

Flood Preparedness & Property Protection Tips

Property Protection and Financial Assistance

Woodbridge Township has areas of special flood hazards located in AE, A, Coastal A, and VE zones. You can locate Special Flood Hazard Areas in your neighborhood by looking at Flood Insurance Maps at FEMA's Map Service Center located online at: [msc.fema.gov/portal](https://www.fema.gov/portal). Flood-proofing techniques vary in size, scale and scope in relation to specific flood hazard conditions and the use of the structure.



The Homeowner's Guide to Retrofitting (FEMA P-312) and other helpful resources are available for order and / or download at www.fema.gov/media-library.

Some retrofitting alternatives might include elevating the structure, constructing flood walls and protecting utilities. Be sure to obtain all necessary permits before construction. Contact the Building Department and Division of Engineering for help designing and permitting projects.

Federally administered (FEMA) grants could provide 75% of the cost associated with the construction elements of a home elevation project. The potential funding opportunities require an application from the municipality, and entail specific requirements which detail whether or not a property is eligible. Log on to: <https://www.fema.gov/hazard-mitigation-assistance>, to learn more. Or, contact the Division of Engineering if you are interested in discussing these potential funding opportunities.

Increased Cost of Compliance Coverage (ICC) could help to reduce the cost of rebuilding after a potential flood event by providing up to \$30,000 to supplement mitigation actions. ICC is included as a standard part of most flood insurance policies available under FEMA's National Flood Insurance Program.



Flood Insurance Information

It's important to carry flood insurance even if you are not federally required to do so. According to FEMA a structure located in the Special Flood Hazard Area has a 26% annual chance of experiencing a 100-year flood event over the course of a 30 year mortgage. A property not in a Special Flood Hazard Area (SFHA) may be damaged by a flood greater than that predicted on a flood study, such as a FIRM or state delineation. According to FEMA nearly 25% of all National Flood Insurance Program flood insurance claims come from policy holders outside of federally mapped Special Flood Hazard Areas. Learn more about Preferred Risk Policy premiums available through the NFIP, which offer lower-cost coverage for structures mapped outside the SFHA.

Most homeowner's insurance policies do not cover flooding. Don't wait until storm season to obtain a policy. It typically takes approximately 30 days for a flood insurance policy to take effect. To learn more about flood insurance and to find out how to obtain a policy visit: www.FloodSmart.gov.

Natural Resources & Tips for Before & After a Flood

Preserving Natural Floodplain Functions

Only Rain Goes Down Our Storm Drains - Critical near-shore habitats, wetlands, and upland forests can function as buffers to absorb excess water and wind energy introduced into a watershed.

Natural habitats are the definition of resilient infrastructure, as they are more readily able to rebound after powerful storm events. In addition to providing flood storage capacity, these areas are havens for safeguarding the existing benefits associated with healthy natural areas, such as filtration of nutrient run-off and important ecological features which strengthen biodiversity.



Prepare for a Potential Flood Event

- ⇒ Familiarize yourself with how to turn-off the electricity and gas to your house. In addition, be aware of alternative evacuation routes from your neighborhood.
- ⇒ Gather supplies that you might need during a flood event, such as: a “go-bag,” battery- powered radio, emergency kit, etc.
- ⇒ Plan for how you will care for your pets during a potential flood event.
- ⇒ Create a response plan. Visit www.redcross.org to learn more about developing ways to be better prepared. To learn more about what types of flood hazards impact Woodbridge Township visit the Woodbridge Township Floodplain Management webpage located at: www.twp.woodbridge.nj.us/635/Floodplain-Management.

During and After a Flood Event

- ⇒ Avoid downed power lines that could pose a serious life-threatening hazard. And, report these issues to utility companies immediately.
- ⇒ Generators should never be operated inside your home or garage.
- ⇒ Never drive down flooded road ways.



Helpful Resources

- ⇒ For detailed FEMA Flood Insurance Rate Map (FIRM) determinations based on a street address contact the Woodbridge Township Division of Engineering for personal assistance: 732-602.6057
- ⇒ www.FloodSmart.gov