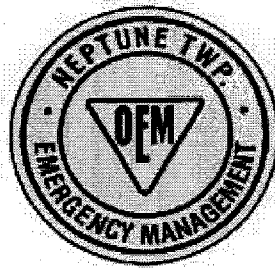


# Public Outreach Program



Township of Neptune

Monmouth County, New Jersey  
National Flood Insurance Program (NFIP)  
And  
Community Rating System (CRS)



## Prepare & Recover

## What YOU do Before, During, and After a Flood

January 2014

The Township of Neptune, nor its agents and employees, makes any warrantee, expressed or implied, nor assumes any legal liability or responsibility for the completeness, accuracy or usefulness or information obtained from the various sources.

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Dr. Michael Brantley, Deputy Mayor  
Mary Beth Jahn, Committeewoman  
J. Randy Bishop, Committeeman  
Kevin McMillan, Committeeman

**Neptune Township Recovery Action Committee:**

Vito Gadaleta, Business Administrator  
Gene Anthony, Esq., Township Attorney  
William Doolittle, Director of Code Enforcement  
Michael Bascom, Chief Financial Officer/Police Director/Emergency Management Coordinator  
Monique' Burger, Community Programs Coordinator  
Leanne Hoffmann, Director of Planning & Engineering  
Wayne Rode, Director of Public Works  
Neptune Fire Chief  
Ocean Grove Fire Chief  
James Hunt, Deputy Chief of Police  
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George Waterman, Zoning Officer  
Richard Cuttrell, Municipal Clerk  
Bernard Haney, Land Use Administrator

**Local Emergency Planning Committee:**

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Donald Colarusso, Deputy Assistant Coordinator  
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David Shotwell, EMS  
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Roberta Grace, Public Assistance

Richard Cuttrell, Weather  
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Ocean Grove Fire Chief

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Neptune Township Office of Emergency Management  
Neptune Township Office of Planning and Engineering  
Neptune Township Construction Department  
Monmouth County Office of Emergency Management

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### **Appendix A:**

Shark River Area Storm Surge Map  
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### **Appendix B:**

Ordinance 13-11  
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# ***Neptune- Roman God of the Sea***

## **Introduction**

Neptune is a municipality with flooding problems. As Super Storm Sandy has shown there are sections of Neptune Township which are part extremely vulnerable to flooding. Even though you might not live in the "Flood Zone", when serious flooding occurs, everyone is affected to a degree; closed roads and bridges, downed phone lines, power failures, and other utility disruptions have an impact on the entire Township. For this reason, this publication is distributed to all residents in the Township of Neptune.

Neptune Township is a municipality of eight (8) square miles and is bordered by the Atlantic Ocean, the Shark River, two coastal lakes (Wesley and Fletcher) and one inland lake (Alberta). Within the eight square miles there are multiple streams, tributaries, and water bodies that are subject to flooding not only during natural disasters but also during regular moon tides and heavy rain events.

Such proximity to water bodies can cause anything from nuisance damage to significant damage to life and property during more extreme events.

## **Nature of Flooding in Neptune**

Neptune is a community with several diverse neighborhoods including Ocean Grove, Shark River Hills, Mid-Town, Bradley Park, the Gables, Seaview Island, North Island and West Neptune. One shared problem among the residents is that in most of the neighborhoods there is some degree of flooding. Some of the flooding may be minor roadway flooding during a large rain event or abnormal high tides or storm events. The flooding may be more severe during major storms or Nor'easters during astronomical high tides and require evacuation and road closures. When the Township experiences a flood event, certain sections of the Township may experience evacuation and road closures until such time that the Office of Emergency Management has determined it is safe to return.

The Township of Neptune has several "Special Flood Hazard Areas" as determined by FEMA. There are some areas in the Township that are designated as a "V" Zone and other areas that are designated as an A or AE zone. Depending on the zone that the property is located in there are special standards for construction and elevation of the properties that need to be adhered to. Residents and businesses may review the FEMA Flood Insurance Rate Maps as described in the next section.

Approximately 4.7% (241.4 Acres of 5,154.2 Acres) of property and structures in the Township of Neptune are located in a "flood zone area" or the area that the National Flood Insurance Program (NFIP) defines as "special flood hazard area" (SFHA). Significant and recent floods occurred in 1992, 2011, and 2012 and less severe floods occur monthly in some portions of the Township. Storm surge heights reached 9'1" during the Nor'easter of December 10, 1992 and 14'3" during Super Storm Sandy in 2012. Please see Appendix A for Super Storm Sandy Storm Surge maps detailing the Shark River Hills and Ocean Grove areas inundated by storm surge.

During a 100-yr storm event (a storm that has a one percent (1%) or greater chance of being equaled or exceeded in any given year) the following streets are projected to be flooded to the elevations shown. Please note the elevations shown represent the elevation of water relative to sea level. Since the streets are at an elevation greater than sea level, the roadways will usually only have about 3-4 feet of water when the elevations shown below are reached:

#### Shark River Hills:

- South Riverside Drive – 10', 11', 12', 13'
- North Riverside Drive – 10'
- Valley Drive – 10'
- Durand Road – 10'
- Wilson Road – 10'
- Bennett Road – 10'
- McDermott Road – 10'
- Ivins Road – 10'
- Park Place – 10'
- Summit Road – 10'
- Beverly Way – 10', 11'
- Hobart Place – 10'
- Riverview Court – 10'
- Fairview Place – 10', 11'
- Hillcrest Avenue – 10', 11'
- Melrose Avenue – 10', 11'
- Highland Avenue – 10', 11'
- Prospect Avenue – 10', 11'
- Milford Road – 10', 11'
- Clinton Place – 10', 11'
- Sheldon Avenue – 10'
- Vernon Avenue – 10', 11'
- Tremont Drive – 10', 11'
- Benton Place – 10', 11'
- Cliffwood Drive – 10', 11'
- Sylvan Drive – 10', 11'
- Dykeman Place – 10', 11'
- Marven Court – 10'
- Glenmere Avenue – 10'
- Brighton Avenue – 11', 12'

#### Seaview Island:

- South Concourse – 10', 11'
- West Concourse – 11'
- New York Road – 10'
- Riley Road – 10'
- Albany Road – 10'
- River Road (Route 35) – 10'
- Boston Road – 10'
- Steiner Avenue – 10'
- Waterview Court – 10'
- Seaview Court – 10'
- Seaview Circle N – 10'
- Seaview Circle – 10'
- Sea Spray Lane – 10'
- Spinnaker Way – 10'

#### Ocean Grove:

- Boulevard – 10'
- Springwood Drive/Lake Avenue – 10', 11'
- Broadway – 10', 11'
- Beach Avenue – 10'
- Webb Avenue – 10'
- Abbott Avenue – 10'
- Ocean Avenue – 10'
- Central Avenue – 10', 11'
- Fletcher Lake Avenue – 10', 11'
- Pennsylvania Avenue – 10'
- Pilgrim Pathway – 10'
- Clark Avenue – 10'
- Franklin Avenue – 10'
- Inskip Avenue – 10'

### **Flood Insurance Rate Map Service**

Please contact the Township Construction Code Official/Flood Plain Manager at 732 988 5200 x 268 should you wish to review the local FEMA Flood Insurance Rate Maps (FIRMS) relevant to your property of interest. The Township can provide you with the information on the required purchase of flood insurance within the special flood hazard area and mitigation (SFHA) and measures for properties in the hazard area. A link to the FEMA FIRMS can be found on the Township's website under the Construction Department's Floodplain Management Page (<http://www.neptunetownship.org/departments/construction/floodplain-management>).

Another option is to go to the FEMA Map Service Center website (<http://mse.fema.gov>) and enter your address in the upper left hand corner of the screen. Once you locate your map, click "View". It is now possible to create a "Firmette" which is a digital copy of your map. Be patient when using this site, it moves rather slowly.

As a result you and other property owners throughout the community will have up-to-date, reliable, internet accessible information about flood risk on a property-by property basis.

## **National Flood Insurance Program (NFIP)**

Please be aware that your normal homeowner's insurance policy will not cover losses due to flooding, therefore it is highly recommended to maintain flood insurance coverage. Due to the high likelihood of flooding, the Township of Neptune participates in National Flood Insurance Program (NFIP), which makes flood insurance available to everybody in Neptune. The NFIP, which is administered by FEMA, works closely with nearly 90 private insurance companies to offer flood insurance to property owners and renters. Rates are set and do not differ from company to company or agent to agent and are determined on many factors, including the date and type of construction of the home as well as the building's level of risk.

Please also be aware that homes and businesses with mortgages in high risk zones are required to have flood insurance. Additionally, while those homes and businesses in moderate-to-low risk zones are typically not required to have flood insurance, it is still highly recommended as 25% of all flood claims occur in moderate-to-low risk zones. Lower cost flood insurance from the NFIP is available in these moderate-to-low risk zones and owners may even qualify for the even lower cost Preferred Risk Policy (PRP). Please contact your insurance agent to learn more about converting to the PRP. If you do not have an agent or your agent does not write insurance policies you may contact the NFIP's toll free number at 1-888-379-9531 or visit [www.floodsmart.gov](http://www.floodsmart.gov), for more details about flood insurance.

Flood insurance claims can include Increased Cost of Compliance funding, which provides additional coverage to help underwrite a flood protection project that is required by code as a condition to rebuild a flooded building or pay the non-federal portion of a cost-shared retrofitting project. Per the Federal Insurance Reform Act of 2004, this coverage is made available, in most cases, for insured structures for which mitigation assistance has been made under certain federally funded mitigation programs.

## **Public Safety**

Flood hazard maps are important tools used in the effort to protect lives and properties in Neptune Township by indicating the limits of affected areas relative to community and individual properties. Allowing business owners and residents to make more informed decisions about personal safety and protecting their properties. The flood hazard maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built.

The Township has adopted new ordinances to further define the Township's Land Development Ordinance with regards to Flood Hazard Regulations and the Township's General Ordinance with regards to Flood Damage Prevention. The newly adopted ordinances provide definitions for various flood hazard zones, as well as details for designing, permitting and constructing in said zones. The Flood Damage Prevention ordinance also states "New construction and substantial improvements of any residential structure within any Advisory Hazard Zones V and A shall have the lowest floor, including basement together with the attendant utilities and sanitary facilities, elevated at or above the Advisory Base Flood Elevation or Advisory 0.2 Percent (0.2%) Annual Chance Flood Elevation, whichever is more restrictive." Please see Ordinance 13-11 and Ordinance 13-12 in Appendix B for more information.

Flooding can come with little warning and cause severe damage. The public should take the following safety concerns into account during a flood:

- Do not walk through flowing water – Drowning is the number one cause of flood deaths. Currents can be deceptive; even six inches of flowing water can knock you off your feet. If you must walk in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area – Most people drown in their cars than anywhere else. Never drive around road barriers as the road or bridge may be washed out; they are there for your safety.
- Stay away from power lines and electrical wires – Electrocution is the number two killer during floods. Please keep in mind electrical current can travel through water. Downed power lines should be reported immediately to the Power Company, the Police Department or the Township Emergency Management Office.
- Have the Power Company turn off your electricity – Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Appliances or motors that have gotten wet should NOT be used unless they have been taken apart, cleaned, and dried.
- Beware of wild animals seeking shelter – Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to poke and turn things over and scare away small animals.
- Be alert for gas leaks – In the event that a gas leak is suspected, the gas to the house should be turned off. Do NOT smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated. Use a flashlight to inspect for any damage.
- Watch your step – After a flood, the ground and floors are covered with debris including broken glass and nails. Floors and stairs can also become very slippery when wet or covered in mud. To avoid hazards always look before you step.

### **Flood Protection Assistance Information**

Flood Protection Assistance Information is available through the Township's Building Department and Office of Emergency Management. Qualified/certified staff members will make site visits to review flooding, drainage and sewer problems, and provided one-on-one advice to property owners, in writing, when requested. Additionally, staff members will provide advice and assistance on ways to protect a building from damage (such as retrofitting, floodwalls, and correcting local drainage problems), in writing, when request.

Should assistance be required, please contact the following:

For flood protection assistance, flood information, and FIRM Zone determinations please contact:

William J. Doolittle, Construction Official  
Township Building Department  
732-988-5200 Ext. 260  
[bdoolittle@neptunetownship.org](mailto:bdoolittle@neptunetownship.org)

For flood/emergency issues please contact:

Michael Bascom, OEM Coordinator  
Office of Emergency Management  
732-988-5200 Ext. 241  
[mbascom@neptunetownship.org](mailto:mbascom@neptunetownship.org)



## **Flood Mitigation Funding Sources**

In an effort to both repair flood damaged areas and protect against future flooding events the Township of Neptune has submitted or will be submitting applications to FEMA for consideration of funding for flood hazard mitigation. As part of this process the Township has recently requested funding through the FEMA Hazard Mitigation Grant Program for the following:

- Bulkheading and drainage improvements along areas of the Shark River, specifically side street intersection points of South Riverside Drive. The improvements help mitigate chronic tidal flooding by providing new outfall pipes and valves to promote proper drainage and prevent backwater due to tidal influences and/or storm surges. The improvements also provide a stable shoreline by replacing damaged section of the existing bulkheading and reestablishing the bulkhead to a new height and fortifying the stream banks.
- Drainage improvements to the Alberta Retention Basin. The improvements include the installation of gate valves, upgrades to the downstream drainage system, and removal of accumulated silt to mitigate chronic flooding to neighboring properties and roadways. Through the use flood gates, the improvements will allow for lake lowering prior to large storm events, while removal of accumulated silt will provide additional means of storage; lessening the frequency and number of evacuations that must occur.

In 2013 the Township also received funding, in the amount of \$1,122,00.00, from the NRCS Emergency Watershed Program for the removal of storm deposited sediment from Wesley and Fletcher basins as well as the repair of a portion of the Wesley wall. The removal of accumulated sediment from the lakes will provide larger stormwater storage volumes helping contain runoff from large storm events and alleviating localized flooding. Additionally, the wall repairs to Wesley Basin will provide stable basin banks, protecting streets and infrastructure against future bank erosion.

In 2010 the Township received funding, in the amount of \$508,441.50, from the FEMA Pre-Disaster Mitigation Grant Program for bulkheading and drainage improvements along the low lying areas along the Shark River, near the Shark River Municipal Marina. Similar to the improvements discussed above for South Riverside Drive, these improvements help mitigate flooding by providing new outfall pipes and valves to promote proper drainage and prevent backwater due to tidal influences and/or storm surges. The improvements also provide a stable shoreline through the use of bulkheading.

Additional funding, in the amount of \$430,176.75, was also received in 2010 from the FEMA Hazard Mitigation Assistance Program for drainage improvements and elevation of portions of South Concourse Avenue. The improvements help mitigate localized flooding by elevating low spots in the roadway above the high moon tide, restricting large tidal events from overtopping the road. In addition this project also calls for some bulkheading and installation of Tideflex Valves along drainage pipes to prevent backwater into the roadway.

The Township is also pursuing NJDEP Blue Acres funding to potentially purchase property within an existing special flood hazard zone from willing sellers. The Township is committed to working with willing homeowners and sellers for the purchase of property if the property is contiguous to other parkland or Township owned parcels, and it is in the community's best interest to acquire. This has been discussed with NJDEP Blue Acres and the Township is working with that office to see if the potential projects will be funded.

## **Community Rating System Program**

The National Flood Insurance Program's (**NFIP**) Community Rating System (**CRS**) Program is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

The objective of the Community Rating System Program is to reward communities that are coping more than meeting the requirement to help their citizens prevent or reduce flood losses. The CRS Program also provides an incentive for communities to initiate new flood protection activities.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS Program:

- Reduce flood losses;
- Facilitate accurate insurance rating; and
- Promote the awareness of flood insurance

For CRS participating communities, flood insurance rate premium rates are discounted in increments of 5%, i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount. The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

- Public Information;
- Mapping and Regulations;
- Flood Damage and Reduction; and
- Flood Preparedness

The Township of Neptune is in the process of applying for participation in the CRS Program and will continue to strive to provide Township residents with reductions in their flood insurance premiums.

## **Flood Watch**

As you may be aware, one of the most critical problems we face as a community is the flooding issue. In an effort to stay up-to-date with flooding issues throughout the Township please find below useful links with brief descriptions.

### **Stream Data**

Link to the USGS Jumping Brook Gage near Neptune City (Station No. 01407760).

<http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=nttn4>

Link to the USGS Shark River Gage at Neptune City (Station No. 01407705). Note that flood stage is above elevation 6.

<http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=nepn4>

### **Rainfall Data**

Link to the National Weather Service forecast for Neptune Township. The site provides hazardous weather warnings and provides a more detailed projection than most sites.

<http://forecast.weather.gov/MapClick.php?lat=40.2240869&lon=-74.08875760000001&site=all&smap=1&searchresult=Neptune%20Township%2C%20NJ%2007753%2C%20USA#.UnufOHC-rX8>

## **General Information on Flooding**

<http://www.ready.gov/floods>

## **The National Insurance Program**

FEMA guidance on preparing for, surviving, and recovering from widespread flooding.

<http://www.floodsmart.gov/floodsmart/>

## **Flood Insurance Rate Maps**

Enter your address in the upper left hand corner of the screen, locate your map, and click "View". You can then create a "Firmette" or digital copy of your map, by clicking "Make a Firmette" on the left hand side. Please be patient, the site moves slowly.

<https://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&catalogId=10001&langId=-1>

## **Up-To-Date Weather Information**

Regional and Local weather forecasts with up-to-date information:

<http://www.weather.com/weather/today/Neptune+NJ+07753:4:US>

<http://www.tristatestormwatch.com/>

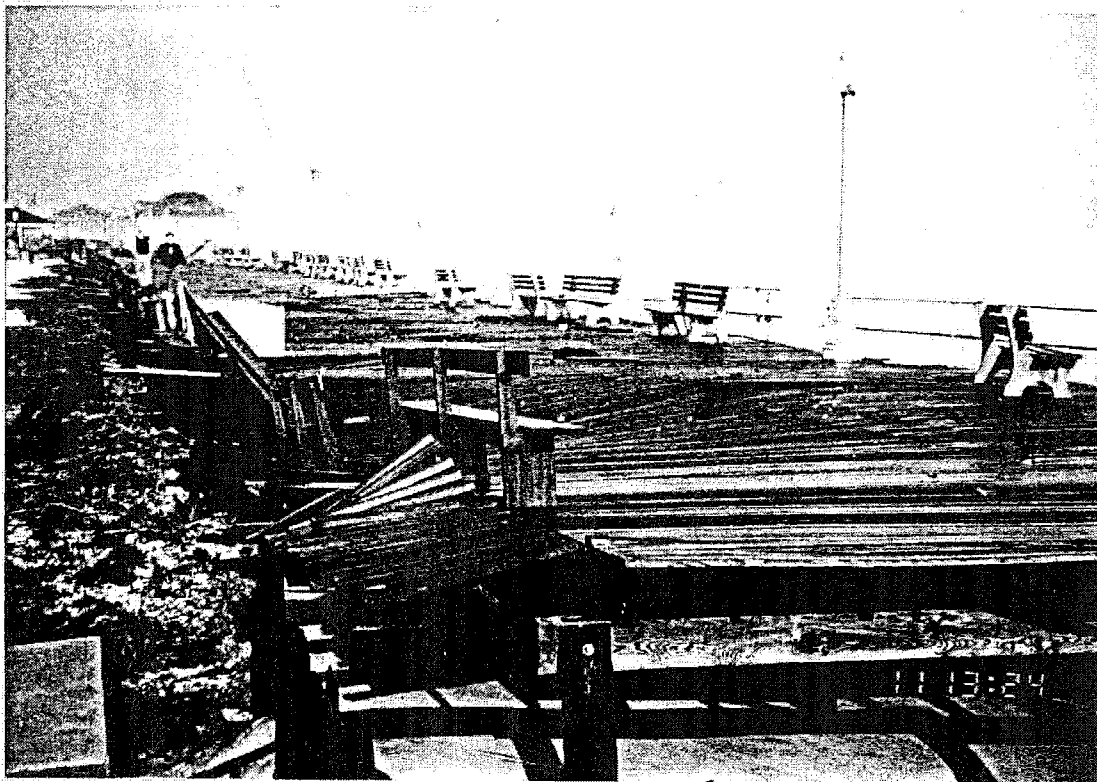
## Past Flood Events



Section of boardwalk in Ocean Grove damaged following storm in December 1992



Section of boardwalk in Ocean Grove damaged following storm in December 1992



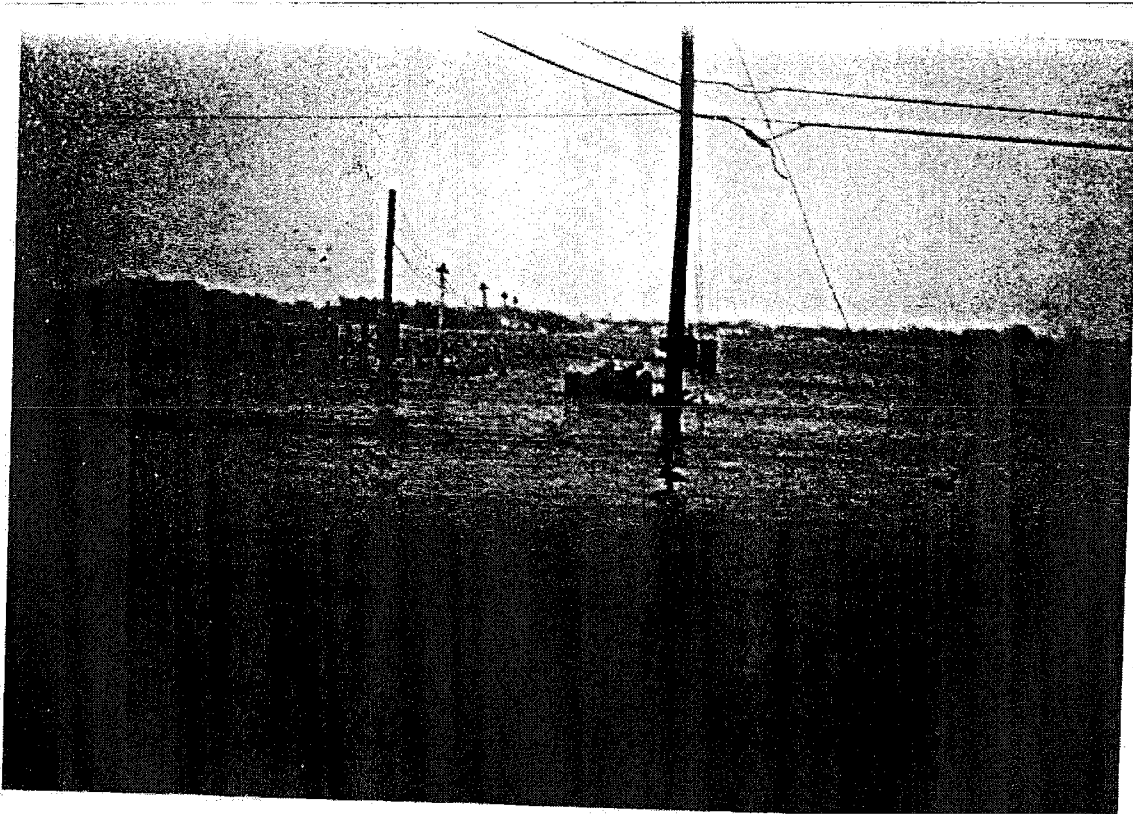
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Section of boardwalk in Ocean Grove damaged following storm in December 1992



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Flooding and downed trees, in Shark River Hills, following storm in December 1992



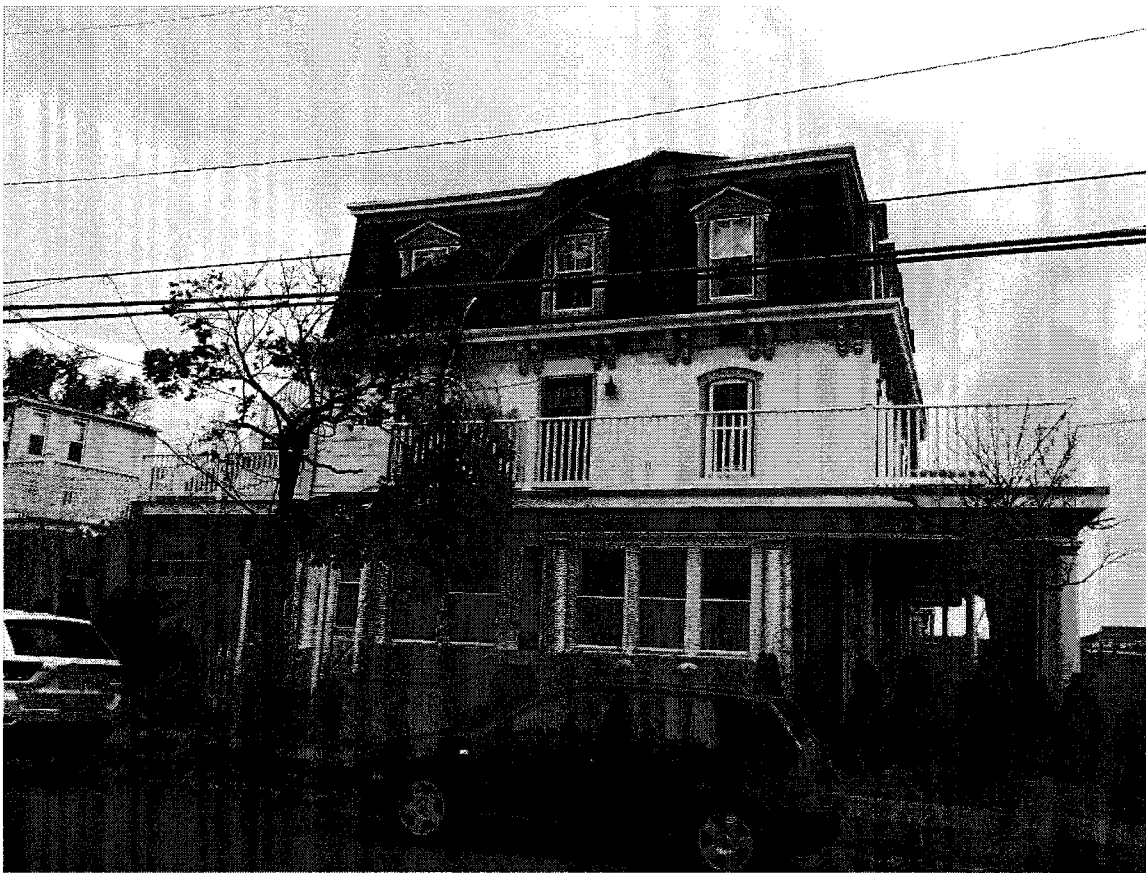
Sever Flooding along the Shark River following storm in December 1992



Property damaged due to flooding from storm in December 1992



Building damage due to flooding and storm surge from Super Storm Sandy in October 2012



Roof damaged following Super Storm Sandy in October 2012





Roadway filled with sand and debris following Super Storm Sandy in October 2012

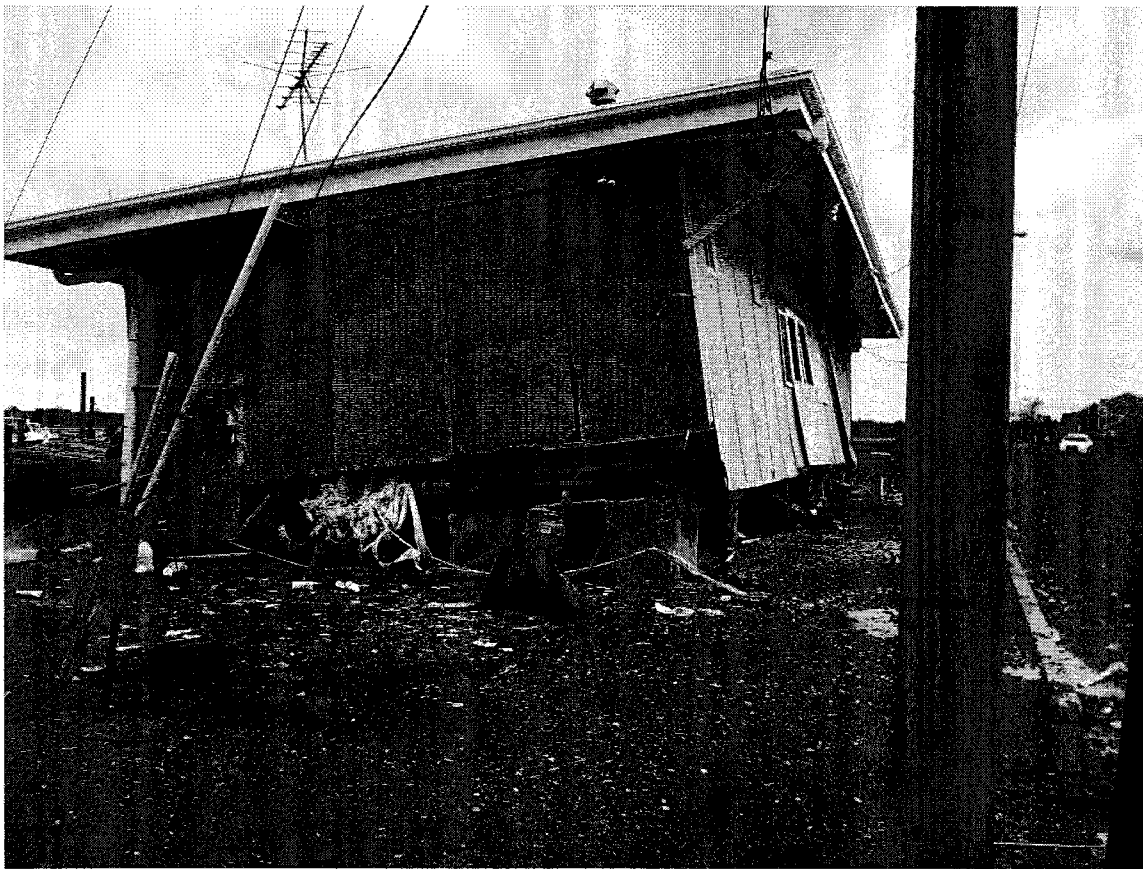


Section of boardwalk in Ocean Grove damaged from Super Storm Sandy in October 2012





Downed trees following Super Storm Sandy in October 2012



Shark River Municipal Marina facility damaged following Super Storm Sandy in October 2012



Boat within Shark River Municipal Marina parking lot following Super Storm Sandy in October 2012



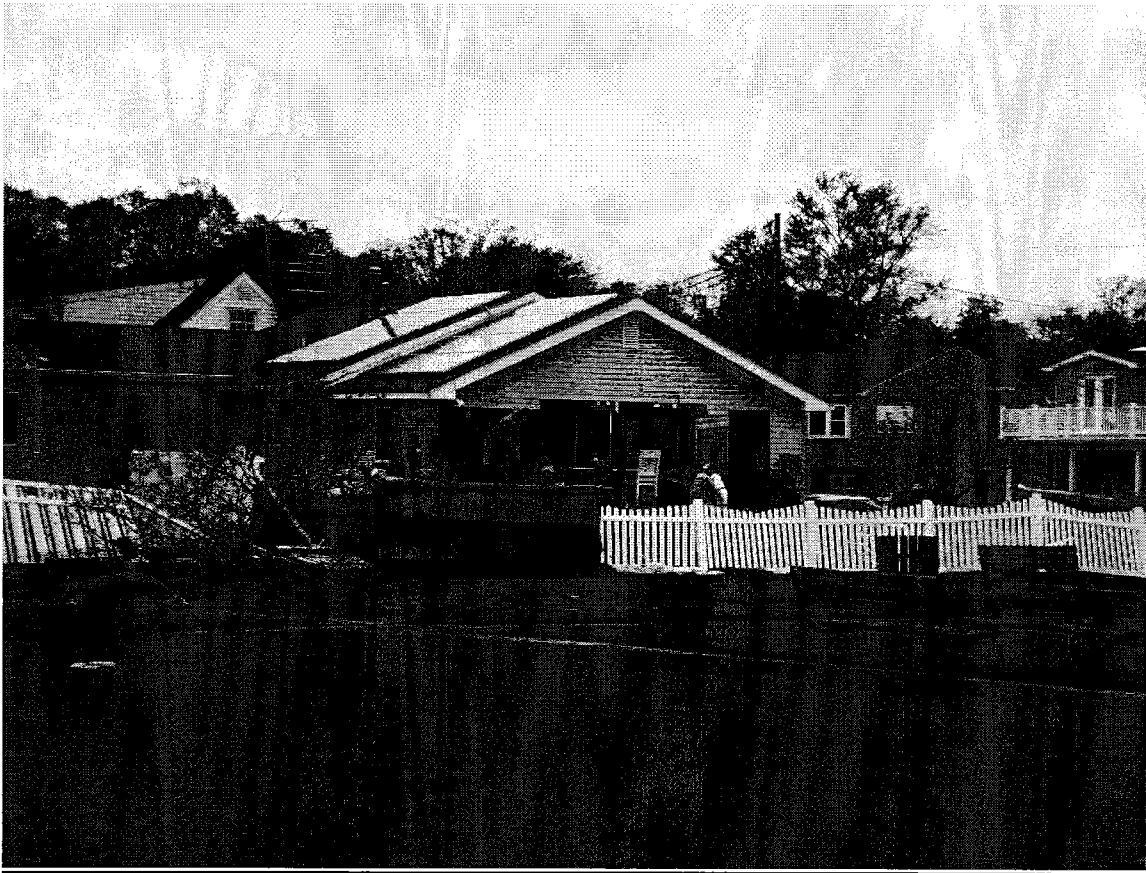
Shark River Municipal Marina Building damaged following Super Storm Sandy in October 2012



Damaged dock at Shark River Municipal Marina following Super Storm Sandy in October 2012



Damaged boat ramp and docks at Shark River Municipal Marina following Super Storm Sandy



Damaged house in Shark River Hills following Super Storm Sandy in October 2012



Damaged house in Shark River Hills following Super Storm Sandy in October 2012



Downed trees and displaced boat following Super Storm Sandy in October 2012



### Take Precautions Before A Flood Occurs:

1. **Check** your home for loose shingles and shutters, shaky chimneys, and other loose materials. Objects such as lawn furniture, toys, garden tools, garbage cans, and garbage can covers can cause damage when carried by high winds. **Secure** tool sheds and playground sets. **Store** valuables such as books, photographs, records and documents, etc. in areas of the home which might not be subject to flooding. **Maintain** a list of items that should be moved to higher ground if water threatens to enter the home. **Move** hazardous materials to higher locations, including paints, oils, cleaning supplies, garden pesticides and fertilizers, gasoline and other dangerous materials. For a step-by-step approach to disaster preparedness, visit <http://www.ready.gov/are-you-ready-guide>.
2. **Maintain** battery-powered equipment. A battery-powered radio could be your only source of information; and flashlights will be needed if utility services are interrupted. Flashlights are available that do not require batteries. Take extreme care in the use of candles to avoid fires.
3. **Cable Phone Service:** Please be aware if your phone service is provided by your cable company, it will be interrupted if the power goes out.
4. **Signup** for the **Emergency Notification System, (REVERSE 9-1-1)** a service that allows the Office of Emergency Management to contact registered phones with critically and timely information. Be sure to register home, cell and office phones.
5. **Learn** the location of the home's water supply pipeline valves and shutoff, master electrical switches, and gas shut-off valves. Do not wait until areas of your home become inaccessible before deciding to shut off these services. ALL family members should know how to access these utilities.
6. **Listen** to local radio (FM 94.3, FM 106.3, AM 1310) and television (News 12 NJ) stations for the latest weather advisories and special instructions from your local government. You may obtain additional information during an emergency by calling the **Office of Emergency Management at 732-988-5200 Ext. 241**.
7. **Plan** your evacuation route in advance. Keep your cars fueled should evacuation be necessary. Service stations may be inoperable in the event of electrical outages. **Move** cars to the highest ground for protection.
8. **Store** drinking water in clean bathtubs, jugs, bottles, and cooking utensils in the event the municipal water system is affected by the storm.
9. **Board** up windows to protect them from the storm. Danger to small windows is mainly from wind driven debris. Larger windows may be broken from wind pressure. Tape may not keep a window from breaking, but it is an effective means of protection from flying glass.
10. **Pets** are an important part of your family. But during a flood evacuation, they **will not be accepted** at evacuation shelters or allowed in rescue vehicles. Plan ahead for care and protection; they are your responsibility. For more information on pet care, visit <http://www.ready.gov/caring-animals#2>.

### Emergency Warning Terms:

- A flood or hurricane "**Watch**" will be in effect if flooding or a hurricane is expected. Flooding is a **possibility, not a certainty**.
- A flood or hurricane "**Warning**" becomes effective when flooding is **imminent**.
- As the storm progresses, a flood or hurricane "**Emergency**" may be declared.

### **What to do when a Flood or Hurricane “Warning” is Issued:**

- Sound Vehicle Units may be dispatched to the areas with local instructions. Listen to local radio and television stations for further information. Do **NOT** call Police Headquarters. Local information is available through the Township's **Office of Emergency Management at 732-988-5200 Ext. 241**.
- School closing and early dismissal policies are determined by the Board of Education based on the particular situation and disseminated using their Community Notification System (Autodial).
- Remain indoors if you choose to remain at home. Listen to local radio or television stations. Keep children of all ages away from river banks and out of floodwaters. Do not drive unless essential.
- Secure all loose objects outside the home, such as outdoor furniture and toys. Relocate and/or move valuables and furniture (if possible) to higher areas in your home. Move automobiles to high ground.

### **When You Evacuate Your Residence:**

1. **Shut off the gas, electric, and water** supplies at the **main shut off** in the house. Leave the breaker on for the sump pump if you have one.
2. **Open basement windows** to make provisions for water to enter the lower level of the house. The presence of water helps support the floors and foundation walls from outside pressure and often prevents collapse.
3. **Keep** your personal ID on your person at all times during the event. **Take** important insurance policy information along with phone numbers with you in a plastic bag.
4. **Temporary emergency shelter** locations will be announced prior to or during the flood event. If you leave your home and do not need public shelters, you still need to register at the designated shelter locations so your whereabouts are known.
5. **Pets** will **not** be accepted at evacuation shelters or allowed in rescue vehicles. Take the necessary steps to help your pets before an evacuation is imminent. (See the Precautions for more information on pet care).
6. **Radio Station** (FM 94.3, FM 106.3, AM 1310) and emergency personnel at local evacuation shelters will keep you informed of conditions and will indicate when it is safe to return home. Do not attempt to return to your home without clearance; you may hamper or interfere with rescue work. Temporary entry into storm affected areas, until these areas are declared safe, may be limited (for example, to a single member of a family with the proper identification).

### **Recovery After the Emergency – Returning Home:**

1. **Check** with local law enforcement agencies to determine if it is safe to re-enter your street and home. Drive cautiously returning home. Watch for debris; the pavement may be undermined by water. **Call 9-1-1 if a gas odor is present**.
2. **Do not touch loose or dangling wires** in the area of your home. Report to the Police or Jersey Central Power and Light at **1-800-662-3115**. If a live wire falls on your car while you are driving, stay inside the car and wait for aid.
3. **Document** all damages. Photograph damaged and destroyed property and belongings. If possible do not dispose of any property without prior approval from your insurance company.

4. **Check** all food that has been refrigerated, or frozen, in case there were electrical outages. If in doubt about any food items, throw them out.
5. **Drinking Water:** If you use municipal water, it will be safe to use UNLESS otherwise announced. Private water systems, wells, pumps, etc. should **not** be used without boiling the water for at least 20 minutes.
6. **Structural Damage to House:** If your house has been damaged, it must be inspected before it can be re-occupied. **Do not attempt to re-light pilot lights.** Only the Public Service Gas Company should re-light pilot lights. Call 1-800-436-PSEG (7734).
7. **Report suspicious vehicles** or persons to the police department. Unless you are authorized to lend aid, stay away from disaster areas where you may hamper rescue or first aid work.
8. **Disinfect** all living spaces that have been inundated, including cellars and basements, with a mild solution or a commercial disinfectant product. All objects contaminated with flood waters should be thoroughly washed. All affected clothing should be laundered before wearing. Water-damaged wallboard and other wet, porous materials should be treated for mold.
9. **Garbage collection:** Stay tuned for notice of special instructions regarding trash and garbage collections.
10. **A Disaster Assistance Center (DAC)** will be established when and if FEMA representatives arrive to accept flood claims. For the DAC location contact the Municipal Building 732-988-5200.

### **Reconstruction and Building- Consumers Beware of Post-storm Scams:**

As residents recover from storms and flooding, the Neptune Township mayor and Committee would like to caution consumers to beware of price gauging and home repair work offered by unregistered/unlicensed contractors. Once a State of Emergency has been declared, *it is illegal for anyone to sell merchandise or services needed because of the state of emergency for more than 10% above normal selling price.* There will be no toleration for attempts to illegally profit during residents' time of need. Any violations of this should be reported to the local authorities (Police 732-988-8000) or (Public Works Department 732-775-8797) and/or the NJ Division of Consumer Affairs.

The widespread damage caused by these storms means lots of homeowners will be seeking repairs. *Residents should be cautious and check with the Division of Consumer Affairs to make sure that the companies they hire are properly licensed or registered to do the work.*

Electricians, plumbers and landscape architects are licensed separately by the Division and are not required to be licensed as Home Improvement Contractors if they are working within the scope of their profession.

Consumers can file complaints about alleged price gauging or violations of the Contractors' Registration Act or Consumer Fraud Act at <http://www.nj.gov/oag/ca/ocp/ocpform.htm>

### **Development Permits:**

Any development in the **Special Flood Hazard Area (SFHA)** requires a Development Permit **prior** to construction. For more information please contact the Neptune Township Construction Department at 732-988-5200 x 260, 261, or 262.

FEMA, NFIP, and other flood publications are available at the Neptune Public Library located at 25 Neptune Boulevard. Further information can be obtained at <http://www.neptunepubliclibrary.org/>.



## **Important Contact Names & Numbers**

### **U.S. ARMY CORPS of ENGINEERS (ACOE)**

#### **Regional Office**

26 Federal Plaza, Room 2133

New York, New York 10278

**917-790-8007**

[www.usace.army.mil](http://www.usace.army.mil)

### **Federal Emergency Management Agency (FEMA)**

Region III

Room 1338

26 Federal Plaza

New York, New York 10278

**1-800-621-FEMA (3362)**

[www.fema.gov](http://www.fema.gov)

### **National Flood Insurance Program**

Flood Insurance Purchases

Toll-Free **1-800-621-3362**

### **New Jersey State Department of Environmental Protection**

401 East State Street

Trenton, New Jersey 08625

Toll-Free 24-hour Hotline

**1-877-WARNDEP**

[www.state.nj.us/dep](http://www.state.nj.us/dep)

### **New Jersey State Department of Environmental Protection Bureau of Floodplain Management**

501 East State Street

Trenton, New Jersey 08625

**609-984-0859**

[www.nj.gov/dep/floodcontrol](http://www.nj.gov/dep/floodcontrol)

### **Monmouth County**

#### **Office of Emergency Management (OEM)**

Michael Oppegaard, OEM Coordinator

Margaret Murnane Brooks, Deputy Coordinator

300 Halls Mills Road

Freehold, New Jersey 07728

**732-431-7400**

<http://www.visitmonmouth.com/page.aspx?ID=145>

**Neptune Township**  
**Office of Emergency Management**  
Michael Bascom, OEM Coordinator  
25 Neptune Boulevard  
Neptune, New Jersey 07753  
**732-988-5200**  
<http://www.neptunetownship.org/departments/emergency-services>

**Ocean Grove Sewerage Authority**  
PO Box 1045  
Neptune, NJ 07754  
**732-775-8705.**

**Public Service Electric and Gas (PSE&G)**  
24-hour Customer Service  
**1-800-436-PSEG (7734)**

**Jersey Central Power and Light (JCP&L)**  
24-hour Customer Service, Outage Reporting  
**1-800-544-4877**

## **Flood Insurance Rate Map Zone Information**

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

- Whether a property is in or out of the Special Flood Hazard Area (SFHA) as shown on the current Flood Insurance Rate Map (FIRM) of the Township
- Additional flood insurance data for a site, such as the FIRM zone and the base flood elevation or depth, if shown on the FIRM
- A handout on the flood insurance purchase requirement that can help people who need a mortgage or loan for a property in the SFHA
- Copies of completed FEMA Elevation Certificates for buildings built in the floodplain since 1991

If you would like to make an inquiry, please provide your street address and, if available, the subdivision, lot and block number. Our office is open from 8:00am to 4:00pm, Monday through Friday. Please call the Floodplain Administrator, William Doolittle, at 732-988-5200 Ext. 260.

## **APPENDIX A**

**Shark River Area Storm Surge Map**  
**Ocean Grove Storm Surge Map**

## **APPENDIX B**

**Ordinance No. 13-11**

**Ordinance No. 13-12**