

## **FLOOD AWARENESS FACTS FOR HARVEY CEDARS**

### **KNOW YOUR FLOOD HAZARD AND WHAT YOU CAN DO ABOUT IT**

*THE FLOOD HAZARD* – The floods in our area occur during any season of the year. The majority of the major floods have occurred during the spring and fall rains associated with frontal systems moving through the area. Major floods that have caused the most damage in the Borough occurred in 1944, 1962, 1992, and 2012. To find more information on your flood hazard contact the Borough's floodplain management office 609-361-6016.

*FLOOD INSURANCE* – Flood Insurance is not covered by normal homeowners' insurance. Flood insurance is highly recommended because Harvey Cedars is located in the FEMA Special Flood Hazard Area (SFHA). Also, flood insurance is required by law in order to obtain federal secured financing to buy, build, or renovate a structure located in a FEMA SFHA. There are two types of coverage: structural and contents. Renters can buy contents coverage even if the owner does not insure the structure. To find out more about flood insurance, contact any licensed insurance agent. Don't wait for the next flood – there is a 30 day waiting period for coverage to take effect. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov) .

*FLOOD SAFETY* – Do not walk through flood waters. Currents are deceptive; 6 inches of moving water can knock you off your feet. Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around barriers, as the road or bridge may be washed out.

*PROPERTY PROTECTION* – Talk to us about protecting your house or business. There are ways to modify your building to minimize flood damage. Where flooding is shallow, measures such as small floodwalls, re-grading the yard, and flood proofing the walls or utilities can be relatively inexpensive. Where flooding is deep, a building may need to be elevated. Additional protection assistance can be obtained from several sources, including our local Building Department 609-361-6016.

*BUILD RESPONSIBLY* – Check with the Building Department before you build on, alter, re-grade or fill on your property. Call 609-361-6016 first. A permit may be needed to ensure that a project is compliant with all regulations. These regulations are designed to protect your property from flood damage and to make sure you don't cause a water problem for your neighbors.

*NATURAL & BENEFICIAL FUNCTIONS* – Do not pour oil, grease, pesticides, or other pollutants down storm drains or into the bay. Our storm drains help moderate flooding and empty into the bay which is a habitat for fish, frogs, and other species that provide us with recreation or food. Let's protect them and their homes.

*FLOOD WARNINGS* – When severe storms are forecasted for Long Beach Island, local cable station channel 22 and local radio stations 1650AM, WOBM (1160AM and 92.7 FM), WJRZ (100.1 FM) and WJLK (98.5 FM) will broadcast emergency information. Warnings will also be disseminated by Nixle and by police and fire vehicles equipped with the public address systems. Register for Nixle at: <http://local.nixle.com> .

*PREPARE FOR THE HAZARD* – Whether it's high winds, flooding or hurricanes you should prepare your property for all hazards, take pictures of your contents, secure your property, and have a plan.

*EVACUATION ROUTE* – Know the evacuation route and rendezvous point for your family. For more information on the topics listed here please visit [www.harveycedars.org](http://www.harveycedars.org) or call 609-361-6905 to speak with our CRS Coordinator.