

## **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 October 29, 2012 and caused damage to homes and the boardwalk. Most of the damage occurred in the southern portion of Seaside Park.

## **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 NEWS!** On March 21, 2014, the Homeowner Flood Insurance Affordability Act of 2014 was signed into law. The law repeals and modifies certain provisions of the Biggert Waters Flood Insurance Reform Act and makes additional program. For newly mapped properties, the new law sets first year premiums at the same rate offered to properties located outside the SFHA (preferred risk policy rates and insurance rates cannot increase more than 18% annually. Certain policy holders may be entitled to a refund. Reach out to your Insurance Agent for the perimeters of eligibility.

## **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.

The Borough is an active participant within the program; our current rating within the program guideline is 7. If you carry flood insurance, this will result in a premium reduction of 15 percent. The program benefits all residents by increasing flood protection, awareness and prevention, as well as premium reductions for flood insurance policy holders.

## **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 313 SW Central Avenue. Additional information regarding building codes and flood resistant provisions can be found at the following website: <https://www.fema.gov/buidling-code-resources>

## **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 waste 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 Measures**

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 Safety**

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

- Know the flood warning procedure
- Evacuate the flood hazard area in times of impending flood or when advised to do so by the police.
- Cut off all electric circuits at the breaker box. If this is not possible, turn off or disconnect all electrical appliances.
- Do Not attempt to cross flowing water if it is above your knees.
- Keep children away from floodwaters, ditches, culverts and storm drains.
- If your vehicle stalls in high water, abandon it and seek higher ground.
- Stay away from downed power lines. Report downed lines to the Police Dept.
- Look out for animals. Small animals that have been flooded out of their homes might take shelter in yours.
- Clean everything that got wet. Floodwater may have contacted road chemicals, sewage and other harmful chemicals.

For up to date notifications regarding emergency events the Borough offers the Swift 911 notification system. Residents may sign up for the service by clicking on the link on the home page or going to <https://www.seasideparknj.org/offices-departments/police/swift-911/>.

In the case of an emergency event, the primary evacuation procedure is to follow the evacuation signs located on Route 35 directing traffic over the Route 37 Bridge to Eastern Toms River.

For further information on property or personal protection measures, please feel free to contact the Borough's Code Enforcement/ Floodplain Manager, Barbara Woolley-Dillon at (732) 793-5105 or the Office of Emergency Management Coordinator, Chief Larkin at (732) 793-8000.

## **Emergency Checklist**

The Federal Insurance Administration suggests the following action when coastal storms or hurricanes are imminent.

- Keep your cars gas tank full.
- Remove cardboard boxes and newspapers as these materials can disintegrate and clog drains and vents.
- Move household items to the highest level of the house.
- Close the main gas valve.
- Turn off all electrical power at the panel.

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

- First aid supplies
- Non-perishable food
- Batteries (hearing aid, flashlight)
- Blankets, change of clothes & shoes
- Important papers, checkbook

### **Local Contact Directory**

#### **New Jersey Floodplain Management Services**

Clark Gilman, NFIP Coordinator  
609-292-2296

#### **Ocean County Soil Conservation District**

Christine Raabe, District Director  
609-971-7002

#### **Borough CRS Coordinator**

Pamela Hilla, P.E.  
732-286-9220

#### **Borough Construction Official**

Thomas Brihn  
732-793-5100

#### **Office of Emergency Management**

Chief Larkin  
732-793-8000

#### **Army Corps of Engineers**

215-656-6500

#### **FEMA Regional Office**

212-225-7200

Additional information concerning flood protection assistance is available at the Upper Shores Branch of the Ocean County Library and at the following website: [www.fema.gov/nfip/infocon](http://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.**