

# KEANSBURG FLOOD MAP NEWSLETTER

An Important Message from the Mayor and Council

August 2009

## New Flood Maps Take Effect September 25th

*New Ordinance set for public hearing at September 23rd meeting. Mayor and Council look to maintain insurance continuity.*

KEANSBURG – Despite a formal appeal by The Borough of Keansburg, the Federal Emergency Management Agency's modified flood hazard maps will become effective on September 25, 2009. The modifications will require property owners to obtain flood insurance and the Borough to modify local regulations.

The map, also known as a flood elevation map or a Flood Insurance Rate Map (FIRM), shows areas that have a 1% annual chance of severe flooding. **The majority of residents within the Borough WILL BE AFFECTED by these changes.**

Residents currently in an "A" Zone will most likely see little if any change, other than their designation changing from "A" to "AE", as they are already in the highest level designation, but residents who are currently in "B", "C" or "undefined" Zones will now most likely be included in the new "AE" Zone.

For residents wondering if they are to be included in the new Zone, the answer is that close to 97% of the Borough is now an "AE" Zone designation. There are only a small handful of homes that will not be designated as part of the "AE" flood zone with these new maps. **Residents can contact or visit Borough Hall to view the new Flood Maps. A copy of the main map is located in this newsletter.**

While we are disappointed with this turn of events, the Borough must continue to protect those homeowners who are already in the Flood Insurance Program by adopting the new maps.

Our residents need to make arrangements for Flood Insurance before the September 25<sup>th</sup> effective date in order to take advantage of the "Grandfather clause", which make them eligible for a subsidized insurance rate. All Keansburg residents and business owners are eligible for Flood Insurance coverage. Homeowners, renters, commercial building owners, business owners/renters and Condo owners/renters are all able to purchase policies. Policies are available for both buildings and content. Renters should note that they can also purchase flood insurance for the building they live in, if it a part of their lease agreement. Homeowners without mortgage have the choice of determining the amount of coverage they wish to purchase.

### WHAT A FLOOD COULD COST YOU

| Water in Inches | Cost of Repair | Expected Repair  |
|-----------------|----------------|--|
| 1 to 4 inches   | \$7,800        | Replace drywall, new baseboard molding, replace carpet/flooring, cleanup materials, bookshelves            |
| 4 to 8 inches   | \$11,480       | The above items plus replace some furniture, computer, accessories, some CDs, & books, repaint interior    |
| 9 to 12 inches  | \$18,930       | All the above plus kitchen & bath cabinetry, new kitchen appliances, living room furniture, clean exterior |
| 13 to 15 inches | \$22,235       | All the above plus repair furnace/AC, repair electrical system   |
| 16 to 18 inches | \$26,285       | All the above plus replace warped doors, new TV, DVD, Stereo, loss of personal items, repaint exterior     |

# Frequently Asked Questions?

## **Am I eligible for flood insurance?**

YES. Keansburg participates in the National Flood Insurance Program (NFIP).

## **Who is eligible for coverage?**

All Keansburg Homeowners, Renters and Commercial Business Owners/Renters are eligible for coverage.

## **I rent and I'm still eligible for coverage?**

Yes, as a renter you can get "content" coverage to cover the replacement of your personal items (Televisions, DVD players, stereos etc.)

Also as a renter you can purchase building coverage if it is part of your lease agreement.

## **Doesn't my homeowners insurance policy cover flooding?**

No. Flood damage is not typically covered by a homeowner's insurance policy.

## **If my home is flooded, won't federal disaster assistance pay for my damages?**

No. Federal disaster assistance often comes in the form of a low interest loan to help cover flood damage, not compensation for your losses. Even then, those loans are only available if the President formally declares a disaster.

## **I live in a low-risk flood zone. Do I really need flood insurance?**

Yes, 97% of Keansburg will be designated as an "AE" **High Risk Zone** on September 25th.

## **Why does my mortgage lender require me to buy flood insurance?**

Many mortgage companies are mandated under federal law to required flood insurance coverage for the acquisition and/or construction of buildings in high-risk flood areas (Special Flood Hazard Areas or SFHAs).

## **I don't have a mortgage on my home, do I still need to buy flood insurance?**

This is a judgment call on your part. The Borough recommends that you buy the flood insurance for your own protection. Since you do not have a mortgage company dictating the coverage required, you can purchase a lower cost policy that fits your budget instead.

## **Who do I contact if I want to purchase a flood insurance policy?**

The National Flood Insurance Program has an arrangement with private insurance companies to sell and service flood insurance policies. A list of private insurance companies that sell and service NFIP flood insurance policies is available to you.

You may also contact your insurance agent or company to find out more about federal flood insurance or using a computer you can go to [www.floodsmart.gov](http://www.floodsmart.gov) for more information.

## **Is there a website I can go to for information?**

Yes, [www.floodsmart.gov](http://www.floodsmart.gov)



or [www.fema.gov](http://www.fema.gov)

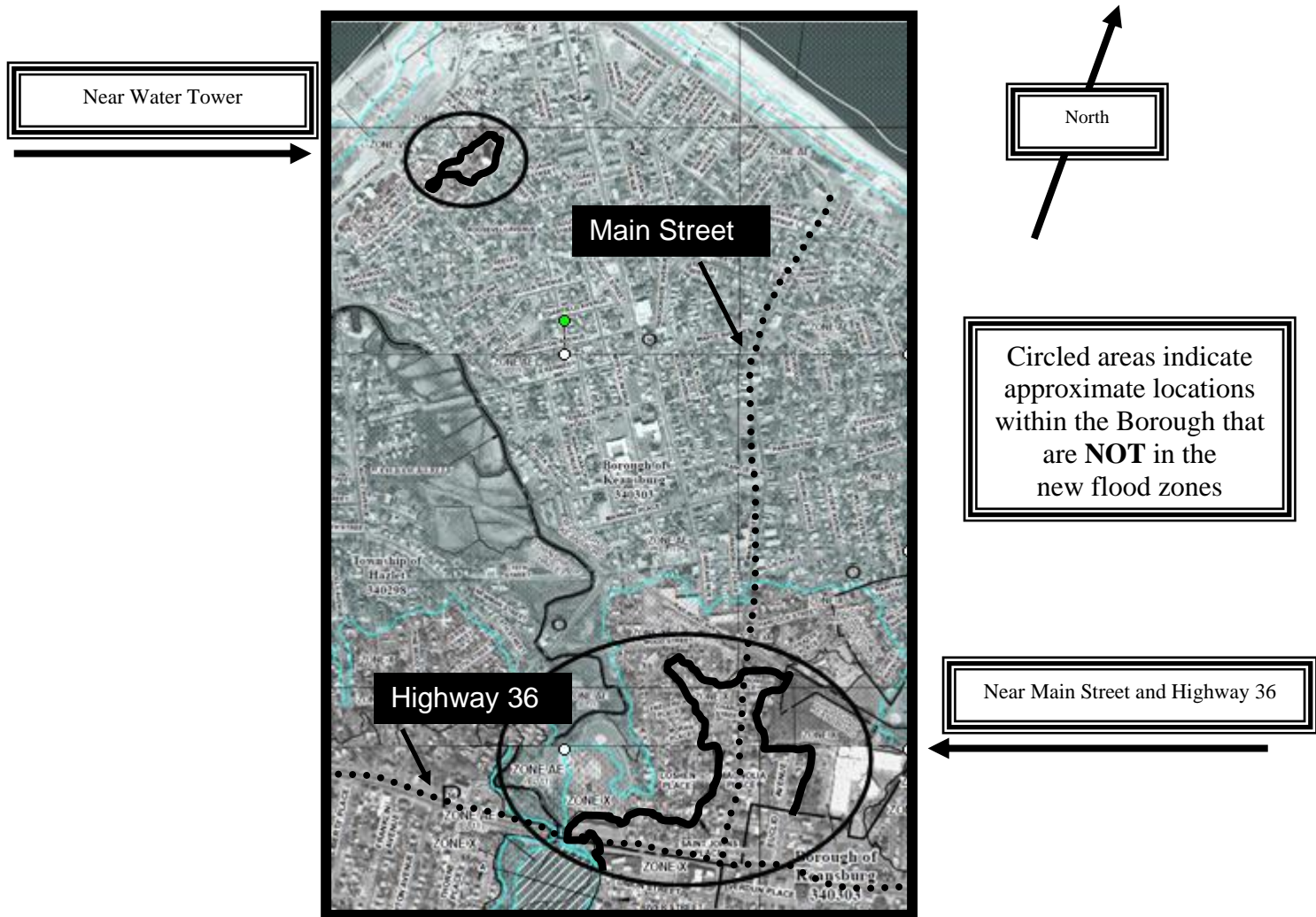
are both good sources of information on this topic.

## WHO IS NOT AFFECTED BY THIS MAP CHANGE?

While the majority of Keansburg residents will now fall into one of two Flood Zones, the new “AE” or a “X” Zones, there are two areas of town where residents will **NOT** be in either flood zone.

As the picture below indicates, there are a few houses near the Municipal Water Tower on Highland Blvd are **NOT** in a flood area. Also the homes along Highway 36 are outside the new flood zones, along with a number of homes along Main Street south of Mason Place.

There are some other homes in those areas that are outside the new flood zone, residents are encouraged to seek the assistance of the insurance broker to determine if their homes fall within an “X” or non-flood zone area.



## Be Prepared! A flood can happen any time, year round.

While Keansburg has an excellent Emergency Management Team there are still things that help you be prepared for an emergency. After getting flood insurance, you can minimize losses in your home and ensure your family's safety, listed below are some ways to safeguard your home and family:

### 1. Safeguard your possessions.

Create a personal "flood file" containing information about all your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

- A copy of your insurance policies with your agent's contact information.
- A room-by-room inventory of your possessions, including receipts, photos, and videos.
- Copies of all other critical documents, including finance records or receipts of major purchases.

### 2. Prepare your house.

- Make sure your sump pump is working.
- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.

### 3. Develop a family emergency plan.

- Create a safety kit with drinking water, canned food, first aid, blankets, a radio, and a flashlight.
- Post emergency telephone numbers by the phone and teach your children how to dial 911.
- Plan and practice a flood evacuation route with your family. Know safe routes from home, work, and school that are on higher ground.
- Ask an out-of-state relative or friend to be your emergency family contact.
- Have a plan to protect your pets.

For more information on emergency preparation, talk to your insurance agent or visit [Ready.gov](http://Ready.gov).

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