

### 3.7.4. SEA ISLE CITY, NJ

<b>Population Density</b>	845 /sq. mi.
<b>Form of Government</b>	City
<b>Category</b>	Seasonal Barrier Island
<b>CRS Rating</b>	6

Median Household Income	Median Per Capita Income	% Owner Occ	Population	2000-2010 Pop Growth Rate	% White	% Hispanic	% Minority	% Seasonal Housing
58472	40651	12.1	2114	-2.89	98.6	2%	3.3%	79.4

Adaptations	Status	Incorporate s CC	Type	Impact	Standard	Costs	Funding Source
Comprehensive Plan - Incorporates SLR	Completed	Yes	Procedural	Recommendation	Above Required	Medium (<\$100,000)	NA
Cumulative substantial improvement ordinance with no expiration date	Implemented	No	Procedural	Mandatory	Unique	Low (<\$10,000)	NA
Strict Enforcement of Flood Ordinance	Implemented	No	Accommodation	Mandatory	Unique	Medium (<100,000)	NA

### CONTACTS

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### POPULATION AND GEOGRAPHY

Sea Isle City's reported 2010 population is 2,114, but summertime population estimates are closer to 40,000. The year-round population is 98.6% white. Hispanics make up 2.4% of the year-round population. Median income as of 2010 was \$40,651. Sea Isle City has the highest percentage of seasonal homes of any community in our project inventory, with 5% more seasonal homes than Ocean City, Maryland, and 25% more seasonal homes than the third-most-seasonal community, East Hampton, N.Y.

Sea Isle City, located in Cape May County, lies entirely upon Ludlam Island, a barrier island it shares with Dennis Township. It is located north of Avalon, which is across Corson Inlet, and

south of Ocean City, NJ. It constitutes an area of 2.5 sq. miles. The Ludlam Bay and Townsend Sound separate it from Ocean View on mainland New Jersey.

### COASTAL ISSUES

Sea Isle City had the distinction of being the landfall location for Hurricane Sandy on October 29, 2012, according to a number of reports. The fact that Sea Isle City is located entirely on a barrier island makes it extraordinarily vulnerable to coastal storms. Tropical Storm Ida and a nor'easter affected the Jersey Shore in November 2009. Winter storms and coastal flooding caused \$225,000 of damage in Cape May County in 2006. Hurricane Floyd hit in 1999 causing \$492,000 in damage; and storms in January and February of 1998 each caused about \$4 million in damage in Cape May County. The damage from Superstorm Sandy is likely to be much higher. Coastal storms, flooding, and coastal erosion were ranked as the most significant hazards in a neighboring township's natural hazard risk/vulnerability risk ranking, and they will likely be similar in Sea Isle City. (Cape May County N.J., Hazard Mitigation Plan, Oct 2010, Sec. 9.7)

### ADAPTATIONS

#### **Comprehensive Plan Incorporates Sea Level Rise**

Sea level rise appears a number of times in the city's master plan update of 2007. The plan explains that "an analysis of the impact of rising sea levels on the coast of Sea Isle City" should be undertaken regarding the erosion control plan for the city's north end, for which the city is continuing to seek funding and regulatory approval to implement. (Sea Isle City, N.J., Master Plan Re-Examination Report 2007, p.3)

The plan references the recent study *Future Sea Level Rise and the New Jersey Coast*, funded by the Policy Research Institute for the Region (PRIOR) and the Science, Technology and Environmental Policy Program at the Woodrow Wilson School of Public and International Affairs of Princeton University, which, the plan notes, classifies the vulnerability of Sea Isle City as severe. The plan also references the need to preserve vulnerable land as a sea level rise strategy. It states the following goal:

"Continue to pursue the acquisition of privately owned land parcels located in flood prone areas and within the City's sand dune system. The City remains committed to the preservation and acquisition of open space as necessary. The City should continue to work with the New Jersey Department of Environmental Protection (NJDEP) to secure any available funding for the acquisition of these important environmental lands. With the recent passage of the State's referendum, additional State funds will likely be made available to the Green Acres and Blue Acres (e.g. wetlands, coastal protection areas, etc.) programs"(p.6).

#### **Cumulative Substantial Improvement Rules**

CRS also encouraged the city to modify its cumulative substantial improvement rules. As described by the NFIP CRS program, the purpose of such a law is to ensure that "property owners [don't] 'beat the system' by applying for a 40% improvement project one year and applying for another 40% project the next year" (NFIP CRS 2006, p 20). NFIP regulations "do

not require that smaller individual improvements made over a period of years and that add up to 50% be considered a substantial improvement," but CRS grants 45 points for rules that count improvements of 10 years or more. Sea Isle City goes beyond the CRS by having no limit on the years it counts, although, according to Mr. Byrne, practically speaking they count back to 1993 when permits were digitized.

### **Strict Enforcement of Flood Prevention Regulations**

Sea Isle City recently adopted a spate of regulations that have catapulted its CRS rating from non-participating to a category 6, resulting in a 20% discount on flood insurance. The efforts date back to 1993, when the Mayor first was elected. At that time, the city was nearly on probation with FEMA and had been removed from eligibility to participate in CRS.

The Mayor reportedly said, "This project was nearly 20 years in the making. We simply kept moving forward toward the goal of receiving a discounted rate. To achieve that goal, we worked together as a community, we took numerous trips to FEMA headquarters in New York City, we involved Congressman Frank LoBiondo's office, and we wrote new ordinances that have taken us from being last in the state to one of only seven Class 6 Communities in New Jersey" (Cape May County Herald July 2012)

The city eliminated bonus rooms on the ground floor of homes and passed an ordinance that "called for a non-conversion agreement between the city and all property owners prior to the sale of a home or approval of construction," which ensures regulations are complied with. Its efforts to achieve one of the highest scores in the state have culminated in a controversial decision to issue summons to about 200 homeowners who were in noncompliance with FEMA flood standards. 6,193 homeowners were issued summonses regarding FEMA's standards.

The violations at issue most often relate to widening or unblocking vents that allow floodwater to flow in without endangering the structural integrity of the house. Many homeowners were caught by surprise because the regulations for flood venting have become stricter over time. The average retrofit, according to a contractor cited in a news article, costs \$1,500 to come into compliance (Miller, Aug. 7, 2011).

The purpose of the summonses, as Mr. Bryne explains in the article, is not to fine violators. "Sea Isle does not want to drag anyone into court. We don't want to fine anyone. We want to bring people into compliance so we can enter the Community Rating System" (Miller, Aug. 7, 2011).

In terms of the politics of such aggressive action, the Mayor expressed empathy for homeowners who needed to pay for the retrofits, but stated, "the city has to consider the welfare of the entire island, and the benefits everyone stands to gain from insurance discounts." With only 193 violations out of 7,250 residential units in the city, the political cost-benefit analysis was clear. He said, "We're working on this as a community. All we're asking is for cooperation" (Miller, Aug. 7, 2011).

### **Road Elevation Project**

Cape May County is in the process of bidding a project to reconstruct the main causeway, JFK Boulevard, that extends from Sea Isle City to mainland New Jersey. The road floods often. The

county is planning to elevate the two-mile-long road five feet “to ensure it is passable during coastal storms and back-bay flooding, which is expected to grow worse with rising sea levels” (Cape May County Hazard Mitigation Plan). Cape May County Engineer Dale Foster noted, “The issue here is sea levels are rising...and we are seeing a good majority of high tides pushing the limits” (Miller July 2, 2011) The county is planning to address six other at-risk causeways and has recently completed two projects to elevate roads out of the 100-year floodplain.