

Flood Insurance

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

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 Lavallette 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! In 2012, the US Congress passed the Biggert Waters Flood Insurance Reform Act, which made a number of changes to the way the NFIP is run. Some of these changes have already been put in place, and others will be implemented in the coming months. Key provisions of legislation will require the NFIP to raise rates to reflect true flood risk, make the program more financially stable, and change how Flood Insurance Rate Map updates impact policyholders. The changes will mean premium rate increases for some – but not all – policyholders over time. 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 modifications 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) 793-5105 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 Lavallette

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 Borough Hall.

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 Lavallette 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 Borough Hall, Code enforcement Office at (732) 793-5105 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 Measures

Every year, flooding in the United States causes more property damage than any other type of natural disaster. In addition, sea levels continue to rise. 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 300 houses in Lavallette over the last five 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.

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

- Turn off all electrical power at panel.
- Close main gas valve.
- Move household items to the highest level you can.
- Remove cardboard boxes and newspapers as these materials can disintegrate and clog drains and vents.
- 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 Gary Royer, the Borough's Code Enforcement Officer and Borough's CRS Coordinator at (732) 793-5105.

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

- Know the flood warning procedure
- Do not attempt to cross flowing water where water is above your knees.
- Keep children away from floodwaters, ditches, culverts, and storm drains.
- If your vehicle stalls in high water, abandon it immediately and seek higher ground.
- Evacuate the flood hazard areas in times of impending flood or when advised to do so by the police or fire department.
- 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.
- Stay away from downed power lines and electric lines. Report downed lines to the Municipal Police Department.
- Look out for animals. Small animals that have been flooded out of their homes may seek shelter in your home.
- Clean everything that gets wet. Floodwater may have contacted road chemicals, sewage, and other harmful materials.

Important Note: In the event of a major disaster or hurricane the only means to identify your home may be through the number affixed to the building. Please make sure your home does have the house number properly placed on the building. The number should be large enough to view from the street and the color of the number should contrast with the color of the home.

Flood / Local Hazard

The Borough of Lavallette 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 Lavallette is located in a special flood hazard area and is vulnerable to flooding from the Atlantic Ocean and Barnegat Bay, as well as, storm surge from hurricanes. As we are all aware, the most recent significant storm occurred in October of 2012 and caused severe damage to roads, the majority of homes and businesses, and the beach and boardwalk.

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.

Bureau of Dam Safety and Flood Control
James Watt (609) 292-2296
Ocean County Soil Conservation District:
Christine Raabe, District Director (609) 971-7002
Borough CRS Coordinator:
Doug Erb (732) 793-5105
Borough Construction Official
Thomas Brihn (732) 793-5105
Borough Zoning and Code Enforcement Officer
Doug Erb (732) 793-5105
Emergency Management Coordinator
Police Chief Colin Grant (732) 793-4800
Borough Engineer:
Michael O'Donnell (732) 573-0490
FEMA Region II -
Jerome Hatfield – Regional Administrator (212) 680-3600
Army Corps of Engineers (215) 656-6500

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/business/nfip www.region2coastal.com
www.lavallette.org www.fema.gov/region-ii-nj-ny-pr-vi-0

Flood Map

A sample copy of the Borough's Flood Map is included on the next page. The actual Flood Insurance Rate Maps are available for review at the Borough Clerk's Office.

Emergency Notification System

The Emergency Notification System will send messages to a database of telephone numbers and email addresses. The Borough of Lavallette strongly encourages all residents and guests to visit our website at www.lavallette.org, and register your land line, cell phone numbers and email addresses to receive emergency messages from the Borough of Lavallette.

FLOOD PROTECTION AND COASTAL STORM SAFETY FOR THE BOROUGH OF LAVALLETTE OCEAN COUNTY, NEW JERSEY 2018

Mayor Walter G. LaCicero

Council President Anita Zalom

Council Members

Robert Lamb

Joanne Filippone

Michael Stogdill

David Finter

James Borowski

The Community Rating System

The Borough of Lavallette 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 sixteenth year of active participation within the program. In 2015 we acquired a rating of 6 within the program guidelines. If you carry flood insurance, this will result in 20 percent reduction in your annual flood insurance premium. The program benefits all residents by increasing flood protection, awareness, and prevention, as well as, premium reductions for flood insurance policy holders.

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.

FLOOD PROTECTION CUSTOMIZED TURNKEY TRAINING COURSEWARE

Future Solutions Now

HOW TO CUSTOMIZE THIS BROCHURE

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- 1.** Insert your company information in place of the sample text.
- 2.** Choose Save As from the File menu. Choose Document Template in the Save as Type: box (the filename extensions should change fro