

LONGPORT EMERGENCY MANAGEMENT

Prepare for Emergencies Now !

WHY DO YOU NEED FLOOD INSURANCE?

Protect Yourself with Flood Insurance

**Disaster assistance,
if it's available,
is typically a loan
you must repay**

Did you know that 1463 properties within Longport are covered by Flood Insurance? That means that 192 properties are not covered! **WHAT ARE YOU THINKING?** Just a few inches of water from a flood can cause thousands of dollars in damage !

Over the past 10 years, the average flood claim has amounted to over \$ 30,000. Flood Insurance is the best way to protect yourself from a devastating financial loss! Flood insurance is available to homeowners, renters condo owners/renters, and commercial owner. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk. All policy forms provide coverage for buildings and contents.

Flood Information 101

By now, you probably know that only flood insurance covers flood damage, but you probably don't know all of the details. Here are a few of the more frequently used terms:

Insurance Agent – you cannot buy flood insurance directly from the federal government, you must use an Agent. The flood program is complex and for the best results you should use an agent with direct knowledge and experience in the National Flood Insurance Program.

Coverage – As with any other type of insurance, it's important to know what your policy does and doesn't cover. For example, damage caused by a sewer backup is only covered by flood insurance if it's a direct result from flooding. The damage is not covered if the backup is caused by some other problem!

Deductible – Deductibles apply separately to building and contents with different amounts to choose from. Like other insurance plans, a higher deductible will lower the premium you pay, but will also reduce your claim payment. Your mortgage lender can also set a maximum amount for your deductible.

Mandatory Requirements – Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance. While flood insurance is not federally required if you live in a moderate-to-low risk flood area, it is still available and strongly recommended!

GO TO: WWW.FEMA.GOV

Rates - The NFIP, a federal program, offers flood insurance, which can be purchased through most lending insurance companies. Rates are set and do not differ from company to company or agent to agent. These rates depend on several factors including homes along with your area's level of risk. All premiums include a Federal Policy Fee and ICC Premium!



All of Longport is located within a Special Flood Hazard AREA (SFHA)!

You have a 26% chance of having a flood and a 6% chance of having a fire during the life of a 30 year mortgage. Flood insurance is only available to those communities who participate in the National Flood Insurance Program (NFIP). Because of Longport's floodplain management programs that attempt to protect us from flooding hazards, Longport is a part of NFIP and thus, residents are able to obtain flood insurance. Longport is additionally an active participant in the Community Rating System (CRS) and because of our aggressive floodplain activities and outreach programs we are a **Class 5 Community**. As a Class 5 Community you receive a 25% discount off your flood insurance premium and is saving our residents almost \$ 500,000 annually!

BE SURE TO CHECK YOUR POLICY

Make sure you have adequate coverage! Usually flood insurance policies cover building structure, but not the contents. Contents coverage can be obtained by asking. Since all of Longport is located within the SFHA, the purchase of flood insurance is mandatory if using a federally regulated/insured bank for a loan. Flood insurance policy holders can get up to \$30,000 of Increase Cost of Compliance Coverage (ICC) to help pay the costs to bring their home or business into compliance with our Flood Damage Prevention Ordinance.

30 Day Waiting Period - There is typically a 30 – day waiting period - from date of purchase – before a new flood policy goes into effect. Here are the only exceptions ;

- If your lender requires flood insurance in connection with the making, increasing, extending, or renewing of your loan.
- If an additional amount of insurance is required as a result of a map revision.
- If flood insurance is required as a result of a lender determining that a loan that does not have flood insurance coverage should be protected by flood insurance.
- If any additional amount of flood insurance is being obtained in connection with the renewal of a policy.
- **CALL YOUR AGENT TODAY!**

Payment – Payment must be made for the full year's premium, unless your agent or company provides that independently.

EMERGENCY SUPPLIES

checklist



72 Hour Kit Emergency Kit

Preparedness Food and Water -

(A three day supply of food and water, per person, when no refrigeration or cooking is available)

- Protein/Granola Bars/Trail Mix/Dried Fruit
- Crackers/Cereals (for munching)

- Canned Tuna, Beans, Turkey, Beef, Vienna Sausages, etc ("pop-top" cans that open without a can-opener might not be a good idea, Canned Juice
- Water (1 Gallon/4 Liters Per Person)

Bedding & Clothing -

- Change of Clothing (short and long sleeved shirts, pants, jackets, socks, etc.) Undergarments, Rain Coat/Poncho
- Blankets and Emergency Heat Blanks (that keep in warmth)
- Cloth Sheet

Fuel and Light -

- Battery Lighting (Flashlights, Lamps, etc.) Don't forget batteries!
- Extra Batteries, Flares, Candles, Lighter, Water-proof Matches

Equipment -

- Can Opener, Dishes/Utensils, Shovel, Radio with batteries, Pen/Paper
- Axe, Pocket Knife, Rope, and Duct Tape

Personal Supplies and Medication -

- [First Aid Kit and Supplies](#)
- Toiletries (roll of toilet paper- remove the center tube to easily flatten into a zip-lock bag, feminine hygiene, folding brush, etc.)
- Cleaning Supplies (mini hand sanitizer, soap, shampoo, dish soap, etc. Warning: Scented soap might "flavor" food items.)
- Immunizations Up-to Date
- Medication (Acetaminophen, Ibuprofen, children's medication etc.)
- Prescription Medication (for 3 days)

Personal Documents and Money -

(Place these items in a water-proof container!)

- Legal Documents (Birth/Marriage Certificates, Wills, Passports, Contracts, etc) Vaccination Papers, Insurance Policies, Cash, Credit Cards
- Pre-Paid Phone Cards

Miscellaneous -

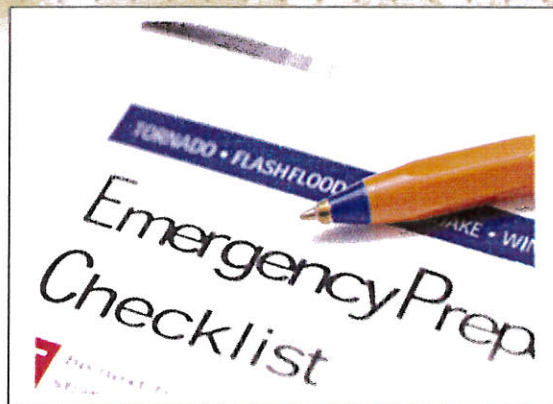
- Bag(s) to put 72 Hour Kit items in (such as duffel bags or back packs, which work great) Make sure you can lift/carry it!
- Infant Needs (if applicable)

Are You Prepared with a 72 Hour Kit ?

FLOOD SAFETY

Personal Protection

You Can Take



BEFORE A FLOOD –

- If a flood is likely in your area, listen to the radio or TV for information.
- Have a plan – what to do, where to go, and what to take.
- Know the difference between a flood watch and flood warning.
- Know your evacuation routes.

WHEN A FLOOD IS IMMINENT –

- Be prepared! PACK a BAG with important items in case you need to evacuate. Don't forget to include needed medications.
- If advised to evacuate your home, do so immediately.
- If possible, move essential/important items to an upper level.
- Turn off utilities at main switches or valves if instructed to do so. Disconnect electrical appliances.

DURING A FLOOD –

- Do not walk through moving water. As little as 6 inches of moving water can make you fall.
- Do not drive into flooded areas. If flood waters rise around your car, abandon the car and move to higher ground if you can do so safely.
- Watch out for downed electrical wires. Water may be electrically charged from underground or downed power lines.
- Do not touch electrical equipment if you are wet or standing in water.

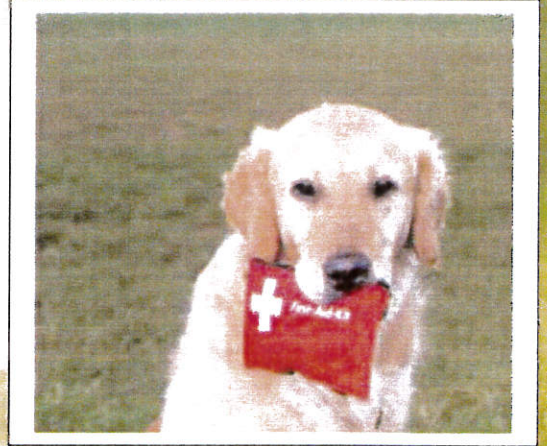
AFTER A FLOOD –

- RETURN HOME ONLY WHEN AUTHORITIES INDICATE IT IS SAFE!
- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Make sure your home is safe & not damaged.
- Make sure the Borough's water supply is safe to drink.
- Avoid flood waters; the water may be contaminated by oil, gasoline, or raw sewage.
- Clean and disinfect everything that got wet. Mud left by floodwaters can contain sewage and chemicals.

Prepare for Emergencies Now Pet Owners !

Make a Pet Emergency Plan -
ID your pet. Make sure your pet's tags are up-to-date and securely fastened to your pet's collar. If possible, attach the address and or phone number of your evacuation site.

If your pet gets lost, his tag is his ticket home.
Also consider microchipping your pets.
Make sure you have a current photo of your pet for identification purposes.



Prepare a Pet Emergency Kit - Bottled water, medications, veterinary records, cat litter/pan, manual can opener, food dishes, first aid kit and other supplies. Identify shelters. For public health reasons, many emergency shelters cannot accept pets. [Find out which motels and hotels in the area you plan to evacuate to allow pets](#) well in advance of needing them. There are also a number of guides that list hotels/motels that permit pets and could serve as a starting point. Include your local animal shelter's number in your list of emergency numbers.

Protect Your Pet During a Disaster -

- Bring your pets inside immediately.
- Have newspapers on hand for sanitary purposes. Feed animals moist or canned food so they will need less water to drink.
- Animals have instincts about severe weather changes and will often isolate themselves if they are afraid. Bringing them inside early can stop them from running away. Never leave a pet outside or tied up during a storm.
- Separate dogs and cats. Even if your dogs and cats normally get along, the anxiety of an emergency situation can cause pets to act irrationally. Keep small pets away from cats and dogs.
- In an emergency, you may have to take your birds with you. Talk with your veterinarian or local pet store about special food dispensers that regulate the amount of food a bird is given. Make sure that the bird is caged and the cage is covered by a thin cloth or sheet to provide security and filtered light.
- If you evacuate your home, **DO NOT LEAVE YOUR PETS BEHIND!** Pets most likely cannot survive on their own and if by some remote chance they do, you may not be able to find them when you return.
- If you are going to a public shelter, it is important to understand that animals may not be allowed inside. Plan in advance for shelter alternatives that will work for both you and your pets; consider loved ones or friends outside of your immediate area who would be willing to host you and your pets in an emergency.

HOMEOWNER'S GUIDE to RETROFITTING

Retrofitting means making changes to an existing building to protect it from flooding!

Six retrofitting methods that protect your house from flooding.

- **Elevation** is raising your house so that the lowest floor is above the flood level. This is the most common way to avoid flood damage.
- **Wet floodproofing** makes uninhabited parts of your house resistant to flood damage when water is allowed to enter during flooding.
- **Relocation** means moving your house to higher ground where the exposure to flooding is eliminated altogether.
- **Dry floodproofing** is sealing your house to prevent flood waters from entering.
- **Floodwall protection** means constructing barriers to prevent flood waters from entering your house.
- **Demolition** means razing your house and rebuilding properly on the same property or buying a house.

For additional information www.fema.gov



FEMA GRANTS AVAILABLE to ELEVATE !

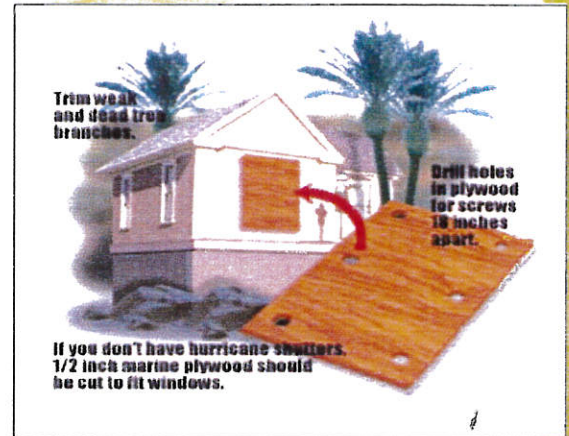
The Borough of Longport is pursuing FEMA FLOOD MITIGATION FUNDS to elevate eligible homes within our community. The FEMA Grant will be for 2018. The Flood Mitigation Assistance Program (FMA), provides funding for the elevation of qualified properties in accordance with the provisions of the grant.

Participation on the part of the property owners will be voluntary!

In order to start the application process, please contact the Longport Building Department. They will provide you with the "Notice of Voluntary Interest information application". Submit the application to the Building Department along with a copy of your NFIP Flood Insurance Policy. Any questions please contact Bruce A. Funk/CFM at 609 823 2731 ext 120 or via email at zoning@longport-nj.us.

HOW TO PROTECT YOUR HOME

Before a Flood Prepare Your Home !



Homeowners should consider protection for windows and doors with hard sheeting or storm shutters. Garage doors should be reinforced. The smallest pieces of wind driven as well as wave driven debris can become deadly projectiles during storms and hurricanes. BBQ's, lawn and deck furniture should be stored inside or tied down to permanent construction to prevent damage as a result of wind and wave action.

Learn to Shut Off Your Utilities – Shutting your utilities off quickly can help to minimize the damage caused by a natural gas leak, flood or fire. Make sure everyone in your home knows both where your utility shut offs are and how to shut them off. Also consider adding a shut-off wrench to your tool collection.

Learn How to Use a Fire Extinguisher - Having fire extinguishers in your home is important, but even more important is knowing how to use them. Make sure everyone in your household knows where your extinguishers are located and how they function. Inspect your extinguishers regularly to ensure they're still good.

Assemble Your Dream Team - Compile a list of friends, family and experts that you could call upon in the event of an emergency, so you don't have to waste time choosing people and searching for numbers when you're dealing with an actual emergency.

Keep Gas in Your Car - Make sure you'd be able to evacuate quickly, if you needed to, by keeping your gas tank at least half full at all times.

Emergency Supplies in your Car – jumper cables, flashlight, first aid kit, water, non-perishable foods, toolkit, shovel, ice scraper, clothes, blankets, cell phone & charger!

There are other ways to protect your home from flood damage. They range from raising the level of the ground around your property, water proofing the building's walls, installation of flood gates, correcting drainage problems, or elevating the first floor of your home above the base flood elevation!

The Borough Building Department 609 823 2731 Ext 120 by appointment will come out and inspect your property and provide suggestions.

FLOOD SAFETY

Flood Warning vs Watch – What is the difference between a Flood Watch and a Flood Warning issued by the National Weather Service?

- **Flood Warning: Take Action!** A Flood Warning is issued when the hazardous weather event is imminent or already happening. A Flood Warning is issued when flooding is imminent or occurring.
- **Flood Watch: Be Prepared,** A Flood Watch is issued when conditions are favorable for a specific hazardous weather event to occur. A Flood Watch is issued when conditions are favorable for flooding. It does not mean flooding will occur, but it is possible.
- **Flood Advisory: Be Aware,** An Flood Advisory is issued when a specific weather event that is forecast to occur may become a nuisance. A Flood Advisory is issued when flooding is not expected to be bad enough to issue a warning. However, it may cause significant inconvenience, and if caution is not exercised, it could lead to situations that may threaten life and/or property.

When a Flood Warning is Issued –

Longport's Office of Emergency Management monitors the National Weather Service watches and warnings! As these watches and warnings are issued they will be transmitted to local television and radio stations; including NOAA Radio 162.400 MHZ & Channel 97. Longport OEM will utilize **CODE RED – REVERSE 911** to inform all residents of a Flood Warning and Flood Evacuation.

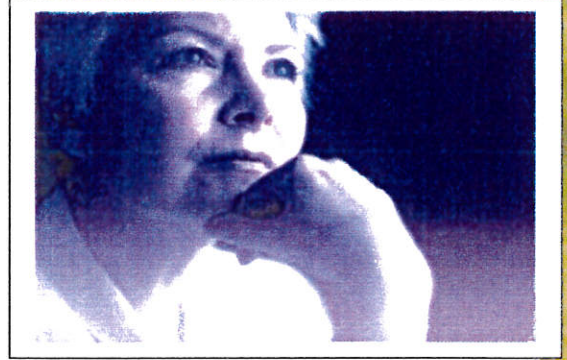
Additionally, emergency sirens plus voice override, located within Longport will be activated as well as Police/Fire Department vehicles with PA capacity and will advise you of any major flood event and the need to evacuate when an evacuation order or advisory is issued!

1. **Evacuate –** Evacuate as soon as a warning is issued. Do not linger in hopes that the floods may bypass your home/work. If you are driving and the waters start to rise, abandon the car and quickly get to a higher elevation.
2. **Necessary precautions –** Before you evacuate disconnect all electrical appliances, unplug the mains and turn off all switches to avoid electrical leaks.
3. **Secure the basics –** While evacuating carry with you only the basic requirements. In case you wish to carry a pack of important or identification documents seal them in waterproof packages. Ensure you have stocked up on clean drinking water.

Preparing Makes Sense For Older Americans. Get Ready Now!

The likelihood that you and your family will recover from an emergency tomorrow often depends on the planning and preparation done today. While each person's

abilities and needs are unique, every individual can take steps to prepare for all kinds of emergencies from fires and floods to potential terrorist attacks. By evaluating your own personal needs and making an emergency plan that fits those needs, you and your loved ones can be better prepared. This guide outlines commonsense measures older Americans can take to start preparing for emergencies before they happen. Preparing makes sense for older Americans. **Get Ready Now!**



1 Get a Kit Of Emergency Supplies

The first step is to consider how an emergency might affect your individual needs. Plan to make it on your own, for at least three days. It's possible that you will not have access to a medical facility or even a drugstore. It is crucial that you and your family think about what kinds of resources you use on a daily basis and what you might do if those resources are limited or not available.

2 Make a Plan For What You Will Do in an Emergency

The reality of a disaster situation is that you will likely not have access to everyday conveniences. To plan in advance, think through the details of your everyday life. If there are people who assist you on a daily basis, list who they are, and how you will contact them in an emergency. Create your own personal support network by identifying others who will help you in an emergency. Think about what modes of transportation you use and what alternative modes could serve as back-ups. If you require handicap accessible transportation be sure your alternatives are also accessible. For every aspect of your daily routine, plan an alternative procedure. Make a plan and write it down. Keep a copy of your plan in your emergency supply kit and a list of important information and contacts in your wallet. Share your plan with your family, friends, care providers and others in your personal support network.

3 Be Informed About What Might Happen

Some of the things you can do to prepare for the unexpected, such as assembling an emergency supply kit and making an emergency plan are the same regardless of the type of emergency. However, it's important to stay informed about what might happen and know what types of emergencies are likely to affect your region. For more information visit www.ready.gov or call **1-800-BE-READY**



THE LOCAL FLOOD HAZARD

Most of the Borough of Longport is located in a AE Flood Zone with some homes Bay Side located with V (Velocity) Zone, which means they are at or below the 100 year flood level. Being bordered by the Atlantic Ocean on one side and Risley's Channel the bay, on the other, Longport is susceptible to flooding. Flooding can be caused by hurricanes, tropical storms, coastal storms, commonly referred to as Northeasters, and occasional high tides with heavy rain events. Flood water can fill the streets and low lying areas from six (6) inches to five (5) feet of water, depending on the elevation of the ground, such as in the Hurricane of 1944, March Storm 1962, December Storm of 1992, and Hurricane Sandy, where all of Longport was flooded with 2' to 5' of water!

FLOOD MAPS & MAP INFORMATION SERVICE

The Borough of Longport offers a Flood Map Information Service assistance for all of its residents. Contact Bruce A. Funk/CFM/Flood Administrator at 609 823 2731 ext 120 or email at zoning@longport-nj.us. Mr. Funk is the Emergency Management Coordinator, Community Rating System Director and Certified Floodplain Manager for Longport. Bruce Funk will be able to provide MAP INFORMATION SERVICE in the following ways;

- Whether the property is located within the Special Flood Hazard Area
- Our Community Number, Flood Map Panel Number & Suffix
- The date of the FIRMs Index (cover panel)
- The FIRM ZONE you are located in either AE9,10, 11 or a "V" Velocity Zone
- The minimal base flood elevation for each zone
- The elevation datum used on the FIRM, if other than National Vertical Datum (NAVD 1929)
- Copies of Elevation Certificates (EC) are available, if we have it on file, in the building department and/or go to the Borough's Web Site www.longportnj.gov to see if we have a copy of your EC!



SPECIAL NEEDS REGISTRATION

AS part of Atlantic County's Disaster Preparedness Plan we have developed a special needs registry for residents who may have difficulty evacuating.

ARE YOU ELIGIBLE? You are eligible if you have no place to go to during an emergency and have a disability covered under the Americans with Disabilities Act or require additional assistance due to the following conditions; history of stroke, hearing, vision or speech impaired, frail elderly, walking limitation, severe breathing problem, wheelchair, cane or walker use, heart problem, or mentally challenged, please go to www.registerready.nj.gov to register!

"Register Ready" is a free, voluntary and confidential web-based program designed to identify the needs of people who may find it difficult to get to safety in the event of an emergency.

People with access and functional needs (or caregivers on their behalf) are encouraged to register electronically, if possible, by accessing www.registerready.nj.gov. Alternatively, they can call New Jersey's toll-free 2-1-1 telephone service. This service will register people, offer free translation, and provide TTY services for the hearing-impaired.

Emergency management officials view special needs registries from varying perspectives, ranging from concerns about the need for consumer expectations management to an increased sense of confidence about being able to track individuals in their communities who require specific assistance during adverse conditions. Registries can also become a focal point for building a dialogue about emergency preparedness with individuals who have access and functional needs or establishing a rapport with stakeholder groups who work with at-risk populations.



PROTECT OUR NATURAL FLOODPLAIN FUNCTIONS

Coastal barriers, associated wetlands and near-shore waters are especially important in maintaining the natural productivity of the coastal environment and provide invaluable habitat for fish and wildlife. The estuaries and bays protected by coastal barriers are among the most valuable and productive of all ecosystems.



Stable sand dunes play an important part in protecting the coastline. They act as a buffer against wave damage during storms and protecting the land behind from salt water intrusion. This sand barrier allows the development of more complex plant communities in areas protected from salt water inundation, sea spray, and strong winds. The dunes also act as a reservoir of sand to replenish and maintain the beach at times of erosion.

Frontal sand dunes are vulnerable. The vegetation can be destroyed by natural causes such as storms, cyclones, droughts or fire, or by human interference such as clearing, grazing, vehicles or excessive foot traffic. If the vegetation cover is damaged, strong winds may cause 'blowouts' or gaps in the dune ridge. Unless repaired, these increase in size; the whole dune system sometimes migrates inland covering everything in its path. Meanwhile, with a diminished reservoir of sand, erosion of the beach may lead to coastal recession.

To avoid this, protecting the vegetation is vital. The beach between high and low tides is resilient but the sensitive dunes that we cross to reach it must be protected also. For this reason, damaged and sensitive dunes might need to be fenced and access tracks for vehicles and people provided.

For the sake of our coast we must care for the dunes!

DRAINAGE SYSTEM MAINTENANCE:

The storm drainage system will not function under high tide situations. As the tides recede, the storm drain system will begin functioning and remove storm water. The Borough of Longport Public Works Department has a storm water drainage maintenance program. Twice a year the inlets and basins are inspected and cleaned.

Borough ordinances prohibit the throwing, dumping or discharge of debris and/or litter into our storm drains and gutters. Grass clippings, leaves and small tree and shrub branches can accumulate and clog the storm drains. Help maintain our water quality, because our storm drain system empties into the ocean and the bay! Anything placed within the storm drain system will cause a danger to fish, wildlife and the natural habitat. **If you see a clogged drain call Public Works 609- 822- 5759!**