

# For Your Protection

*Know Your Flood Risk*

- ❖ Looking for a new home? Have you checked out whether it has ever flooded or had a drainage problem? Even a shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage, and loss of irreplaceable keepsakes. Deeper floods mean you will have to relocate until repairs are made.
  
- ❖ Before you commit yourself to buying property, do the following:
  - Ask the Municipalities floodplain manager if the property has ever been flooded; what the flood depth, velocity, and warning time are; if it is subject to any other hazards; and what building or zoning regulations are in effect.
  
  - Ask the real estate agent if the property has ever been flooded and if it is subject to any other hazards, such as sewer backup or subsidence.
  
  - Ask the seller and neighbors how long they have lived there, if the property has ever been flooded, and if it is subject to any other hazards.



## BARNEGAT LIGHT

CRS COORDINATOR – 609-494-3522  
BUILDING DEPT. – 609-494-3522  
Ocean County Map Panel # 438  
[www.barnegatlight.org](http://www.barnegatlight.org)

## BOROUGH OF BEACH HAVEN

CRS COORDINATOR- 609-492-1500  
BUILDING DEPT. – 609-492-0909  
Ocean County Map Panel # 611  
[www.beachhaven-nj.gov](http://www.beachhaven-nj.gov)

## HARVEY CEDARS

CRS COORDINATOR – 609-494-6905  
BUILDING DEPT. – 609-361-6016  
Ocean County Map Panel #509  
[www.harveycedars.org](http://www.harveycedars.org)

## LONG BEACH TOWNSHIP

CRS COORDINATOR – 609- 361-6651  
BUILDING DEPT. – 609-361-6679  
Ocean County Map Panel #602  
[www.longbeachtownship.com](http://www.longbeachtownship.com)

## SHIP BOTTOM

CRS COORDINATOR –609-494-2171  
BUILDING DEPT. – 609-494-2171  
Ocean County Map Panel #518  
[www.shipbottom.org](http://www.shipbottom.org)

## SURF CITY

CRS COORDINATOR – 609-494-3064  
BUILDING DEPT. – 609-494-6448  
Ocean County Map Panel #516  
[www.surfcitynj.org/](http://www.surfcitynj.org/)



*Ask Before You Buy:  
Know Your Flood Risk!*

**THIS INFORMATION IS  
PROVIDED TO YOU BY:**

**THE MULTI-JURISDICTIONAL  
PROGRAM FOR  
PUBLIC INFORMATION**

**ENCOMPASSING ALL MUNICIPALITIES  
ON LONG BEACH ISLAND**

# Our Community's Flood Hazard

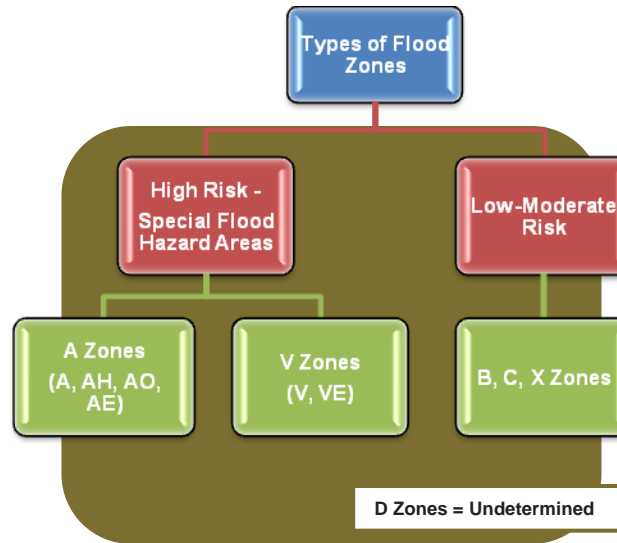
What Prospective Property Owners Should Know

**Our Situation:** Long Beach Island is located entirely in the 100-year floodplain and entirely located in what FEMA labeled a Special Flood Hazard Area. A home within a Special Flood Hazard Area has a 26% chance of experiencing flood damage during the term of a 30 year mortgage. Over the past 20 years, our community has experienced numerous storms or rainfall events causing flood damage. If you are looking at buying a property, it is a good idea to check out the possible flood hazard before you buy.

- ✓ **Know Your Local Floodplain Management Regulations.** Each municipality on LBI regulates construction and development to ensure buildings are protected from flood damage. Houses that are considered substantially damaged by fire, flood or other causes or that are substantially improved (i.e., more than 50% of its market value) must comply with flood regulations including elevating to above the flood level when they are repaired/improved. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact the building department located in your municipality for more detailed information.
- ✓ **Flood Insurance.** Homeowners insurance usually does not include coverage for a flood. One of the best protection measures for a building with a flood problem is a flood insurance policy under the National Flood Insurance Program, which can be purchased through any licensed property insurance agent. Ask an insurance agent how much a flood insurance policy would cost. If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC), you will have to buy a flood insurance policy since the building is located in a Special Flood Hazard Area

# Flood Insurance Rate Maps

<http://msc.fema.gov>



The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). Your property on LBI is located in a Special Flood Hazard Area, and is five times more likely to experience a flood versus a fire, so flood insurance is advisable.

You can check on Special Flood Hazard Areas in your neighborhood by looking at the Flood Insurance Rate Maps at FEMA's Map Service Center: <http://msc.fema.gov>.

# Other Resources

What You Should Know

- ❖ Preliminary Base Flood Elevation maps have been developed by FEMA and are available for viewing online at [www.region2coastal.com](http://www.region2coastal.com). These maps show flood zones with the predicted flood elevations which could be reached or exceeded during a 100-year period.
- ❖ FEMA maps may also be viewed at each municipalities Borough Halls. Business hours are 9:00am to 4:00pm Monday through Friday. Staff is available to answer any questions.
- ❖ Every municipality on LBI participates with FEMA in the Community Rating System (CRS). Residents of all municipalities currently receive a discount for flood insurance based on their participation in the CRS. Contact your CRS Coordinator at numbers listed on back of this pamphlet for more information regarding flood insurance information.

