

**NOTICE TO ALL PROPERTY OWNERS OF THE BOROUGH OF MANVILLE
REGARDING FLOOD PROTECTION INFORMATION**

ACTIVITY 320: NOTICE TO PUBLIC

Manville has the distinction of being the location where the Raritan River (which passes to the north) and the tributary Millstone River (which passes to the east) join together, in the far northeastern corner of the borough. Severe flooding occurs in Manville when these rivers overflow their banks into the northern section (Raritan) and the Lost Valley section (Millstone). The Lost Valley section in eastern Manville is situated on the natural flood plain between the Raritan and Millstone Rivers, and bears the brunt of occasional flooding events which affect the river basins. The southern parts of Main Street also suffer from flooding, due to the presence of a stream that backs up with water from the nearby Millstone River in which it empties, known as the Royce Brook. Floodplains from each of these rivers can combine and isolate a central portion of the Borough of Manville, if flooding conditions become severe enough. Even though your property may not have been flooded recently, living in community that is over 35-percent 100-year floodplain by area means the risk of damage due to flooding is always present and you should take precautions. Someday, flood levels could affect your property and you should be prepared.

FLOOD INSURANCE RATE MAP ZONE DETERMINATIONS AND BOROUGH FLOOD SERVICES

As a public service, the Borough of Manville Building Department will provide you with the following information upon request:

- A. Whether your property is in a special flood hazard area as shown on the current flood insurance rate map (FIRM) on file.
- B. Additional flood insurance data for a site, such as the specific flood zone and the base flood elevation depth if shown on the FIRM.
- C. The Borough has a handout on flood insurance purchase requirements that can help people who may need a mortgage or loan for a property in the special flood hazard area. If you would like to make an inquiry, please note your street address and the lot and block of your property. Additionally materials concerning flooding are contained in the Manville Library.
- D. The Borough Construction Official, John Tamburini, can be contacted by calling 908-725-9478 ext. 117 Monday through Friday. Mr. Tamburini is available by appointment.

FLOOD INSURANCE

Approximately 12 percent of the buildings located in the Borough are located in a flood hazard area as mapped by the Federal Emergency Management Agency. Flood insurance is available for said properties. If you do not have flood insurance, contact your insurance agent regarding the same. A standard homeowner's insurance policy will not cover certain damage from flooding. However, the Borough participates in the National Flood Insurance Program which allows homeowners to purchase a separate flood insurance policy. This insurance is backed by the Federal Insurance program and is available to everyone, even to property owners who have previously been flooded. Some people have purchased flood insurance because it was required by a bank or mortgage company. There is a 26% chance of a possible flood during the life of a 30 year mortgage. Usually such policies only cover the building structure and not the contents. During flooding which occurs in the Borough, contents of a property can also be damaged. If you currently have flood insurance, you should make sure that contents are also covered. Flood insurance is also available to renters for personal property within a structure. There can be a 30 day waiting period before flood insurance coverage goes into effect. You should plan accordingly.

FLOOD SAFETY

All residents should remember the following in the event of a flood.

1. Do not walk through flowing water during a flood. A mere 6 inches of fast moving flood water can knock over an adult. Currents can be deceptive and move faster than anticipated.
2. Do not drive through flooded areas. Flood water can lead to vehicle damage, personal injury and even death in severe instances. It takes just 12 inches of rushing water to carry away a small car, while two feet can carry away almost any automobile. Turn around, don't drown.
3. Stay away from power lines and electrical wires. The number two killer regarding floods is electrocution. Electrical current can travel through water. Call 9-1-1 immediately to report a fallen or otherwise unsafe power line. If power lines are touching your car, do NOT get out unless your life is in immediate danger.
4. Have your utilities turned off. If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. This includes any such contents which are currently in a garage which also may be subject to flooding. It is wise to keep a detailed check list of things to do which would easily be available during and prior to emergency weather conditions. Some appliances such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been dried and certified as usable. You should also be alert for gas leaks. Use a flashlight to