

FLOODING INFORMATION
NATIONAL FLOOD INSURANCE PROGRAM
June 2011

Several Toms River Township areas are in what the Federal Emergency Management Agency (FEMA) considers to be a flood hazard area. These areas are typically adjacent to, or in proximity of, the Barnegat Bay, the Toms River, Long Swamp Creek, Silver Bay, Polhemus Creek and the Atlantic Ocean. Flooding, for the most part, occurs during and after hurricanes, tropical storms and northeasters (such as the December 1992 storm that destroyed the beaches and boardwalk in Ortley Beach) because of heavy rainfall combined with strong winds, saturated ground and high tides of long duration. A map of the neighborhoods within flood hazard areas can be viewed at the Toms River Engineering Department. Township employees will assist and answer any questions, but cannot provide flood zone determinations over the phone. A written flood zone determination, if required, can be obtained by submitting a written request indicating the property location, block and lot, along with a check for \$25.00 made out to Toms River Township. The mailing address is Toms River Engineering Department, 33 Washington Street, Toms River, N.J. 08753.

During a flood emergency, Toms River's Emergency Management Department will supply updated flood information to the media. Flood warning information concerning evacuation procedures and other pertinent data may be found by listening to radio stations WOBN (92.7 FM), WJLK (98.5 FM), WRAT (95.9 FM) and WJRZ (100.1 FM) or by turning to Adelphia Cable Channel Eight (8) or Cable Vision of Monmouth, Channel 34.

In the event of a flood, residents are advised to stay tuned to local media in addition to the following:

- Be prepared-learn the safest route to higher ground, store extra batteries of the type that fit your radio and flashlights.
- If time permits-turn off power (only if the area is dry) at the main switch, shut off gas, open basement windows (this equalizes flood pressure on the foundation and walls), move valuables to a higher floor, along with dry clothing, bottled water and food.
- Caution-do not try to cross flood waters on foot if the level is above your knees or in your car where water covers the roads. Don't try to swim to safety-wait for help.

Flood damage is not covered by normal property insurance. It must be purchased separately; property owners can cover the building and contents of the house while renters can purchase coverage for the contents of the homes rented. Contact your insurance carrier for availability rates and coverage needed. Since Toms River Township participates in the National Flood Insurance Program (NFIP), its citizens can also participate.

In the event your house is not designed to withstand a 100-year flood, and according to FEMA's 1991 Flood Insurance Study, very few are, there are several methods available to you that will provide better protection. These methods include retrofitting: elevate the finished floor of the house higher than the base flood elevation; construct barriers designed by a licensed engineer or architect that will withstand the flood; dry flood proof the home; wet floor proofing; protect your basements from sewer or sump pump backup. There is also always the possibility that the structure can be abandoned, demolished or relocated out of the flood plain. Information regarding retrofitting can be obtained by contacting the Toms River Township Construction Official or Building Sub-Code Official at (732) 341-1000, extension 8332 or 8333.

Anyone wishing to build, fill or otherwise make changes to land or structures within the flood plain should contact the Toms River Township Building Department at the above numbers. Other agencies requiring permits within a flood plain (i.e. NJDEP Stream Encroachment, CAFRA, etc.) should also be contacted. This includes the construction of additions to existing structures that meet or exceed 50 percent of the building's market value. Damaged properties must also meet the same requirements. Any construction of this nature must be done in accordance with current standards. Anyone seeing development within the flood plain should contact the Toms River Township Building Department.

Flooding in the street or near your home can be avoided or lessened by being aware that the storm drains in your neighborhood must be kept free of debris. Report clogged or debris-filled drains or channels to the Toms River Public Works Department (732) 255-1000. Dumping or throwing debris in or near storm systems is prohibited by ordinance. This includes grass clippings, leaves, etc. Any violations can be reported to the Toms River Township Code Enforcement Officer (732) 341-1000, ext. 8440.

The community's flood plain serves Toms River in many diverse and beneficial ways. Keeping them free of debris and as natural as possible provides flood storage, reduces sediment in the Toms River and Barnegat Bay, filters impurities from the water and promotes the recharge of our aquifer through infiltration. Residents should avail themselves of information regarding flood hazard areas within the Township, the availability of flood zone information and other information available. This can be done through the Building Department (732) 341-1000, extension 8332, Engineering Department, extension 8335 or the Ocean County Library (732) 349-6200, all of which are located on Washington Street in Toms River.