

September 7, 2018

**\*\*\*Understanding Flood Information\*\*\***

Dear Resident:

The following information is to provide the public with information needed to increase flood hazard awareness and to motivate actions to reduce flood damage.

**Protecting yourself and your family from flood hazard**

- Designate a place where your family can meet after an evacuation order is issued.
- Do not walk or drive through flood waters.
- Be sure to check the Borough of Seaside Park's website at [www.seasideparknj.org](http://www.seasideparknj.org) for instructional information for storm events.
- The Borough also has the Swift 911 notification activated during emergencies to get out important messages to the public via the phone. The residents are encouraged to go on the website or contact the police department to register your contact information.
- Contact your Community's Flood Plain Manager for questions on flood protection

**Preemptive measures to keep your structure and belongings safe during a flood event**

The following measures will help in protecting your structure and belongings during a flood event, bring your structure into compliance with the Borough of Seaside Park's Flood Damage Prevention Ordinance, and assist in reducing the cost of flood insurance:

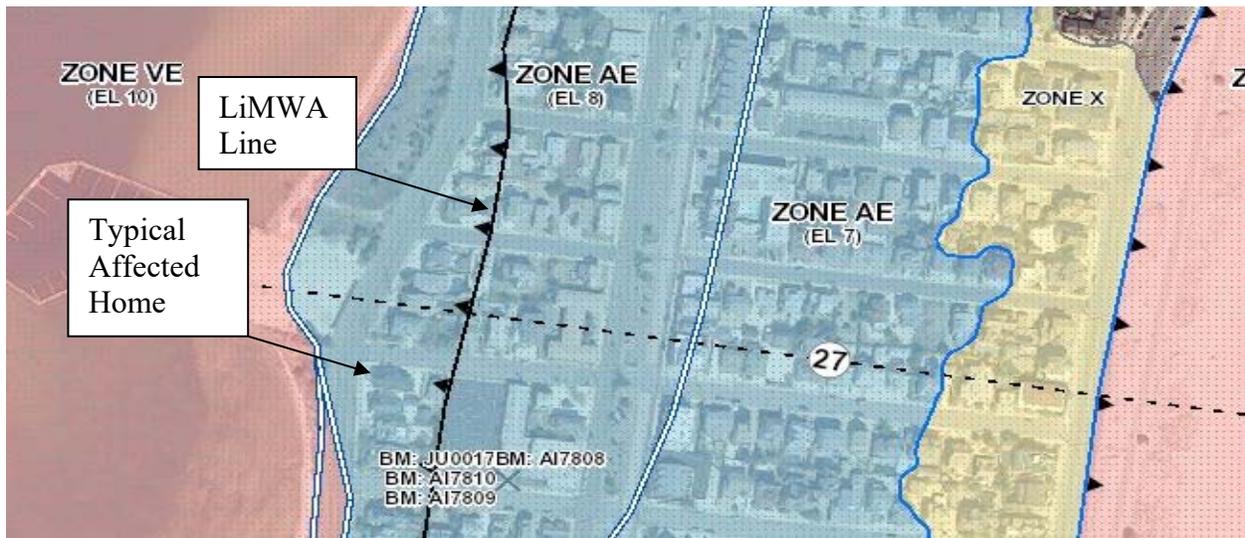
- Raising your home above the Base Flood Elevation (BFE) plus 2 foot of freeboard to the Design Flood Elevation (DFE).
- Install engineered flood vents.
- The lowest floor below the first floor must be equal to or higher than the outside finished grade.
- All utilities (boilers, furnaces, air conditioning, water heaters, pumps, duct work, elevator equipment, generators, solar, propane and fuel tanks, etc.) should be raised above the DFE.
- The building material below the DFE must be of flood resistant material.
- Areas below the DFE may only be used for storage, parking, access to the home or non-livable space.
- Enclosures under the DFE are discouraged in the Coastal A and V Zones.

Remember to contact the Construction Office at 732-793-5100 before you build, alter, re-grade or fill your property.

## Understanding the Coastal A Zone and the LiMWA Line

The Borough would like to inform the residents, the New Jersey Department of Community Affairs has adopted the 2015 New Jersey Uniform Construction Code on September 21, 2015. Please note that there is 6 month grace period to phase in the new code which will be effective March 21, 2016. Of particular interest is that the adoption of this new code now requires “V” zone construction standards for areas noted on the Preliminary FIRM Maps as the Coastal “A” Zone.

This area or zone is shown on the maps as the A zone, but is seaward/bayward of what is referred to as the LiMWA line (Limit of Moderate Wave Action) – see illustration below.



### Stricter Standards for Coastal A Zones

- Per the Uniform Construction Code, homes in the new Coastal A Zones located seaward of the “LiMWA Line” are required to build under the same requirements of the “V” Zone.
- Coastal “A” Zones are areas with potential for breaking waves greater than 1.5 feet for the base flood event.
- “V” Zone Construction Standards include:
  - Open Foundations (Pile or Pier)
  - Freeboard Measured to the Elevation of the Bottom of the Lowest Horizontal Structure Member (2 Feet of Freeboard Required Based on the Borough of Seaside Park Amended “Flood Damage Prevention” Ordinance)
  - Use of Breakaway Walls (Maximum of 300 sf)
  - Use of Flood Resistant Materials Below the Bottom of the Lowest Horizontal Structural Member
  - Use of Space Below the Lowest Horizontal Structural Member Restricted to Parking, Access and Storage

### **Understanding Substantial Damage & Substantial Improvement**

Under the requirements of the Borough of Seaside Park Flood Damage Prevention Ordinance dated March 24, 2016, structures located within the 100-year floodplain that receive damage of any origin, whereby the cost of restoring the structure would equal or exceed 50% of the structure value or structures located within the 100-year floodplain that undergo construction whereby the cost of the **proposed improvements** are more than 50% of the structure value, the structures must either be raised such that the lowest livable floor (including basement) is elevated to or above the DFE, or retrofitted in order to comply with the Township's floodplain regulations.

- The structures value is based on tax records or an appraisal provided by the homeowner.
- An estimate of the repairs or improvements would need to be provided.
- Substantial Improvement is cumulative over a 10-year period of time. It would include any reconstruction, rehabilitation or additions to the structure.

### **October 2018 NFIP Mitigation Deadline and Three-year Extension**

- This affects structures that were officially identified as substantially damaged by the Local Certified Floodplain manager by issuance of a Superstorm Sandy Substantial Damage Letter.
- The Borough is required to encourage all substantially damaged homes to be relocated, raised or demolished and rebuilt.
- Through the ordinances the Borough has the ability to fine non-compliant structures.
- It is anticipated that all non-compliant homes will be affected by an increase in insurance premiums.
- FEMA has extended the deadline for mitigation of substantially damaged homes until October of 2021.

### **Understanding Repetitive Loss**

A Repetitive Loss property is any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program within any rolling ten-year period, since 1978. Refer to the attached Repetitive Flood Loss Information letter provided for additional information.

### **ICC – Increased Cost of Compliance Coverage – Three-year Extension**

Assistance is available for raising a structure to the Design Flood Elevation (DFE) which is the Base Flood Elevation plus 2 foot of freeboard to property owners that carry flood insurance and have been substantially damaged or are considered a repetitive loss property. Refer to attached brochure entitled "National Flood Insurance Program Increased Cost of Compliance Coverage."

The standard flood insurance policy provides ICC coverage to pay up to \$30,000 towards the cost of mitigating substantially damaged structures by relocating, elevating or demolishing an insured building.

The NFIP has extended the deadline for completing ICC claims resulting from Superstorm Sandy by implementing a **Three-year extension**.

The homeowner is required to have the work completed before the deadline in order to receive the ICC funds.

### **New Study to Revise the Preliminary Maps**

New York won their appeal and as a result the Preliminary Flood insurance Rate Map (FIRM) must go through a new flood study.

FEMA anticipates the new Preliminary FIRM to be released in 2021 for public comment. The earliest FEMA anticipates the map to be adopted is 2022.

### **Understanding Flood Rate Maps and Insurance**

The Borough of Seaside Park, Community No. 345319 has adopted the following maps to determine the areas of special flood hazard within the jurisdiction of the Borough of Seaside Park, whichever imposes the more stringent restrictions shall prevail:

- Effective Flood Insurance Rate Map for Ocean County, New Jersey (All Jurisdictions) as shown on Index and panels 34029C0337F and 34029C0329F, whose effective date is September 29, 2006.
- Preliminary Flood Insurance Rate Map for Ocean County, New Jersey (All Jurisdictions) as shown on Index and panels 34029C0337G and 34029C0329G, whose effective date is January 30, 2015

Pursuant to the information provided on the attached page "About the Mandatory Purchase of Flood Insurance", notifying residents and potential buyers of flood zones and flood zone requirements is of utmost importance, as many properties located in Seaside Park may require a resident or potential buyer to have to purchase flood insurance. Currently, the Effective FIRM Map is used to establish flood insurance coverage premium rates offered through the NFIP, however the Preliminary FIRM gives an indication of the basis for establishing future flood insurance premiums. Homeowners are recommended to obtain an Elevation Certificate to determine what your correct flood insurance coverage premium rates.

The Borough wishes to inform you that the Community Flood Plain Manager provides this information for the benefit of all residents, potential buyers, and any property owner that may be at risk of future flood damages. The Borough maintains an up to date database of the Flood Insurance Rate Maps (FIRM) as well as any information that pertains to flood plains and flood plain regulations. Any elevation certificate currently on file in the Borough's database is available upon request. For services to find out what flood zone your property is in, determine if you are in a LiMWA Coastal A Zone, obtain a flood zone letter, obtain an elevation certificate or any other information relating to flood, you can contact the Community Flood Plain Manager at:

313 NW Central Avenue  
Seaside Park, NJ 08752  
P: (732) 250 7569  
F: (732) 375 3058  
E-mail: [code.enforcement@seasideparknj.org](mailto:code.enforcement@seasideparknj.org)

**\*Talk To Us About Protecting Your House or Business\***

Flood Insurance is also available to any publicly or privately-owned building located outside of the Special Flood Hazard Area. The Borough of Seaside is located on a barrier island and as such property owners should be aware that flooding can occur even in areas that are not designated as a Special Flood Hazard Area. The National Flood Insurance Program's (NFIP) Preferred Risk Policy (PPR) offers low-cost protection for homes and apartments located outside the Special Flood Hazard Area. This is highly recommended for Homeowners currently in an X-Zone but are identified to be within a Flood Zone in the Preliminary FIRM.

Contact a property insurance agent to see if a flood insurance policy would help you. Do not wait there is typically a waiting period for coverage to take effect. Structures within a flood zone on either map have the potential of being flooded even though the preliminary maps have not been adopted. There were numerous houses damaged within the X-Zone along the bay. Keep in mind only houses that are insured are eligible for grants and state funding.

**\*Please Don't Pour Oil, Grease, Pesticides, Pollutants or Trash Down Storm Drains –  
They Drain to the Bay\***

Should you have any questions regarding this letter, please contact me at Remington & Vernick Engineers, 732-286-9220, or at [Pamela.Hilla@rve.com](mailto:Pamela.Hilla@rve.com). Other flood plain related matters should be directed the Community Flood Plain Manager. Refer to contact information above.

Very truly yours,

Pamela Hilla, P.E., C.F.M.  
CRS Coordinator

MMG/PH:ag

cc: Sandra Rice, Borough Administrator  
Karen Barna, Borough Clerk  
Alan Dittenhofer, Borough Engineer