

ARE YOU PROTECTED FROM FLOOD LOSS?

The Borough of Beach Haven is subject to flooding from wind driven waves and tidal flooding that accompany hurricanes, nor'easters, and winter storms. There are methods to protect your property from flooding. Some methods are fairly simple and inexpensive, others require a professional contractor.

The best way to minimize flood damage is to raise your house so the lowest habitable floor is above your base flood elevation. Current cost estimates range from \$25,000 to \$30,000 and your flood insurance premiums could be significantly reduced. The inexpensive and easy task of installing flood vents in your house can also reduce flood damage and lower your premium. For an on-site consultation about retrofitting your flood prone house, please call the Construction Office for an appointment, (609) 492-0909.

Do you know your flood risk? Beach Haven is in a Special Flood Hazard Area (SFHA) as designated by the Federal Emergency Management Agency (FEMA). Call the Building Department for information about flooding at 609-492-0909. Ask to see a flood map of your neighbourhood. This information will help you determine how much water is likely to come in during severe flooding conditions. Flood Insurance Rate Maps are also available at the Beach Haven Public Library. Elevation certificates are also kept on file in the Building Department and are available upon request.

Do you have enough flood insurance? Even if you have taken steps to protect your home from flooding, you still need flood insurance. Homeowner's policies do not cover Flood damage, so you will need to purchase a separate policy under the National Flood Insurance Program (NFIP). **It takes thirty days for a flood policy to take effect.** This is why you need to purchase flood insurance before flooding occurs. If you're insurance Agent is unable to write a flood policy, call 1-800-638-6620 for information or go to www.floodsmart.gov.

Is the main electrical switchbox located above potential flood waters? The main electric panel board height is regulated by code. All electrical work should be done by a licensed electrician.

Are electric outlets and switches located above potential flood waters? Consider elevating all electrical outlets, switches, light sockets, electric baseboard heaters, and wiring above the projected flood elevation for your home. You may also want to elevate electric service lines (at the point they enter your home) above the projected flood elevation.

Are your washer and dryer elevated above potential flood waters? For protection against shallow flood waters, the washer and dryer can be elevated on masonry or pressure treated lumber platforms above the projected flood elevation. Another option is to move the washer and dryer to a higher floor.

Are the furnace and water heater above potential flood waters? The furnace and hot Water heater can be placed on masonry blocks, concrete, or pressure treated lumber Platform or moved to a higher floor. Furnaces that operate horizontally can be suspended from ceiling joists if the joists are strong enough to hold the weight. Outside air conditioning compressors and heat pumps are required to be placed on a base above the projected flood elevation. All work must conform to state and local building codes.

Does your home have flood vents? Installation of flood vents within the enclosure Space below the first floor allows for flood waters to flow through equalizing hydrostatic pressure and may lower your flood insurance premium. Building department staff is available for site visits for flooding and drainage issues. Call the Building department (609-492-0909) for Specifications.

Flood insurance rate maps are on file in the Borough's Building Department. New flood maps were adopted on March 23, 1999. For a determination of your flood zone, or for a personal consultation on flood mitigation and retrofitting of your flood prone home please call 609-492-0909.

Funding Sources for Repetitive Loss Properties

The National Flood Insurance Program (NFIP) is continually faced with the task of paying claims while trying to keep the price of flood insurance at an affordable level. It has a particular problem with repetitive loss properties, which are estimated to cost \$200 million per year in flood insurance claim payments. Repetitive loss properties represent only one percent of all flood insurance policies, yet before Hurricane Katrina, they accounted for nearly one-third of the claim payments (over \$4.5 billion to date).

Mitigation of the flood risk to these repetitive loss properties will reduce the overall costs to the NFIP as well as to individual homeowners. Accordingly, over the years, Congress has created a variety of funding sources to help repetitive loss property owners reduce their exposure to flood damage. The Federal Emergency Management Agency (FEMA) now has five grant programs and one insurance benefit. More information on these programs can be found on the following websites:

ARE YOU PROTECTED FROM FLOOD LOSS?

- Hazard Mitigation Grant Program (HMGP) – a grant made available after a Presidential disaster declaration <http://www.fema.gov/hazard-mitigation-grant-program>
- Flood Mitigation Assistance (FMA) – a grant that your community can apply for each year <http://www.fema.gov/flood-mitigation-assistance-grant-program>
- Pre-Disaster Mitigation (PDM) – a nationally competitive grant that your community can apply for each year <http://www.fema.gov/pre-disaster-mitigation-grant-program>
- Repetitive Flood Claims (RFC) – a grant that FEMA administers for certain repetitive loss properties when there is no local government sponsor <https://www.fema.gov/repetitive-flood-claims-grant-program-fact-sheet>
- Severe Repetitive Loss (SRL) – a grant that is reserved for “Severe” repetitive loss properties, i.e., those whose flood insurance policies are administered by FEMA’s Special Direct Facility rather than a private insurance company <https://www.fema.gov/media-library/resources-documents/collections/14>
- Increased Cost of Compliance (ICC) – an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office <https://www.fema.gov/increased-cost-compliance-coverage>
- Small Business Administration (SBA) – low interest loans that can fund repairs and mitigation projects after a disaster declaration <http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/disaster-loans>

Most of the FEMA grants provide 75% often cost of a project. The owner is expected to fund the other 25%, although in some cases the state or local government may contribute to the non-FEMA share. ICC pays 100% (up to \$30,000) of the cost of bringing the damaged building up to the local ordinance’s flood protection standards.

Each program has a different Congressional authorization and slightly different rules (summarized in the table on the next page). States and communities set their own priorities for the use of the grant funds, but they are strongly encouraged to address their repetitive flood problems. In no case can a FEMA grant be used on a project without the completely voluntary agreement of the owner.

Types of Projects Funded	HMGP	FMA	PDM	RFC	SRL	ICC	SBA
Acquisition of the entire property by a gov’t agency	✓	✓	✓	✓	✓		
Relocation of the building to a flood-free site	✓	✓	✓	✓	✓	✓	✓
Demolition of the structure	✓	✓	✓	✓	✓	✓	✓
Elevation of the structure above flood levels	✓	✓	✓		✓	✓	✓
Replacing the old building with a new elevated one	✓				✓	✓	✓
Local drainage and small flood control projects	✓				✓		
Dry flood proofing (nonresidential buildings only)		✓	✓		✓	✓	✓
Percentage paid by federal program	75%	75%	75%	100%	75%	100%	0
Application notes	1,2	1	1		1	3	2,4

ARE YOU PROTECTED FROM FLOOD LOSS?

Key to Application notes:

1. Requires a grant application from your local government
2. Only available after a federal disaster declaration
3. Requires the building to have a flood insurance policy and to have been flooded to such an extent that the local government declares it to be substantially damaged
4. This is a low-interest loan that must be paid back

What you can do:

- Check the websites and read up on the details of the funding programs that are appropriate for your situation. For example, if your state has not been declared a federal disaster area for some time, look at the grants that have annual application procedures, not HMGP.
- Talk to your local planning, building, or emergency management official to see if your community is interested in applying for a grant for properties like yours.
- Talk to your permit office to make sure they are aware of ICC. In some cases a local ordinance might be worded to trigger ICC for a repetitive loss property that was not substantially damaged.
- Keep your flood insurance policy in force. Several grants and ICC only fund properties that currently have a flood insurance policy.

Flood safety and warning tips, brochures are available at the Borough of Beach Haven Borough Hall, and on the Emergency management web site http://www.beachhaven-nj.gov/bh_emerg_mgmnt.htm Storm event updates and evacuation information is continually updated on the local community cable channel, and the Weather Channel.

This notice was created for the information and convenience of the members of the Community. We hope this will help all to understand the insurance requirements. **For more information or to speak to the CRS Coordinator, Beverly D. Tromm, on the subject of Flood Mitigation contact the Office of Emergency Management at 492-1500 or via email at emergmgmt@beachhaven-nj.gov.**