



Borough of Seaside Park

CONSTRUCTION OFFICE

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September 16, 2020

***** NOTICE TO RESIDENTS *****

Re: Borough of Seaside Park – Repetitive Flood Loss Information

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Check with the Floodplain Manager in the Seaside Park Building Department on the extent of past flooding in your area. The Floodplain Manager can tell you about the causes of repetitive flooding, what the Borough of Seaside Park is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross' website at www.redcross.org for information about preparing your home and family for a disaster.
 - Get a copy of Repairing Your Flooded Home on the Borough's Website or at https://permanent.access.gpo.gov/gpo2638/fema_p234_complete.pdf
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Floodplain Manager in the Building Department.

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4. Talk to the Floodplain Manager for information on financial assistance.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
5. Get a flood insurance policy.
 - Homeowner’s insurance policies do not cover damage from floods. However, because our community 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 properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - 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.
 - 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. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don’t wait for the next flood to buy insurance protection. In most cases, 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.
6. Community Rated System Program – (CRS)
 - Seaside Park Borough participates in the CRS program. The Borough has worked very diligently to bring the Township to a Level 7 which offers the residents a 15% discount on NFIP flood insurance policies effective May 2020.
 - Residents should reach out to their insurance agents to ensure the proper discount has been applied to their policy.
 - The discount applies to NFIP policies, however private carriers may honor the discount.
7. Increased Cost of Compliance (ICC) Coverage – 3 year extension
 - Assistance is available until October 29, 2021 for raising a structure to the Design Flood Elevation (DFE) which is the Base Flood Elevation plus 2 feet of freeboard to property owners that carry flood insurance and have been substantially damaged or a considered a repetitive loss property.
 - 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.
 - Most Policyholders required to bring their properties into compliance with their communities’ floodplain management laws following Superstorm Sandy have completed the work within the 6 year time frame and received appropriate compensation under their SFIP’s ICC coverage. However, a small number of policyholders have not completed the required work due to external factors beyond their control.

- To provide these policyholders with a reasonable opportunity to complete their ICC claims, FEMA is extending the deadline for completing ICC claims from Superstorm Sandy by an additional three years. Policyholders may now complete their ICC claims no later than nine years following the date of loss.
- This extension also includes ICC claim assignments to communities for the non-federal cost-share match in conjunction with a FEMA-funded mitigation grant project related to Sandy.

8. FEMA – Restudy of Preliminary Flood Maps

- The restudy of the maps started in 2018.
- Draft Maps will be available in 2022.
- New Preliminary Maps will be available in 2023.
- Adoption of New Maps anticipated in 2024.

Should you have any questions regarding this letter, please contact me at Remington & Vernick Engineers, 732-286-9220, or at Pamela.Hilla@rve.com. Other floodplain related matters should be directed to Gary Royer, Borough's Floodplain Manager @ 732-250-7569.

Very Truly Yours,

Pamela Hilla, P.E., C.F.M - Remington & Vernick Engineers
Seaside Park Borough CRS Coordinator

MMG/PH:rd

cc: Mayor John A. Peterson, Jr.
Borough Council
Mr. Michael Capabianco, Borough Administrator
Ms. Sandra Martin, Deputy Clerk
Mr. Gary Royer, Borough Floodplain Manager/Code Enforcement Officer
Mr. Alan Dittenhofer, Borough Engineer