

## PUBLIC NOTICE- 2010 (FLOOD INSURANCE)

This notice is one of the many requirements set forth by the National Flood Insurance Program (NFIP) that will entitle all property owners in Beach Haven a 15% discount on their flood insurance premiums. Beach Haven participates with the Federal Emergency Management Agency (FEMA) in the "Community Rating System" (CRS) which requires us to annually notify all property owners of this program, the flooding potential in this community, and the National Flood Insurance Program. Our municipality is located within the 100-year floodplain and additionally entirely located in what FEMA labeled as a Special Flood Hazard Area. A map depicting this information is available at the Borough Hall Building located at 300 Engleside Avenue as well as the Ocean County Library located in Surf City, and the Beach Haven Library located on 3<sup>rd</sup> Street. The purpose of this notification is to inform you of the flood hazard associated with this area and suggest possible actions you can take to protect yourself and your property. This notice is not intended to frighten you, but to inform the public.

**FLOOD WARNINGS** - Beach Haven has developed a warning system for all areas of the community. Warnings are disseminated by 3 sirens located at Nelson Avenue, 11<sup>th</sup> Street and Bay & Engleside Avenues, also by listening to radio stations WOBM-FM 92.7, WJRZ-FM 100.1 and WJLK-AM 1310, or the local Comcast Cable channel 22, NOAA weather radio, and by police and fire vehicles equipped with public address systems. The flood warning system is equipped to provide up to twenty-four hour advanced warning of an emergency.

**FLOOD SAFETY** - Since you have received this information in the mail, you should be concerned about the flood hazard. There are several actions you can take to mitigate the flood hazard, including but not limited to:

1. Know the above warning procedures.
2. Plan early escape routes to Rte. 72 to higher ground. Rte. 72 is the only route out.
3. During times of heavy rainfall, monitor the level of water in the area and stay tuned to the above listed media for flood watches and warnings.
4. Evacuate the area in times of impending flood or when advised to do so by police or fire department. It is for your safety.
5. Do not attempt to cross a flooded area on foot or by car. It may be deeper than it appears.
6. If your car stalls in high water, abandon it immediately and seek higher ground.
7. Keep children away from floodwaters, ditches, culverts, and storm drains.
8. Be especially cautious at night.

You may also call 361-1000 in Long Beach Township for storm and emergency updates.

**FLOOD INSURANCE** - Your homeowners' insurance policy will not cover you for losses due to flooding. Beach Haven participates in the National Flood Insurance program that makes flood insurance available to everyone in Beach Haven. Federal law requires that a flood insurance policy be obtained as a condition of a Federally backed mortgage or loan that is secured by the building. For many people, their home and its contents represent their greatest investment. Information about flood insurance can be obtained from your insurance agent. Property owners can insure their buildings and contents and renters can insure their possessions. Just because your house hasn't flooded in the recent past years does not mean that you are safe. There is a 30-day waiting period before a flood insurance policy takes effect, so you should call your insurance agent now. For more information on flood insurance call 1-800-427-4661. The National Flood Insurance program website is [www.fema.gov/nfip/](http://www.fema.gov/nfip/).

**PROPERTY PROTECTION MEASURES** - During an emergency certain measures can be taken to protect your property from serious damage. Board windows or use masking tape to keep breaking windows from shattering. Move all loose outside objects and furniture to an enclosure to secure it. These objects can become deadly projectiles in a high wind. If you leave your home, turn off the gas and electric. Moving your furniture and personal objects to a second floor or lifting them off the floor will protect them from rising water.

**DRAINAGE MAINTENANCE** - It is most important to keep our storm water drainage systems free from obstructions so as 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 Borough of Beach Haven continually monitors these drainage systems to ensure they are clear of any obstruction. Any major blockages should be reported immediately to the Public Works Department at 609-492-2525. The Code of the Borough of Beach Haven prohibits dumping of any type of litter or rubbish in storm drains. Do not sweep any trash or garden clippings into storm drains and report any violators to the Department of Public Works. If you would like to adopt your local storm drain, please call the Alliance for a Living Ocean at 609-494-7800.

**SEWAGE FROM BOATS AND WASTE DISPOSAL** - (Article II - Adopted 8-9-71 as Chapter 99 of the 1971 Code, now Chapter 160)

**160-5. Prohibited discharges into catch basins or drains.** -The deposit or discharge of oil, grease and other refuse and waste matter into catch basins or into drains so that it will enter catch basins in the Borough of Beach Haven is prohibited.

**160-6. Prohibited discharges from boats at docks.** - The discharge of sewage, garbage, motor oil or other waste matter from any boat while tied up at any wharf, pier or dock in the Borough of Beach Haven is prohibited.

**160-7. Prohibited discharges from boats in harbor.** - The discharge of sewage, garbage, motor oil and other waste matter from any boat while anchored or moored in any harbor in the Borough of Beach Haven is prohibited.

**PROPERTY PROTECTION** - During the December 1992 storm considerable damage was inflicted by floating objects such as landscape timbers, wooden walkways, trash bins, and ornamental piling cut offs. When installing these objects they must be firmly anchored to prevent flotation in accordance with 2006-15 citing specific anchoring requirements. The Borough Construction office and the Beach Haven Public Library has many publications dealing with flood related topics, such as flood proofing, elevating structures, flood maps, flood emergency, and flood insurance.

**NATURAL & BENEFICIAL FUNCTIONS** - The Borough of Beach Haven is located on 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 16-20 feet above mean sea level to an elevation of 3-4 feet bay-side. The Borough is prone to flooding from hurricanes, tropical storms and northeasters. The dunes are our best protection against storm damage and erosion and are also our first line of defense against the onslaught of the high incoming seas resulting from storms. Preserving these dunes is of the utmost importance. The Borough maintains strict standards for dune restoration and preservation. Residents and visitors are reminded not to remove any sediment or native vegetation, place any non living trees, brush, shrubs or other debris or remove or destroy any sand fencing, unless it is part of an authorized dune maintenance activity. Signs are posted along the beachfront warning of fines for violations. Homeowners are encouraged to plant dune grass which helps to stabilize the dunes. Every October the Borough provides oceanfront property owners with free dune grass for planting. Additionally, area scout troops and volunteers plant dune grass up and down the island every year. Call Borough Hall at 492-0111 to reserve plants. They will be delivered to your residence once they become available. Pedestrian and vehicular traffic is prohibited on or over the dune areas except in designated access ways at street ends as per Chapter 57 of the Code of the Borough of Beach Haven.

### **ARE YOU PROTECTED FROM FLOOD LOSS?**

The Borough of Beach Haven is subject to flooding from wind-driven waves and tidal flooding that accompany hurricanes, northeasters and winter storms. There are methods to protect your property from flooding. Some methods are fairly simple and inexpensive, others require a professional contractor.

**Do you know your flood risk?** Beach Haven is in a Special Flood Hazard Area (SFHA) as designated by FEMA. Call the Building Department at 609-492-0909 for information about flooding. Ask to see a flood map of your neighborhood. This information will help you determine how much water is likely to come in during severe flooding conditions. Flood Insurance Rate Maps (FIRM's) are also available at the Beach Haven Public Library. Elevation certificates are also kept on file in the Building Department and are available upon request.

**Do you have enough flood insurance?** Even if you have taken steps to protect your home from flooding, you still need flood insurance. Homeowners policies do not cover flood damage so you will need to purchase a separate policy under the National Flood Insurance Program. **It takes 30 days for a flood policy to take effect.** This is why you must purchase flood insurance before flooding occurs. If your insurance agent is unable to write a flood policy, call 1-800-638-6620 for information or go to [www.floodsmart.gov](http://www.floodsmart.gov).

**Is the main electrical switchbox located above potential flood waters?** The main electric panel board height is regulated by code. All electrical work should be done by a licensed electrician.

**Are electric outlets and switches located above potential flood waters?** Consider elevating all electrical outlets, switches, light sockets, electric baseboard heaters, and wiring above the projected flood elevation for your home. You may also want to elevate electric service lines (at the point they enter your home) above the projected flood elevation.

**Are your washer and dryer elevated above potential flood waters?** For protection against shallow flood waters, the washer and dryer can be elevated on masonry or pressure treated lumber platforms above the projected flood elevation. Another option is to move the washer and dryer to a higher floor.

**Are the furnace and water heater above potential flood waters?** The furnace and hot water heater can be placed on masonry blocks, concrete, or pressure treated lumber platforms, or moved to a higher floor. Furnaces that operate horizontally can be suspended from ceiling joists if the joists are strong enough to hold the weight. Outside air conditioning compressors and heat pumps are required to be placed on a base above the projected flood elevation. All work must conform to state and local building codes.

**Does your home have flood vents?** Installation of flood vents within the enclosure space below the first floor allows for flood waters to flow through equalizing hydrostatic pressure and may lower your flood insurance premium. Call the Building Department at 609-492-0909 for specifications.

**Flood insurance rate maps** are on file in the Borough's Building Department. New flood maps were adopted on March 23, 1999. For a determination of your flood zone, or for a personal consultation on flood mitigation and retrofitting of your flood prone home please call 609-492-0909.

Flood safety and warning tips brochures are available at the Beach Haven Borough Hall and on the Emergency Management website [www.beachhaven-nj.gov/bh\\_emerg\\_mgmt.htm](http://www.beachhaven-nj.gov/bh_emerg_mgmt.htm). Storm event updates and evacuation information is continually updated on the local community cable channel and the Weather Channel.

For more information or to speak to the CRS Coordinator, Beverly D. Kochik, on the subject of Flood Mitigation, contact the Office of Emergency Management at 609-492-1500 or via email at [emergmgmt@beachhaven-nj.gov](mailto:emergmgmt@beachhaven-nj.gov).

## STORMWATER POLLUTION

Pollution on streets, parking lots and lawns is washed by rain into storm drains, then directly to our drinking water supplies and the ocean and bay. Fertilizer, oil, pesticides, detergents, pet waste, grass clippings, cigarette butts—and anything else you can think of—end up in our water. By sharing the responsibility and making small, easy changes in our daily lives, we can keep common pollutants out of stormwater drains. As part of New Jersey's initiative to keep our water clean and plentiful and to meet federal requirements, municipalities and other public agencies must adopt ordinances or other rules prohibiting various activities that contribute to stormwater pollution. Breaking these rules can result in fines or other penalties. As a resident, business or visitor in our community, it is important to know some easy things you can do every day to protect our water, including the following:

**Limit use of fertilizers and pesticides.** Do a soil test to see if fertilizers are needed. Don't apply fertilizers if heavy rain is predicted. Look into alternatives for pesticides. Maintain a small lawn and keep the rest of your property or yard in a natural state with trees and other native vegetation that requires little or no fertilizer. If you do use fertilizers or pesticides, follow instructions on the label on how to correctly apply it.

**Properly use and dispose of hazardous products.** Hazardous products include household or commercial cleaning products, lawn and garden care products, motor oil, antifreeze and paints. Do not pour any hazardous products down a storm drain because the drains are connected to local water bodies and the water is not treated. Make sure hazardous products in the home or workplace are properly stored or disposed of; read the label for guidance. Use natural or less toxic alternatives when possible. Recycle used motor oil. Contact the municipality or county for locations of hazardous waste disposal facilities.

**Keep pollution out of storm drains.** Remember that storm drains are connected to local water bodies. Do not let sewage or waste flow into a stormwater system.

**Clean up after pets.** Municipalities and public agencies enact and enforce local pet-waste rules. Pet owners or keepers are required to pick up and properly dispose of pet waste dropped on public or other people's property. Dispose of wrapped or bagged pet waste in the trash or unwrapped waste in the toilet. **NEVER** discard pet waste in a storm drain.

**Don't feed wildlife** such as ducks or geese in public areas. The Borough prohibits this by ordinance.

**Don't litter.** Place litter and cigarette butts in appropriate receptacles. Participate in community cleanups. **RECYCLE.**

**Dispose of yard waste properly.** Keep leaves, grass and brush out of storm drains. Follow yard waste collection rules. Use leaves and grass clippings as a resource for compost. Use a mulching mower that recycles grass clippings into the lawn.

For more information, visit [www.njstormwater.org](http://www.njstormwater.org) or [www.nonpointsource.org](http://www.nonpointsource.org). U.S. EPA websites include [www.epa.gov/npdes/stormwater](http://www.epa.gov/npdes/stormwater) or [www.epa.gov/nps](http://www.epa.gov/nps). Or call the NJDEP Municipal Stormwater Regulation Program at 609-633-7021.

