

TOWNSHIP OF MIDDLETOWN

Health

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Settled in 1664
"Proud of Our Rich Heritage"

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Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active outreach program to assist you in protecting yourself and your property from future flooding. Here are some things you can do:

1. Check with the Floodplain Manager on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, ongoing mitigation work, and what would be an appropriate flood protection level for your structure. Staff can also visit your property to discuss alternatives for flood protection, such as managing rainwater on your property and possible home elevation.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See Red Cross's website at www.redcross.org for information about preparing your home and family for a disaster.
 - Get a copy of Repairing Your Flooded Home. We can print a copy for you at Town Hall, or it can be found on the Red Cross' at <https://tinyurl.com/44hhz9kj>
3. Consider some permanent flood protection measures.
 - 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.
 - Consider elevating your house above flood levels. Your base flood elevation can be found at <http://middletowntownshipnj.withforerunner.com/properties>
 - Check your building for water entry points, such as foundation cracks, basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Elevate the furnace, water heater, air conditioner and other utilities.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.

- More information can be found at FEMA's website, www.ready.gov/floods
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department regarding permitting at 732-615-2106.
4. Manage stormwater on your property:
- Clean and maintain gutters, downspouts and splashpads so rainwater flows away from your house.
 - Clear debris from drainage ditches and storm drains.
 - Work with DPW to improve your lot grading so stormwater drains away from the building.
 - Consider impervious pavers for your driveway and walkways.
5. Obtain Flood Insurance:
- Homeowner's insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - If the area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually, these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don't wait for the next flood to buy insurance protection. In most cases, 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. You can also search on FEMA's website at <https://www.floodsmart.gov/flood-insurance-provider> or call 877-336-2627.

Lastly, if your home has been elevated and you wish for Township records to reflect this, you can verify that a copy of your Elevation Certificate is on file with the Floodplain Manager's office by calling 732-615-2000 ext. 2167. Having the totality of the town's elevation certificates on file helps in program data management and more effective planning of local mitigation projects.

All of this information and more can be found on the Township's Floodplain Management website at <https://www.middlestownnj.org/853/Floodplain-Management>
 Feel free to reach out should you have any questions or concerns.

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