



TOWN OF OCEAN CITY

The White Marlin Capital of the World

To All Residents or Property Owners:

We are providing this letter to the Ocean City community as a reminder that your property is in an area that has been flooded several times in the past. 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. Contact by phone (410) 289-8855, website www.oceancitymd.gov/oc/contact-us/ or email 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 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**.
 - 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.
 - 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.
 - More information can be found at FEMA's website, 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. Build all

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www.oceancitymd.gov

P.O. BOX 158 • OCEAN CITY, MARYLAND • 21843-0158



City Hall – (410) 289-8221 • FAX – (410) 289-8703

new construction or substantial improvements to meet current Town Flood Code requirements. Contact the Department of Planning and Community Development by phone (410) 289-8855, Jake Doub – Floodplain Administrator jdoub@oceancitymd.gov , or Bill Neville – Floodplain Manager bneville@oceancitymd.gov .

4. Talk to the Building Department for **information on financial assistance** that may be available through FEMA.
 - If you 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**.
 - Homeowner's insurance policies 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. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - If your area is no longer mapped as a Special Flood Hazard Area based on the new Flood Insurance Rate Maps (adopted July 16, 2015), you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these 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 .
 - Contact your insurance agent for more information on rates and coverage.

William W. Neville, AICP
Certified Floodplain Manager
Director of Planning / Community Development
301 Baltimore Avenue
Ocean City, Maryland 21842
(410) 289-8855
bneville@oceancitymd.gov
