

Town of Ocean City, Maryland

Community Hurricane Preparedness

May 13, 2009

Websites

<http://www.fema.gov/hazard/hurricane/index.shtm>
hurricanes

<http://www.fema.gov/plan/prevent/floodins/infocon.shtm>
National Flood Insurance Program

<http://www.town.ocean-city.md.us/>

Town of Ocean City – “Other Information”

Hurricane watches & warnings, precautions to take, storm tracking & NOAA satellite images

(National Oceanic & Atmospheric Association - www.NOAA.gov)

Hurricane Season

June 1st to November 30th

Know Your Options

Consider The Consequences



Before a Hurricane...

Permanent storm shutters - best protection for windows. Board up windows with 5/8" marine plywood, Tape does not prevent windows from breaking.

Have a contractor install straps or additional clips to securely fasten your roof to the frame structure. This will reduce roof damage.

Trees and shrubs are well trimmed.
Long limbs will break off.

Clear loose and clogged rain gutters and downspouts.

Determine how and where to secure your boat (hurricane watch)

Remove loose objects outside, including grills, lawnmowers, chairs, rakes, propane tanks, deck umbrellas

Before & During a Hurricane

Listen to the radio or TV for information.

Secure your home, 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.· Avoid using the phone, except for serious emergencies.

Moor your boat if time permits.

Ensure a supply of water for sanitary purposes such as cleaning and flushing toilets. Fill the bathtub and other large containers with water.

Tomorrow morning...Call Your Agent ! Apply for Flood Insurance

Takes about a month to begin coverage, after your application is received

Pay once per year



<http://www.fema.gov/about/programs/nfip/index.shtm>

Flood Insurance

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.

Most flood hazard mapping questions :
Federal Emergency Management Agency (FEMA) Map Specialist,
toll free, at **1-877-FEMA MAP** (1-877-336-2627)

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

What is the CRS?...

Community Rating System

Program through FEMA - voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

1. Reduce flood losses;
 2. Facilitate accurate insurance rating; and
 3. Promote the awareness of flood insurance.
- ✓ Points are earned through local actions to reduce flood damages
 - ✓ Percentage of insurance discount based on point level
 - ✓ What actions does Ocean City take each year?

How do we earn points for a discount?

Mail newsletter to Ocean City residents each year with articles on flooding

Place reference documents in the County library on 100th Street

Ocean City website: articles on hurricane safety & floodplains

Links to FEMA, Homeland Security, NWS

Use local television station (channel 4) to announce hurricane awareness and emergency information

Answer caller's questions – flood insurance, emergency-related topics, help line

Preserve open space

Enforce stormwater mgt. - subdivision & zoning laws

Enforce floodplain mgt. - subdivision, building, zoning laws and codes

Maintain drainage within the Town – canals, stormwater

FEMA Publications Available

- Are You Ready? Guide
- Emergency Management Guide for Business & Industry
- Environmental & Historic Preservation
- Flood Hazard Mapping
- Flood Insurance (for Consumers)
- Insurance (National Flood Insurance Program)
- Flood Mitigation Assistance Program
- Floodplain Management Publications
- Hazard Mitigation Grant Program
- Hurricane
- Mitigation Planning
- Pre-Disaster Mitigation (PDM) Grant Program
- Preparedness
- Rebuilding Resources for Homeowners and Communities
- Repetitive Flood Claims (RFC) & Severe Repetitive Loss (SRL) Programs
- Safe Rooms
- Tornado

FEMA Distribution Center
P.O. Box 2012
8231 Stayton Drive
Jessup, Maryland 20794-2012

Telephone: 1 (800) 480-2520
Fax: (301) 362-5335

Publications are free – follow ordering guidelines – about a week

<http://www.fema.gov/help/publications.shtm>

Paper form, cd, video cassette, book, 3-ring binder formats

You should evacuate under the following conditions:

If you are directed by local authorities to do so.

If you live in a mobile home or temporary structure—such shelters are particularly hazardous during hurricanes no matter how well fastened to the ground.

If you live in a high-rise building—hurricane winds are stronger at higher elevations.

If you live on the coast, on a floodplain, or on an inland waterway.

If you feel you are in danger.
LEAVE – follow your instincts,
not what your friends are doing



Hurricane/Tropical Storm Watch

Hurricane/tropical storm conditions are possible in the specified area, usually within 36 hours. Tune in to NOAA Weather Radio, commercial radio, or television for information.

Hurricane/Tropical Storm Warning

Hurricane/tropical storm conditions are expected in the specified area, usually within 24 hours.

Grants for Improvements – FEMA to MEMA

No grants open at this time. June 1, 2009 the 2010 Unified Hazard Mitigation Assistance grant cycle will open.

Application period for the Pre-Disaster Mitigation (PDM), Flood Mitigation Assistance (FMA), and Repetitive Flood Claims (RFC).

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

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

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

Grants handled by Grants Coordinator & City Planner

PDM - <http://www.fema.gov/government/grant/pdm/index.shtm>

FMA - <http://www.fema.gov/government/grant/fma/index.shtm>

RFC - <http://www.fema.gov/government/grant/rfc/index.shtm>

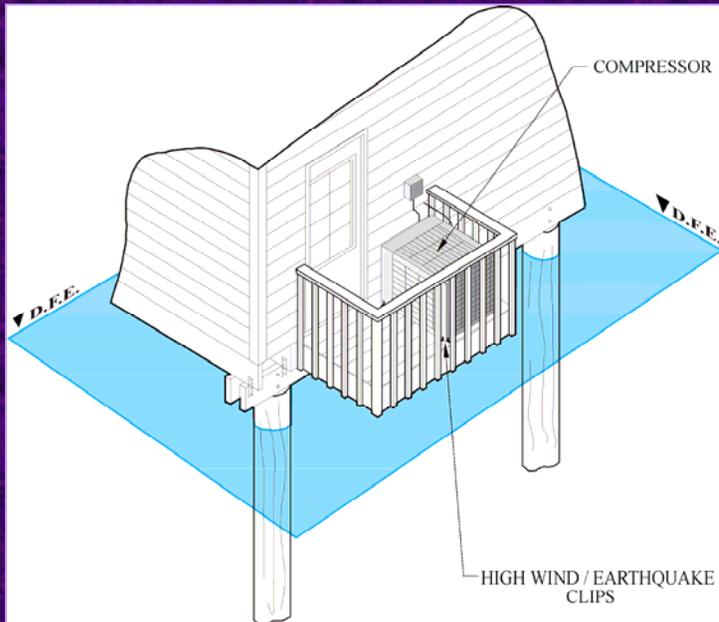
Grants for:

Elevating a structure

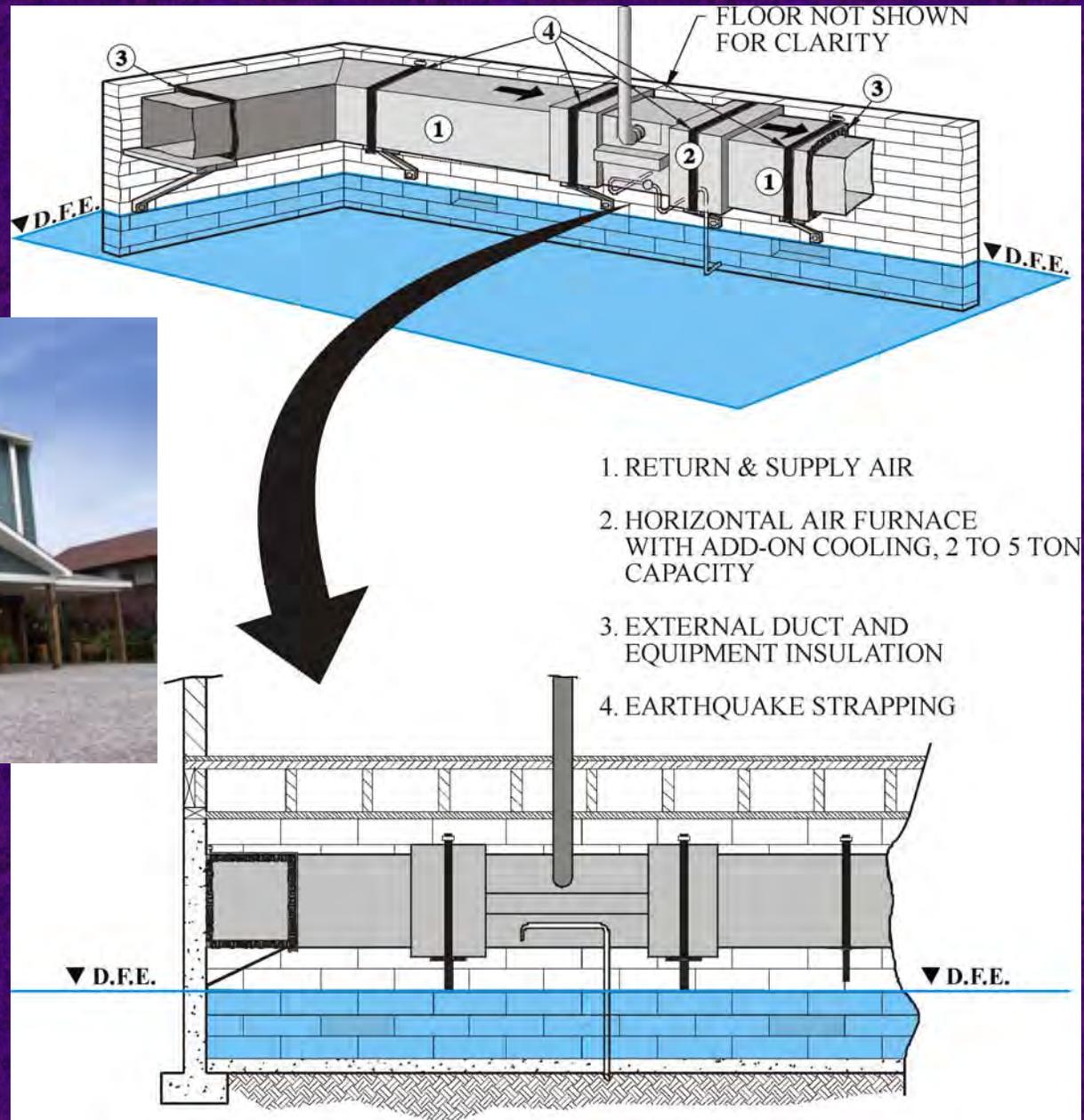


Installing hurricane shutters over doors or windows

Elevating utilities



Grants for Elevating Utilities or Homes





Grants for Storm Shutters

Building Regulations & Codes

Contractors are required to brace roofing

Elevate air conditioning, meters, utilities

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

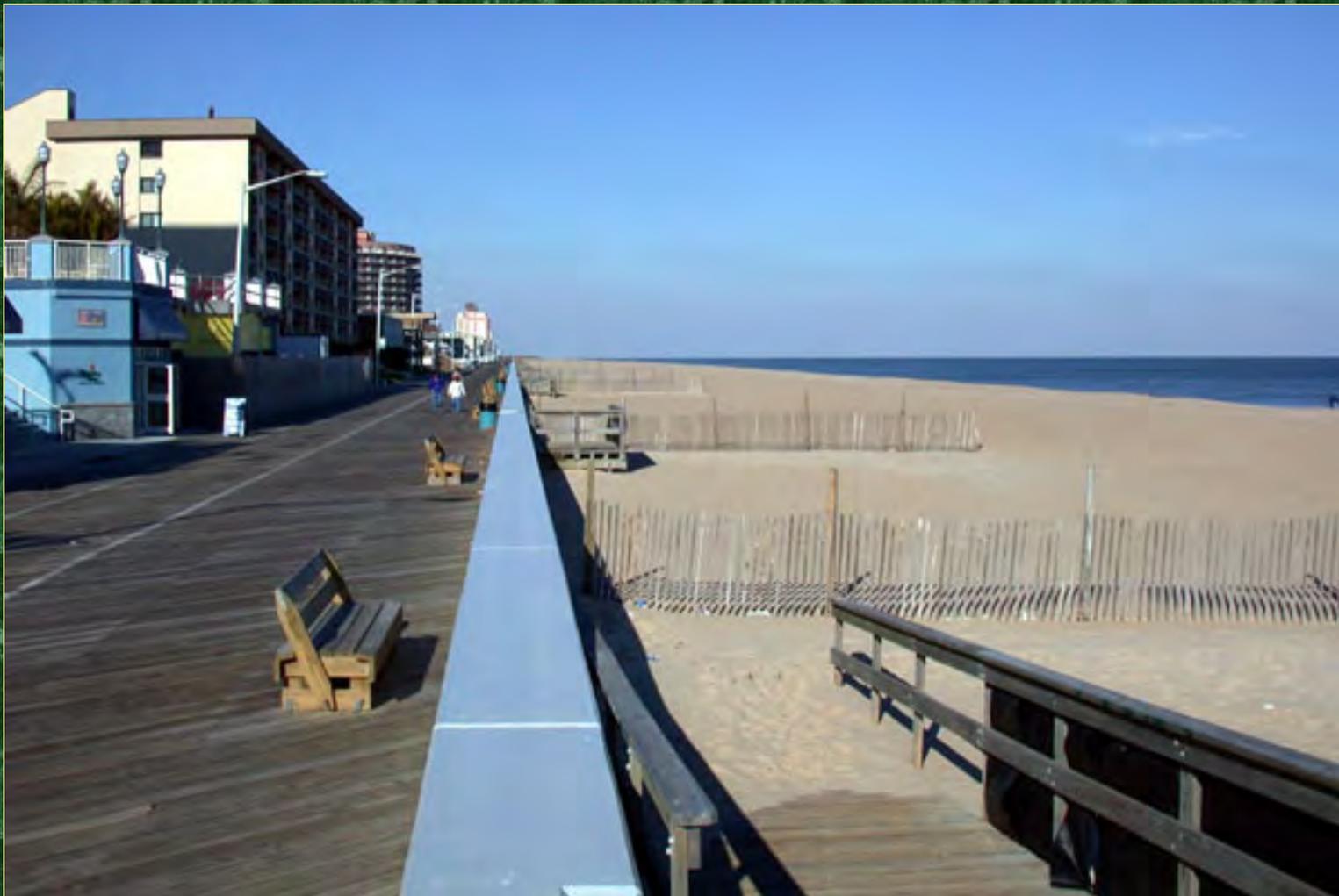
Siding and roofing have specifications for high winds

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 equals /exceeds market value, structure is elevated and brought to code standards

Ocean City's Seawall Protecting Businesses and Homes



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

A.C.E. surveys beach twice each year



Fencing

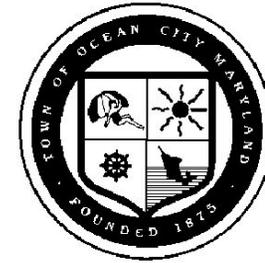


Protects dune plants
Regular inspections & maintenance
OC Dune Stabilization Committee

Hazard Mitigation Plan - 2004

- identify and assess the hazards
- 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
- 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

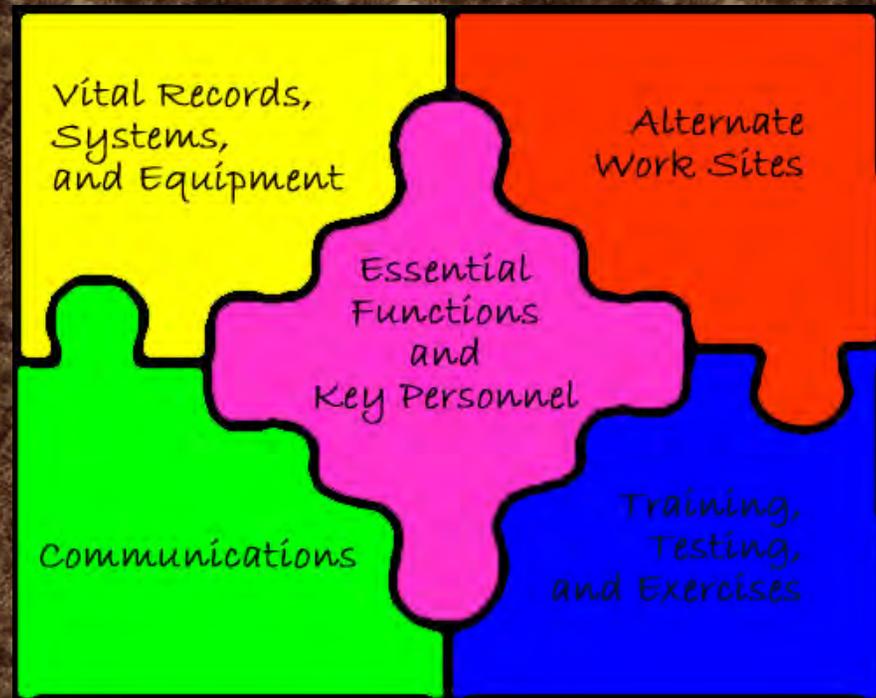
Adopted by the Mayor and City Council: July 27, 2004

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



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 !