

Paul Dietrich, PE, PP, CFM, CPWM, CPWM
Cape May Pt. Floodplain Manager

Memo

To: Borough Commissioners

From: Paul Dietrich
Floodplain Manger

CC: Ed Grant, Borough Administrator
Martin Pagliughi, Cape May County OEM Director
Bill Gibson, Cape May Pt. OEM Director
Cape May Pt. Planning Board

Subject: Annual progress report
Floodplain Management Planning
Community No. 345289

Date: November 4, 2024

Cape May Pt. participated with the County of Cape May in preparing an All Hazards Mitigation Plan. This plan was completed in June 2021 and Cape May Pt. approved the plan on June 1, 2021 with Resolution No. 172-06-2021. The plan was submitted and approved by FEMA Region II on July 22, 2021 with an expiration date of June 17, 2026. This plan serves as the Borough's Floodplain Management Plan. This update was prepared by the Borough Floodplain Manager and reviewed by various Borough's Departments including Public Works, and Emergency Management and will be circulated to the Cape May County Office of Emergency Management, local newspapers and Cape May Pt. Planning Board. The Cape May Pt. Planning Board will incorporate any updates into their Master Plan Reexamination. Copies of the this update are available on the Borough's webpage and the original plan is available online at <https://capemaypoint.org/floodplain.php> and <https://www.capemaycounty2020hmp.com/>

Cape May Pt. participates in the National Flood Insurance Program (NFIP) Community Rating System (CRS). FEMA verified the actions that the Borough has taken to promote and prepare for floodplain management under the NFIP standards. Cape May Pt. is a CRS Class 7 rating. This qualifies the Borough residents for a 15% discount on their flood insurance policies which saves those residents approximately \$55,600 annually. The Borough recycled in 2024 with FEMA and based on their review we will be returning to a Class 6 rating in October 2025 with a 20% discount.

Borough of Cape May Pt.

Cape May Pt. must annually recertify the programs that it undertakes to verify that we are still in compliance with the NFIP standards. Copies of this report will be available on the Borough's website and Borough Clerk's office and sent to the local newspapers.

Under the CRS, there are 15 activities recognized as measures that reduce or eliminate exposure to floods. Credit points are assigned to each of these 15 activities. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Each category will be reviewed in this report.

Public Information Activities

The Borough performs several public information activities including the following:

- Maintain separate file of Elevation Certificates as well as posting them online
- Maintain copies of Flood Insurance Rate Maps (FIRM) and provide information to residents, surveyors, real-estate agents and title companies. Upon request we prepare electronic maps showing the requested property and the FIRM flood hazard zones. Borough Commission adopted the new FIRMs and they became effective October 5, 2017.
- An annual outreach is sent to all residents in the Borough with their tax bills and to lenders, insurance agents and real estate offices. These are mailed in August. This information is also posted on the Borough's website.
- The public library in Cape May maintains FEMA publications regarding flood protection.
- When people call or email the Borough, information is provided to them on their FIRM zone and requirements for flood insurance. A log is maintained of the number of contacts that are made and the information that is requested and provided.
- In 2022 Cape May Pt. started hosting an annual Flood Insurance Promotion Meeting. The meeting was held on October 15, 2022 and there were 23 people in attendance.

These activities will be continued for next year. Between September 2022 and August 2023 there were three new buildings constructed and five buildings that were replaced and/or raised in the Special Flood Hazard Area and none were for substantial damage properties. There were no substantial improvement projects during this period.

The Borough worked with the NJ Coastal Coalition to develop a Multi-Jurisdictional Program for Public Information (MJPPPI) in accordance with the 2017 CRS Coordinators Manual. The annual update for the MJPPPI will be submitted to FEMA in October 2023.

Mapping and Regulatory Activities

The Borough performs several mapping and regulatory activities including the following:

- The Borough's open space has continued to be maintained.
- The Borough continues to enforce the building code and Borough's Floodplain management ordinance. This ordinance became effective on October 5, 2017. The Borough has prepared an update to the flood protection ordinance that follows

the NJDEP model ordinance and anticipates adopting the ordinance in the Fall of 2023.

- The Borough's stormwater management ordinances remain unchanged and are enforced.
- The Borough reviews development applications to make sure there is positive runoff away from all new buildings.
- The Borough continues to regulate new construction in accordance with FEMA's Flood Hazard data.

These activities will be continued for next year.

Flood Damage Reduction Activities

The Borough performs several flood damage reduction activities including the following:

- Review the status of floodplain management planning in the Borough. This memo serves as meeting this requirement. Copies of this report have been reviewed by the Borough Commission and sent to the NJDEP (NFIP Coordinating Office) and the local media and posted on the Borough's website.
- The Borough continues to maintain the Borough's stormwater drainage system and we enforce stream dumping regulations.

These activities will be continued for next year.

June 2021 All-Hazard Plan

The following sections in the plan should be amended:

- Section 9.12.1 Hazard Mitigation Planning Team
 - NFIP Floodplain Administrator in table 9.12-1 should be revised to: Paul Dietrich, Floodplain Manager, (609)435-2642, pdietrich@capemaypt.org
- Section 9.3.2 Jurisdiction Profile
 - The 2020 population for Cape May Pt. has declined to 305.
- Section 9.12.7. Mitigation Strategy and Prioritization – Status Updates to Table 9.12-15
 - CMP-1. New OEM/ PW Building.
 - CMP-2. Fire Station flood protection.
 - CMP-3. PW Building back-up power.
 - CMP-4. Drainage West from north end of Lake Lily.
 - CMP-5. Mitigate repetitive loss properties.
 - CMP-6. Harvard Ave drainage improvements.
 - CMP-7. Sunset Blvd Flood Study
 - CMP-8. Lake Lily to Lighthouse pond drain.
 - CMP-9. Watershed Management Plan. Prepared plan in 2022.
 - CMP-10. Debris Management Plan.
 - CMP-11. Disaster & Climate Resilience Ordinances.
 - CMP-12. Water Tower Flood Protection.