

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 Surf City Floodplain Administrator, 609-494-6448, 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.



Borough of Surf City
813 Long Beach Blvd.
Surf City, NJ 08008

06/2015



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

Borough of Surf City
Ocean County
New Jersey

Contact us at:

609-494-3064

www.surfcity-nj-gov.us

Our Community's Flood Hazard

What Prospective Property Owners Should Know

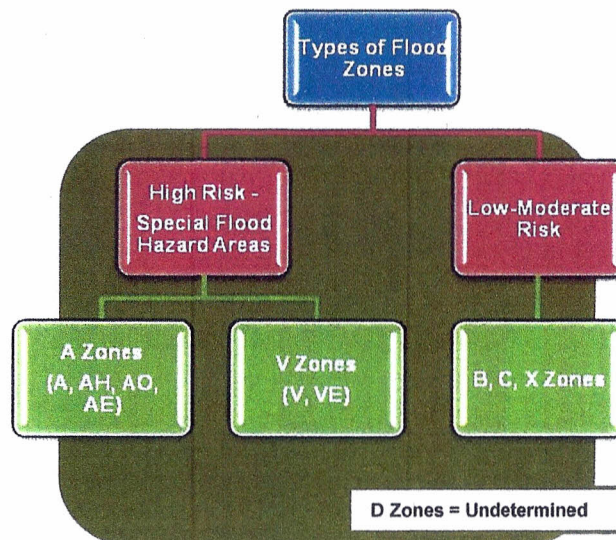
Our Situation: *Surf City is located entirely in the 100-year floodplain and entirely located in what FEMA labeled a Special Flood Hazard Area. A home within a Special Flood Hazard Area has a 26% chance of experiencing flood damage during the term of a 30 year mortgage. Over the past 20 years, our community 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.** Surf City 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 our building department for more detailed information at 609-494-6448.

- ✓ **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 in Surf City 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. Surf City is located on Ocean County Map Panel #518. 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 the Surf City Borough Hall, 813 Long Beach Blvd. Business hours are 9:00am to 4:30pm Monday through Friday. Staff is available to answer any questions.
- ❖ The Borough of Surf City participates with FEMA in the Community Rating System (CRS). Borough residents currently receive a 15% discount for flood insurance based on the Borough's participation in the CRS. Contact our CRS Coordinator at 609-494-3064 for more information regarding flood insurance.

