



## **FLOODING AND HIGH TIDES**

## **HURRICANES AND NOR'EASTERS**

### **DEVELOPMENT PERMITS**

All new construction and renovation projects require local permits. Various state permits also may be required, depending on the type and location of the project. Always check with your local code official, local engineer or land surveyor before purchasing a property in Avalon to determine what special regulations may be in effect relating to your location in the special flood hazard zone. If you observe any apparent illegal construction, please notify the Avalon Code Enforcement Division for their investigation at (609)967-4220.

### **DRAINAGE SYSTEM MAINTENANCE**

The New Jersey American Water Company maintains the Borough's drainage system by regular cleaning of the catch basins. In addition, the Borough has ordinances prohibiting the placement of debris in gutters or anything that would block the flow of water and cause flooding in any drainage way. If you observe a catch basin which does not appear to be draining properly, please report it to NJ American Water at 800-652-6987. In order to prevent flooding, caused by the bay backing up through storm drains at high tide, the Borough is pursuing a costly long-term project of installing tide flex backflow valves on outfall pipes. The County also is making drainage improvements along Ocean Drive.

### **FLOOD INSURANCE**

Your homeowner's policy does not cover losses due to flooding. Avalon has participated in the National Flood Insurance Program (NFIP) since its inception. Ninety-two percent of Avalon homeowners participate in NFIP. Flood insurance is available for almost any enclosed building and its contents. Maximum insurance on a one family dwelling is \$250,000, for household contents, \$100,000. Nonresidential and business properties also are eligible for insurance in various amounts. Flood insurance is mandatory if the building is subject to any federally guaranteed financing. Reduced rates are available depending on your lowest floor elevation above mean sea level, and a variety of deductible amounts. Don't wait for the next flood to buy insurance protection. There is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage. The Construction Office may have a copy of your Elevation Certificate, call 609-967-4220 for availability.

### **NATURAL AND BENEFICIAL FUNCTIONS**

The high dunes of Avalon provide a natural barrier to the island from the sea. When storms occur, the high dune areas are protected from the resulting flooding and beach erosion is consequently minimal as opposed to those areas where the high dunes do not exist. Obviously there is no way to prevent storms from hitting the island. However, there are ways to safeguard the dunes beforehand. Semiannual dune grass planting gives the high dunes natural protection and geotubes put into the ocean help the storm waves from breaking directly onto the sand, thereby preventing erosion. After a storm, beach and dune replenishment, although costly, is a necessary event. The natural barriers along Avalon's coast line have helped to keep the waters rated as one of the cleanest in New Jersey.

### **FLOOD MAPPING**

Detailed flood maps, showing local flood hazard areas, can be obtained in the Construction Office at Borough Hall, 3100 Dune Drive, and the Avalon Public Library. These maps show the major flooding areas and repetitive loss areas. For Flood Zone information call 609-967-4220

### **BOROUGH PLANNING**

The Borough's main goal in planning is to reduce flood damage in repetitive areas.





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### FLOOD HAZARD

Most of Avalon is in a flood plain zone that is subject to serious flooding conditions from the ocean and bay waters during hurricanes and northeasterly storms. On March 6, 1962, Avalon was hit by a serious storm that did considerable damage on the island. In 1993 we had two storms, one in January and one in December, which brought higher flood waters than the '62 storm. Detailed flood maps, showing base flood elevations of the island, can be obtained in the Construction Office in Borough Hall. You may come in or call 609-967-4220 Monday through Friday and someone will explain base flood elevation for the area in which your house is located.

### PROPERTY PROTECTION

Since most of Avalon is in the Special Flood Hazard Zone, you should be aware that the question isn't if we will flood, but when, how often and how deep. The main technique that can be used to flood proof your structure and reduce the potential of future flood damage would be to elevate your house. You may ask an official of the Construction Office to come to your site to review your flooding problem. We will provide one on one advice of the building regulations required to comply with federal flood standards, call 609-967-4220.

### FLOOD WARNING

Storm and flood warnings will be given through Emergency Management for any storms which may cause property damage. A storm warning will be announced on the Borough's digital sign system at the entrance to town. Warnings will be issued through Comcast cable EAS, the digital public address siren system throughout town, emergency Avalon radio station 1630 AM, and by emergency announcements by Borough vehicles with PA Systems.

### FLOOD SAFETY

The safety of your family is of the utmost importance. To be well informed about an approaching storm, keep a battery-powered radio tuned to a local station and follow all emergency instructions. If evacuation is ordered, do so immediately! **DO NOT WAIT!** Be careful to stay out of water if possible and away from downed power lines. If time permits, turn off the main power switch and shut off the main gas valve. Follow the evacuation plan that you and your family have previously discussed. Be sure that everyone in your family is aware of a predetermined meeting point off the island. In the event of tidal flooding, if you are instructed to move your vehicles to higher ground off the island, do so. If you are in a low area, you may want to bring outdoor furniture and other possessions inside. You may also want to elevate your first floor furniture high enough that it is not damaged.

### SUBSTANTIAL IMPROVEMENT REQUIREMENTS

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's assessed value, the building must meet the same construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards. If a residence is damaged so that the cost of repairs equals or exceeds 50% of the building's value (before it was damaged), it must be elevated above the base flood elevation. You may get this elevation from the Construction Office in Borough Hall or call (609) 967-4220.