

**BOROUGH OF BEACH HAVEN - 2025**  
**FLOOD INSURANCE PURCHASE REQUIREMENT**

Long Beach Island will be facing nor'easters, hurricanes, and winter storms. Tidal flooding is a real concern and all homeowners should have flood insurance. For more information on the National Flood Insurance Program call 800-427-4661. For an agent in your area call 800-720-1093 or visit <http://www.floodsmart.gov>. Flood insurance is available to all Borough residents and renters even if the property has been flooded in the past.

Flood insurance rate maps are on file in the Borough Building Department. For a determination of your flood zone, or for a personal consultation on flood mitigation and retrofitting of your flood prone home please call 609-492-0909.

**NFIP:** This community participates in the National Flood Insurance Program (NFIP). The NFIP makes federally backed flood insurance available for all buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: structural and contents. Structural coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately provided the contents are in an insurable building.

**Mandatory Purchase Requirement:** The mandatory purchase requirement applies to all forms of federal or federally related financial assistance for buildings located in a Special Flood Hazard Area (SFHA). This requirement affects loans and grants for the purchase, construction, repair, or improvement of any publicly or privately owned building in the SFHA, including machinery, equipment, fixtures and furnishings contained in such buildings.

Financial assistance programs affected include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and FEMA. The requirement also applies to secured mortgage loans from financial institutions such as commercial lenders, savings and loan associations, savings banks, and credit unions, which are regulated, supervised or insured by federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. Financial assistance from one of the affected agencies or lenders, there must be a check to see if the building is in an SFHA. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V".

Copies of the FIRM are available for review in the **Building Department and the Borough Clerks office**. Many lenders and insurance agents also have copies. It is the agency's or the lender's responsibility to check the FIRM to determine if the building is in an SFHA. In addition, map information services are provided by Beach Haven Construction Department including info related to Flood Insurance Rate Maps, your properties proximity to a Coastal A Zone & historical flooding info as well as information pertaining to the sensitive wetlands that surround the Borough. Please contact the construction office at 609-492-0909.

If the building is in a SFHA, the agency or lender is required by law to require the receipt to purchase a flood insurance policy on the building. The requirement is for structural coverage equal to the amount of the loan (or other financial assistance), or the maximum amount available, whichever is less. The maximum amount available for a single-family house is \$250,000.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping and vacant lots it does not affect loans for buildings that are not in the SFHA, even though a portion of the lot may be flood prone. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan for a property in any zone on a FIRM.

**The Borough of Beach Haven has attained a Class rating of 5, which means that your property qualifies for a 25% discount on your flood insurance.** The National Flood Insurance Program website is located at <http://www.fema.gov/nfip>. For an insurance agent in your area call 800-720-1093.

This notice was created for the information and convenience of the members of the Community. We hope this will help all to understand the flood insurance requirements. For more information please contact Allison Iannaccone at our Borough Engineer's Office at 732-244-1090 or via email at [aiannaccone@owenlittle.com](mailto:aiannaccone@owenlittle.com).

**FLOOD AWARENESS FACTS FOR RESIDENTS OF LBI  
KNOW YOUR FLOOD HAZARD AND WHAT YOU CAN DO ABOUT IT**

**THE FLOOD HAZARD** - The floods in our area occur during any season of the year. The majority of the major floods have occurred during the spring and fall rains associated with frontal systems moving through the area. Major floods that have caused the most damage to LBI occurred in 1944, 1962, 1992, and 2012. To find more information on your flood hazard contact your Municipalities floodplain management office.

**FLOOD INSURANCE** - Flood Insurance is not covered by normal homeowners' insurance. Flood insurance is highly recommended because a large portion of the Long Beach Island is located in the FEMA Special Flood Hazard Area (SFHA). Also, flood insurance is required by law in order to obtain federal secured financing to buy, build, or renovate a structure located in a FEMA SFHA. There are two types of coverage: structural and contents. Renters can buy contents coverage even if the owner does not insure the structure. To find out more about flood insurance, contact any licensed insurance agent. Don't wait for the next flood – there is a 30 day waiting period for coverage to take effect. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov).

**FLOOD SAFETY**- Do not walk through flood waters. Currents are deceptive; 6 inches of moving water can knock you off your feet. Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around barriers, as the road or bridge may be washed out.

**PROPERTY PROTECTION** - Talk to us about protecting your house or business. There are ways to modify your building to minimize flood damage. Where flooding is shallow, measures such as small floodwalls, regrading the yard, and floodproofing the walls or utilities can be relatively inexpensive. Where flooding is deep, a building may need to be elevated. Additional protection assistance can be obtained from several sources, including the local Construction Office for your municipality.

**BUILD RESPONSIBLY** - Check with the Building Department before you build on, alter, regrade or fill on your property. A permit may be needed to ensure that a project is compliant with all regulations. These regulations are designed to protect your property from flood damage and to make sure you don't cause a water problem for your neighbors.

**NATURAL & BENEFICIAL FUNCTIONS** -The Borough of Beach Haven is located on a barrier island approximately one mile off the southern coast of New Jersey. Like most barrier islands along the eastern seaboard, the land slopes from a high elevation in the oceanside dune area of 16-20 feet above mean sea level to an elevation of 3-4 feet bayside. The Borough is prone to flooding from hurricanes, tropical storms and northeasters. The dunes are our best protection against storm damage and erosion and are also our first line of defense against the onslaught of the high incoming seas resulting from storms, please stay off the dunes! Don't pour oil, grease, pesticides, or other pollutants down storm drains or into the bay. Our storm drains help moderate flooding and empty into the bay which is a habitat for fish, frogs, and other species that provide us with recreation or food. Let's protect them and their homes.

**FLOOD WARNINGS** – When severe storms are forecasted for Long Beach Island, local cable station channel 22 and local radio stations 1650AM, WOBN (1160 AM and 92.7 FM), WJRZ (100.1 FM) and WJLK (98.5 FM) will broadcast emergency information. Warnings will also be disseminated by Nixle, by sirens, and by police and fire vehicles equipped with the public address systems. Register for Nixle here: <http://local.nixle.com>.

**PREPARE FOR THE HAZARD** – Whether its high winds, flooding or hurricanes you should prepare your property for all hazards, take pictures of your contents, secure your property, have a plan.

**EVACUATION ROUTE** – Know the evacuation route and rendezvous point for your family.

For more information on the topics listed here please visit <https://beachhaven-nj.gov/public-safety/crs-flood-information/>