



Barnegat Township

Construction Office

900 West Bay Avenue, Barnegat, New Jersey 08005

Tel 609.698.0080 Fax 609.698.7446

www.barnegat.net

THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) IS A FEDERALLY SUBSIDIZED PROGRAM WHICH ENABLES PROPERTY OWNERS IN BARNEGAT TOWNSHIP TO PURCHASE FLOOD INSURANCE AT A REDUCED RATE.

BARNEGAT TOWNSHIP PARTICIPATES IN THIS PROGRAM BY FULFILLING VARIOUS REGULATIONS SO THAT YOU, THE PROPERTY OWNER, CAN PARTICIPATE AS WELL, AND SAVE MONEY. PARTS OF BARNEGAT TOWNSHIP ARE LOCATED IN WHAT IS KNOWN AS A SPECIAL FLOOD HAZARD AREA (SFHA), ALSO KNOWN AS THE 100 YEAR FLOOD PLAIN, OR BASE FLOOD AREA. THE SFHA IS THE AREA SUBJECT TO FLOODING BY THE 1% ANNUAL CHANCE FLOOD. THIS MEANS THAT THESE AREAS CAN BE FLOODED ON AN AVERAGE ONCE EVERY 100 YEARS. PUT ANOTHER WAY, IT MEANS THAT OVER THE LIFE OF A MORTGAGE, THESE AREAS HAVE A CHANCE OF FLOODING.

THESE AREAS ARE GENERALLY LOCATED EAST OF ROUTE 9, (BARNEGAT BAY) AND ASSORTED CREEK AND RIVERBEDS THROUGHOUT BARNEGAT TOWNSHIP. THESE AREAS HAVE HISTORICALLY FLOODED IN THE PAST FROM SUCH STORMS AS SANDY (2012), IRENE (2011) AND THE HALLOWEEN STORM OF 1992. THESE FLOODS USUALLY OCCUR FROM TIDAL INUNDATION, AND OR EXTREMELY HEAVY RAINFALL. NO INJURIES WERE REPORTED. SMALLER FLOODS HAVE A GREATER CHANCE OF OCCURRING IN ANY YEAR AND CAN CREATE A SIGNIFICANT FLOOD HAZARD TO PEOPLE AND PROPERTY CLOSE TO WATER, SUCH AS BASIC HIGH TIDES OR FULL MOON TIDES.

DETAILED MAPS SHOWING YOUR PROPERTY ARE AVAILABLE TO RESIDENTS AT THE MUNICIPAL BUILDING AT 900 WEST BAY AVE IN THE CONSTRUCTION OFFICE. THEY ARE ALSO AVAILABLE ONLINE @ WWW.BARNEGAT.NET THESE MAPS INCLUDE THE FLOOD INSURANCE RATE MAPS (FIRM) AND THE NEW PRELIMINARY FIRM FLOOD MAPS (SHOWING NEW FLOOD HAZARD AREAS A, AO, AH, AE, **LiMWA** (COASTAL A) ZONES, A AND V, VE ZONES) AREAS DESCRIBED ABOVE ARE PRONE TO FLASH FLOODING DURING AND FOLLOWING HEAVY STORMS. FLASH FLOODING CAN OCCUR WITHIN MINUTES. BE PREPARED TO EVACUATE A FLOOD HAZARD AREA QUICKLY. FLOODS CAN RISE VERY FAST- AND FAST-MOVING WATERS CAN BE ACCOMPANIED BY DEBRIS AS WELL. FLASH FLOOD WATCH MEANS THAT FLASH FLOODING IS POSSIBLE WITHIN THE AREA. FLASH FLOOD WARNING MEANS THAT A FLASH FLOOD IS EMINENT OR HAS BEEN REPORTED IN THE AREA. PROTECT YOUR PROPERTY BY APPLYING SEVERAL MEASURES, SUCH AS REGRADING, RETROFITTING, FLOODWALLS OR CORRECTING DRAINAGE ISSUES. CALL FOR MORE DETAILS.

BARNEGAT TOWNSHIP HAS A FLOOD HAZARD WARNING SYSTEM. NOAA, THE WEATHER CHANNEL, LOCAL RADIO STATIONS AND NIXLE, THE TOWNSHIPS E-MAIL NOTIFICATION SYSTEM, WILL ANNOUNCE ADVANCED FLOOD WARNING, AND POLICE AND FIRE WITH PUBLIC ADDRESS SYSTEMS WILL ANNOUNCE AS WELL BY USING ROUTE ALERTING. ADVANCE NOTICE (24-48 HOURS IN ADVANCE) WILL BE GIVEN WHEN POSSIBLE. TO SIGN UP FOR EMAIL NOTIFICATION, VISIT OUR WEBSITE, WWW.BARNEGAT.NET AND FOLLOW THE DIRECTIONS TO SIGN UP FOR E-MAIL NEWSLETTERS. WE ALSO HAVE A REVERSE 911. REGISTER WITH POLICE

FLOOD SAFETY

IF YOU ARE IN A SFHA, BE PREPARED TO MITIGATE A POTENTIAL FLOOD HAZARD.

- 1) KNOW YOUR FLOOD WARNING PROCEDURES
- 2) PLAN AN ESCAPE ROUTE TO HIGHER GROUND
- 3) DURING HEAVY RAINS, MONITOR THE WATER LEVELS AND STAY TUNED TO FLOOD WARNINGS.
- 4) EVACUATE THE SFHA WHEN ADVISED BY THE ABOVE STEPS OR BY POLICE / FIRE.
- 5) DO NOT ATTEMPT TO CROSS A FLOODED ROADWAY OR STREAM BY CAR OR BY FOOT. FAST MOVING WATER IS DANGEROUS, AND CAN EASILY CARRY YOU AWAY. TURN AROUND, DON'T DROWN!
- 6) KEEP WATCH OF CHILDREN
- 7) TURN OFF ALL ELECTRIC AND OTHER UTILITIES.
- 8) YOU MAY FLOODPROOF OR MAKE YOUR HOME AS WATERTIGHT AS POSSIBLE. YOU MAY ALSO INSTALL SEWER CHECK VALVES TO PREVENT SEWAGE BACKUPS FROM FLOODING.
- 9) YOU MAY ALSO ELEVATE YOUR HOUSE. PLEASE CONTACT THE CONSTRUCTION OFFICE FOR MORE DETAILS. EXTRA HURRICANE TIES WILL ALSO HELP TO SECURE YOUR ROOF.
- 10) MOST FLOODPROOFING JOBS, ELEVATING, PLUMBING AND HURRICANE TIES, ETC REQUIRE A PERMIT. CALL IF UNSURE

DUMPING DEBRIS IN A SFHA:

- A) IS A VIOLATION OF THE LAW AND CAN POLLUTE OUR WATERWAYS
- B) CAN CLOG THE DRAINAGE GRATES AND PREVENT FLOODING FROM ABATING.
- C) PLEASE CONTACT THE POLICE (609-698-5000) IF YOU NOTICE A DUMPING VIOLATION

PERMIT REQUIREMENTS

PROPERTIES WITHIN THE SFHA NEED TO HAVE SPECIAL SUPPLEMENTS TO THEIR BUILDING PERMIT PRIOR TO STARTING CONSTRUCTION. PLEASE CONTACT THE CONSTRUCTION OFFICE, 609-698-0080 EXT 151 FOR MORE INFORMATION ON PERMIT APPLICATIONS, NEW CONSTRUCTION OR SUBSTANTIAL DAMAGE OR IMPROVEMENTS. (REPAIRS (DAMAGES) OR IMPROVEMENTS EQUAL OR EXCEED 50% OF ASSESSED VALUE OF STRUCTURE).

ALSO, PLEASE INFORM NEIGHBORS AND FRIENDS OF THIS REQUIREMENT TO HELP THEM AVOID FUTURE PROBLEMS WITH STATE OR LOCAL AUTHORITIES. IF YOU SEE UNPERMITTED ACTIVITIES, PLEASE INFORM THE CONSTRUCTION OFFICE. YOU CAN ALSO CONTACT US TO SEE IF FINANCIAL HELP IS AVAILABLE

AS A PUBLIC SERVICE, WE WILL PROVIDE YOU WITH THE FOLLOWING INFORMATION.

WE WILL INFORM YOU IF YOUR PROPERTY IS IN A SFHA, WE WILL GIVE YOU ADDITIONAL FLOOD INSURANCE DATA, SUCH AS BFE AND FIRM ZONES, WE HAVE HANDOUTS WITH MUCH MORE INFORMATION AND WE HAVE ELEVATION CERTIFICATES DATING BACK ALMOST 20 YRS.

RESIDENTS WHO REQUIRE TECHNICAL ASSISTANCE OR INFORMATION ON THEIR PROPERTY WITHIN THE SFHA MAY CALL THE CONSTRUCTION OFFICE AT 609-698-0080 EXT 151.

WE WILL ALSO DO A SITE VISIT TO HELP YOU DETERMINE ACTIONS THAT SHOULD/CAN BE TAKEN.
PLEASE CONTACT US TO SET UP THIS SERVICE.

ALSO, INFORMATION ON YOUR PROPERTY AND MAPS OF THE SFHA ARE AVAILABLE AT THE CONSTRUCTION OFFICE AND THE PUBLIC LIBRARY.

FLOOD INSURANCE

YOUR HOMEOWNERS INSURANCE POLICY GENERALLY WILL NOT COVER LOSSES DUE TO FLOODING. SINCE BARNEGAT TOWNSHIP IS PARTICIPATING IN THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP), FLOOD INSURANCE IS AVAILABLE TO ALL RESIDENTS THRU THEIR INSURANCE COMPANIES. MANDATORY FLOOD INSURANCE IS REQUIRED FOR ALL BUILDINGS IN A SFHA THAT ARE:

- 1) FEDERALLY FINANCED
- 2) SECURED LOANS FROM LENDERS THAT ARE FEDERALLY REGULATED OR INSURED

BARNEGAT TOWNSHIP IS ALSO A PARTICIPANT IN THE COMMUNITY RATING SYSTEM, (CRS), A SUPPLEMENT TO THE NFIP. THE CRS ALLOWS BARNEGAT TOWNSHIP TO GO ABOVE AND BEYOND THE BASIC REQUIREMENTS OF THE NFIP TO HELP REDUCE FLOOD INSURANCE PREMIUMS FOR THE TOWNSHIP RESIDENTS.

AS A MEMBER OF THE CRS, AS OF 04/01/23, WE RECEIVED A RANKING OF 6, WHICH MEANS ALL RESIDENTS OF BARNEGAT TOWNSHIP IN A SFHA WILL RECEIVE A 20% SAVINGS ON THEIR FLOOD INSURANCE.

POINTS OBTAINED FROM ABFE'S HAVE BEEN REMOVED BY FEMA, RESULTING IN A DROP FROM 5 TO 6.

WE ARE WORKING TO GET THAT 5 RANKING BACK.

YOU CAN ALSO CONTACT US TO SEE IF FINANCIAL HELP IS AVAILABLE.

FOR MANY, THEIR HOME AND ITS CONTENTS REPRESENT THEIR GREATEST INVESTMENT.

WE STRONGLY URGE YOU TO PURCHASE FLOOD INSURANCE TO PROTECT YOURSELF FROM LOSS DUE TO FLOODING. JUST BECAUSE YOUR HOME HAS NOT FLOODED IN THE PAST DOES NOT MEAN YOU ARE SAFE FROM FLOODING.

INFORMATION ABOUT FLOOD INSURANCE CAN BE OBTAINED FROM YOUR INSURANCE AGENT. YOU MAY PURCHASE FLOOD INSURANCE EVEN IF YOU ARE NOT IN THE SFHA.

THERE IS A THIRTY DAY WAITING PERIOD BEFORE INSURANCE TAKES EFFECT, SO DON'T DELAY!

IMPORTANT PHONE NUMBERS AND WEBSITES

CONSTRUCTION OFFICE 609-698-0080 EXT 151, 114, 150 AND 153

CODE ENFORCEMENT 609-698-0080 EXT 159

CLERKS OFFICE 609-698-0080 EXT 190, 176 AND 174

POLICE 609-698-5000

IN CASE OF EMERGENCY 911

WWW.FEMA.GOV WWW.FLOODSMART.GOV BARNEGAT.NET

WWW.REGION2COASTAL.COM