

2009-2010 PUBLIC NOTICE

The Borough of Surf City participates with the Federal Emergency Management Agency (FEMA) and the National Flood Insurance Program in the "Community Rating System" which requires us to notify all property owners annually of this program and of the flooding potential in this community. FEMA is now a part of the new Department of Homeland Security.

The Federal Emergency Management Agency (FEMA) has classified the Borough of Surf City and all of Long Beach Island as a special flood hazard area, otherwise known as the 100-year floodplain. As required by FEMA, flood plain maps have been developed for the Borough which show the flood zones with the predicted flood elevations which could be reached or exceeded during a 100 year period. Every year the hurricane season 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 and the Barnegat Bay, we are especially vulnerable to the destructive effects of rising flood waters. For example, the Bayside lands west of Barnegat Avenue could experience flood levels of eight (8) feet above mean sea level with other areas reaching anywhere from nine (9) to twelve (12) feet above mean sea level. In this area the December nor'easter of 1992 produced a flood level approximately nine (9) feet above mean sea level. Historically, homes located on the low-lying Bayside lands and lands along the southern portion of Central Avenue have experienced severe flood damage. Source of flooding is mainly sustained from the Barnegat Bay, however, severe flooding has occurred during severe rain storms.

Oceanfront properties are vulnerable to storm damage during severe nor'easters and hurricane conditions. Our dunes are considered sacrosanct. They are our first line of defense against the onslaught of the incoming seas. Preserving these dunes is of the utmost importance. The Borough maintains strict standards for the restoration and preservation of our dunes. Homeowners in this area are encouraged to erect dune fences and plant dune grass which help in building up and stabilizing the dune. Oceanfront property owners are encouraged to post "Keep Off The Dunes" signs. Traversing the dunes to gain access to the beach is strictly prohibited.

FLOOD HAZARD AREAS

Floodplain assistance and the map showing the 100-year floodplain is available for inspection at the Borough of Surf City Municipal Clerk's office Monday through Friday from 9:00AM to 4:30 PM (609)494-3064. Municipal Staff are available to undertake site visits, if requested, to review flood, drainage and sewer issues. Contact the Municipal Clerk's Office at (609)494-3064 for further information and prior to undertaking any activity within the floodplain or if you see non-permitted building or filling in the floodplain.

The 100-year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1% chance of being flooded in any given year. Put another way, it has about a 25% chance of being flooded over the life of a 30-year mortgage. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property. Also, larger floods can and do occur.

FLOOD WARNINGS

Surf City has developed an Emergency Operations Plan which was prepared for a variety of disasters including flooding. Flood watches and warnings will be disseminated by sirens, radio (WJRZ-100.1FM, WOBB-92.7FM and 1160AM), TV, weather radio, and by police and fire vehicles equipped with public address systems. The flood warning system is intended to provide up to twenty-four hour advance warning of a flood hazard. When these warnings are disseminated, residents should tune to the radio and television stations listed above for further information and instruction. If you have a problem with transportation or require evacuation by means of an ambulance, contact the Surf City Police Department (609)494-8121.

FLOOD SAFETY

There are several actions you can take to decrease the potential of property damage and personal injury during a flood.

1. Know the flood warning procedures.
2. Plan escape routes to high ground.
3. During times of heavy rainfall, monitor the level of water in the area. Stay tuned to radio or TV for possible flood warnings, WJRZ (100.1FM) and WOBB (92.7FM and 1160AM) and the local cable channel 22, will broadcast flood watches and warnings.
4. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department.
5. Do not attempt to cross a flooded area on foot or by car.
6. If your car stalls in high water, abandon it immediately and seek higher ground.
7. Keep children and pets away from flood waters, ditches, culverts and storm drains.
8. Be especially cautious at night.
8. Cut off all electric circuits at the fuse panel or disconnect switches. If this is not possible, turn off or disconnect all electrical appliances. Shut off the water service and gas valve in your home.

If you evacuate your home, here are some essential items you should take: First Aid Supplies, Batteries, Flashlight, Battery-operated Radio, Blankets, Dry Clothing(especially shoes and socks), Important papers, Valuable and Cherished Items, Games for Children, Prescription Drugs. You should check in advance to see if the shelter will permit pets, many will, however pet must be in a cage or on a leash. Bring plenty of food and their favorite toys.

MAP INFORMATION: flood zone information for all properties in Surf City is available in the Municipal Clerks office, as are copies of FEMA elevation certificates for buildings constructed in the flood plain since 1992.

FLOOD INSURANCE

Your homeowners insurance policy will not cover losses due to flooding. Surf City participates in the National Flood Insurance Program which makes flood insurance available to everyone in the Borough. For many people, their home and its contents represent their greatest investment. We strongly urge you to buy flood insurance to protect yourself from devastating losses due to flooding. Flood Insurance is required by law for federally financed loans and when buying or improving structures.

You do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions. In the regular flood insurance program, coverage of up to \$250,000 is available for residences with a \$100,000 limit on contents with the nationwide average premium of approximately \$600.00. Information about flood insurance can be obtained from your insurance agent or by calling the National Flood Insurance Program at 1- 800-427-4661 or on the NFIP website www.fema.gov

There is a thirty (30) day waiting period before a flood insurance policy takes effect, so you should call your insurance agent now.

PROPERTY PROTECTION MEASURES

During an emergency certain measures can be taken in order 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. These objects can become deadly projectiles in a high wind. If you leave your home, turn off the electric. Moving your furniture and personal belongings to a second floor or lifting off the floor will protect them from rising water.

During the December 1992 storm, considerable damage was inflicted by floating objects, such as landscape timbers, wooden walkways, trash bins and ornamental pilings. When installing these objects, they must be firmly anchored to prevent flotation. The Borough of Surf City now requires permanently installed curbs on all new construction and property resales.

The best way to minimize flood damage is to raise your home so the lowest habitable floor is at least one foot above your base flood elevation. Cost estimates for this range from \$25,000 to \$30,000 and your flood insurance premiums could be significantly reduced. The inexpensive task of installing vents in the crawl of your home can also reduce flood damage and lower your premiums. Regrading or correcting local drainage problems may also be of benefit. There are possible sources of financial assistance which may be available such as loans, mitigation grants and increased cost of compliance insurance coverage. Information may be found on the State of New Jersey and/or FEMA web sites.

Information and recommendations on retrofitting and protection against drainage and flooding problems may be obtained on an individual basis by contacting the Borough of Surf City Construction Code Official at 609/494-6448.

FLOODPLAIN DEVELOPMENT

Certain permits are required for all types of development and improvements. Substantial improvements, such as floodplain building additions, improvements and repairs that equal or exceed 50% of the value of the existing building must be treated as new buildings would be. Substantially improved or damaged residential buildings must be elevated above the base flood elevation. Before making improvements to home or property, contact the Construction Code Office at (609)494-6448. You should also contact this office immediately to report illegal construction.

DRAINAGE SYSTEM MAINTENANCE

The Borough of Surf City has a closed segment storm water drainage system which is comprised solely of water inlets and piping which carry the water from streets to the drainage areas. Maintenance of this system is very important so that a high flood flow capacity may be realized. Debris carelessly thrown into them or left in the streets and on property can obstruct the flow of water which can cause overflow onto roadways and into yards. Maintenance is performed on the system by the Borough of Surf City at least two times per year and on an emergency basis as needed.

Strict enforcement of the Borough Codes is crucial to maintaining the family atmosphere which we pride ourselves on. As a part of this, it is important to maintain our storm drainage system in order to keep storm water flowing freely through them. DO NOT sweep trash or yard clippings into the system and DO NOT dump chemicals into the storm drains. Also, keep the roadway and curb area in front of your property free of weeds, trash and debris. A litter ordinance is in effect which makes it unlawful to deposit litter in bodies of water, in the street and on public and private lands. Violators should be reported to the Surf City Police Department immediately.

ADDITIONAL INFORMATION

Additional information and/or material concerning on flood related topics such as flood proofing, elevated structures, flood maps, flood emergency and flood insurance are available from the Long Beach Island Branch of the Ocean County Library located on Central Avenue in Surf City, www.oceancountylibrary.org, on our website www.surfcitybeachpatrol.com/fema.htm, through the Floodplain Management Resource Center (309)492-6818 HAZCTR@COLORADO.EDU or through FEMA at (800)638-6620.

The Borough's National Flood Insurance Program Coordinator is Mary Madonna, at the Borough of Surf City Municipal Building (609)494-3064.