Dear Resident,

You are receiving this letter because your property is in an area that has flooded several times. All of the flooding issues that occur are caused by Tidal inundation and heavy rainfall. When our original storm water management system of drainage was installed many years ago, it could handle all but the largest storms. Now the storm water runoff has increased and water levels appear to be rising due to many factors such as climate change and sea level rise. Therefore, storm and flood waters overload the system, and flooding occurs more often. The Township of Ocean is concerned about repetitive flooding in and around your area, and is seeking to protect you and your property from future flooding by implementing various requirements. The Township of Ocean is a member of the Community Rating System (CRS classification 6), a program used to help lower flood insurance rates by making flood damage less severe. (see our website for more info)

The Township of Ocean will also be seeking support or grants to make improvements that will address some flooding in your area.

Meanwhile, some things you can do:

a. Check with the Construction Office about basic flood elevations and what you can do to protect you and your property. Our staff can also visit your property to discuss these items with you, and to help you decide flood protection alternatives.

b. Prepare for flooding by doing the following:
   I. Know how to shut off gas and electric to your home
   II. Make a list of emergency numbers and identify a safe place to go in the event of a flood.
   III. Make a list of household inventory. Pictures or videos will help.
   IV. Put all important papers in a dry safe place, and keep them portable in case of evacuation.
   V. Put all emergency supplies in a safe, convenient place.
   VI. Develop a disaster plan. Visit redcross.org for more info on this plan.

c. Consider some permanent flood protection measures:
   I. More information can be found in the:
      “Homeowners guide to retrofitting – six ways to protect yourself from flooding”
      (www.fema.gov/rebuild/mat/fema312.shtm)
   II. Check Fema’s website @ www.ready.gov/floods for more information.
   III. Permits may be required for certain flood protection projects. See us for more information.

d. Obtain a flood insurance policy.
   I. Homeowners insurance does NOT cover flooding. However, because Waretown is a member of the National Flood Insurance Program, you can purchase a separate flood insurance policy. This policy is backed by the Federal Government, but don’t delay, there is a 30 day waiting period before coverage takes effect. Your insurance agent will also be helpful on this regard.

e. Talk to us about financial assistance that may be available

Sincerely,

Louis F Fischer
Construction Official, CFM, CRS Coordinator
Township of Ocean
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