



# TOWN OF OCEAN CITY

*The White Marlin Capital of the World*

## To All Residents or Property Owners

The Town of Ocean City is reminding property owners to understand your vulnerability to flooding and take the proper steps in advance to protect your family and your home. Located on a barrier island, many Ocean City properties are at risk from coastal flooding, storm surge, and high winds. The Town of Ocean City is concerned about repetitive flooding and has an active and ongoing program to help you protect yourself and your property from future flooding. Here are some things you can do:

1. **Check with the Planning and Community Development Department** (Building Department) at City Hall on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, how the City manages it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives, and provide information regarding flood risk zones, base flood elevation, approximate flood depth and copies of elevation certificates on file. Contact by phone: (410) 289-8855, website: [www.oceancitymd.gov/oc/contact-us/](http://www.oceancitymd.gov/oc/contact-us/) or email: [bneville@oceancitymd.gov](mailto:bneville@oceancitymd.gov).
2. **Prepare for flooding** by doing the following:
  - Know how to shut off the electricity and gas to your house when a flood comes.
  - Make a list of emergency numbers and identify a safe place to go.
  - Make a household inventory, especially of ground level contents.
  - Put insurance policies, valuable papers, medicine, etc., in a safe place.
  - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
  - Develop a disaster response plan. See the Red Cross's website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.
  - Get a copy of *Repairing Your Flooded Home*. We have copies at the Building Department or it can be found on the Red Cross' website, too.
3. Consider some permanent **flood protection measures**.
  - Consider elevating your house above flood levels.
  - Check your building for water entry points, such as first floor windows and doors, the crawlspace, and dryer vents. These may be protected with low walls or grading for positive drainage away from the structure, however do not block or obstruct required foundation flood vents.
  - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the lowest levels before a flood can reduce property damage and save lives.

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- More information can be found at FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods).
  - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department first. Contact the Department of Planning and Community Development by phone (410) 289-8855, James Metzgar – Floodplain Administrator [jmetzgar@oceancitymd.gov](mailto:jmetzgar@oceancitymd.gov) , or Bill Neville – Floodplain Manager [bneville@oceancitymd.gov](mailto:bneville@oceancitymd.gov) .
4. Talk to the Building Department for **information on financial assistance** that may be available through FEMA.
- If you have previously made a flood insurance claim, and are interested in elevating your building above the flood level, a Federal grant may be available to cover 75% of the cost.
  - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Get a **flood insurance policy**.
- Effective October 1, 2021, FEMA will implement Risk Rating 2.0 to establish flood insurance premiums. Contact your insurance agent for more information on rates and coverage.
  - Homeowner's insurance policies alone do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Our community participation in the Community Rating System may also qualify your property for a reduction of the insurance premium.
  - Usually flood insurance policies just cover the building's structure and not the contents. During the kind of flooding that happens in Ocean City, there may also be damage to the furniture and contents. Be sure you have contents coverage.
  - Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect. More information can be found at the NFIP website, [www.floodsmart.gov](http://www.floodsmart.gov) .

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