a federally-backed loan, are required to purchase flood insurance. However, FEMA recommends that all property owners in at-risk areas carry flood insurance voluntarily. In addition, the National Flood Insurance Reform Act of 1994 requires individuals in SFHAs who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods occur, with all too tragic frequency in these areas as well; in fact, nearly 25% of all NFIP claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage.

Who May Purchase A Flood Insurance Policy?

Insurance through the NFIP is available to all owners and renters (including condominium associations and condominium owners) of insurable property in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors are considered when determining your flood insurance premium. These factors include: the amount and type of coverage being purchased, location and flood zone, and the design and age of your structure. For homes in high-risk areas (e.g., Special Flood Hazard Areas or AE, VE Zones) built after the first Flood Insurance Rate Maps were prepared for that community, the elevation of the building in relation to the base flood elevation is also required. For more information, visit [Flooding and Flood Risks](#) or download [Flood Insurance Basics](#) to learn more.



How Is Flood Insurance Purchased?

The steps to purchase flood insurance are:

- 1) A lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required; or a property owner or renter perceives a risk of flooding and elects to purchase flood insurance.
- 2) The property owner or renter contacts a licensed insurance agent or broker.
- 3) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA after the issuance of a FIRM, a certified elevation certificate must be obtained from a surveyor, engineer, or architect.
- 4) The insurance agent submits the application and premium.

Flood Insurance versus Disaster Assistance

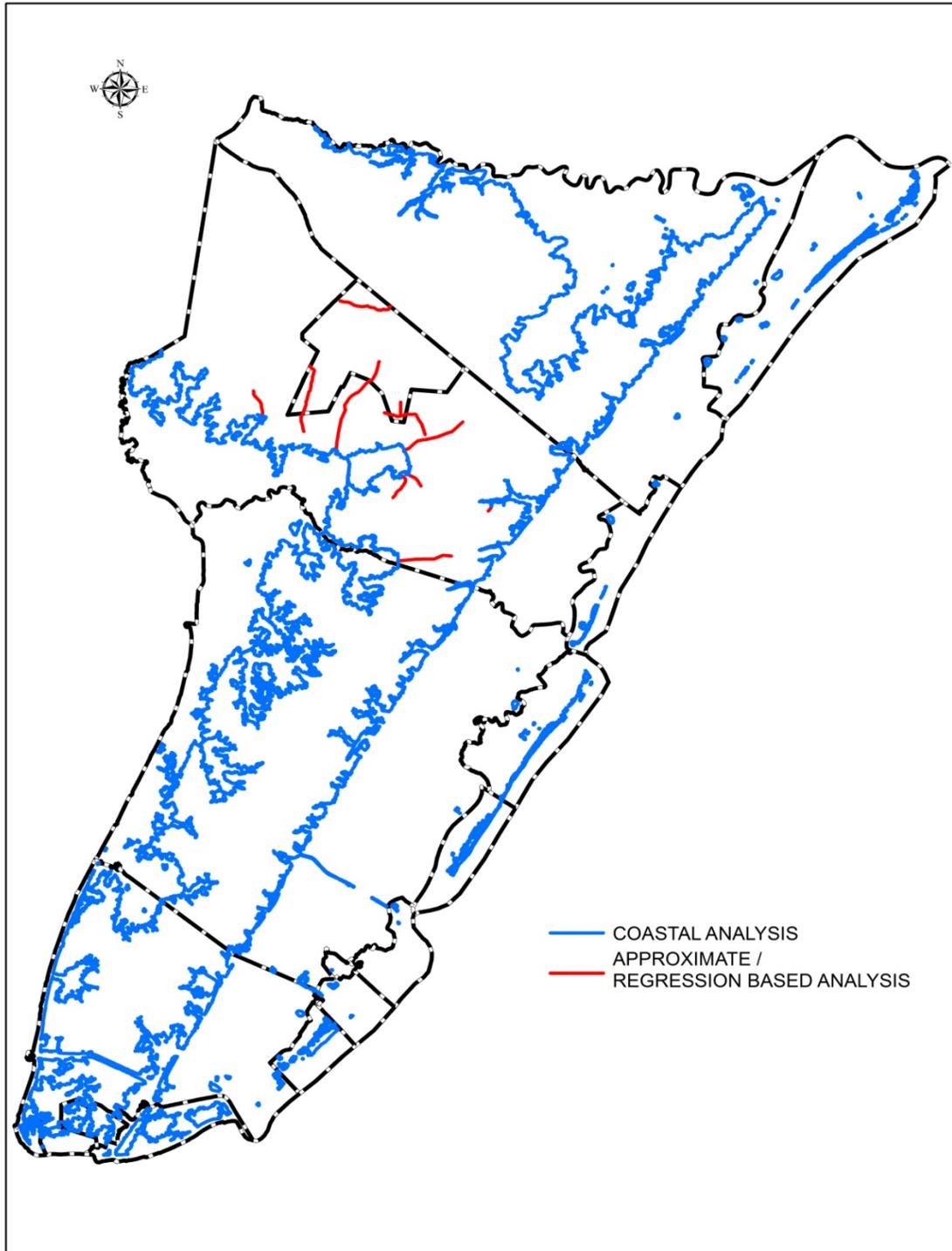
You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster. Federal disaster assistance declarations are awarded in less than 50% of damaging floods.

WHERE CAN I GET MORE INFORMATION?

- For any questions concerning the Cape May County, New Jersey, flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) FEMA MAP (877- 336-2627).
- For more information regarding the coastal analysis and mapping visit <http://www.region2coastal.com>
- For more information about LOMAs and LOMR-Fs visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm
- For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638-6620 or visit <http://www.FloodSmart.gov>

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SCOPE OF STUDY



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What was restudied?

Stream	Study Type	Mileage	Scope of Revision
Coast Shoreline	Coastal Analysis	72	Coast line of Cape May County

How can I find more information regarding the revised mapping in Cape May County?

You can view the new map for your community by visiting your local map repository. The table below includes the location of the local floodplain administrator who may be able to help you locate your property on the new preliminary maps. Cape May County, New Jersey maps are available for reference and use on-site at the map repository, but not for distribution. Copies of the preliminary FIS and FIRMs are also available for review online at <http://hazards.fema.gov/femaportal/prelimdownload>.

Community Name	Floodplain Administrator	Phone Number	Map Repository
Borough of Avalon	John Tracy	609.967.5921	Construction Office 3100 Dune Drive Avalon, NJ 08202
City of Cape May	Bruce A. MacLeod	609.884.9525	Assessor's Office 643 Washington Street Cape May, NJ 08204
Borough of Cape May Point	Sal DiSimone	609.884.8468	Clerk's Office 215 Lighthouse Avenue Cape May Point, NJ 08212
Township of Dennis	The Honorable John Murphy	609.861.9700	Dennis Municipal Building 571 Petersburg Road Dennisville, NJ 08214
Township of Lower	Bill Galestok	609.886.2005 x.141	Lower Township Hall 2600 Bayshore Road Villas, NJ 08251
Township of Middle	Don Arndt	609.465.8740	Middle Township Construction Office 10 South Boyd Street Cape May Court House, NJ 08210
City of North Wildwood	Ralph Petrella	609.465.2600	City Hall 901 Atlantic Avenue North Wildwood, NJ 08260
City of Ocean City	Frank Donato	609.399.6111	Community Operations Department 115 East 12th Street Ocean City, NJ 08226
City of Sea Isle City	Neil Byrne	609.263.1166	City Hall 4501 Park Road Sea Isle City, NJ 08243
Borough of Stone Harbor	Jill Gougher	609.368.5102	Construction Office 9508 Second Avenue Stone Harbor, NJ 08247

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Community Name	Floodplain Administrator	Phone Number	Map Repository
Township of Upper	Paul Dietrich	609.628.2011 x.244	Upper Township Engineering Office 2100 Tuckahoe Road Petersburg, NJ 08270
Borough of West Cape May	Gary Playford	609.886.1455	Borough Hall 732 Broadway West Cape May, NJ 08204
Borough of West Wildwood	Raymond Poudrier	609.522.4845	Borough Hall 701 West Glenwood Avenue West Wildwood, NJ 08260
City of Wildwood	Steve Booy	609.522.2444 x.2240	Zoning Office 4400 New Jersey Avenue Wildwood, NJ 08260
Borough of Wildwood Crest	Patrick Malia	609.522.5176	Construction Department 6101 Pacific Avenue Wildwood Crest, NJ 08260
Borough of Woodbine	Bruce Graham	609.465.2600	Borough Hall 501 Washington Avenue Woodbine, NJ 08270