Who will be responsible for high flood insurance?

CAPE MAY — “This is a scenario we acted out time and again over the years,” said Cape May homeowner James Testa.

Testa is one of several Cape May property owners who have been fighting a battle over flood insurance rates for Convention Hall.

After Hurricane Sandy at least 200,000 property owners in the state were told they didn’t have flood insurance. Now it was revealed that the city didn’t have flood insurance on the new Convention Hall.

Liability (MEL) portion of the Joint Insurance Fund (JIF). MacLeod said the city can provide the initial layer of insurance for this type of building, qualifying for a maximum of $500,000. We wouldn’t be able to purchase the insurance from anyone other than FEMA, MacLeod said. After the initial $500,000 in insurance, there is an additional $5 million in coverage through the MEL. MacLeod said that this amount of insurance could have been purchased through another provider. Testa said part of the reason why insured residents was to get a proper elevation certificate from the federal agency.

Testa was at the last city council meeting demanding a copy of the certificate, and was told he would be getting the certificate,” Testa said. According to Testa, the city is the only one in the state that has no flood insurance.

“We will ask (city officials) what the hell they are doing so we can see the real facts,” he said.

By CHRISTOPHER SOUTH
Cape May Star and Wave

In November, MacLeod said the insurance application to FEMA had been submitted but the city has not heard back from the federal agency. After the initial $500,000 in insurance, there is an additional $5 million in coverage through the MEL. MacLeod said that this amount of insurance could have been purchased through another provider. Testa said part of the reason why insured residents was to get a proper elevation certificate from the federal agency.

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