

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 the article on Page 12 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, www.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.

Ocean City beach replenishment project update

By Terry McGean, City Engineer

Beach replenishment that had been targeted to start in the spring was delayed until after Labor Day. Although no firm schedule has been established at this time, work will begin sometime after Labor Day.

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 our web site, www.oceancitymd.gov, as it becomes available.

Fence repairs will occur after the completion of beach replenishment. Because dune vegetation can only be planted after the first freeze, dune planting will take place in the winter.

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. The project consists of the beach renourishment program, dunes, dune crossovers, dune planting and fencing along with the seawall along the boardwalk.

The state, county, and Ocean City have a 50-year written partnership agreement with the Army Corps of Engineers to perform periodic beach renourishment as needed to maintain adequate storm protection. Per this agreement, the Army Corps of Engineers designs and manages the needed re-



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nourishment dredging operations and pays for 53 percent of the cost.

Please keep in mind that damaging the dunes in any way is a criminal offense. Only the Department of Natural Resources contractor is permitted to trim the vegetation. This action is recommended by the Department of Agriculture and is carried out on an annual basis.

Maintaining the project takes a tremendous amount of effort from local and state officials. Crews of Ocean City's Public Works Department maintain all the items mentioned above and the Office of Engineering keeps constant watch on the project.

To make this project successful requires the cooperation of everyone.

Please remember the installation of fencing, landscaping items, decks, planters or any permanent item is prohibited east of the Construction Limit Line (CLL). For your information, the CLL 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 and open 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 questions about where the line is or where you should stop your private fencing, please call the Engineering Office and someone will come out and meet with you.

Also, mid-block crossovers are public property and are for the use of all visitors and residents at the beach. The 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), 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.