

# **Flood Information for Brigantine Beach New Jersey**

## **FEMA**

### **NOTICE TO ALL PROPERTY OWNERS OF THE CITY OF BRIGANTINE REGARDING FLOOD PROTECTION INFORMATION**

Brigantine is a barrier Island. Therefore, flooding may come from either the Atlantic Ocean or back bays. Usually flooding becomes more severe as part of a hurricane, or more often, a northeast storm. In recent memory, there was a severe northeast storm in 1962. Additional damaging northeast storms occurred in March, 1984, October, 1991 and December, 1992. The Island also suffered damage as a result of Hurricane Gloria in September, 1985. Floods are dangerous. Even though your property may not have been flooded recently, living on a barrier Island means the risk of damage due to flooding is always present and you should take precautions. Some day, flood levels could affect your property and you should be prepared for the same.

### **FLOOD INSURANCE RATE MAP ZONE DETERMINATIONS AND CITY FLOOD SERVICES**

As a public service, the City of Brigantine will provide you with the following information upon request:

- A. Whether your property is in a special flood hazard area as shown on the current flood insurance rate map (FIRM) of the City.
- B. Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation depth if shown on the FIRM.
- C. The City has a handout on flood insurance purchase requirements that can help people who may need a mortgage or loan for a property in the special flood hazard area. If you would like to make an inquiry, please note your street address and the lot and block of your property. The City Construction Official, Rich Stevens, can be contacted between 9:00 a.m. and 4:30 p.m. Monday through Friday at telephone number 609-266-7600 ext. 260. There is no charge for this service. Additionally, materials concerning flooding are contained in the Brigantine Branch of the Atlantic County Library.

### **FLOOD INSURANCE**

All properties located in the City of Brigantine are located in a flood hazard area as mapped by the Federal Emergency Management Agency. Flood insurance is available for said properties. If you don't have flood insurance, contact your insurance agent regarding the same. A standard homeowners insurance policy will not cover certain damage from flooding. However, the City of Brigantine participates in the National Flood Insurance program so you will be allowed to purchase a separate flood insurance policy. This insurance is

backed by the Federal Government and is available to everyone, even to property owners who have previously been flooded. Some people have purchased flood insurance because it was required by a bank or mortgage company. There is a 26% chance of a possible flood during the life of a 30 year mortgage. Usually such policies only cover the building structure and not the contents. During flooding which occurs in Brigantine, contents of a property can also be damaged. If you currently have flood insurance, you should make sure that contents are also covered. Flood insurance is also available to renters for personal property within a structure. There can be a 30 day waiting period before flood insurance coverage goes into effect. You should plan accordingly.

## **FLOOD SAFETY**

All residents should remember the following in the event of a flood.

- (1) Do not walk through flowing water during a flood. Drowning is the number one cause of flooding death. Currents can be deceptive and move faster than anticipated.
- (2) Do not drive through flooded areas. Driving in flooded areas is not recommended. The same can lead to vehicle damage, personal injury and even death in severe instances.
- (3) Stay away from power lines and electrical wires. The number two killer regarding floods is electrocution. Electrical current can travel through water. Report any downed power lines to the appropriate electric company.
- (4) Have your utilities turned off. If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. This includes any such contents which are currently in a garage which also may be subject to flooding. It is wise to keep a detailed check list of things to do which would easily be available during and prior to emergency weather conditions. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been dried and certified as usable. You should also be alert for gas leaks. Use a flashlight to inspect for damage immediately after a flood. Don't smoke or use candles or other open flame unless you know the gas has been turned off in the area in question and said area is vented properly.

## **FLOODPROOFING**

There are several different ways to protect a building from flood damage. One way is to keep water away by regrading your lot or building with a small flood wall or earthen berm. Another approach is to make your walls waterproof and place water tight closures over the doorways. This method is not recommended for houses with basements or if water levels will be over two (2) feet deep. A third approach is to raise the house above flood levels. A small wood frame house can usually be elevated above flood levels for approximately \$10,000.00. Many of the houses subjected to flooding in the golf course area have been raised in this manner. The above measures are referred to as floodproofing or retro-fitting. There are also steps which can be taken to protect against high wind velocity such as installing strong shutters and reinforced garage doors. Financial assistance may be available for certain flood mitigation activities. More information is available at the Brigantine Branch of the Atlantic County Library. Important Note: Most alterations to your building or land require a permit from the Building Department. Please check with the Construction Official prior to implementing any of the above procedures to determine what permits may be necessary.

## **WHAT YOU CAN DO TO HELP**

The City of Brigantine always appreciates cooperation and assistance from property owners on the Island. Here are some of the ways in which you can help in the City's efforts to reduce damage due to flooding.

(1) Do not dump or throw any solid articles into the catch basins located throughout the City. Throwing solid debris into the catch basins clog the same and prevents the catch basins from operating at peak levels during times of flooding. If you see anyone throwing solid materials into catch basins within the City of Brigantine, please contact the Department of Public Works at 609-266-7800. The City has an Ordinance numbered 14-2000 which prohibits dumping of debris in catch basins. The Ordinance is strictly enforced.

(2) Before any building is constructed within the City of Brigantine, a building permit is necessary. Always check with the Building Department before you build on, regrade, fill or otherwise have construction activity on your property. A permit may be needed to insure that the project(s) do not cause problems on other properties. If you see any activity being conducted without a permit, you may contact the Construction Officials office at 609-266-7600 ext. 260. A permit will be necessary if substantial improvements are made. The National Flood Insurance Program requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the buildings market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards and must be elevated above base flood elevation.

(3) In the event of a flood, flood warnings, in most instances, will be given by the Emergency Alert System. Please make sure that your television or radio is tuned to a channel carrying the Emergency Alert System well in advance of any anticipated flood event. These alerts are broadcast on the local television cable stations including WMGM TV Channel 40 and local radio stations including WFPG Radio Station 96.9 and Brigantine's radio station 1640 a.m. Residents can also call (609)266-1111 to hear recorded emergency management messages.

We live on a beautiful Island. Please help us to take all appropriate steps to keep Brigantine a great place to live. Through mutual cooperation we can continue to make Brigantine Beach an Island you'll love for life!

## **NATURAL AND BENEFICIAL FUNCTIONS OF LOCAL FLOOD PLAINS**

The City of Brigantine has unique and naturally beneficial local flood plains such as the beach and dune system and the back bay salt marsh eco system. These provide a natural buffer against flooding and must be protected. Please respect these natural areas and help keep them in their natural state. Don't litter upon or destroy these areas.

We live on a beautiful Island. Please help us to take all appropriate steps to keep Brigantine a great place to live. Through mutual cooperation we can continue to make Brigantine Beach an Island you'll love for life!