



Township of Ocean

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THE NATIONAL FLOOD INSURANCE PROGRAM INFORMATION

THE **NATIONAL FLOOD INSURANCE PROGRAM (NFIP)** IS A FEDERALLY SUBSIDIZED PROGRAM WHICH ENABLES PROPERTY OWNERS IN THE TOWNSHIP OF OCEAN TO PURCHASE FLOOD INSURANCE AT A REDUCED RATE. THE TOWNSHIP OF OCEAN PARTICIPATES IN THIS PROGRAM BY FULFILLING VARIOUS REGULATIONS SO THAT YOU, THE PROPERTY OWNER, CAN PARTICIPATE AS WELL, AND SAVE MONEY.

PARTS OF THE TOWNSHIP OF OCEAN 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 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 THE TOWNSHIP OF OCEAN. 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, LUCKILY. 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 **50 RAILROAD AVE** IN THE CONSTRUCTION OFFICE. THEY ARE ALSO AVAILABLE ONLINE @ WWW.TWPOCEANNJ.GOV THESE MAPS INCLUDE THE FLOOD INSURANCE RATE MAPS (FIRM) AND THE NEW PRELIMINARY FIRM BASE FLOOD MAPS (SHOWING NEW FLOOD HAZARD AREAS A, AO, AH, AE, LiMWA (COASTAL A) ZONES AND V, VE ZONES)

THE 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.

THE TOWNSHIP OF OCEAN 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.TWPOCEANNJ.GOV 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 TIEDOWNS ALSO SECURE YOUR ROOF.
- 10) MOST FLOODPROOFING, 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 (609-693-4007) 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, 609-693-3487 EXT 107 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.

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 AT LEAST 10 YRS.

RESIDENTS WHO REQUIRE TECHNICAL ASSISTANCE OR INFORMATION ON THEIR PROPERTY WITHIN THE SFHA MAY CALL THE CONSTRUCTION OFFICE AT 609-693-3487 EXT 107.

WE WILL ALSO DO A SITE VISIT TO HELP YOU DETERMINE THE ACTIONS THAT SHOULD 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 WARETOWN BRANCH OF THE PUBLIC LIBRARY.

FLOOD INSURANCE

YOUR HOMEOWNERS INSURANCE POLICY GENERALLY WILL NOT COVER LOSSES DUE TO FLOODING.

SINCE THE TOWNSHIP OF OCEAN IS PARTICIPATING IN THE **NATIONAL FLOOD INSURANCE PROGRAM** (NFIP), FLOOD INSURANCE IS AVAILABLE TO ALL RESIDENTS THROUGH YOUR FAVORITE INSURANCE AGENT.

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**

THE TOWNSHIP OF OCEAN IS ALSO A PARTICIPANT IN THE COMMUNITY RATING SYSTEM, (CRS), A SUPPLEMENT TO THE NFIP. THE CRS ALLOWS THE TOWNSHIP OF OCEAN 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 05/01/2023, WE RETAINED A #6 RANKING, WHICH MEANS ALL RESIDENTS OF THE TOWNSHIP RECEIVE A 20% SAVINGS ON THEIR FLOOD INSURANCE. WE ALWAYS STRIVE FOR MORE.

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 609-693-3487 EXT 100, 101, 105 OR 107

CODE ENFORCEMENT 609-693-3487 EXT 108

CLERKS OFFICE 609-693-3302 EXT 233, 221 OR 238

POLICE 609-693-4007

IN CASE OF EMERGENCY 911

WWW.FEMA.GOV WWW.FLOODSMART.GOV TWPOCEANNJ.GOV

WWW.REGION2COASTAL.COM