

## Franklin Township Flood Risks

Flooding in Franklin Township is caused by a number of sources. The Millstone River, Raritan River, Six Mile Run and the Delaware & Raritan Canal can leave their banks during heavy rain storms. Smaller streams prone to flooding include Ten Mile Run, Nine Mile Run, Carter's Brook, Simonson Brook, Cedar Grove Brook, Seeley's Brook, and Randolph Brook. However, even if you don't live near one of these watercourses, you still may be at risk from flooding.

The flooding, power outages and extensive damage caused by Hurricane Irene and Tropical Storm Lee is clearly still on the minds of Township residents, but other such storms have hit the Township very recently, including Tropical Storm Floyd and storms that took place in April 2007 and March 2010.

While not as dramatic, localized flooding also takes place throughout the Township during heavy rain events. Just because your property has not been flooded recently, it can still be flooded in the future because of differing sets of circumstances at work such as frozen soils, saturated soils, storm duration, and storm intensity. Nearly 25% of flood insurance claims come from moderate-to-low flood risk areas.

**Township Flood Services:** The first thing you should do is check your flood hazard. Flood maps and flood protection references are available from the Franklin Township Public Library. You can also visit the Engineering Department in the Municipal Building to see if you are in a mapped flood plain.

The Engineering Department can answer your specific questions or can perform a site visit to review your surface flooding problem and explain ways to stop flooding or prevent flood damage. They can be reached at (732) 873-2500 ext. 6230, or feel free to stop by any weekday from 7:30 to 4:30.

**What You Can Do:** Here are some things you can do to help:

- Do not dump or throw anything into ditches, swales or streams. Even grass clippings and branches can accumulate and plug channels.
- If your property is next to a ditch, swale or stream, please do your part and keep the banks clear of brush and debris. Public Works removes major blockages such as fallen trees from Township-owned or maintained drainage ways. Other drainage ways may either be owned privately, by other government agencies, or by a homeowners association.
- If you see debris in drainage ways maintained by the Township, contact Public Works at (732) 249-7800.

- Always check with the Zoning and Construction Departments prior to building on your property as permits may be necessary. Contact the Engineering Department before you clear, fill, remove soil or re-grade your property.
- If you see construction without a permit sign posted, contact the Construction Department at (732) 873-2500 ext. 6220. If you see grading or tree removal on a property, contact the Engineering Department to confirm that the proper permits were secured.

**Flood Protection:** There are several ways to protect a building from flood damage. For buildings constructed within the floodplain; flood walls, earthen berms, waterproofing of walls and installation of watertight closures over doorways are some options as well as moving and/or raising the elevation of the structure. A small percentage of the buildings in Franklin Township are constructed within the actual floodplain. If yours is one of them, we recommend that you contact either the Engineering or Construction Department for specific help and recommendations.

Some houses, even those not in the floodplain, have sewers that back up into the basement during heavy rains. If you are concerned with sewer backups, you may wish to contact a plumber about installing a backup valve. A plumbing permit would need to be obtained.

If you know that a flood is coming, you should shut off gas and electricity and move valuable contents upstairs. Fire is one of the major causes of damage in floods. It is recommended that you make a detailed checklist in advance in order to be properly prepared.

**Flood Insurance:** If you do not have flood insurance, talk to your insurance agent.

*Homeowner's insurance policies do not cover damage from floods.* However, because Franklin Township 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 for properties that have previously flooded.

For properties with little or no flood loss history, *there is a low-cost Preferred Risk Policy (PRP)* available. For a much lower cost than a Standard Flood Insurance Policy, lower risk homeowners can insure themselves against losses. For more information on how to qualify for a Preferred Risk Policy, homeowners can call FEMA's Flood Insurance Hotline at 1-800-427-4661 or speak directly with their local insurance agent.

Another valuable resource is FEMA's [www.floodsmart.gov](http://www.floodsmart.gov) website. By simply entering your address, you can get a rating of your flood risk, an estimate of flood insurance premiums and a list of nearby insurance agents.

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. There is usually much more damage done to the furniture and other building contents than there is to the actual structure.

If your flooding problem is caused by sewer backup, you may wish to speak to your insurance agent about a sewer backup rider to homeowner's insurance policy.

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.

### **Flood Safety**

Do not walk through flowing water. Drowning is the number one cause of flood deaths. Currents can be deceptive; six inches of moving water can knock you off your feet.

Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers, the road or bridge may be washed out.

Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Report downed power lines to the power company.

Have your electricity turned off by the power company. Some appliances, such as televisions, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned and dried.

Look out for animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick to turn things over before picking them up.

Look before you step. After a flood, the ground and floors are covered with debris. Floors and stairs can get covered with mud and become very slippery.

Avoid wading through the flood water. Oils, vehicle fluids, chemicals and even raw sewage can mix with flood waters creating unsanitary and even hazardous conditions.

Be alert for gas leaks. Use a flashlight to inspect for damage. Don't smoke or use candles, lanterns or open flames unless you know for sure that the gas has been turned off and the area has been ventilated.