

# Our Community's Flood Hazard

*What Prospective Property Owners Should Know*

## Our Situation:

*The Township of Berkeley has been actively working toward providing their residents with pertinent information to increase flood hazard awareness. The goal of the Township is to provide their community with information to help protect residents and keep their structures and belongings safe during a flood event. Select areas in the Township of Berkeley are located in a Special Flood Hazard Area (SFHA), therefore it is important that if you are looking at buying a property you make an informed decision based on your Flood Zone.*

- ✓ **Know Your Local Floodplain Management Regulations.** The Township of Berkeley regulates construction and development in identified floodplains to ensure buildings are protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of its market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired.
- ✓ **Flood Protection.** A building can be protected from most flood hazards, sometimes at relatively low cost. New building and additions can be elevated above the flood levels. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact our building department for more detailed information.



**P.O. Box B, 627 Pinewald-Keswick Road  
Bayville, NJ 08721**



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## Other Resources

*What You Should Know*



**The Township of  
Berkeley**

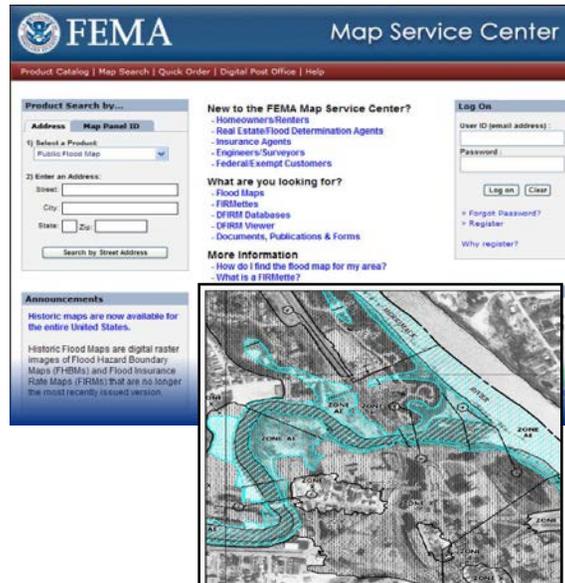
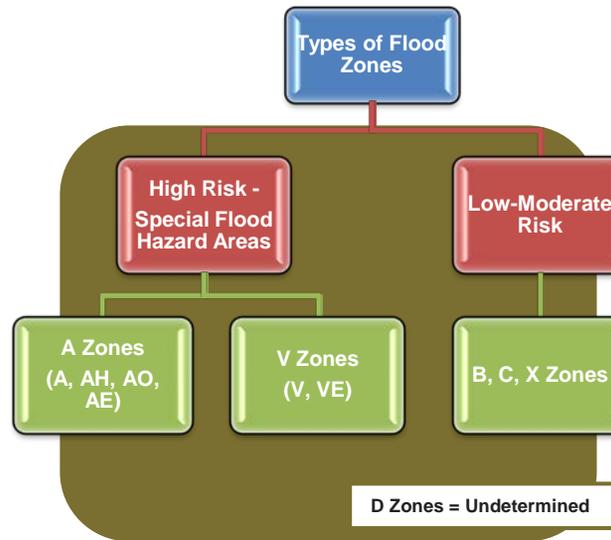
*Understanding  
Your Floodplain*

**Contact us at:  
732-244-7400**

**[www.twp.berkeley.nj.us](http://www.twp.berkeley.nj.us)**

# Flood Insurance Rate Maps

<http://msc.fema.gov>



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

❖ Most city and county government building or planning departments have the FEMA maps, too. Call them and ask if there are any special land use, building, or floodplain management regulations that apply.

❖ To view additional flood hazard information visit:

[http://twp.berkeley.nj.us/d\\_oem.aspx](http://twp.berkeley.nj.us/d_oem.aspx)

❖ For information on all mapped hazards in your neighborhood visit FEMA's address lookup tool and enter your property address: <http://www.region2coastal.com/view-flood-maps-data/what-is-my-bfe-address-lookup-tool/>



❖ The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). Currently there are two (2) Flood Insurance Rate Maps being used to determine the areas of special flood hazard within the jurisdiction of the Township of Berkeley, which include the Effective FIRMs and the Preliminary FIRMs. In order to remain compliant with the State's Flood Hazard Area Control Act Rules and the National Flood Insurance Program (NFIP) Rules, building owners are required to build to the most restrictive flood zone data available until the Preliminary FIRM is adopted by FEMA.

❖ If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, OCC, FHA/HUD, OTS, SBA, NCUA), you will have to buy a flood insurance policy if the building is located in a Special Flood Hazard Area. 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. Best way to determine flood insurance premiums is to get an elevation certificate.

❖ New Jersey Real Estate Commission requires sellers or their agents to disclose knowledge of any natural hazards on their property, including flooding, so start your research by asking the seller and the agent. They may honestly say they don't know of any flooding, but that does not mean it is not located in a Special Flood Hazard Area.