September 12, 2013

***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 Township of Berkeley's website at [http://lwp.berkeley.nj.us/index.aspx](http://lwp.berkeley.nj.us/index.aspx) for instructional information for storm events.
- The Township also has the Nixle 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 Township of Berkeley's Flood Damage Prevention Ordinance, and assist in reducing the cost of flood insurance:

- Raising your home above the Base Flood Elevation (BFE) plus 1 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, and 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 732-244-7400 before you build, alter, regrade or fill your property.
Understanding the Coastal A Zone and the LiMWA Line

The Township 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. The new code became effective on 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.

So, if your property is in this zone, and you are in the process of either raising or rebuilding your home, please review this with your engineer, architect and/or contractor to make sure that your plans will be in compliance with the new code change.

Understanding Substantial Damage & Substantial Improvement

Under the requirements of the Township of Berkeley Flood Damage Prevention Ordinance dated July 8, 2013, 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 structure's 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.

**Understanding Flood Rate Maps and Insurance**

The Township of Berkeley, Community No. 340369 has adopted the following maps to determine the areas of special flood hazard within the jurisdiction of the Township of Berkeley, 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 34029C0317G, 34029C0319G and 34029C0339G, 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 34029C0317G, 34029C0319G and 34029C0339G, 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 Berkeley Township 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 would be.

The Township 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 Township 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 Township’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, who’s contact information can be found below:

Community Flood Plain Manager:
Ray Laliberte., C.F.M
627 Pinewald-Keswick Road
Bayville, NJ 08753
P: (732) 244 7400
F: (732) 244 7325
E-mail: floodmitigation@twp.berkeley.nj.us
*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 Township of Berkeley 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.

Contact your property insurance agent to see if a flood insurance policy would help you. Do not delay, there is typically a waiting period for coverage to take effect.

*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 or other flood plain related matters, please contact me at 732-244-7400.

Very truly yours,

Ray Laliberte, C.F.M.
Township of Berkeley Floodplain Manager

SPB/PH:ag

cc: Mr. John Carnera, Township Administrator
Ms. Beverly M. Carle, Township Clerk
Mr. Alan Dittenhofer, Township Engineer