

### **\*\*\*Understanding Flood Information\*\*\***

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.
- Contact your Community's Floodplain Manager, Jamison Zimmerman, CFM at 732-2869220 for advice and mitigation options for protecting individual's properties against flooding: and to answer questions regarding flood information. A site visit can be performed by Ms. Zimmerman if considered necessary.
- In addition, the CFM can provide information with regard the LiMWA (Limit of Moderate Wave Action) and Coastal A Zones. Information can also be provided regarding past flooding at or near the property in question and information about areas that should be protected because of their natural floodplain functions.
- Additionally, information regarding financial assistance availability can be provided.

#### **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 Borough of Beachwood's Flood Damage Prevention Ordinance, and assist in reducing the cost of flood insurance:

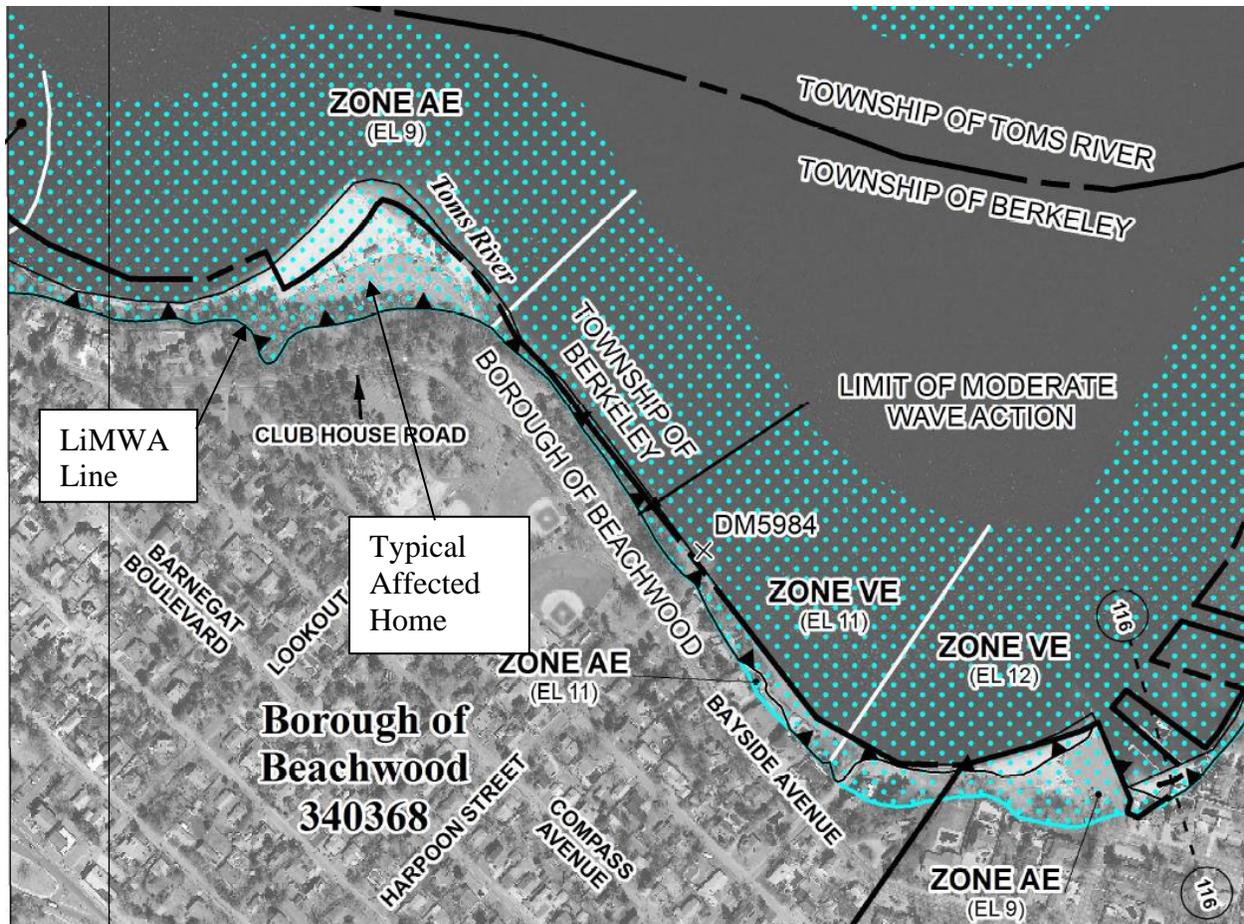
- Raising your home above the Base Flood Elevation (BFE) plus one (1') foot of freeboard to the Design Flood Elevation (DFE).
- Install engineered flood vents.
- The lowest floor below the first floor must be equal to or higher than the outside finished grade.
- All utilities (boilers, furnaces, air 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 not recommended in the Coastal A and V Zones.
- Contact Jamie Zimmerman, CFM to discuss possible mitigation techniques to bring your structure into compliance.

Remember to contact the Flood Mitigation Officer at 732-286-9220 and the Beachwood Borough Construction Department 732-286-6000 before you build, alter, re-grade or fill your property.

#### **Understanding the Coastal A Zone and the LiMWA Line**

The Borough 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 AE zone but is seaward/bayward of what is referred to as the LiMWA line (Limit of Moderate Wave Action) – see illustration below. This is referred to as the Coastal A Zone or CAZ Flood Zone.



#### Stricter Standards for Coastal A Zones

- Per the Uniform Construction Code, homes in the new Coastal A Zones located seaward of the “LiMWA Line” are required to build under the same requirements of the “V” Zone.
- Coastal “A” Zones are areas with potential for breaking waves greater than 1.5 feet for the base flood event.
- “V” Zone Construction Standards include:
  - Foundations shall be constructed of piles or piers.
  - The Design Flood Elevation is measured at the bottom of the lowest horizontal structural member.
  - Walls shall be constructed of breakaway walls with flood vents.
  - Flood resistant materials shall be used below the bottom of the lowest horizontal structural member.
  - The space below the lowest horizontal structural member shall be restricted to parking, access and storage.

### **Understanding Substantial Damage & Substantial Improvement**

Under the requirements of the Borough of Beachwood Flood Damage Prevention Ordinance revised and adopted on May 18, 2022, 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 Borough's floodplain regulations.

- The structures value is based on tax records or an appraisal provided by the homeowner.
- An estimate of the repairs or improvements and an elevation certificate 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 Repetitive Loss**

A Repetitive Loss property is any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program within any rolling ten-year period, since 1978.

### **ICC – Increased Cost of Compliance Coverage**

Assistance is available for raising a structure to the Design Flood Elevation (DFE) which is the Base Flood Elevation plus one (1') foot of freeboard to property owners that carry flood insurance and have been substantially damaged or are considered a repetitive loss property. Contact your flood insurance carrier for further information.

The standard flood insurance policy provides ICC coverage to pay up to \$30,000 towards the cost of mitigating substantially damaged structures by relocating, elevating or demolishing an insured building.

### **New Study to Revise the Preliminary Maps**

New York won their appeal and as a result the Preliminary Flood insurance Rate Map (FIRM) must go through a new flood study.

FEMA anticipates the draft for review of the new Preliminary FIRM Maps to be released in 2022 and is anticipated to become effective in 2024.

### **Understanding Flood Rate Maps and Insurance**

The **Borough of Beachwood** was accepted for participation in the National Flood Insurance Program on **May 1, 1979**.

*The National Flood Insurance Program (NFIP) floodplain management regulations encourage that all Federal, State, and Local regulations that are more stringent than the minimum NFIP standards take precedence in permitting decisions. FEMA requires that the effective Flood Insurance Rate Map, most recent preliminary FEMA mapping and flood studies, and Department delineations be compared to determine the most restrictive mapping.*

The following sources identify flood hazard areas in this jurisdiction and must be considered when determining the Best Available Flood Hazard Data Area:

- 1) **Effective Flood Insurance Study.**
- 2) **Federal Best Available Information.**
- 3) **Other Best Available Data State Regulated Flood Hazard Areas.**

Maps and studies that establish flood hazard areas are on file at the **Borough Clerk's Office, 1600 Pinewald Road, Beachwood, New Jersey 08722**. **If you want to discuss these maps** please call Jamie Zimmerman, Beachwood Borough Flood Mitigation Officer at 732-286-9220 for an appointment to discuss your zone designation based on these maps.

### **Floodplain Manager**

The Borough 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 Borough 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 Borough'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, onsite site visit recommendation of mitigation alternatives 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:  
Jamison Zimmerman, C.F.M  
Remington & Vernick Engineers  
9 Allen Street  
Toms River, NJ 08753  
Phone: (732) 286 9220  
E-mail: [Jamison.zimmerman@rve.com](mailto:Jamison.zimmerman@rve.com)

### **Flood Insurance**

Beachwood Borough strongly suggest that the property owners in the Special Flood Hazard Areas get flood insurance with agencies that participate in the National Flood Insurance Program (NFIP). Because Beachwood Borough participates in the NFIP and is a Community Rating System (CRS) Community with FEMA, Beachwood residents are able to receive a 25% discount in their flood insurance. Please ask your carrier regarding this discount. Make sure that you are receiving this discount.

Also flood insurance is available to any publicly or privately owned building located outside of the Special Flood Hazard Area. The Borough of Beachwood 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. This is highly recommended for Homeowners currently in an X-Zone but are identified to be within a Flood Zone in the Preliminary FIRM.

Contact a property insurance agent to see if a flood insurance policy would help you. Do not wait as there is typically a waiting period for coverage to take effect. Structures within a flood zone on either map have

the potential of being flooded even though the preliminary maps have not been adopted. There were numerous houses damaged within the X-Zone along the bay.

Keep in mind only houses that are insured are eligible for grants and state funding.

### **Stormwater Management**

Residents, please remember not to pour oil, grease pesticides, pollutants or trash down storm drains. The storm drains drain to the River.