



Barnegat Township

Construction Office

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THE NATIONAL FLOOD INSURANCE PROGRAM INFORMATION

DEAR RESIDENTS

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 IS PARTICIPATING IN THIS PROGRAM BY FULFILLING VARIOUS REGULATIONS SO THAT YOU, THE PROPERTY OWNER, CAN PARTICIPATE AS WELL AND PURCHASE FLOOD INSURANCE AT A REDUCED RATE.

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. 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 30 YEAR MORTGAGE, THESE AREAS HAVE A 25% CHANCE OF FLOODING OVER THE LIFE OF THE MORTGAGE.

THESE AREAS ARE GENERALLY LOCATED EAST OF ROUTE 9, (BARNEGAT BAY) AND ASSORTED CREEK AND RIVERBEDS THROUGHOUT BARNEGAT (OCEAN ACRES, WARREN GROVE AREA AND ALONG LOCHIEL CREEK ETC). DETAILED MAPS SHOWING YOUR PROPERTY ARE AVAILABLE TO RESIDENTS AT THE MUNICIPAL BUILDING AT **900 WEST BAY AVENUE** IN THE CONSTRUCTION OFFICE. THEY ARE ALSO AVAILABLE ONLINE AT WWW.BARNEGAT.NET BY CLICKING ON "COMMUNITY LINKS" THEN CLICK ON "NFIP" THEN CLICK ON "FORERUNNER" LINK

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.

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 WATCH AREA. FLASH FLOOD WARNING MEANS THAT A FLASH FLOOD IS EMINENT OR HAS ALREADY BEEN REPORTED IN THE WARNING 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.

THE **WEATHER CHANNEL** (COMCAST CABLE), LOCAL RADIO STATIONS AND **NIXLE**, THE TOWNSHIP'S E-MAIL NOTIFICATION SYSTEM, WILL ANNOUNCE ADVANCED FLOOD WARNING, AND POSSIBLY POLICE AND FIRE WITH PUBLIC ADDRESS SYSTEMS WILL ANNOUNCE AS WELL.

TO SIGN UP FOR NIXLE, VISIT OUR WEBSITE, WWW.BARNEGAT.NET AND FOLLOW THE DIRECTIONS TO SIGN UP FOR E-MAIL NEWSLETTERS. WE ARE ALSO WORKING ON A REVERSE 911.

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 ON THE RADIO, TV OR COMPUTER
- 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
- 6) KEEP WATCH OF CHILDREN
- 7) TURN OFF ALL ELECTRIC AND OTHER UTILITIES.

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 IMPROVEMENTS. (EQUAL OR EXCEED 50% OF VALUE OF STRUCTURE).

ALSO, PLEASE INFORM NEIGHBORS AND FRIENDS OF THIS REQUIREMENT TO HELP THEM AVOID FUTURE PROBLEMS WITH STATE OR LOCAL AUTHORITIES.

RESIDENTS WHO REQUIRE TECHNICAL ASSISTANCE OR INFORMATION ON THEIR PROPERTY WITHIN THE **SFHA** MAY CALL THE FLOODPLAIN MANAGER AT 609-698-0080 EXT 148
AGAIN, INFORMATION ON YOUR PROPERTY AND MAPS ARE AVAILABLE AT THE CONSTRUCTION OFFICE AND MAPS OF THE **SFHA** ARE AVAILABLE AT THE BARNEGAT BRANCH OF THE PUBLIC LIBRARY, **700 WEST BAY AVENUE** DURING NORMAL BUSINESS HOURS.

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 IN BARNEGAT TOWNSHIP.

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

BARNEGAT TOWNSHIP FLOODPLAIN MANAGER	609-698-0080 EXT 148
BARNEGAT TOWNSHIP CONSTRUCTION OFFICE	609-698-0080 EXT 150, 151 OR 153
BARNEGAT TOWNSHIP CODE ENFORCEMENT	609-698-0080 EXT 159
BARNEGAT TOWNSHIP CLERKS OFFICE	609-698-0080 EXT 174, 176 OR 190
BARNEGAT TOWNSHIP PUBLIC WORKS	609-698-0080 EXT 120
BARNEGAT TOWNSHIP POLICE	609-698-5000
IN CASE OF EMERGENCY	911