



Flood Protection Information

The Federal Emergency Management Agency (FEMA) has classified the City of Wildwood, in its entirety, as a Special Flood Hazard Area due to the fact that Wildwood is a barrier island surrounded completely by water. The areas to the east of the boardwalk, primarily along the beach, have been designated as “V” zones. The “V” zones are areas prone to high, rapid flooding during coastal storms. Although your property may be high enough that it has not flooded recently, all properties located in the City of Wildwood are located within a floodplain. This flyer gives you some ideas of what you can do to protect yourself and your property.

City Flood Services

You should start by checking your flood hazard zone. Flood maps and flood protection references are available in the Construction Office at Wildwood City Hall, 4400 New Jersey Avenue. At the Construction Office you can obtain advice on elevation certificates as well as flood insurance information. The Flood Insurance Rate Map (FIRM) for the City of Wildwood, other FEMA publications, and FAQ’s are also available for viewing online at www.Region2Coastal.com. That website also contains an interactive “What’s My Base Flood Elevation” tool that can be used to easily and quickly assess what flood zone a property is in.

If requested, the City of Wildwood’s Flood Plain Administrator will visit a property to review a flood problem and explain possible mitigation options to prevent continuing flood damage. Please call the Construction Office at (609) 522-2444 ext. 2910 to make an appointment. These services are free of charge.

What You Can Do

The City of Wildwood’s flood prevention efforts depend on your cooperation and assistance. Here’s how you can help:

- Do not disturb sand dunes which are helping to prevent flooding by the erection of sand fences or the destruction or removal of dune grass plantation. Do not remove, cart away, or otherwise alter the configuration of sand dunes. See Chapter 701 of the City of Wildwood Land Use and Development Ordinance.



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- Do not dump or throw anything into storm drains, the bay, or the Atlantic Ocean. Dumping is a violation of the City of Wildwood's Ordinances. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water; during a storm, water has to go somewhere. Blocked channels and storm drains exacerbate flooding. See Chapter 25, Stormwater Management, Revised General Ordinances, City of Wildwood.
- If your property is next to a storm drain, the bay, or the ocean, please do your part to keep the banks clear of brush, trash, and debris.
- If you see dumping of debris in these areas, please contact the Department of Public Works at (609) 522-2942 or the Department of Code Enforcement at (609) 522-2444 ext. 2220.
- Always check with the Construction Office before you build on, alter, regrade, or add fill to your property. Likewise, contact the Construction Office before you build, alter, or demolish any bulkhead. A permit may be needed to ensure that projects do not cause problems for other properties. See Chapters 11 and 11A, Buildings and Uniform Construction Code, Revised General Ordinances, City of Wildwood.
- If you see building or filling and suspect that there is no permit, contact the Construction Office at (609) 522-2444 ext. 2910.
- If you are reconstructing, rehabilitating, or doing other improvements that cumulatively equal more than 50% of the building's market value, this is considered a Substantial Improvement/Repair. The building must now meet the same construction and flood prevention requirements as a new building. Permits are required through the Construction Office to ensure that you are compliant. See Section 703 of the City of Wildwood Land Use and Development Ordinance.
- If you are adding an addition to your home, that addition must be compliant with FEMA rules and regulations. All new construction, including additions, must be built according to the most current flood damage prevention regulations. Again, a permit is required and the Construction Office ensures compliance.



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Flood Proofing

There are several different ways to protect a building from flood damage. One way is to keep the water away by properly grading your property to make sure water flows away from any structures. The Construction Office can provide you with information pertaining to the codes that address this.

Another approach is to make your walls waterproof and place watertight closures over the doorways. This method is not recommended for houses with basements or if flooding will be greater than two feet deep.

A third approach is to raise the structure above flood levels. Check with a contractor to see how much it would cost to raise your structure. It's also recommended to consult a structural engineer to ensure that the existing footing and foundation can accommodate such an alteration.

These measures are called flood proofing or retrofitting. More information is available at the Construction Office or online at www.Region2Coastal.com. NOTE: Any alteration to your building or land requires a permit from the construction office, including filling.

Flood Insurance

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies **DO NOT** cover damage from floods. Because the City of Wildwood participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government, and it is available to everyone, even for properties that have experienced prior flooding. Don't wait for the next flood to buy insurance protection. There is a 30 day waiting period before National Flood Insurance Program coverage takes effect.

Some people have purchased flood insurance because it was required by their lender when they obtained a mortgage or home improvement loan. All federally-backed loans require a property to have flood insurance. Usually these policies just cover the building's structure, but not the contents. It's important for each property owner to decide if purchasing additional contents coverage is a good idea. Please consult with your insurance agent to determine your specific needs.



Flood Protection Information

Flood Safety

- Listen to the Flood Warning System

The flood warning system is given through the Emergency Management Office in coordination with your local cable channel and radio station. You may also choose to enroll in the City of Wildwood's "Code Red" program, where a telephone call will alert you to any emergency situations. It is the City of Wildwood's desire to go public as early as possible with these warnings and we would expect the residents to pay heed to any instructions given. There is also police public address systems on police vehicles. If anyone in your home would need to be evacuated by ambulance, please contact the Wildwood Police Department by dialing 911.

- Do Not Walk Through Flowing Water

Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or a stick to ensure that the ground is still solid.

- Do Not Drive Through a Flooded Area

More people drown in their cars than anywhere else. **DO NOT** drive around road barriers; the road or bridge may be washed out.

- Stay Away from Power Lines and Electrical Wires

The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the Power Company or Wildwood's Emergency Management Office.

- Have Your Electricity Turned Off By the Power Company



Flood Protection Information

Some appliances, such as televisions, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have been wet unless they have been taken apart, cleaned, and dried.

- Look Out for Animals

Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to pull and turn things over and scare away small animals.

- Look Before You Step

After a flood, the ground and floors are covered with debris, including broken glass and nails. Floors and stairs that have been covered in mud can be very slippery and dangerous.

- Be Alert For Gas Leaks

Close off the main gas valve. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know that the gas has been turned off and the area has been ventilated.



Flood Protection Information

Repetitive Loss Areas

There are several areas of the City of Wildwood that are considered to be “Repetitive Loss Areas”. This means that the property is in an area that has been flooded several times. Because of this, you should consider the following to protect your property:

- Check with the Construction Office and discuss the extent of any past flooding in your area. They will be able to tell you about the causes of repetitive flooding, and any steps that have been taken to prevent or mitigate the severity of flooding. They can also visit your property to discuss flood proofing and retrofitting options. The Construction Office can be reached at (609) 522-2444 ext. 2910.
- Take appropriate measures to prepare for flooding, including any repairs or maintenance to your property.
- Consider permanent flood protection measures, including elevating your house, checking your structure for water entry points, and marking the fuse or breaker box to show the circuits to flood prone areas (thereby making it easier to shut off the electric in case of a flood).
- Keep your flood insurance policy updated and know what services your coverage provides. Consider changing your policy for greater coverage on maintenance and repairs. You should contact your insurance agent for more information on rates and coverage.

Please contact the Wildwood Construction Office at (609) 522-2444 ext. 2910 for information on possible sources of mitigation funding.

The attached Flood Hazard Map shows areas of repetitive loss properties and other flood hazard information.