

The Community Rating System

The Borough of Seaside Park is currently participating in the Community Rating System (CRS) under the National Flood Insurance Program (NFIP). The CRS, administered by the Federal Emergency Management Agency (FEMA), provides that a community who performs specific activities related to flood protection, flood awareness, and flood prevention, can ***secure reduced flood insurance premiums for all property owners within the community.***

This is the Borough's first year of active participation within the program; our current rating within the program guideline is 10. This rating is scheduled to change. If you carry flood insurance, this will result in a premium reduction of 10 percent. The program benefits all residents by increasing flood protection, awareness, and prevention, as well as, premium reductions for flood insurance policy holders.

Flood Insurance

Standard Homeowner's Insurance Policies do not cover losses due to floods. However, Seaside Park is a participant in the National Flood Insurance Program, which makes it possible for Seaside Park Property Owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building or its contents) in Seaside Park. Tenants may also insure their personal property against flood loss.

The cost of flood insurance will vary depending upon the amount of coverage and the degree of flood hazard. We urge persons who live or own property in Seaside Park to purchase flood insurance to protect themselves from losses due to flooding. This insurance is required in certain circumstances, such as the purchase of a home with a federally backed mortgage.

CRITICAL NEW! If there is a Flood Insurance Policy lapse for any reason (sale, cancellation, etc.), any new policy will be based on the current rating system and will not be "Grandfathered". In the event of a sale, policyholders must transfer coverage to the purchaser to provide flood insurance coverage at the "Grandfathered" (lower) rate.

Note: There is a 30-day waiting period before most flood insurance policies go into effect.

Permit Requirements

Each homeowner is reminded that local construction permits are required for most modification you may plan for your house. The municipal ordinances and/or codes contain mandatory requirements related to new or modified building construction, certain of which are included to provide protection against flooding. Each homeowner should contact the Municipal Building Department (732) 793-5100 before they build, fill, or otherwise develop any land within the Borough. It is also important, for the protection of the entire community, to notify the Municipal Building Department of any illegal filling of lands or building within the Borough that you might notice. The Seaside Park Building Department requires an elevation certificate prior to the issuance of a Certificate of Occupancy for new or substantially improved structures. Copies of all approved elevation certificates are available at the construction office located at 1201 Barnegat Avenue.

Drainage Maintenance

The municipal drainage system consists primarily of underground pipelines and catch basins located at street level. The Borough conducts semi-annual inspections of all catch basins under municipal jurisdiction and removes all sand and debris that has accumulated in the structure. The drainage system provides an important function in that it minimizes, where possible, localized flooding caused by rainwater.

The Borough of Seaside Park has an anti-litter ordinance, which prohibits the disposal of debris within the Municipality. This ordinance in part is for the purpose of keeping litter out of the municipal storm drainage system. Any violations should be reported to the Code enforcement Office at (732) 793-5100 or the Police Department.

The storm drainage system carries untreated storm runoff directly to Barnegat Bay. Illegal sanitary tie-in, pet wastes, and discharge of such wastes as oil, paint and fertilizer pollute the water, destroy aquatic plants, endanger wildlife and decrease the beauty of the Bay and Ocean. It is a violation of New Jersey State Law to discharge hazardous substance into the environment (including waste motor oil, petroleum products, pesticides, and herbicides). Any such discharges should be reported to the New Jersey Environmental Hotline at 1-(877) 927-6337.

Property Protection Measurers:

Every year, flooding in the United States causes more property damage than any other type of natural disaster. While improvements in construction practices and regulations have made new homes less prone to flood damage, there are a significant number of existing homes susceptible to flood losses. The flooding to these properties can be minimized through temporary and permanent retrofitting techniques.

- One approach is to waterproof your walls and place watertight closures over the doorways. This method should be used on homes with basements or if water will not get over two feet deep.
- Another approach is to raise your house above the flood level. Over 45 houses in Seaside Park over the last three years have raised the elevation of their homes above the flood level.

There are various other actions each homeowner can take to flood proof their homes. Electrical panel boxes, furnaces, water heaters, and washers and/or dryers should be located at a point in the house that is less likely to be flooded. Interior or exterior backflow water valves can be installed or interior floodwalls can be placed around utilities in order to protect these essential services.

If an impending flood is apparent for the area, and time permits, the homeowner should move essential items and furniture to the upper floors of the home for protection. Materials such as sandbags, plywood, plastic sheeting, and lumber should be kept on hand for emergency waterproofing of your home. The use of these materials for a flood protection may minimize the amount of damage caused by floodwaters. It is unlikely that you get much warning of an imminent flooding situation so a detailed checklist prepared in advance would help ensure your greatest protection.

During a hurricane, homes may be damaged or destroyed by high winds and high waves. Debris can break windows and doors, allowing high winds inside the home. Roofs, windows, doors, and garage doors should be properly checked.

Flood Protection Measurers (cont)

The Federal Insurance Administration suggest the following action when coastal storms or hurricanes are imminent:

1. Turn off all electrical power at panel.
2. Close main gas value.
3. Move household items to the highest level you can.
4. Remove cardboard boxes and newspapers as these materials can disintegrate and clog drains and vents.
5. Keep a full tank of gas in your automobile.

If you leave your home, here are some essentials you should take:

first aid supplies supply of non-perishable food
batteries (hearing aid, flashlight) battery operated
portable radio blankets, dry clothing, shoes, and socks
important papers, bank and check books valuable and
cherished items games for children and adults

For further information on this topic, please feel free to contact the Borough's CRS Coordinator, Geoffrey N. Schwartz, or the Office of Emergency Management Coordinator, Guy Mueller at (732) 793-5100.

Flood Safety: There are several actions residents of Seaside Park can take to decrease the potential for injury due to flooding.

1. Know the flood warning procedure
2. Do not attempt to cross flowing water where water is above your knees.
3. Keep children away from floodwaters, ditches, culverts, and storm drains.
4. If your vehicle stalls in high water, abandon it immediately and seek higher ground.
5. Evacuate the flood hazard areas in times of impending flood or when advised to do so by the police or fire department.
6. Cut off all electric circuits at the fuse panel or disconnect switch. If this is not possible, turn off or disconnect all electrical appliances. Shut off the water service and gas valves in your home.
7. Stay away from downed power lines and electric lines. Report downed lines to the Municipal Police Department.
8. Look out for animals. Small animals that have been flooded out of their homes may seek shelter in your home.
9. Clean everything that gets wet. Floodwater may have contacted road chemicals, sewage, and other harmful materials.

Flood Hazard

The Borough of Seaside Park is vulnerable to coastal storms and hurricanes. Typically, severe winter storms, or Nor'easters, occur each year between Mid-October and Mid-May. The entire Borough of Seaside Park is located in a special flood hazard area and is vulnerable to flooding from the Atlantic Ocean and Barnegat Bay. The most recent significant storm occurred in December of 1992 and caused damage to homes and the boardwalk. Most of the damage occurred in the southern portion of Seaside Park.

Local Directory

The following is a list of contact personnel who have the knowledge, experience, and have agreed to discuss flood hazard protection methods with you.

New Jersey Floodplain Management Services

Clark Gilman - NFIP Coordinator: (609) 292-2296

Ocean County Soil Conservation District:

David Friedman, District Director (609) 971-7002

Borough CRS Coordinator:

Geoffrey N Schwartz (732) 793-5100

Borough Construction Official:

William Schultz (732) 793-5100

Office of Emergency Management

Chief Edward Dickson SPPD (732) 793-5100

Army Corps of Engineers

(215) 656-6500

FEMA Regional Office:

(212) 225-7200

Additional information concerning flood protection assistance is available on the following websites as well as the Upper Shores Branch of the Ocean County Library:

www.fema.gov/nfip/infocon

FLOOD PROTECTION

AND

COASTAL STORM SAFETY

FOR THE

BOROUGH OF SEASIDE PARK

OCEAN COUNTY, NEW JERSEY

IF YOU ARE NOT OCCUPYING THE HOME DURING THE HURRICANE SEASON, PLEASE FORWARD THIS NOTICE TO YOUR TENANTS OR OTHER FAMILY MEMBERS LIVING IN YOUR HOME. ADDITIONAL COPIES ARE AVAILABLE AT BOROUGH HALL.