

***BOROUGH OF BARNEGAT LIGHT - 2023
FLOOD INSURANCE OUTREACH***

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Long Beach Island will be facing nor'easters, hurricanes, and winter storms. Tidal flooding is a real concern and all homeowners should have flood insurance. Flood insurance is available to all Borough residents and renters even if the property has been flooded in the past.

Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Check with the Emergency Management Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the Borough is doing about it, and what would be an appropriate flood protection level. The staff of the Building Department can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross's website at www.redcross.org for information about preparing your home and family for a disaster.
 - Get a copy of *Repairing Your Flooded Home*. Which can be found on the Red Cross' website.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, ie; doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Are your washer and dryer elevated above potential flood waters? For protection against shallow flood waters, the washer and dryer can be elevated on masonry or pressure treated lumber platforms above the projected flood elevation.
 - Are the furnace and water heater above potential flood waters? The furnace and hot Water heater can be placed on masonry blocks, concrete, or pressure treated lumber platforms or moved to a higher floor. All work must conform to state and local building codes.
 - Does your home have flood vents? Installation of flood vents within the enclosure space below the first floor allows for flood waters to flow through equalizing hydrostatic pressure and may lower your flood insurance premium.

- Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.
 - Flood insurance rate maps are on file in the Borough's Building Department. New flood maps were adopted on March 28, 2014. For a determination of your flood zone, or for a personal consultation on flood mitigation and retrofitting of your flood prone home please call 609-494-3522.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department, 609-494-3522. Talk to the building department for information on financial assistance. If you are interested in elevating your building above the flood level, or selling it to the Borough, we may apply for a Federal Grant to cover 75% of the cost.
4. Get a flood insurance policy.
- Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium. The Borough of Barnegat Light has attained a Class rating of 7, which means that your property qualifies for a 15% discount on your flood insurance.
5. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
6. Don't wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
7. Contact your insurance agent for more information on rates and coverage. For more information on the National Flood Insurance Program call 800-427-4661. For an agent in your area call 800-720-1093 or visit <http://www.floodsmart.gov>.
5. Map Information and some Elevation Certificates are available at Borough Hall in the Construction Office.
- New FEMA Maps and Base Flood Elevations at www.region2coastal.com
 - FEMA Maps may also be viewed at Barnegat Light Borough Hall – Construction Office Staff is available to answer any of your questions and provide map determinations, and flood mitigation activities. The Borough also has information on additional map information for the current effective and preliminary FIRM, as well as historical flood information (609-494-3522).
 - Emergency Preparedness Information is available by contacting jwashburn@barngatlight.org and also at <http://www.ready.gov/natural-disasters>.

Should you require any further information on these topics please contact your CRS Coordinator, Sean MacCotter (609) 494-3522 or via email at: blbd@barnegatlight.org