



Superstorm Sandy October 2012

LONG BEACH TOWNSHIP'S 2024 FLOOD HAZARD INFORMATION

For emergency management information, local storm updates & evacuation information visit our web sites:

www.longbeachtownship.com or www.lbtpd.org Also, tune in to the local Comcast community channel and Comcast weather channel on your television. Sign up for Nixle alerts on the Township webpage.

Long Beach Township is participating with the Federal Emergency Management Agency (FEMA) in the "Community Rating System" which requires us to annually notify all property owners of the flooding potential in this community and of the National Flood Insurance Program. As of October 1, 2023 Township residents receive a 20% discount for flood insurance based on our participation in the CRS.

THE FLOOD RISK: KNOW YOUR FLOOD HAZARD

FEMA has classified Long Beach Township and most of Long Beach Island as a special flood hazard area, otherwise known as the 100 year floodplain. Your home is located within a special flood hazard area that has a 26% chance of experiencing flood damage during the term of a 30 year mortgage. Floodplain maps are being updated for the Township by FEMA. These maps show flood zones with the predicted flood elevations which could be reached or exceeded during a 100-year period. Every year the hurricane season, June 1st through November 30th, and the winter storm season pose a potential threat to our New Jersey coastline with rising sea levels, wind driven waves and tidal flooding. Because our community is situated between the Atlantic ocean to the east and the Barnegat Bay to the west, we are especially vulnerable to the destructive effects of rising flood waters. Historically, homes located in the low lying bayside sections have experienced severe flood damage, particularly in the bayside sections of North Beach Haven, Beach Haven Terrace, and Beach Haven Crest, where older homes were constructed at or near ground level. Every citizen should be prepared for the eventuality of a hurricane/storm and educate themselves on the local emergency preparedness, evacuation routes, and proper property protection measures. **Flood insurance rate map (FIRM) information is available for your property from the Construction Office 609-361-6651, as well as copies of elevation certificates for properties built after 1984, historical flooding information, coastal high hazard areas, conservation and wetlands areas. Call for more information. In addition, you can speak to a representative at Risk Reduction Plus for technical assistance regarding your flood insurance, they can be reached by phone (866) 599-7066.**

BUILD RESPONSIBLY

Local permits are required for all developments and improvements. In some cases, State and possibly Federal permits are required. Before you make any improvements to your property, contact the Construction Office at 609-361-6679 to determine what permits are required. Please report any illegal construction, filling, or development to the Construction Office.

SUBSTANTIAL IMPROVEMENT/SUBSTANTIAL DAMAGE

The Township's flood regulations require that if the cost of any repair of damage, reconstruction, or improvement of a structure equals or exceeds 50% of the replacement cost as determined by the tax assessor, then the entire structure must comply with FEMA's flood regulations. This could require raising the structure so that the first floor is elevated to the design flood elevation. Contact the Construction Official or Zoning Officer for details on flood regulations, Flood Insurance Rate Map (FIRM) determinations, or for an on-site consultation.

MAINTAIN THE DRAINS

It is most important to keep our storm water drainage systems free from obstructions to permit the rapid drainage of flood waters during coastal flooding conditions. Clogged drains can increase flooding conditions resulting in property damage and disruption of vehicular traffic flow. The Township continually monitors these drainage systems to ensure they are clear of any obstruction. Any major blockages should be reported immediately to the Department of Public Works at 609-361-6668. Ordinance #168-4J prohibits dumping of any type of litter or rubbish. Don't dump in the storm drains, they drain to the bay.

PROTECT YOUR HOME FROM THE HAZARD

The best way to minimize flood damage is to raise your home so the lowest habitable floor is above the design flood elevation. Information on house raising is available from the Construction Office. Installing proper flood venting can also reduce flood damage and lower your

premium. Installing storm shutters, reinforcing garage doors and installing storm watch windows will also protect your home from high winds and projectiles. For potential sources of financial assistance that may be available for property protection measures, for an on-site or in office consultation about retrofitting your flood prone home, or if you have drainage problems, please call the Construction Office for an appointment at 609-361-6679. More detailed information regarding FEMA Hazard Mitigation Assistance Programs can be found at www.fema.gov/grants/mitigation/hazard-mitigation/individuals. Anchor down objects capable of floating such as landscaping timbers, wooden walkways, trash bins, ornamental piling cuts and the like. should be firmly anchored down in accordance with ordinance #64-18 Go to the Ocean County Library branch in Surf City and see many publications dealing with flood related topics such as flood proofing, elevating structures, flood maps, flood emergency, flood insurance, and the Township's Floodplain Management Plan. Their web site is www.theoceancountylibrary.org

INSURE FOR YOUR FLOOD HAZARD

The National Flood Insurance Program (NFIP) was created by Congress in 1968 to provide homeowners flood insurance at a reasonable cost. Keep in mind that standard homeowner's policies do not cover flood losses. Depending on your coverage, location (flood hazard zone), and elevation of the structure, rates will vary. In the regular Federal Flood Insurance Program, coverage of up to \$250,000 is available for residential dwellings, and up to \$100,000 is available for contents. Flood Insurance is required by law for federally financed loans when buying or improving structures. For more information on flood insurance, call 800-427-4661. The National Flood Insurance website is www.floodsmart.gov. There is a 30-day waiting period until flood insurance goes into effect. Renters should buy insurance as well for contents.

FLOOD WARNING SYSTEM

When severe storms are forecasted for Long Beach Island, listen to local Comcast station channel 22 and local radio stations 92.7FM who will broadcast emergency information. Other sources of information can be accessed via nixle text messages and reverse 911 by registering on the Long Beach Township Police website, www.lbtpd.org. If evacuation is required, the police will use the PA systems on all police cars to alert and instruct residents. The flood warning system is intended to provide up to 24 hours advance warning of a flood hazard. In case of emergency, Township residents can call the police non-emergency number 609-494-3322 – 24 hours a day. The pick-up points and staging areas for persons without means of transportation are:

- Long Beach Township Municipal Building (primary)
- St. Francis Center (alternate)
- Firehouses in Beach Haven, Ship Bottom, Surf City, Harvey Cedars, Barnegat Light

If someone in your home needs to be evacuated by ambulance, please notify the Health Department in advance at 609-492-1212. In an emergency, contact the police if you are currently not on file.

PROTECT YOURSELF FROM THE FLOOD HAZARD

The Federal Emergency Management Agency suggests the following action when coastal storms or hurricanes are imminent:

1. Turn off all electrical power at panel box.
2. Close main gas valve.
3. Move household items to the highest level you can.
4. Move cardboard boxes and newspapers, as these materials disintegrate and will clog drains and vents.
5. Keep a full tank of gas in your car, and do not drive through flooded areas.
6. Board up windows or use masking tape to keep windows from shattering.
7. Do not wade through floodwaters as you could be knocked down.
8. Designate a place to rendezvous after an evacuation order is issued.

PROTECT THE NATURAL AND BENEFICIAL FUNCTIONS OF THE FLOODPLAIN

Long Beach Township is a barrier island approximately one mile off the southern coast of New Jersey. Like most barrier islands along the eastern seaboard, the land slopes from a high elevation in the Oceanside dune area of 22 feet above mean sea level to an elevation of 2-4 feet bayside. The Township is prone to flooding from hurricanes, tropical storms, and nor'easters. The dunes are our first line of defense against the onslaught of the high incoming seas resulting from these storms. Preserving these dunes is of utmost importance. The Township maintains strict standards for dunes restoration and preservation. Homeowners are encouraged to plant dune grass which helps stabilize them. Every fall the Township provides oceanfront property owners free dune grass plantings. Additionally, area scout troops and volunteers plant dune grass up and down the island every year. Traversing the dunes to gain access to the beach is prohibited except over approved walkways. Call the Construction Office for more information on "dune walkovers".

On the bayside, the water quality is improved through the wetlands ability to filter nutrients and impurities from runoff and process organic wastes. These areas provide breeding grounds for fish and wildlife, create and enhance waterfowl habitat, support a high rate of plant growth and maintain biodiversity and the integrity of the ecosystem.

TIPS FOR HURRICANE SEASON: Go to Ocean County Sheriff's Office
www.co.ocean.nj.us/OCsheriff/EMMgmtMain.aspx

Stephanie Riddle is the Township's "Community Rating System" Coordinator. For further information on this subject, call her at 609-361-6695.