



Borough of Wildwood Crest FLOOD PROTECTION/ INSURANCE INFORMATION

The Borough of Wildwood Crest participates with the Federal Insurance Agency in the COMMUNITY RATING SYSTEM which results in the reduction of Federal Flood Insurance premiums of 5% or greater for all Borough policyholders. Currently the Borough is designated by FEMA as a **CLASS 6** in the Community Rating System (CRS) which provides a **20% reduction** in Flood Insurance to all homeowners in the Borough. We are required to notify all homeowners of this program and of the flooding potential in the Borough.

The Federal Emergency Management Agency (FEMA) has classified the Borough and our entire island as a special flood hazard area, otherwise known as the 100-Year Flood Plain. As required by FEMA, flood maps have been developed for the Borough. The maps show flood zones and the predicted elevations that a 100-year storm could reach or exceed. The low-lying lands are most vulnerable. Damages occurred during Northeasters in 1984 and 1987, Hurricane Gloria in 1985, and most recently in October 1991, January 1992, and February 1998, Hurricane Irene in 2011 and Hurricane or SuperStorm Sandy on October 29, 2012. The Borough's Flood Insurance Rate Map (FIRM) is available for viewing at the FEMA website (www.fema.gov) or in the Borough Clerk's Office. You can also determine the Base Flood Elevation of a particular property by visiting the FEMA website at www.region2coastal.com and using the "What is my BFE address look-up tool".

Oceanfront properties are vulnerable to storm damage during severe Northeasters and hurricane conditions. Our dunes are considered sacrosanct. They are our first lines of defense against the onslaught of the incoming seas. Preserving those dunes is of the utmost importance. The Borough maintains strict standards for dune restoration and preservation. Property owners in this area are encouraged to help build up the dunes, and plant dune grass, which will stabilize and maintain them.

A large percentage of Borough property owners carry Federal Flood Insurance. Keep in mind that the standard homeowner's insurance policy does not cover flood losses. In the regular Federal Flood Insurance Program coverage of up to \$250,000 is available for a single-family dwelling and up to \$500,000 for other commercial properties. Also, up to \$100,000 contents coverage is available. All homeowners and renters are strongly urged to carry Federal Flood Insurance. Information on flood insurance may be obtained from your local insurance agent, or call the National Flood Insurance Program at 1-800-638-6620.

The best way to minimize storm damage to your property is to make sure that the lowest habitable floor is at or above the base flood elevation. The current Borough Code requires the first finished floor of any new or substantially improved residential structure to be elevated at least 2 feet above the base flood elevation. Property owners that raise their homes can reduce flood insurance premiums. The inexpensive and easy task of installing flood vents in your home can also reduce storm damage.

The Cape May County Library and the Borough Construction Office have many publications dealing with flood related topics, such as flood proofing, elevating structures, flood maps, flood emergency and flood insurance. Additional publications may be obtained directly from the FEMA website.

When severe storms are forecasted for the area, radio stations WCZT 98.7 FM; and WCMC 1230 AM; and Comcast Cable, along with The Weather Channel, will broadcast emergency information also the Wildwood Crest Facebook page will provide helpful information.

If evacuation is required, the Wildwood Crest Police Department will use the P.A. system on all police cars to alert and instruct residents, as well as the "Reverse 911" phone system recently installed and activated. This system is capable

of notifying all Borough residents with a pre-recorded message in a matter of minutes. The pick-up points and staging areas for persons without means of transportation will be:

- WILDWOOD CREST MUNICIPAL BUILDING (primary)
- WILDWOOD CREST FIRE HOUSE (alternate)
- WILDWOOD CREST AMBULANCE CORPS BUILDING (alternate)

If someone in your home would need to be evacuated by ambulance, please notify the police in advance (609-522-2456).

Knowing how high above mean sea level your property is will give you an idea how vulnerable your property is to storm damage. Your FLOOD ELEVATION CERTIFICATE, or property survey will have this information.

The Federal Insurance Administration suggests the following action when coastal storms or hurricanes are imminent:

- Turn off all electrical power at the panel
- Close main gas valve at the meter
- Move household items to the highest level that you can
- Also move cardboard boxes and newspaper, as these materials can disintegrate and will clog drains and vents
- Keep a full tank of gas in your car
- Listen to the radio or TV for information
- Close storm shutters, and secure outdoor objects or bring them indoors
- Turn off utilities if instructed to do so. Otherwise, turn the refrigerator thermostat to its coldest setting and keep its doors closed
- Turn off propane tanks
- Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water

If you evacuate your home, here are some essential items you should take with you:

- First aid supplies
- Supply of non-perishable food
- Batteries – flashlight, hearing aid, cell phone, etc.
- Battery operated radio
- Blankets
- Dry clothing, especially shoes, socks and boots
- Important papers (don't forget your insurance papers)
- Bank and checkbooks
- Valuable and cherished items
- Games for children and adults

The Press of Atlantic City recently reported that eighty (80%) percent of those living on the Coast have never experienced a hurricane. DON'T BE COMPLACENT. Resolve to make emergency plans now, and evacuate as soon as you are told.

The National Flood Insurance Program has a program called the INCREASED COST OF COMPLIANCE COVERAGE, which will help with the cost to elevate, flood-proof, demolish, or relocate buildings within the floodplain if you meet certain criteria. Please call for further details: 1-800-427-4661 (General Information), or 1-800-638-6620 (Direct Business).

Additional information can also be obtained from the
Cape May County Library
6300 Atlantic Avenue
Wildwood Crest, New Jersey 08260

or visit the Library's website: www.cape-may.county.lib.nj.us and click on "Library Catalog (ipac)," and enter the Super
Keyword: **fema**.

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