

Town of Ocean City, Maryland

Community Preparedness – Hurricane Season

May 26, 2010 City Hall

Hurricane Season

June 1st to November 30th

Know Your Options



Remain home or evacuate?

Consider The Consequences



National Flood Insurance Program

NFIP – meant to be self supporting – FEMA borrows money to keep it going

Private insurance companies write and service the standard federal flood insurance policy under their own names.

No matter which carrier issues your flood insurance policy, the coverage and rates are the same.

NFIP employs audit companies - ensure that they are handling policies and claims in accordance with the rules and regulations of the program.

All Ocean City property owners receive a 15% discount on flood insurance as a result of the Community Rating System (CRS)

F.I.R.M. shows you which flood zone you are in/your policy premium.



Federal Emergency Management Agency

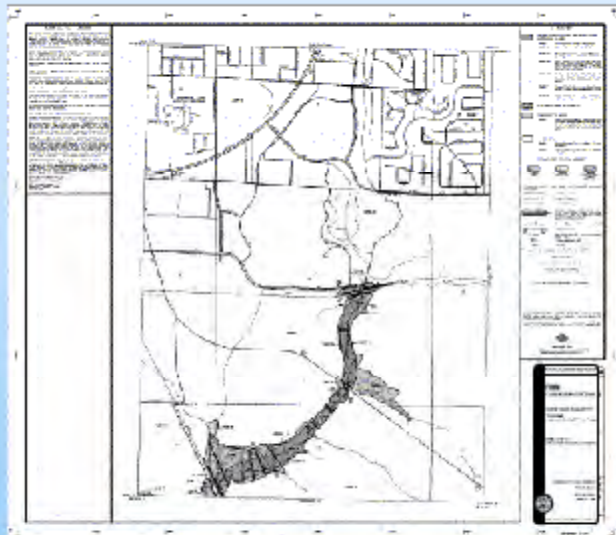
Flood Insurance Rate Map Tutorial



Help Glossary < > Contents

The Panel

The Flood Map for your community may include one or more individual maps. Each map is called a panel. When a Flood Map contains multiple panels, that simply means that the Flood Map for your community will not fit on one page. The number of panels depends on the community size and the scale(s) of the panels. The index is used to determine which panel should be utilized to obtain flood hazard information for a specific location.

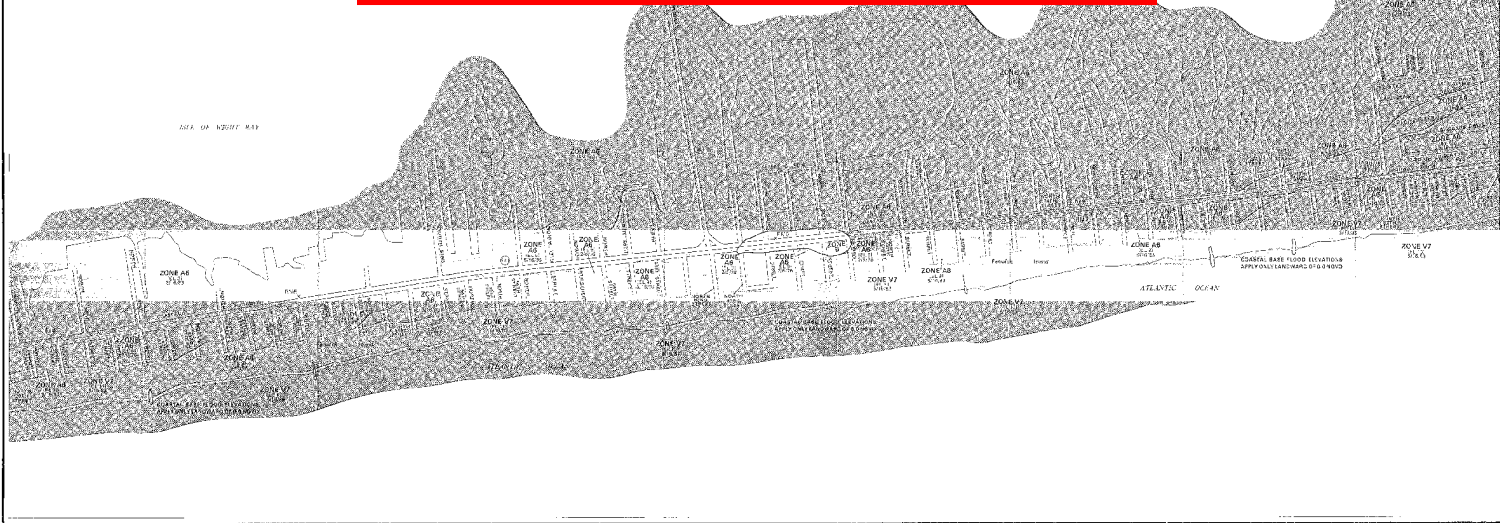
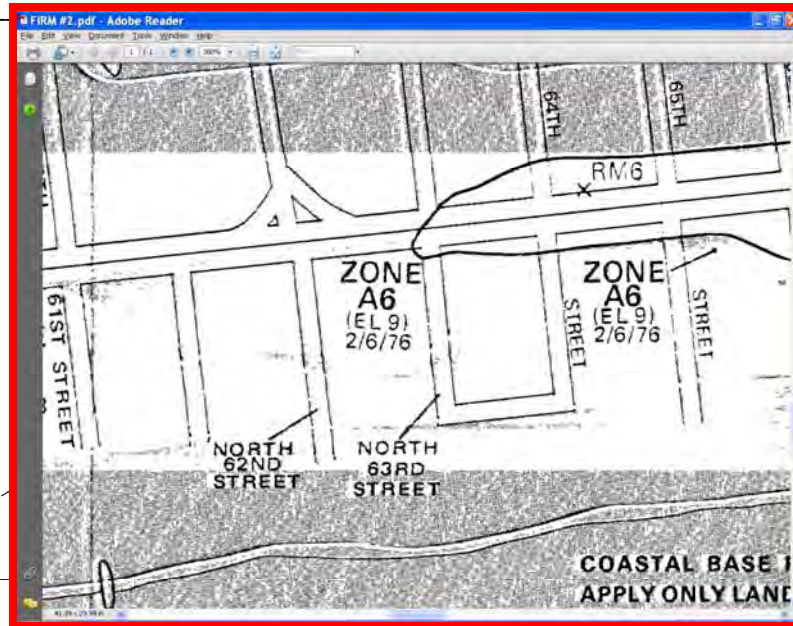


Click on the "Show Me" button to view a Panel Determination animation

Z-Fold Panel



Actual map



KEY TO MAP

Zone A6	Zone A6
Zone V7	Zone V7
Zone V8	Zone V8

EXPLANATION OF ZONE DESIGNATIONS

Zone A6	Zone A6
Zone V7	Zone V7
Zone V8	Zone V8

NOTES TO USER

APPROXIMATE SCALE

NATIONAL FLOOD INSURANCE PROGRAM

Kevin Brown

FIRM
FLOOD INSURANCE RATE MAP

TOWN OF OCEAN CITY,
MARYLAND
WORCESTER COUNTY

PANEL 2 OF 3

COMMUNITY PANEL NUMBER
245207-0002-F
MAP REVISION:
MARCH 4, 1989

Federal Emergency Management Agency

FIRM Panel 2 of 3 for Ocean City, Maryland

Grants

Not for everyone!

Cost effective - Cost beneficial - Technically feasible

Pre-Disaster Mitigation – All hazards, 75% federal share, 25% non-federal share, steps taken before an event

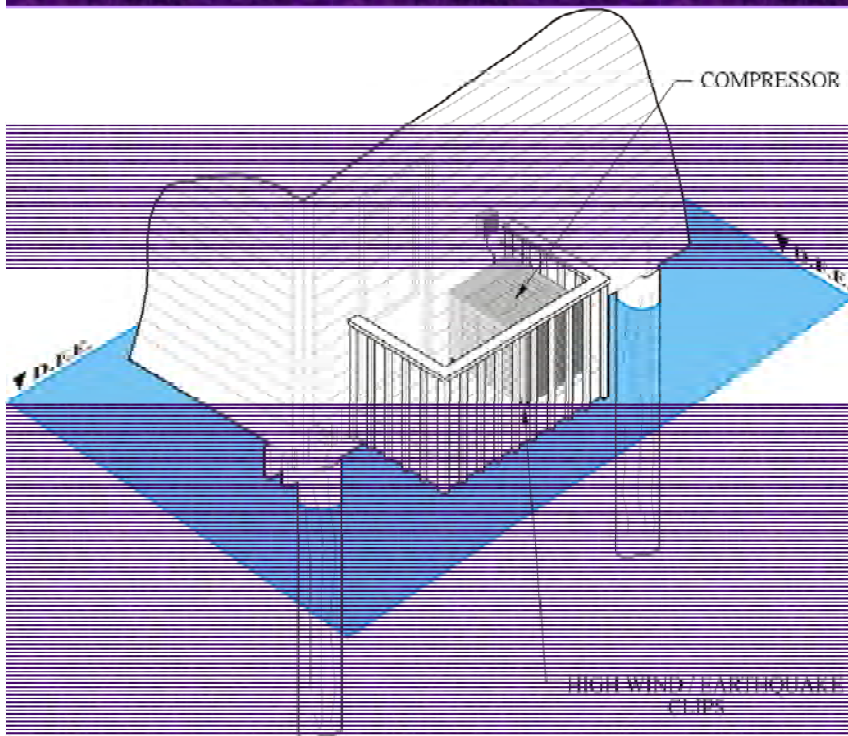
Flood Mitigation Assistance – Mitigation of flood hazard only. Applicant must have a flood insurance policy in effect, 75%-25% cost share-long term mitigation

Repetitive Flood Claims – Mitigation of flood hazard only. Must have a flood insurance policy in effect and at least one claim, 100% money, reduces flood damages to insured properties with one or more claims

Grants for:

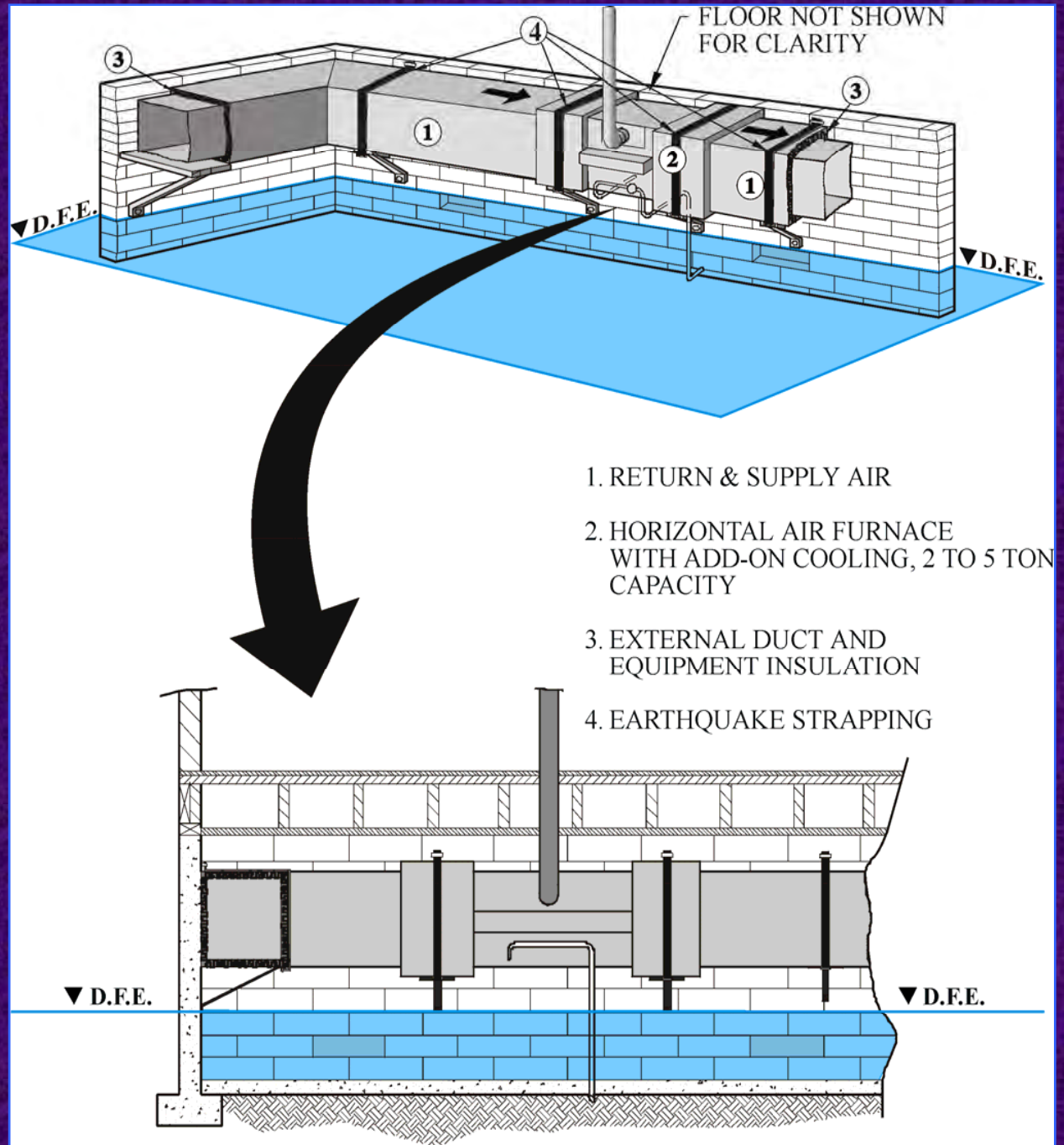
Elevating a structure

Installing hurricane shutters over doors or windows



Elevating utilities –
must show insurance claim,
photos, receipts

Elevating Utilities - continued



Roll Down



Material-type

Accordion style



Grants for Storm Shutters –
Previous claim damages help your cause
Prior applications denied
Lack of hurricane activity here lessens chances

Building Regulations & Codes

Managed by a Chief Building Official, Plans Examiner and 1 Inspector

Contractors are required to brace roofing

Elevate air conditioning, meters, utilities

Strapping ties roof to ceiling, ceiling to floor, floor to foundation

Siding and roofing have specifications for high winds

Build above the base flood elevation - The computed elevation to which floodwater is anticipated to rise during the base flood.

The BFE is the regulatory requirement for the elevation or floodproofing of structures. **The relationship between the BFE and a structure's elevation determines the flood insurance premium.**

Substantial Improvements – value of improvement exceeds more than 50% of market value, structure is elevated and brought to code standards

Freeboard: a factor of safety usually expressed in feet above a flood level significantly lowers flood insurance rates – 2 ft, 3 ft, 5.5 ft (V zones) over BFE

Grandfathering

Can Lower Flood Insurance Rates

The Federal Insurance and Mitigation Administration recognizes policyholders who have maintained continuous coverage or have built in compliance with the Flood Insurance Rate Maps (FIRMs) - or who have done both - with grandfather rules that lower flood insurance rates.

If a policy was obtained prior to the effective date of a community's initial FIRM or before a flood map change, the policy holder is eligible to have a flood insurance policy rated using the prior zone and base flood elevation, as long as continuous coverage is maintained.

Proof of compliance includes documentation that the lowest floor level hasn't changed since it was built, and the building hasn't been substantially improved.

Ocean City's Seawall Protecting Businesses and Homes

Presence lessens chance
for successful grant
to elevate a home
10th & 14th Streets denied



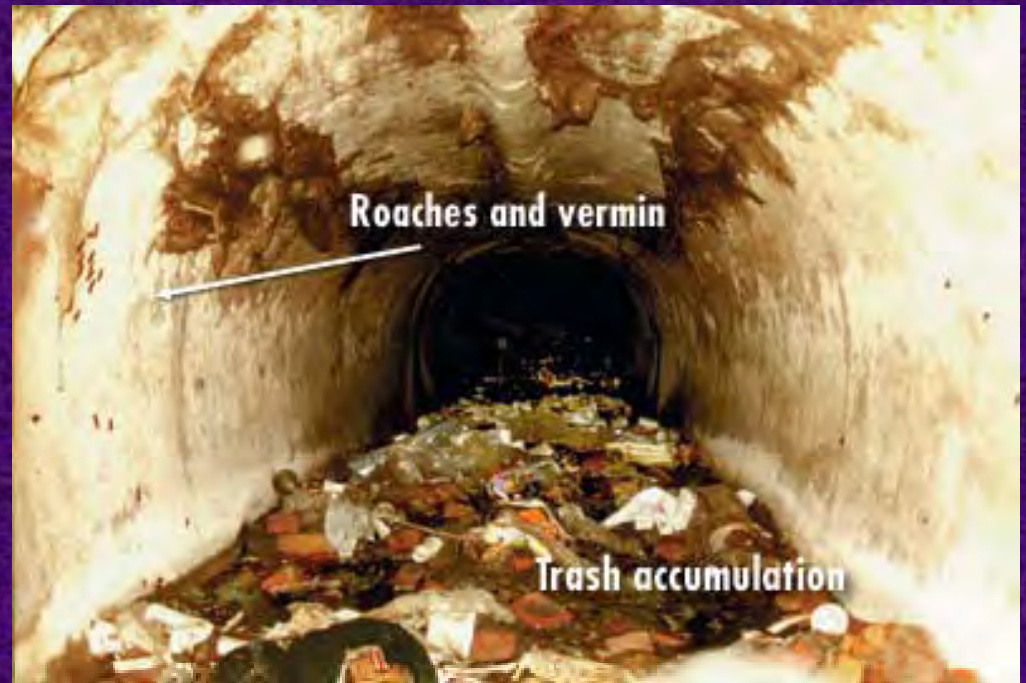
Beach Sand Replenishment – last done in 2006 – 4-year cycle

A.C.E. surveys beach twice each year
Call OC Engineer – Terry McGean or
Jordan Loran of MD DNR



Drainage System Maintenance

Debris clogs drainage ways,
causing flooding in the streets



Trash accumulation

Fencing



Protects dune plants
Regular inspections & maintenance by Public Works,
OC Dune Stabilization Committee,
City's Environmental Engineer (dune plants, storm water issues)

Hazard Mitigation Plan – 2004 Planning function

- identify and assess the hazards for OC
- establish policies and proposals to reduce or eliminate the human and economic loss from future natural hazards
- promote long-term solutions to repetitive loss problems – grants, elevate utilities
- meet the mitigation planning requirements that are prerequisite to requests for financial assistance
- serve as the “Floodplain Management Plan” required by the Community Rating System (CRS)

Ocean City
Maryland



HAZARD MITIGATION PLAN

Adopted by the Mayor and City Council: July 27, 2004

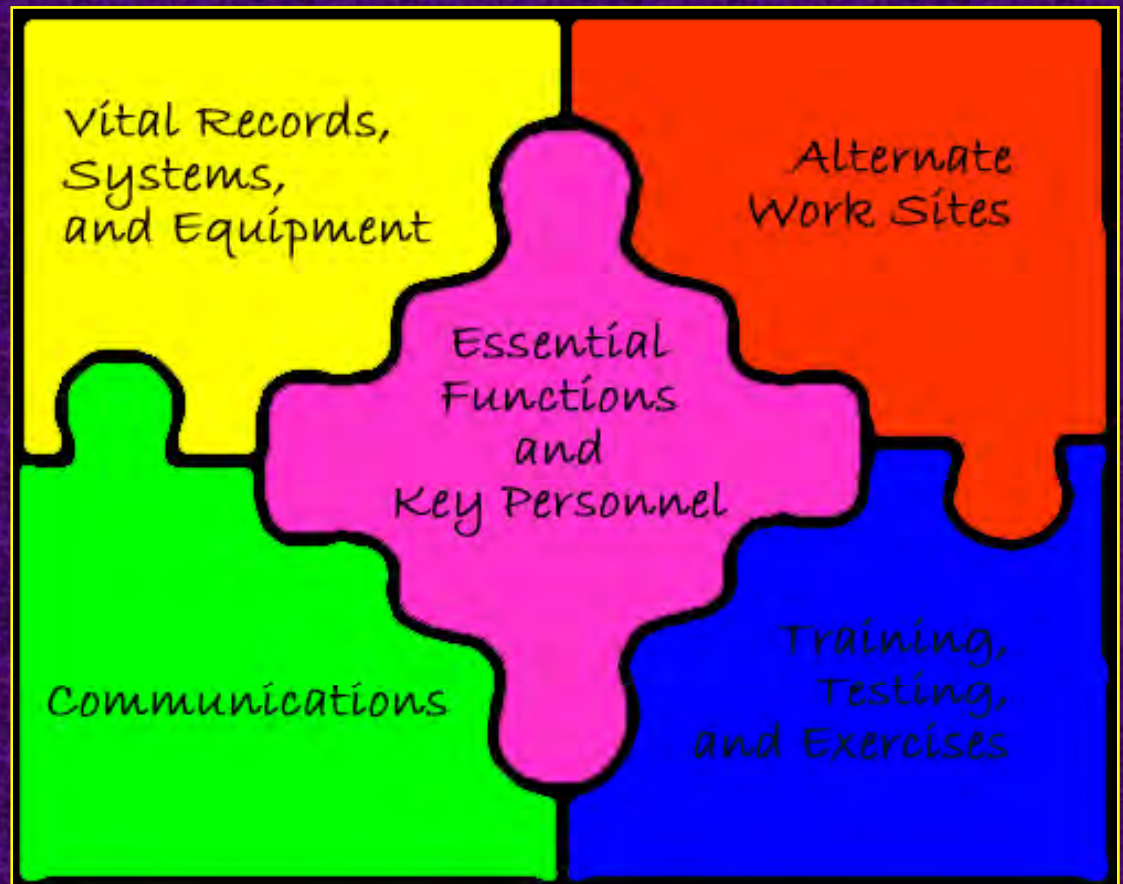
Continuity of Operation Plan

Approved 2008

First Plan completed in Maryland – Required by M.E.M.A.

Addresses how government will function when disrupted by an emergency or hazard

And..the big one...
Emergency Operations Plan
Maintained by Emergency Services



City Offices to Contact

Public Works Administration – 410-524-7716

Engineering – 410-289-8845

Police – 410-723-6610

Zoning, Building, Planning – 410-289-8855

Emergency Services – 410-723-6616

City Manager – 410-289-8887

Thank you for attending !