

Dear Sea Bright Resident,

As you know, as a resident or property owner in Sea Bright, our entire community is prone to repetitive flooding. What you may not know is that the Borough is actively involved in activities and programs to help you protect yourself and your property from future flooding. Here are some things YOU can do:

1. **KNOW YOUR FLOOD HAZARD.** Check with the Building Department for important flood information in your area. We can assist you with information about basic Flood Insurance Rate Map (FIRM) data and additional FIRM information related to whether or not you are in a specific Coastal Protection area, or higher wave action zone. Our department also has available maps regarding past flood depths in Sea Bright, and can inform you if your property is located in an area with any other flooding problems not typically shown on maps. **You can reach us at 732-842-0099 ext. 110 and ext.128.**

2. **PREPARE FOR FLOODING.** Protect people and property by doing the following:
 - Know how to shut off electricity and gas to your home when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Create a household inventory, especially of lower level contents.
 - Place insurance policies, valuable papers, medicines, etc. in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - Develop a Disaster Response Plan. Visit the Red Cross website at www.redcross.org for information about preparing your home for a disaster.
 - Sign up for NIXLE emergency messages sent directly to your cellphone by visiting seabrightnj.org
 - Get a copy of “*Repairing Your Flooded Home*”. Copies are available at Borough Hall or on the Red Cross website.
 - Take notice of the “HIGH WATER MARK” signs located throughout town. These signs will indicate how high past flooding has risen in your area and help you prepare for future events
 - Visit FEMA’s website at www.ready.gov/floods for more information.

CONSIDER SOME LONG-TERM, PERMANENT FLOOD PROTECTION MEASURES: *(Note: Some of these measures may require building permits and others may not be safe for your type of building. Be sure to consult the Building Dept. before undertaking any project)*

- Elevate your home and mechanical equipment above the design flood elevation (DFE) level.
- Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
- Check your building for water entry points, such as basement windows, stairwell, doors and dryer vents. These can be protected with low walls or temporary shields.
- Install a flood drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

3. **BUILD RESPONSIBLY.** Talk to the Building Department about updated information and assistance, including financial assistance if available:

- Get a permit before you build or lift.
- Do not regrade property or import fill to minimize drainage issues between homes.
- Use only licensed contractors for any building projects.

4. **GET A FLOOD INSURANCE POLICY.**

- Contact your insurance agent to see if you are covered for flood damage and to get more information about rates and coverage.
- Don't wait for the next flood to buy insurance. In most cases there is a 30 day waiting period before the National Flood Insurance Program coverage takes effect.
- **HOMEOWNERS INSURANCE POLICIES DO NOT COVER DAMAGE FROM FLOODS.** However, Sea Bright residents can purchase a separate flood insurance policy through the National Flood Insurance Program (NFIP). This insurance is backed by the Federal Government and is available to everyone, even properties that have flooded in the past.
- Basic Flood Insurance policies cover the **BUILDING ONLY**, not contents. During many flooding events, there is often more damage to furniture and contents than to structure. Be sure you have also purchased contents insurance, which is also available to renters.

5. **PROTECT NATURAL FLOODPLAIN FUNCTIONS IN SEA BRIGHT**

- **DO NOT LITTER!** Blocked storm drains puts Sea Bright at a higher risk for additional flooding.
- Stay off the dunes. Enjoy our beaches via designated access points only.
- Did you know Sea Bright welcomes the largest population of Piping Plovers on our beaches in all of New Jersey? Help protect them by staying away from designated habitat areas from March 15- Dec. 31.

Sincerely,

John M. Mele, PE,PP,CME,CFM

Interim Zoning Officer/Floodplain manager

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