

# BOROUGH OF HARVEY CEDARS

## *2023 Important Flood Information*



*Superstorm Sandy 2012*

The Borough of Harvey Cedars participates with the Federal Emergency Management Agency (FEMA) in the “Community Rating System” (CRS). Borough residents currently receive a 10% discount for flood insurance based on the Borough’s participation in the CRS. One of the requirements under this system is to notify all property owners of the flooding potential in this community and of the National Flood Insurance Program (NFIP).

**If you rent your property, please provide a copy of this notice to your tenants.**

### **THE FLOOD HAZARD**

Our municipality is located entirely in the 100-year floodplain and, additionally, entirely located in what FEMA labeled a special flood hazard area. A home within a special flood hazard area has a 26% chance of experiencing flood damage during the term of a 30 year mortgage. Preliminary Base Flood Elevation maps have been developed by FEMA and are available for viewing online at [www.region2coastal.com](http://www.region2coastal.com). Harvey Cedars is located on Ocean County Map Panel #509. These maps show flood zones with the predicted flood elevations which could be reached or exceeded during a 100-year period. These maps are also available for viewing at the Construction office (609-361-6016) along with maps that have been developed to reflect future Coastal hazards as well as historical flooding such as from Super Storm Sandy in 2012.

Every year the hurricane season, June 1<sup>st</sup> through November 30<sup>th</sup>, and the winter storm season pose a potential threat to our New Jersey coastline with rising sea levels, wind driven waves and tidal flooding. Since our community is situated between the Atlantic Ocean to the east and the Barnegat Bay to the west, we are especially vulnerable to the destructive effects of rising flood waters. Homes located in the low lying bayside sections may experience severe flood damage, particularly older homes constructed at or near ground level. Every citizen should be prepared for the eventuality of a hurricane/storm and educate themselves on the local emergency preparedness, evacuation routes, and proper property protection measures.

### **FLOOD WARNINGS**

When severe storms are forecasted for Long Beach Island, local cable station channel 22 and local radio stations 1650AM, WOBN (1160 AM and 92.7 FM), WJRZ (100.1 FM) and WJLK (98.5 FM) will broadcast emergency information. Warnings will also be disseminated by the Emergency Notification System also known as Nixle (an automated text and/or telephone message), Social Media, and by police and fire vehicles equipped with the public address systems. To sign up for Nixle messages and to follow us on Social Media visit [www.hcpolice.org](http://www.hcpolice.org) or [www.harveycedars.org](http://www.harveycedars.org). The flood warning system is equipped to provide up to 24 hours advance warning of a flood hazard.

### **FLOOD SAFETY**

The Federal Emergency Management Agency suggests the following action when coastal storms or hurricanes are imminent:

1. Turn off all electrical power at panel box.
2. Close main gas valve.
3. Move furniture and personal objects to the highest level or lift them off the floor to protect them from rising water.
4. Board up windows or use masking tape to keep windows from shattering.
5. Move all loose objects and furniture to an enclosure to secure them. These objects can become deadly projectiles in a high wind.
6. Move cardboard boxes and newspapers, as these materials disintegrate and will clog drains and vents.
7. Keep a full tank of gas in your car.
8. Do not drive or wade through flooded areas. It may be deeper than it appears. Turn around, don't drown.
9. If your car stalls in high water, abandon it immediately and seek higher ground.

If you evacuate your home, here are some essential items you should take: first aid supplies, supply of nonperishable food, batteries (hearing aid, flashlight), battery operated portable radio, blankets, dry clothing (especially shoes and socks), important papers, re-entry placard (call Borough Hall for more information), cell phone, bank and check books, valuable and cherished items, games for children, and prescription drugs.

## **PROPERTY PROTECTION MEASURES**

If your property has had flood damage in the past and even if you have been fortunate enough to never experience a flood, there are steps to take to give your house more protection in the future. Studies have shown that Retrolifting (the practice of flood-proofing, elevating, or otherwise modifying to protect from flood damage) can effectively reduce flood damage, especially from shallow, slow moving flooding. The best way to minimize flood damage is to raise your home so the lowest habitable floor is at or above your base flood elevation. The inexpensive task of installing flood vents in your home can also reduce flood damage. Additional protection assistance can be obtained from several sources, including our local Construction Office who can also conduct onsite inspections for specific problems (609-361-6016), the Ocean County Library located in Surf City and FEMA. For information on repetitive loss property funding sources, visit [harveycedars.org](http://harveycedars.org) and click in the Flood Information box on “Are You Protected”.

## **FLOOD INSURANCE**

Keep in mind that standard homeowner’s insurance policies will not cover flood losses. Harvey Cedars participates in the National Flood Insurance program, which makes flood insurance available to everyone in Harvey Cedars. Federal law requires that a flood insurance policy be obtained as a condition of a federally backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property.

For many people, their home and its contents represent their greatest investment. We strongly urge you to buy flood insurance to protect yourself from devastating losses due to flooding. Property owners can insure their buildings and contents, and renters can insure their possessions. In the regular Federal Flood Insurance Program, coverage of up to \$250,000 is available for residential dwellings, and up to \$100,000 for contents. Information about flood insurance can be obtained from your insurance agent or by calling 800-427-4661. The National Flood Insurance website is [www.floodsmart.gov](http://www.floodsmart.gov). There is a thirty (30) day waiting period before a flood insurance policy takes effect, so you should call your insurance agent now. Just because your house hasn’t flooded in the recent past does not mean that you are safe.

## **PERMIT REQUIREMENTS**

Local permits are required for all developments and improvements. In some cases, State and possibly Federal permits may be required in addition to local permits. Before making improvements to your home or property, contact the Construction Code Office at (609) 361-6016 to determine what permits are required. Please report any illegal construction, filling or development to the Construction Office. Elevation Certificates are kept on file with the Borough when submitted for construction and are available upon request.

## **SUBSTANTIAL IMPROVEMENT/DAMAGE REQUIREMENTS**

The Borough’s flood regulations require that if the cost of any repair of damage, reconstruction or improvement of a structure equals or exceeds 50% of the replacement cost as determined by the tax assessor, then the entire structure must comply with FEMA’s flood regulations. This could require raising the structure so that the first floor is elevated to the base flood elevation. If you plan any major repairs or improvements to your property, contact the Construction Official or Zoning Officer for details on flood regulations, base flood elevation determinations, or for an on-site consultation.

## **DRAINAGE SYSTEM MAINTENANCE**

It is most important to keep our storm water drainage systems free from obstructions so as to permit the rapid drainage of flood waters during coastal flooding conditions. Clogged drains can increase flooding conditions resulting in property damage and disruption of vehicular traffic flow. Our community has a drainage system maintenance program and any major blockages should be reported to the Public Works Department 609-494-6905. Our community has ordinances (Chapter 9 of the Borough Code) to protect this important drainage system. Do not sweep trash or yard clippings into the system and do not dump chemicals into the storm drains. Violators should be reported to the Harvey Cedars Police Department at (609) 494-3036 immediately.

## **NATURAL AND BENEFICIAL FUNCTIONS**

Beach dunes are the most important natural protection we have against the ocean. The dunes’ functionality serves to prevent the ocean from reaching property. Without the dunes, property would be subjected to frequent flooding and or total destruction. It is important to remember this and to protect the dunes. Homeowners are encouraged to erect dune fencing, which helps build up the dunes, and to plant dune grass, which stabilizes them. Local, State and Federal building codes have since been established to protect the dunes, which in turn protect lives and property. Our beach dunes are the only protection we have against the sea and we have laws in place to protect them. Local Ordinance #10-2.2 restricts construction in the beach-dune area; local Ordinance #10-3 restricts access to the beach, to street-ends and legal boardwalks and steps; local Ordinance #10-5 restricts removal of sand within the beach-dune area. The Construction Office can provide more information about laws that protect the dunes.

## **ADDITIONAL INFORMATION**

Harvey Cedars Community Rating System Coordinator: Bill Montag (609) 494-6905  
Ocean County Library located at 217 S. Central Avenue in Surf City  
Harvey Cedars Borough & Emergency Management [www.harveycedars.org](http://www.harveycedars.org) [www.hcpolice.org](http://www.hcpolice.org)  
Harvey Cedars Construction Office – (609) 361-6016  
Public Works Department – (609) 494-6905  
Harvey Cedars Police Department – (609) 494-6509  
Long Beach Township – (609) 361-1000 for storm and emergency updates  
Federal Emergency Management Agency (FEMA) [www.fema.gov](http://www.fema.gov)  
National Flood Insurance [www.floodsmart.gov](http://www.floodsmart.gov)  
Base Flood Elevation information [www.region2coastal.com](http://www.region2coastal.com)  
Flood insurance information – call your insurance agent or 800-427-4661