

# Flood hazard protection in Ocean City

By Jesse C. Houston

Director of Planning & Community Development

All property in Ocean City is in a flood hazard area and subject to flooding from the ocean, coastal bays and heavy rainfall. Minor flooding is not uncommon, and major flooding happens occasionally.

The Federal Emergency Management Agency places properties in flood zones based on their chance of flooding. Property owners can find their property's flood hazard designation by contacting the Department of Planning and Community Development, 410-289-8855 (kbrown@oceancitymd.gov), or City Engineer, 410-289-8845 (tmcgean@oceancitymd.gov).

## Natural and beneficial functions of floodplains

Floodplains in their natural state provide many beneficial functions. Primary undeveloped flood plain areas in Ocean City are beaches and dunes, the first line of defense against flood damage from the ocean. Taking care of dunes by not walking in them and maintaining vegetation is essential to retaining their flood protection function.

Bayside, wetlands and other open spaces act as sponges, storing floodwaters before they reach upland areas. These natural areas are protected by federal, state and local regulations.

## Flood warning system

Ocean City has developed a flood warning system as part of our Emergency Operations Plan. Since flooding here is caused by storms and hurricanes, the warning system is based on storm severity and location. (See adjacent article on hurricane precautions for more information.)

## Flood insurance

Standard homeowners insurance policies do not cover losses due to flooding. Ocean City participates in the National Flood Insurance Program, which makes federally backed flood insurance available to property owners. This insurance is required in many cases, such as when

property is purchased with a federally backed mortgage. Property owners can insure buildings and contents against flood damage, and renters can insure possessions. Condominiums should carry a flood insurance policy on the structure itself.

## Floodplain development permit requirements

Ocean City Code requires a building permit be obtained for nearly all construction and structural repair work. The

city reviews plans to be sure buildings are constructed to withstand flooding. Permits are also required before any land development (grading, filling, etc.) in the floodplain to ensure activities do not increase flooding potential on or around property.

Part of the permit process involves preparation of elevation certificates, which provide a record of the structure's lowest floor elevation to predicted flood levels. Elevation certificates are maintained for review by insurance agents, property owners and other interested persons. Obtain information and permits from Department of Planning and Community Development at City Hall (410-289-8855, kbrown@oceancitymd.gov). Illegal floodplain activity can also be reported here.

## Drainage system maintenance

It is important our drainage system be kept clear of obstructions and debris. The town's littering ordinance prohibits throwing trash onto any public property, including storm drains and sewers. To report violations and clogged drainage ways call 410-524-7716.

## Flood protection assistance

The Department of Planning and Community Development and City Engineer can assist with questions about flood protection and flood insurance, including historical flooding information so you can relate flood potential to your property; site visits to advise appropriate flood protection techniques; review retrofitting plans; locate property on flood insurance rate maps to determine flood zones and research elevation certificates for existing buildings to determine height above floodwaters. Call 410-289-8855 (kbrown@oceancitymd.gov) for more information.

This article is published in each edition of the newsletter as required by the Town's participation in FEMA's Community Rating System. Property owners in Ocean City receive a 15 percent discount on flood insurance premiums through this program. For an expanded version of this article, please see the Town's web site: ([http://oceancitymd.gov/Emergency\\_Management/flood.html](http://oceancitymd.gov/Emergency_Management/flood.html)).

## Property protection measures

There are many ways to protect property from flood damage. Make sure your new building is constructed to meet or exceed code requirements. These include requirements for elevation of building, foundations, venting, etc.

There are also ways to retrofit existing buildings to increase protection:

**Elevation:** Structure can be raised to bring it above floodwater level.

**Levees:** In areas of shallow flooding with low velocity, a levee can be built around the structure.

**Flood walls:** Similar to levees, but built of materials such as masonry block or reinforced concrete to keep floodwater away.

**Closures** involve techniques for protecting gaps left open for daily convenience, such as walks, doors, driveways.

**Sealants** can be applied to walls and floors to keep water from penetrating.

**Utility protection:** Flooding sometimes causes costly damage to utility systems. By elevating utilities or shielding them, flooding can be avoided. Moving utilities to less flood-prone locations can also minimize damage.

# Beach replenishment project update

By Terry McGean, City Engineer

Last fall's severe storms caused damage to the beach and dunes. Repairs to the most heavily damaged dunes began in February and will be completed in April.

These repairs consist of moving sand from locations along the beach where excess sand built up during the storms, and trucking it along the beach to repair damaged dunes. Certain areas of the beach will be closed for one or two days at a time during this process. In addition, heavy equipment will be moving up and down the beach.

Repairs of dune crossovers will begin once dune repairs are complete. Fence repairs will occur throughout the summer. Because dune vegetation can only be planted after the first freeze, dune planting will take place next winter.

There will also be beach replenishment. Although no firm schedule has been established at this time, work will likely begin in September and continue through November. With the exception of fence repairs, no work will occur between July 1 and Sept. 7. Beach replenishment will resume in the fall and continue through November. During beach replenishment, a maximum of three blocks of beach may be closed at any given

time for a period of three days. The Town will post more information on [www.oceancitymd.gov](http://www.oceancitymd.gov) as it becomes available.

In 1994, the State of Maryland, Worcester County and Ocean City accepted responsibility for operation and maintenance of the completed Atlantic Coast of Maryland Storm Protection Project, which consists of the beach renourishment program, dunes, dune crossovers, dune planting and fencing along with the Boardwalk seawall.

The state, county and town have a long-term (50-year) written partnership agreement with the Army Corps of Engineers to perform periodic beach renourishment as needed to maintain adequate storm protection. The Army Corps of Engineers designs and manages renourishment dredging operations and funds 53 percent of the cost.

Damaging the dunes in any way is a criminal offense. Only the Department of Natural Resources contractor is permitted to trim vegetation. This action is recommended by the Department of Agriculture and is done on an annual basis.

Maintaining the project takes a tremendous amount of effort from local and state officials. The Ocean City Public Works Department maintains all items mentioned above and the Office of Engineering keeps constant watch on the project. To make

this project successful requires everyone's cooperation.

Installation of fencing, landscaping, decks, planters or any permanent item is prohibited east of the construction limit line, which runs more or less parallel with the dunes and is located approximately 10 feet to the west of the westerly toe of the dunes. This area must be kept clear for easy access, maintenance and monitoring purposes. It can be easily located at your property by measuring back 10 feet from the sand fencing at the toe of the dune. If you have any questions about where the line is or where you should stop your private fencing, please call our office and someone will meet on-site with you.

Also, mid-block crossovers are public property for the use of all visiting the beach. Installation of impediments on these crossovers is prohibited. Any signs, chains, gates, etc., will be removed.

For questions related to the beach replenishment contract, contact either City Engineer Terry McGean, 410-289-8845 (e-mail [tmcgean@oceancitymd.gov](mailto:tmcgean@oceancitymd.gov)), or Jordan Loran, Maryland Department of Natural Resources, 410-260-8907.

The beach in Ocean City is Maryland's project for everyone's enjoyment. It protects your property and life.

To date, the project has prevented an estimated \$256 million in storm damage.

## New volunteer program: Ocean City Wetlands Patrol

The Town of Ocean City has received a mini-grant from the Maryland Coastal Bays Program to create a wetlands patrol. The program will be modeled after the successful dune patrol program that has been in existence for over 15 years.

Volunteers will be organized to clean wetlands and canals throughout the town. This will be an on-going effort done on an as-needed basis. However, two weekends a year will be set aside as specific clean-up weekends, and will coincide with the citywide Spring Clean-Up in April and the Coastal Clean-Up

in September.

Volunteers will either be assigned specific areas or can be rovers. Assignment will respect private property rights of the tidal wetland marshes. Volunteers will be given T-shirts, litter grabbers, trash bags and gloves.

An educational CD must be viewed to understand the sensitivity of wetlands and how to clean up in a tidal wetland.

To volunteer or for more information, call Gail Blazer, Engineering Department, 410-289-8825, or email at [gblazer@oceancitymd.gov](mailto:gblazer@oceancitymd.gov).