

# Point continues to discuss impact of flood insurance rate hikes

By RACHEL SHUBIN  
Special to the Star and Wave

CAPE MAY POINT — The borough is continuing to work on targeted outreach for the Community Rating System as part of the National Flood Insurance Program.

The Federal Emergency Management Agency gives discounts on flood insurance once a community is in the CRS program.

"We have targeted outreach of 26 properties who are outside in the 1 percent flood zone," Community Rating System Coordinator Lou Belasco said. "Cape May Point is ideal for these outreaches. We are in class six, which gives a 20 percent discount on flood insurance premiums in flood areas."

The CRS program offers

incentives for new flood risk-reduction activities. The borough has made proactive approaches to be adopted into CRS, according to Belasco.

"We are always looking to improve and identify additional efforts," Belasco said. "Elevation certificates are a major emphasis in the CRS. The borough has saved over \$102,292 in the last five years."

In April, the FEMA decided to modify the National Flood Insurance Program. Subsidies were eliminated to all but primary residences on pre-firm buildings, those built prior to Dec. 31, 1970.

"That covers 320 of the 647 properties in Cape May Point," Belasco said. "That is 47 percent of homes in Cape May Point."

The elimination of subsi-

dies will cause a 25 percent increase to flood insurance premiums per year.

"At what point does the 25 percent increase stop?," Commissioner Robert Mullock asked.

Belasco explained the increases stop when the subsidies are fully removed. Maximum flood insurance covers up to \$250,000.

"For structures worth more than \$200,000, you use your flood insurance program for your base and then get additional coverage to cover what you're really going to need to replace," Deputy Mayor Anita van Heeswyk said. "The \$250,000 becomes your deductible and you're buying a policy for another \$200,000 to replace your house."

Owners of secondary homes will see a 25 percent increase. Primary residences will see increases of an average rate of 5 percent but no more than 15 percent. No individual policy will go over an 18 percent rate increase on pre-firm structures, Belasco said. A lapsed policy, which is taken as a new policy, will have no phase-in increase.

"That's important for people considering selling or raising their homes," Mullock said.

Van Heeswyk said the borough sends people to get quotes on the cost of raising a home, so residents can work out the numbers. She

said it could be difficult to sell homes down the road because of the lack of a phase-in increase.

"The key is, if you can, you should have flood insurance," van Heeswyk said. "This program educates people as to why they need it. With the rates going the way they are, the big hit is if you're below the base flood elevation, you must consider cost benefit of raising the home. Whether your home is pre-firm or not, you need to start thinking about getting flood elevation certificate."

Mullock reported that the borough is looking into getting recharge boards for the new generator, which would allow people to plug in their personal electronic items in case of an electricity outage. "We had a request to look at St. Pete's (Beach) Mister Boardwalk," Mullock. "We will have to come up with a different plan for next season, to get it into the shape we'd like to be. We also built a small platform for the benches on Alexander Avenue beach."

Pricing is being done for bids for the next paving project, Ocean and East Central avenues. Bids are also being prepared for the floodwater storm-management project and Lake Lily.

The borough is also taking steps to reduce traffic nuisances.

"We contacted (Cape May Police Chief Tony Marino) and he's on board to ticket cars parked against flow of traffic," Mayor Bob Moffatt said. "He is also going to put a speed trap on Cambridge and Coral avenues to see if they can find people speeding."

A resident spoke to the board about his concern of noise due to construction and a demolition on his street.

"Stites Avenue is a busy street for walkers, bikers, kids, and we've had continuous construction all summer," the resident said. "I've had five or six vehicles parked near or in front of my house. It seems to me this is outrageous for a summer beach community, that we have no restriction on these projects during the summer months. Individual contractors are coming in, parking their huge vehicles while they work. There is no one to complain to about these contractors. The needs of the community are not being addressed. We are here to enjoy the summer, but it's almost impossible when the noise is interminable."

Van Heeswyk told the resident that he could call the municipal building and they can get the information of the general contractor.

The resident then asked if construction in July and August can be limited.

"We have discussed the

summer construction but have not come up with a solution," van Heeswyk said.

Residents expressed their opinion that the code enforcement in Cape May Point is not adequate.

"We are again asking for an additional zoning official," Connie Campanella said. "It is insufficient. We asked for you to create a position description. We know (Zoning Officer John) McGraw tries very hard, but there is a limit to the time he can spend watching everything. Can we identify additional resources?"

Another resident stated that he reached out to McGraw a month ago and has not heard from him.

"I did not agree to that description," van Heeswyk said. "This is my department and I have no funds for that. Mr. McGraw does his job extremely well. Nothing I've heard today has anything to do with him not doing the job. Everybody thinks he works four hours a week. That's just in the office. He works 12 to 15 hours. He brings things to my attention as he goes around town. At this point in time I'm not hiring someone to come in for a few hours. I don't understand why there is this focus on it and why it's constantly coming up. There is no problem with the work coming out of the zoning office."

## Historian loses several cats in fire at Pearl Street home

CAPE MAY — A local historian lost several cats and suffered damage to his home during a late-night fire Tuesday, Aug. 7.

The Cape May Fire Department was dispatched for a reported structure fire at 11:58 p.m. at 515 Pearl St. Upon arrival the crew was met with a working fire in the rear of a 2.5-story wood-frame residential building.

Engine 51 had difficulty accessing the fire due to the street being extremely narrow. The crew was able to ensure all occupants were out of the building and stretch a hand line into position to contain the fire to the rear of the building.

Upon arrival of additional units, the fire was brought under control in 10 minutes and was declared out in about 30 minutes, authorities said.

Units from West Cape May, the U.S. Coast Guard, Town Bank, Erma and Lower Township Rescue assisted. Rio Grande Rescue assisted on location, while Rio Grande Volunteer Fire Company covered the district.

In total, crews operated on location for about two hours. One occupant of the building was treated on location for burns and smoke inhalation and refused transport. Fire investigation is being conducted by the Cape May Fire Official, county Fire Marshal's Office and Cape May Police Department.

The home was the residence of historian Harry Bellangy. A Go Fund Me page has been established to assist with Bellangy's expenses: [gofundme.com/harry-bellangy-pearl-street-fire](http://gofundme.com/harry-bellangy-pearl-street-fire).

## Lower recreation offering guitar, piano, video classes

By JACK FICHTER  
Cape May Star and Wave

ERMA — Through Lower Township's Recreation Department, "Rockin' the Rec.," a new youth program of guitar and piano classes, will be held in the Millman Center.

Mayor Erik Simonsen said the classes are intended for students with no experience in guitar or

piano. Students may choose one instrument per session. He said the program is for students in grades four, five and six.

Students can register Sept. 14-28 at the Recreation Center, 2600 Bayshore Road in Villas. Simonsen said the fee is \$40 per child for a 10-week class.

"I teach music. If you go to get a piano or guitar lesson somewhere, it's usually \$50 per half-hour," he said. "So \$40 for 10 weeks is a bargain, to say the least."

He said the classes will be taught by two legends in the community, Edward and Lisa Jurewicz, former

teachers at Lower Cape May Regional High School and former owners of Mr. J's Music in Town Bank, better known as Mr. and Mrs. J.

In addition, a Movie Maker Studios program will be offered, teaching video production and editing. Simonsen said no experience is necessary for the video class. A \$40 per-child fee will be charged for a 12-week course.

Lower Township Manager Jim Ridgway said the instructor for the video class was head of the TV-media program at Lower Cape May Regional High School.

"She is offering Final Cut Pro and Final Cut Pro X to kids," he said.

Ridgway said the \$40 fee is a great deal. He said he attended a two-day Final Cut Pro course that cost him \$350 about 12 years ago.

"For a family that has a son or daughter that maybe is not into some of our sports programs, between the music and the computers, I think we're becoming more well-rounded and I anticipate those programs selling out instantly."

The program is being funded by a grant from Comcast received years ago, Ridgway said.

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