

FLOOD HAZARD INFORMATION

The following information is being provided to residents and property owners in connection with flooding in Stafford Township, ways to minimize flood risk and information on flood insurance.

The U.S. Congress established the National Flood Insurance Program (NFIP) with the passage of the National Flood Insurance Act of 1968. The NFIP is a Federal program, now under the Federal Emergency Management Agency (FEMA), enabling property owners in participating communities to purchase insurance as a protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. Stafford has been involved in the National Flood Insurance Program's Community Rating System (CRS) since 1991. CRS is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance policy holders receive a discount on their annual premiums depending on their flood zone and elevation of the insured structure together with the Township's CRS classification. Stafford has reached a Class 5 rating which provides for up to a 25% discount for policyholders. This is a savings of almost \$1 million for property owners throughout the Township.

Natural and Beneficial Functions of a Floodplain

The floodplain or Special Flood Hazard Area (SFHA) in Stafford is the area that is inundated by floodwaters of a stream, river or by tidal waters of the Barnegat Bay and Atlantic Ocean. The natural function of a floodplain is to store the floodwaters or storm tides, on a temporary basis, until the water recedes to its usual stream channel and normal coastal tide elevation. In river systems, the floodwaters inundate the floodplain area along the defined channel, replenishing soil moisture and depositing fertile silt from the river channel. Along the coastal areas in Stafford, tidal wetlands provide a temporary reservoir for floodwaters from storm tides, which are higher than normal. Natural floodplains also protect our community against storm-related erosion by wave action or scour and battering by debris. Finally, natural floodplains enhance water quality by filtering impurities and moderate water temperature which reduces the possibility of adverse impacts on aquatic plants and animals.

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Drainage System Maintenance

Stafford's drainage system consists of natural and human-made watercourses and storage basins that must be maintained in order to prevent flood damage from smaller, more frequent storm events. Drainage systems are found in streets, roadside ditches, underground recharge systems as well as open channels and detention and retention basins.

Stafford's Public Works Department inspects our storm water drainage systems on a semi-annual basis. Our maintenance program includes inlet cleaning, pipe cleaning, drainage basin maintenance and street sweeping. Township Code Chapters 136 (Litter) and 185 (Storm water System) prohibit any dumping in our waterways or storm water systems. Through our Clean Communities program, there is a 24-hour Water Watch tip line to report any illegal activity. If you see anything please call (609) 597-8581. During the summer months, all navigable waterways are inspected and kept free from floating debris. Staff perform routine maintenance and respond to all complaints.

Stafford's Environmental Commission has had the "Adopt-a-Drain" program in place since 1999. All storm drains are "tagged" and can be adopted by an individual or any organization such as a civic or homeowner group or scout troop. The adopting person or group monitors the basin or drain and reports any siltation or debris to the Public Works Department. For additional information, please call (609) 597-1000 ext. 8609.

Local Flood Hazard

Flooding is a health and safety hazard in various locations in Stafford. Our lagoon communities and neighborhoods near the Barnegat Bay are subject to tidal flooding from hurricanes and winter storms. Properties in the westerly sections of our community may be inundated with floodwaters from small streams, dry branches of rivers or nearby lakes.

Storm events passing near our coastline have generated tidal surges that have inundated several areas such as Cedar Bonnet Island, Mallard Island, Beach Haven West and Cedar Run Dock Road. A powerful thunderstorm in July 1991 and a nor'easter on December 11, 1992 generated high flood insurance claims & impacted homes throughout the entire Township. Several storm events in July and October 2005 flooded parts of the Township. A flash flood event on September 16, 2006 caused major

flooding as well as many insurance claims and significant flooding also occurred in the fall of 2009. In October 2012 Superstorm Sandy impacted thousands of homes in our community and produced record level flooding. Some homes were flooded with 4 feet of water! If you were here during any of these storm events, you may have seen flooding and know that this is a real threat to our community. This is why the Township has continued with the CRS program and does what it can to minimize the impact of flooding.

Local Flood Hazard Maps

FEMA has provided Stafford with a Flood Insurance Study and Preliminary Flood Insurance Rate Maps (FIRMs). A FIRM is the basis for flood insurance rating and for construction in a flood zone. The current FIRM used in connection with flood insurance rating is our 9/29/06 map. Generally, the Preliminary FIRM (effective 3/28/14 or 1/30/15) is the map used for construction purposes. In this interim time, whichever map has the stricter standard is used for construction but this only impacts a small number of properties. FIRMs show the base flood elevation which is the height above sea level to which building standards are guided by. The maps also show coastal high velocity zones and areas of moderate wave action. The maps show base flood elevation ranges throughout Stafford from 7 to 10 feet above sea level and areas in the X, A, AE and VE flood zones. Construction standards require one (1) additional foot to any elevation shown on the map effective at the time of a permit for any new or substantially improved/damaged homes. We can provide a flood zone determination letter for your property. Request forms are available online or at the Municipal Building. This will include the flood zone and the BFE for the property. We can also provide Elevation Certificates for a number of properties in the flood zone. The maps and Elevation Certificates are available for review at the Community Development Department (by appointment). We are happy to share any information we may have on prior flooding events for a particular property. We have the approximate height of Sandy floodwaters for almost every house in our flood zone. Flood maps and other relevant information are provided on the website www.region2coastal.com.

Flood Insurance **YOUR HOMEOWNERS INSURANCE DOES NOT COVER DAMAGE CAUSED BY FLOODING**

Flood insurance is backed by the Federal Government and is available to everyone, even to property owners

who have been flooded before and to property owners who own property outside the flood zone. The maximum insurance coverage on residential dwellings is \$250,000 and the maximum insurance coverage on household contents is \$100,000. Nonresidential properties are also eligible for insurance in various amounts.

Flood insurance is mandatory for all loans provided by federally insured or regulated lenders in order to purchase, construct, repair or improve any building in the flood zone. Lending agencies, real estate offices and title companies should be aware of this Federal requirement. There can be a 30-day waiting period before coverage goes into effect so you should plan accordingly. Rates will vary depending on the location in the flood zone, the elevation of the structure and coverage and deductible amounts. You should contact your insurance agent for more information about coverage for your property.

For more information about flood zones and flood insurance you may contact the National Flood Insurance Program at 1-800-427-4661 or search the following websites, www.fema.gov/nfip or www.FloodSmart.gov.

Development Permit Requirements **Substantial Improvement/Damage Requirements**

All properties located in the SFHA of Stafford Township are subject to the flood hazard regulations found in Chapter 114 of the Township Code. Before undertaking any work, the proper permits must be obtained. The Township Code has specific requirements for new and substantially improved structures. A substantial improvement means any reconstruction, rehabilitation, addition, or other improvement to a building, where the cost equals or exceeds 50% of the market value of the building before the start of construction. This also includes a building that has suffered substantial damage. Substantial damage means damage of any origin (not just flooding) sustained by a building whereby the cost of restoring the building to its pre-damage condition is equal to or exceeds 50% of the market value of the building before the damage occurred. Among other requirements, the Township Code requires that new or substantial improvements to residential buildings be elevated one foot above the base flood elevation. As part of the approval process, an Elevation Certificate is required. This document will certify the structure's elevations and is one of the required items for the final CO. Certification of the design of any construction below the base flood elevation, including floodproofing must also be provided by a licensed professional. There are also requirements in the Township Code for non-residential buildings. Before

the start of any construction project, please check with the Community Development Department and Building Department to verify the structure's location in the flood zone, verify the base flood elevation and determine all construction requirements. Please contact these departments to report any possible illegal construction activity. These regulations are designed to protect you and your neighbors. By getting the proper permits, we can prevent or reduce flood damage.

Property Protection Measures

There are several ways to protect your home from flood:
 1) elevate your structure above the base flood elevation;
 2) make your walls waterproof and place watertight closures over your doorways and windows. This technique is known as retrofitting or flood proofing. The Community Development Department has information that detail these concepts. The Stafford Township branch of the Ocean County Library also has books and literature available on these topics in their reference section.

Our Zoning Officers and Construction Code Official can provide one-on-one advice on building modifications that will help prevent flood damage. Please call the Township for assistance and we are happy to arrange a site visit if necessary.

FEMA has several financial assistance programs that can help implement activities such as property acquisition, retrofitting and other flood protection projects. FEMA's Hazard Mitigation Assistance Grant Programs handout can be found on the Flood Information page of the Township's website together with other funding information. Please contact the Township for further information.

There are also no-cost measures you can take to prevent a loss from rising flood waters. Consider temporarily moving furniture, electronic equipment, or important papers to a higher spot within your home such as an attic or the tops of cabinets. Always make sure any flood vents installed in your home are open and free of debris.

Flood Warning System

In case of an emergency, you should listen to an Emergency Broadcast System. In addition to the Comcast Cable, you can also tune your radio to:
 WOBM-(FM) 92.7 (AM) 1160 or 1310
 WJRZ-(FM) 100.1 or WJLK-(FM) 94.3

A Flood WATCH is issued when conditions exist which may cause flooding when the flooding is neither certain nor imminent but a real possibility. Flood Watches provide

advance notice and up-to-date information on the possibility of flooding within 36 hours. A watch should be your cue to think about preparation and planning in the event of a flood. Be alert for changing weather, listen for further information, and think about what to do if conditions deteriorate.

A Flood WARNING is issued when flooding is or soon will be occurring. In the event of an emergency, Police, Fire and First Aid personnel will perform "route" alerting. Alerting will be by mobile public address systems and door-to-door operations. When told to evacuate, do so without hesitation. The longer you wait to leave, the more likely you are to be in a heightened evacuation traffic grid-lock on Route 72, the only westbound evacuation route. Our evacuation shelter is located at the Southern Regional High School located on Cedar Bridge Road. Be advised that the shelter does not allow pets.

Flood Safety

- If you think you will need help during an evacuation, need transportation or have special needs, you can register with Stafford Township at (609) 597-1189, ext. 8337. Names and addresses are kept confidential. Don't wait until a storm event happens if you feel you may need assistance. Help us plan to help you by notifying the Township today!
- Inspect your property now and evaluate what objects may become a hazard during a flood. Items such as barbecue propane tanks, trash cans and patio furniture may become buoyant and possibly float away. Water or wind could propel such items through windows or cause other damage.
- Turn off utilities at the main switches or valves if instructed to do so. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.
- When notified to evacuate, do so **immediately**. The Office of Emergency Management monitors storm events very closely and only orders an evacuation notice when it is in your best interest to move to higher ground or to an evacuation shelter. In the event you must evacuate, here are some essential items you should remember to take with you:

First aid supplies	Medications
Non-perishable food (can opener)	Pet food
Water for each evacuee	Blankets
Portable radio and flashlight (batteries)	Clothing
Important papers, checkbook, valuables	
- Do not walk through flowing water. Currents can be deceptive; six inches of moving water can knock you off your feet. If you must walk through standing water, use a pole or stick to ensure that the ground around you is solid. After a flood, look before you step, as the

ground and floors may be covered with debris or may be unstable. Water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged from underground or downed power lines. Report downed power lines to the Stafford Township Police Dept. at (609) 597-8581.

- Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers as a road or bridge may be washed out. A foot of water will float many vehicles. Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from power and electrical lines. The number two killer after drowning is electrocution.
- Be alert for gas leaks. Do not smoke or use candles, lanterns or open flames unless you know the gas has been turned off in your house and the area has been ventilated.
- Return home only when authorities indicate it is safe.
- Listen for news reports to learn whether the water supply is safe to drink.
- Stay out of any building if it is surrounded by water.
- Look out for animals, such as snakes. Small animals that have been flooded out of their homes may seek shelter in your home.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Service damaged septic tanks, cesspools, pits, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- Clean and disinfect everything that got wet. Mud left from floodwater can contain sewage and chemicals.
- If using a generator, ensure proper ventilation.
- The *Repairing Your Flooded Home* guidebook is on the Township's website together with many other helpful publications.

Remember, being prepared is key. Staff are available to answer any questions you may have.

Stafford Township contact information:
Community Dev. Dept: (609) 597-1000, ext. 8535
Construction Department: (609) 597-1000, ext. 8562

Helpful Links:
 Stafford Township: www.staffordnj.gov
 Ocean County OEM:
www.co.ocean.nj.us/OCsheriff/EmMgmtMain.aspx
 NJ Office of Emergency Manage.: www.nj.gov/njoem/
 FEMA: www.fema.gov
 National Flood Ins. Program: www.FloodSmart.gov
 National Weather Service: www.nws.noaa.gov

**** IN AN EMERGENCY – DIAL 911 ****

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