

FRANKLIN FLOODS

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

Flooding, power outages and extensive damage were caused by Superstorm Sandy, Hurricane Irene and more recently Hurricane Ida. In September 2021, Hurricane Ida became one of the deadliest storms on record and caused extensive flooding and damage throughout the township. More recently, in March 2024 alone the New Brunswick area saw a total of 7.83 inches of rain. The average for the area over the past 24 years is 4.29 inches. The additional 3.5 inches of rain can cause road closures for important thoroughfares like South Middlebush Road, Griggstown Causeway and Weston Canal Road. Remember to plan alternate routes in the event of potential road closures! You can sign up for websites like Everbridge Nixle to receive alerts for severe weather and road closures.

Between 12/19/23 & 1/10/24 alone, the Millstone River crested above the flood stage 3 times! Flooding is caused by 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: Take the time to check your flood hazard. Flood maps and reference materials are available from the Franklin Township Public Library. You can visit the Engineering Department in the Municipal Building to see if you are in a mapped flood plain. They can provide other information, such as base flood elevations, floodway information, past flood problems, and copies of Elevation Certificates, if on file.

The Engineering Department can answer your questions or can perform a site visit to review surface flooding problems and explain ways to help minimize flood damage. They can be reached at (732) 873-2500 ext. 6230, or stop by any weekday from 7:30 to 3:30.

What You Can Do: Your cooperation and assistance is vital in the Township's efforts to help prevent flooding. Here are some things you can do to help:

- Do not dump anything into ditches, swales or streams or potential wetland areas. Grass clippings and branches can accumulate and plug channels. Every piece of trash contributes to flooding.

- If your property is next to a drainage way, please help keep the banks clear of brush and debris. Public Works removes major blockages such as fallen trees from Township maintained drainage ways. Other drainage ways are maintained 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.
- Check with the Zoning and Construction Departments prior to building 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 permits were secured.

Flood Protection: There are several ways to protect buildings from flood damage. For buildings constructed within the floodplain; flood walls, earthen berms, waterproofing of walls and watertight closures are some options as well as moving and/or raising the elevation of the structure. Very few buildings in Franklin Township are constructed within the actual floodplain. If yours is one of them, contact either the Engineering or Construction Department for specific help and recommendations.

Some houses have sewers that back up into the basement during heavy rains. If sewer backups concern you, contact a plumber about installing a backup valve. A plumbing permit would be needed.

If you know that a flood is coming, shut off gas and electricity and move valuables upstairs. Fire is a major cause of damage in floods. Make a detailed checklist in advance in order to be properly prepared. Be mindful of evacuation orders, it won't just be your life you're risking but the lives of the first responders that may have to respond in the event of an emergency!

Flood Insurance: If you do not have flood insurance, talk an insurance agent. *Homeowner's insurance policies do not cover damage from floods.* Because Franklin Township participates in the National Flood Insurance Program, you can purchase a flood insurance policy. Flood insurance is backed by the Federal government and is available to everyone.

As of April 1st, 2023, FEMA and the NFIP have switched over to *Risk Rating 2.0.* The approach leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand and better reflect a property's flood risk. NFIP policyholders can contact their insurance company or insurance agent to learn more about what NFIP's pricing approach means to them.

Another valuable resource is FEMA's www.floodsmart.gov website. By simply entering your address, you can get a flood risk rating, a flood insurance premium estimate and a list of nearby insurance agents.

Many purchase flood insurance because a bank required it when they got a mortgage or home improvement loan. These policies just cover the building's structure and not the contents. Much more damage is usually done to furniture and other building contents than to the actual structure.

You may also 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 are deceptive; six inches of moving water knocks 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 is electrocution. Report downed power lines to the utility company.

Turn off your electricity. Some appliances keep electrical charges even after they have been unplugged. Don't use appliances that have gotten wet unless they have been cleaned and dried.

Look out for animals, especially snakes. Small animals flooded out of their homes may seek shelter in yours. Turn things over with a stick before picking them up.

Look before you step. After a flood, the ground and floors are covered with debris. Mud-covered can be very slippery.

Avoid wading through the flood water. Oils, chemicals and even raw sewage 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, use candles or open flames unless you know for sure that the gas has been turned off and the area ventilated.