



Borough of Seaside Park

CONSTRUCTION OFFICE

(732) 793 - 5100

313 SW Central Avenue • Seaside Park, New Jersey 08752

FAX (732) 375-3058

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NOTICE TO REPETITIVE LOSS PROPERTY OWNERS

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Check with the Floodplain Manager, Jamison Zimmerman, CFM of Remington & Vernick Engineers at 732-286-9220 regarding the extent of past flooding in your area. The Floodplain Manager can tell you about the causes of repetitive flooding, what the Borough of Seaside Park is doing about it, and what would be an appropriate flood protection level. The Floodplain Manager can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross' website at www.redcross.org for information about preparing your home and family for a disaster.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA's website, www.ready.gov/floods.

- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building. The Floodplain Manager is available to meet with residents to discuss Financial Assistance and Flood Insurance options.
4. Talk to the Floodplain Manager for information on flood assistance.
- Get a flood insurance policy, it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
 - Ask the Floodplain Manager for information on recent Grant information to mitigate your home.
5. Get a flood insurance policy.
- Homeowner’s insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a 15% reduction in the insurance premium.
 - The National Flood Insurance Program (NFIP) Preferred Risk Policy offers low cost protection for homes and apartments located outside the Special Flood Hazard Areas (X Zones).
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building’s structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don’t wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.
6. ICC (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.
 - A buyer of an insured property may be entitled to ICC funds if all the ICC guidelines are met and the buyer can show continuous coverage with the NFIP.
 - Contact your insurance carrier today regarding the availability of the ICC coverage that you may be entitled to.

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

Floodplain Manager Contact information:

*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*