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 is for vehicles, business expenses, landscaping, and vacant lots and 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 or to speak to the CRS Coordinator, on the subject of Flood Mitigation please call 609-492-0111 Ext. 234 or via email at emergmgmt@beachhaven-nj.gov.