



Borough of Seaside Park

CONSTRUCTION OFFICE

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October 29, 2025

*****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.
- Be sure to check the Borough of Seaside Park's website at www.seasideparknj.org for instructional information for storm events.
- The Borough has Swift 911 notification activated during emergencies to get out important messages to the public via phone messaging. Residents are encouraged to go on the Borough website or contact the Police Department to register their contact information.
- Contact your Communities Floodplain Manager, Ms. Jamison Zimmerman, CFM @ 732-286-9220 ext. 1617 or Jamison.zimmerman@rve.com 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.
- Contact your Floodplain Manager for information with regard to 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.
- Contact your Floodplain Manager for information regarding Financial Assistance, Grant information and Flood Insurance availability for a particular site.

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 Seaside Park's Flood Damage Prevention Ordinance, and assist in reducing the cost of flood insurance:

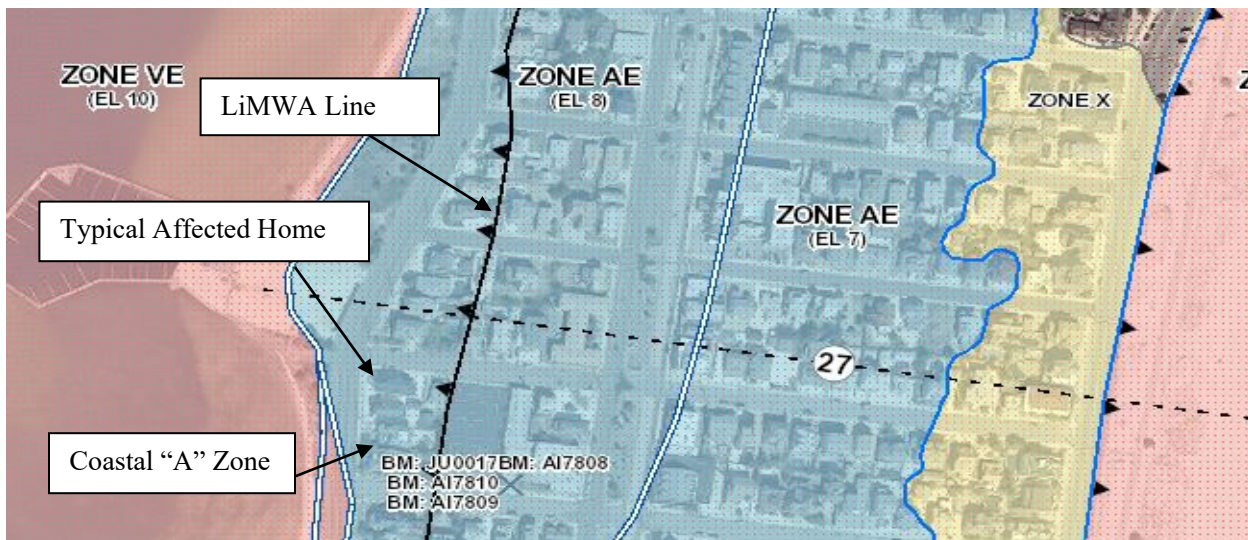
- Raising your home above the Base Flood Elevation (BFE) plus 2 feet of freeboard to the Design Flood Elevation (DFE).
- Install engineered flood vents.
- The lowest floor below the first floor must be equal to or higher than the outside finished grade.
- All utilities (boilers, furnaces, air conditioning, 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, access to the home or non-livable space.
- Enclosures under the DFE are discouraged in the Coastal A and V Zones.
- Contact Jamison Zimmerman, CFM, Flood Mitigation Officer to discuss possible mitigation techniques to bring your structure into compliance.

Remember to contact the Construction Office at (732) 250-7569 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 that the New Jersey Department of Community Affairs has adopted the 2015 New Jersey Uniform Construction Code. Of particular interest is that the adoption of this new code now requires “V” Zone construction standards for areas noted on the Preliminary Flood Insurance Rate Maps (FIRMs) 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. 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 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:
 - Open Foundations (Piles or Piers)
 - Freeboard Measured to the Elevation of the First Finished Floor.
 - Coastal “A” Zone - 2 Foot of Freeboard Required.
 - “V” Zone – 2 Feet of Freeboard Required.
 - Use of Breakaway Walls (Maximum of 300 Square Feet)
 - Use of Flood Resistant Materials Below the Bottom of the Lowest Horizontal Structural Member.
 - Use of Space Below the Lowest Horizontal Structural Member Restricted to Parking, Access and Storage.

Understanding Substantial Damage & Substantial Improvement

Under the requirements of the Borough of Seaside Park Flood Damage Prevention Ordinance dated March 24, 2016, if a structure receives substantial damage or if a structure is substantially improved it must be elevated or retrofitted to comply with the Borough’s floodplain regulations.

- A structure is substantially damaged if the cost of restoring the structure to its before damaged condition equals or exceeds 50% of the market value of the structure before the damaged occurred.
- A structure is substantially improved if any reconstruction, rehabilitation, addition, or other improvements of the structure equals or exceeds 50% of the market value of the structure before the start of construction of the improvement.
 - The structures 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 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.

Additionally, a Severe Repetitive Loss Property is any building or contents within said building that is covered under a Standard Flood Insurance Policy under the National Flood Insurance Program that has had four or more separate claims exceeding \$5,000, with a total cumulative amount of \$20,000. A building that has had at least two separate claims that have been made under a Standard Flood Insurance Policy, with the cumulative amount of payments exceeding the fair market value of the insured building the day before each loss would also be considered a Severe Repetitive Loss.

ICC – Increased Cost of Compliance (ICC) Coverage

Assistance is available for raising a structure to the Design Flood Elevation (DFE) which is the Base Flood Elevation plus 2 feet of freeboard to property owners that carry flood insurance and have been substantially damaged or are considered a repetitive loss property. Refer to attached brochure entitled “National Flood Insurance Program Increased Cost of Compliance Coverage.”

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 2026 and is anticipated to become effective in 2027.

Understanding Flood Rate Maps

The Borough of Seaside Park, Community No. 345319 has adopted the following maps to determine the areas of special flood hazard within the jurisdiction of the Borough of Seaside Park, 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 34029C0337F and 34029C0329F, with effective date of September 29, 2006.
- Preliminary Flood Insurance Rate Map for Ocean County, New Jersey (All Jurisdictions) as shown on Index and panels 34029C0337G and 34029C0329G, dated January 30, 2015.

Please note that the Preliminary Flood Insurance Rate Maps (FIRMs) are subject to change due to an appeal won by New York on October 17, 2016. A court mandate required that FEMA prepare a new flood study and release new Preliminary FIRMs. FEMA anticipates releasing the new Preliminary FIRMs for public comment in 2024. The earliest FEMA would anticipate adoption of the new FIRMs would be 2027.

Flood Insurance

Seaside Park 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 Seaside Park participates in the NFIP and is a Community Rating System (CRS) Community where Seaside Park residents are able to receive a 15% 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 Hard Area. The Seaside Park Borough 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 Special Flood Hazard Areas.

Contact a property insurance agent to see if a flood insurance policy would help you. Do not wait 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.

Also please note that only houses that are insured are eligible for Grants and State Funding.

Stormwater Management:

Please Don't Pour Oil, Grease, Pesticides, Pollutants or Trash Down Storm Drains – They Drain to the Bay and to the Ocean

Floodplain Manager:

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 Effective (current) Flood Insurance Rate Maps (FIRM), Preliminary Flood Insurance Rate Maps 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, analysis of Substantial Improvement of structure, an 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, CFM
Remington & Vernick Engineers
9 Allen Street
Toms River, NJ 08753
Email address: Jamison.zimmerman@rve.com
Phone: (732) 286-9220 ext. 1617

Should you have any questions regarding this letter, please contact Jamison Zimmerman at Remington & Vernick Engineers, 732-286-9220 ext. 1617, or at Jamison.zimmerman@rve.com.