

# REBUILDING BELMAR

ABFE FLOOD MAPS  
& THE REBUILDING PROCESS

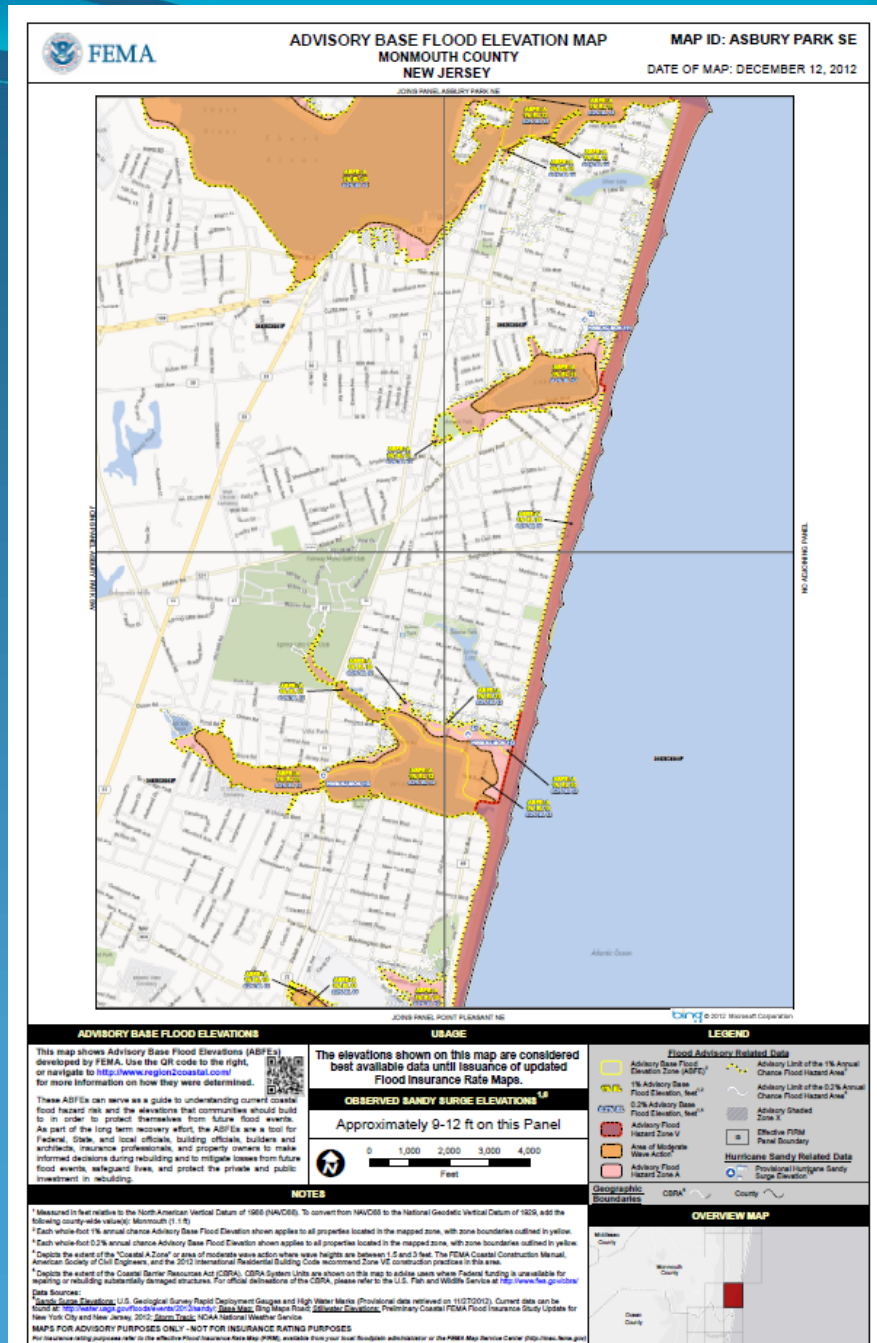
# REBUILDING BELMAR

- ABFE Maps
- Preliminary FIRM Maps
- Flood Insurance
- Increased Cost of Compliance (ICC)
- Elevation of Structures
- Building Permits

# Acronyms

- NFIP = National Flood Insurance Program
- FIRM = Flood Insurance Rate Map
- SFHA = Special Flood Hazard Area
- BFE = Base Flood Elevation
- ABFE = Advisory Base Flood Elevation
- ICC = Increased Cost of Compliance

# ABFE Map



# ABFE Map

- <http://www.region2coastal.com/sandy/abfe>
- Map ID: Asbury Park SE

# ABFE Map by the Numbers

- Prior to the ABFE maps 284 properties were in Special Flood Hazard Areas
- ABFE Maps adds 143 new properties
- Total of 428 properties are now in the Special Flood Hazard Areas
  
- After Sandy 1600 homes were inspected, more than 1/2 had some type of flood damage

# Flood Zone Designations

- X Zone (previous C Zone)
- Shaded X Zone (previous B Zone)
- A Zone
- Coastal A Zone
- V Zone

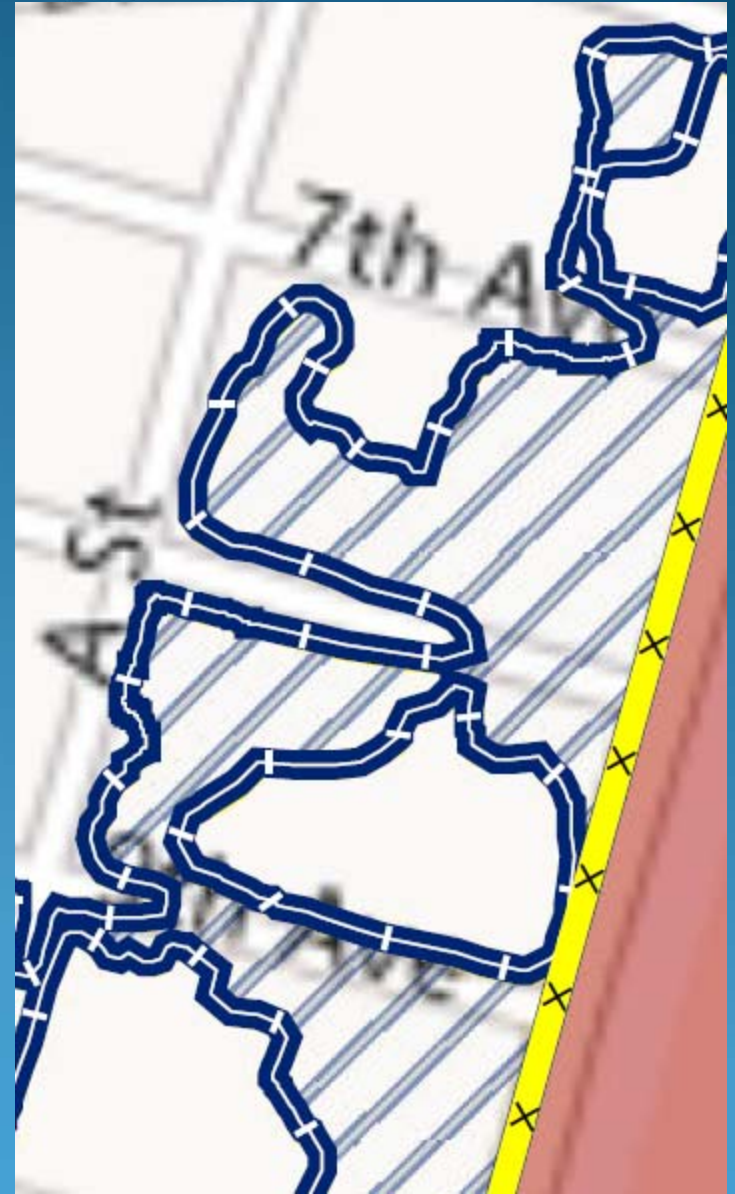
# X Zone

- Has less than a 0.2% chance of flooding in any year



# Shaded X Zone

- Has a 0.2% chance of flooding in any year, sometimes called the 500 year flood
- No special Building Code requirements



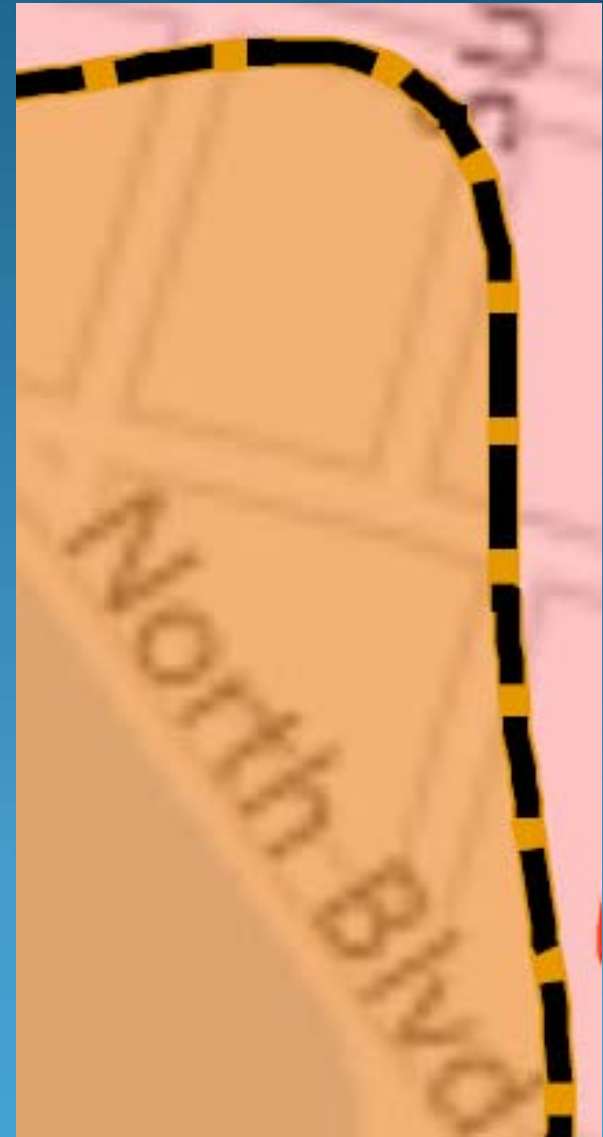
# A Zone

- Areas subject a 1 percent annual chance of flooding
- Mandatory flood insurance
- New or Reconstructed homes cannot have a basement or crawl space below grade, first floor must be 1 foot or more above the Base Flood Elevation



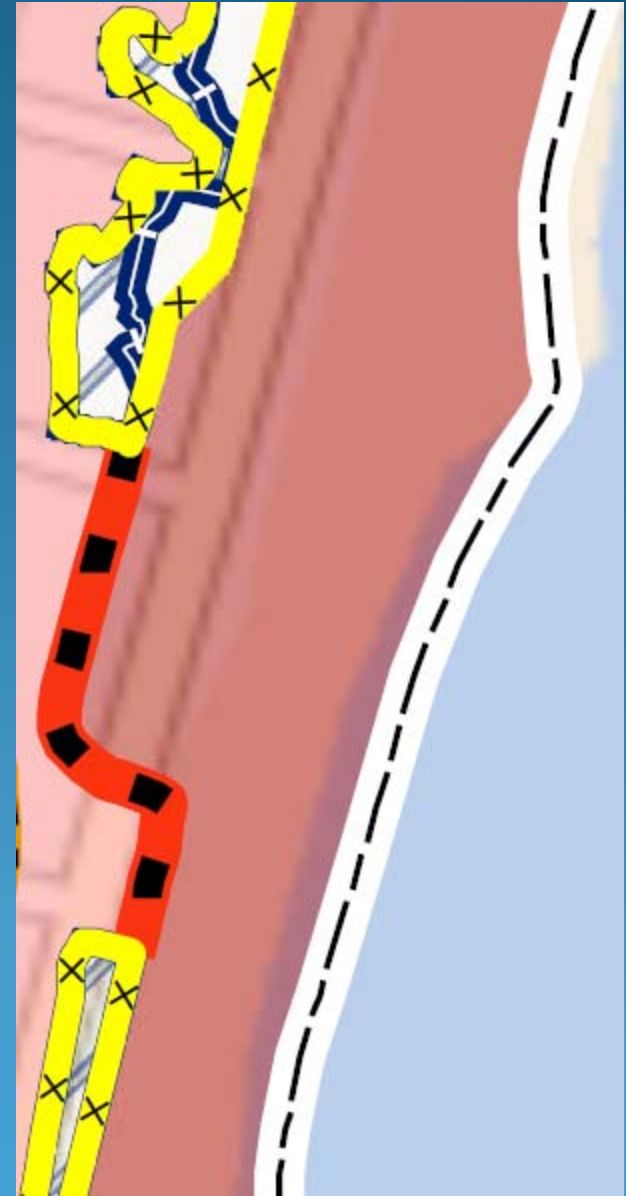
# Coastal A Zone

- Areas subject a 1-percent-annual-chance of flooding with waves between 1 ½ - 3 feet
- Mandatory flood insurance
- FEMA recommends new or reconstructed homes be built on piers or pilings
- Engineered Foundation
- First floor 1 or more feet above the Base Flood Elevation



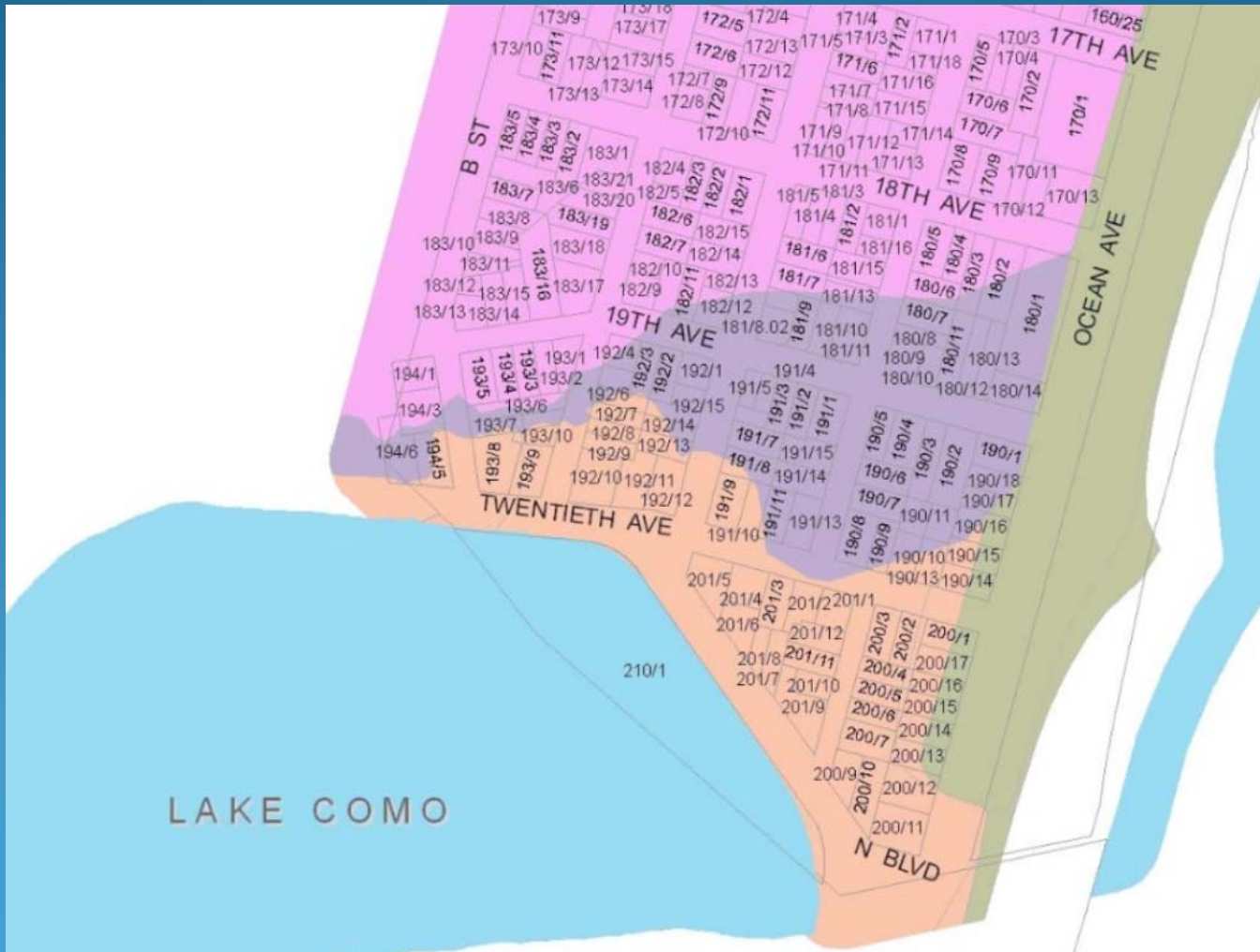
# V Zone

- Areas subject a 1-percent-annual-chance of flooding with additional hazards due to storm-induced velocity wave action of 3 feet or more
- Mandatory flood insurance
- New or reconstructed homes must be built on piers or pilings
- Lowest horizontal structural member 1 foot or more above Base Flood Elevation



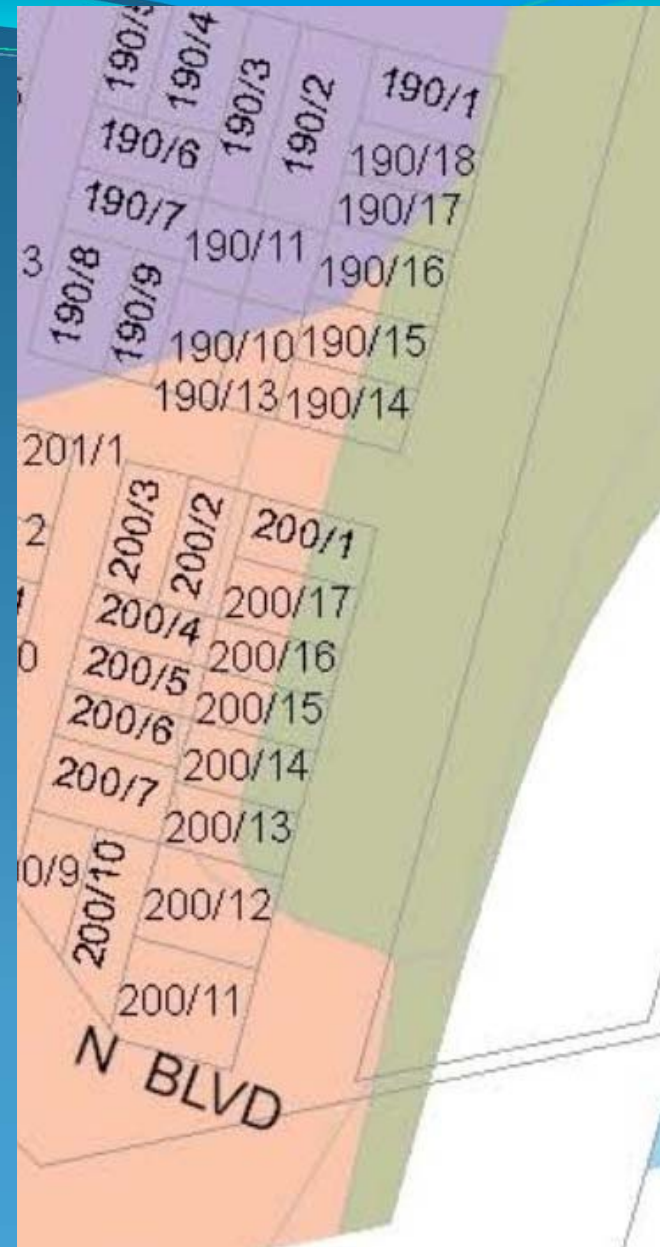


# Lake Como



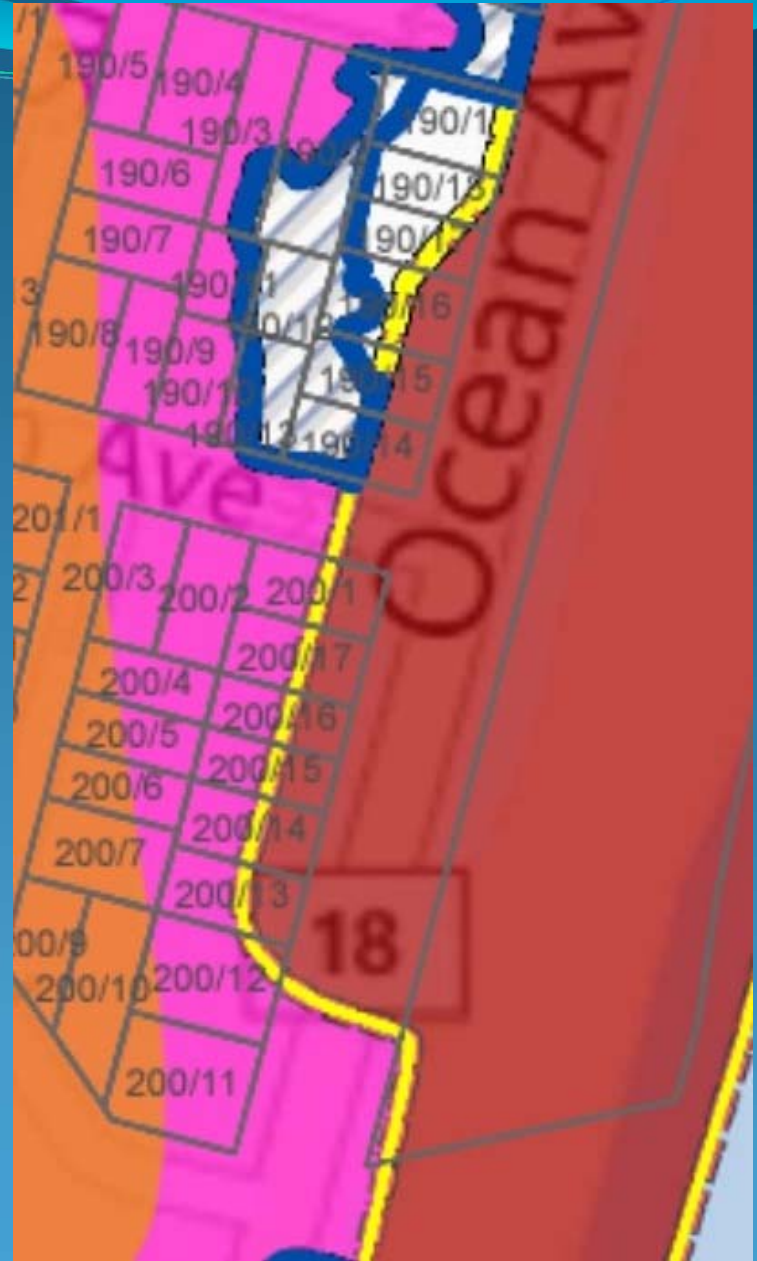


# Ocean Avenue



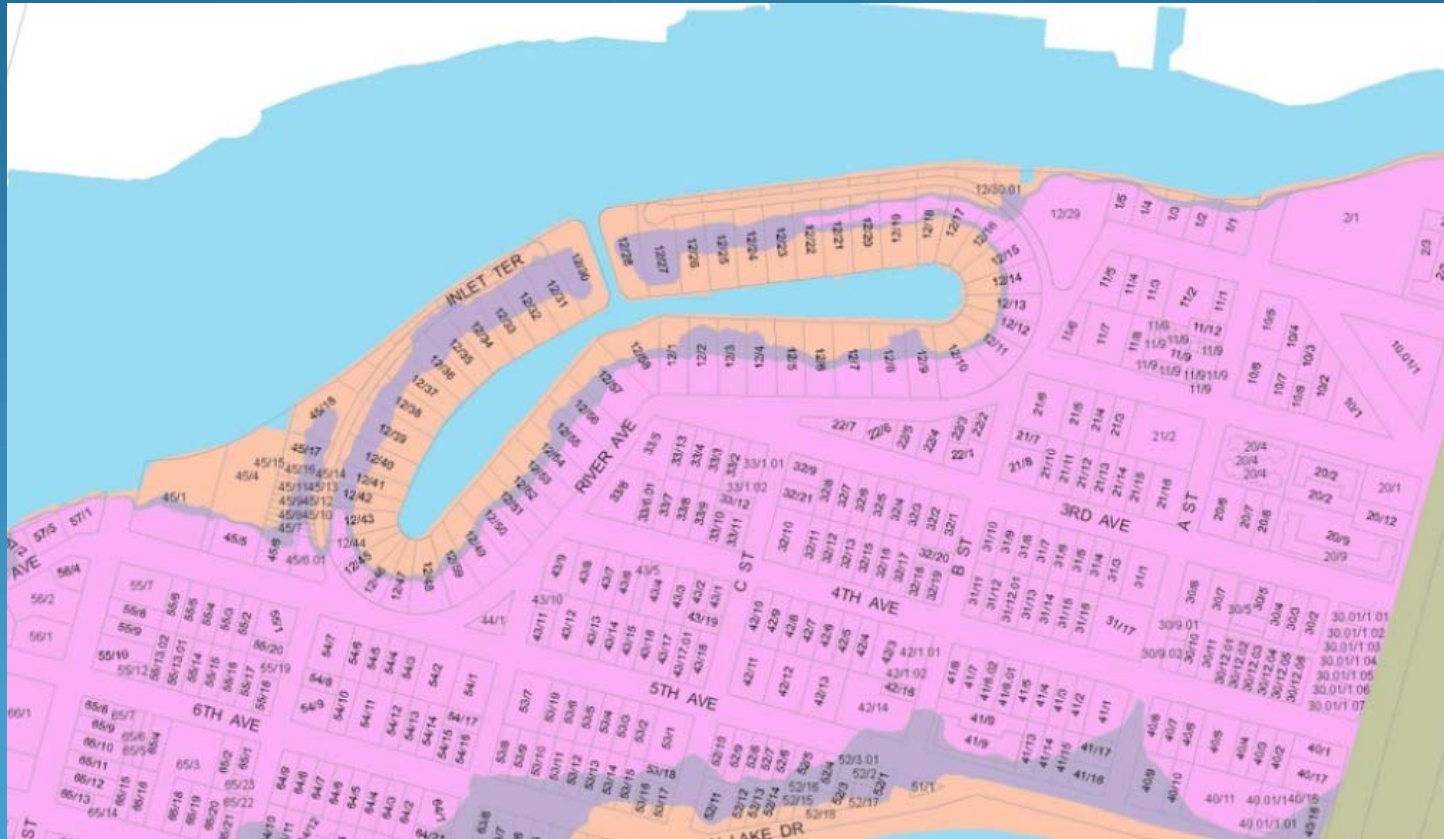


# Ocean Avenue

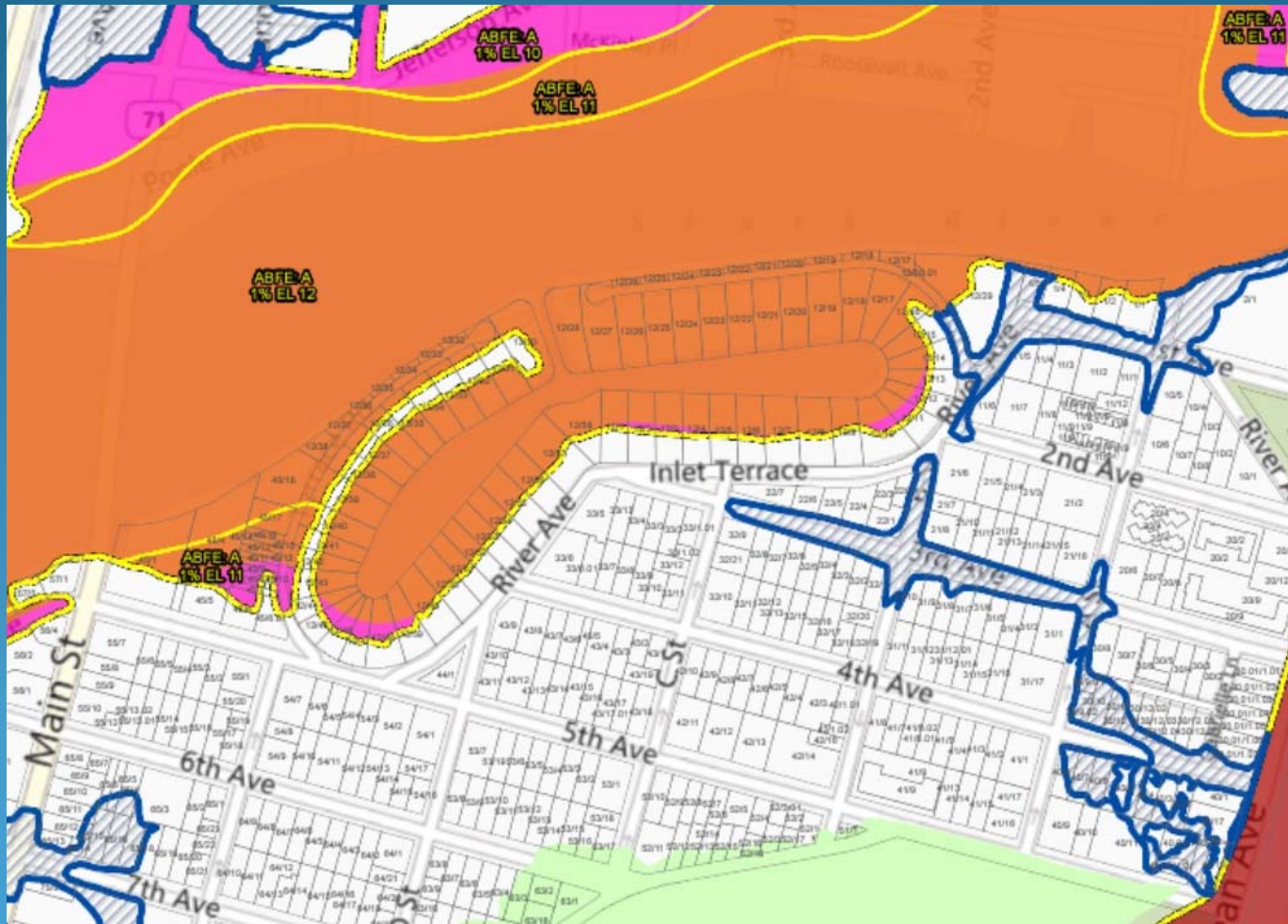




# Shark River Inlet

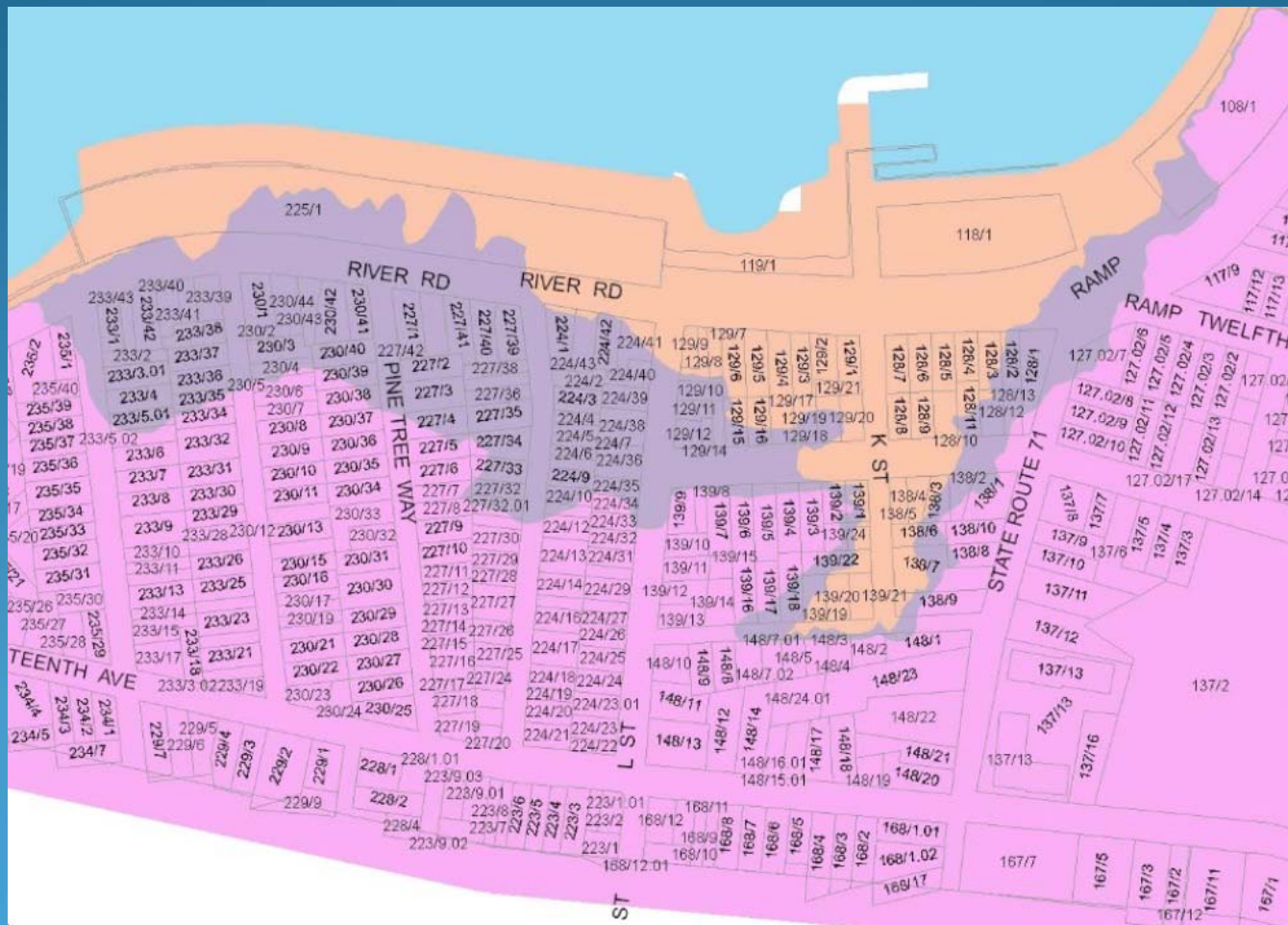


# Shark River Inlet

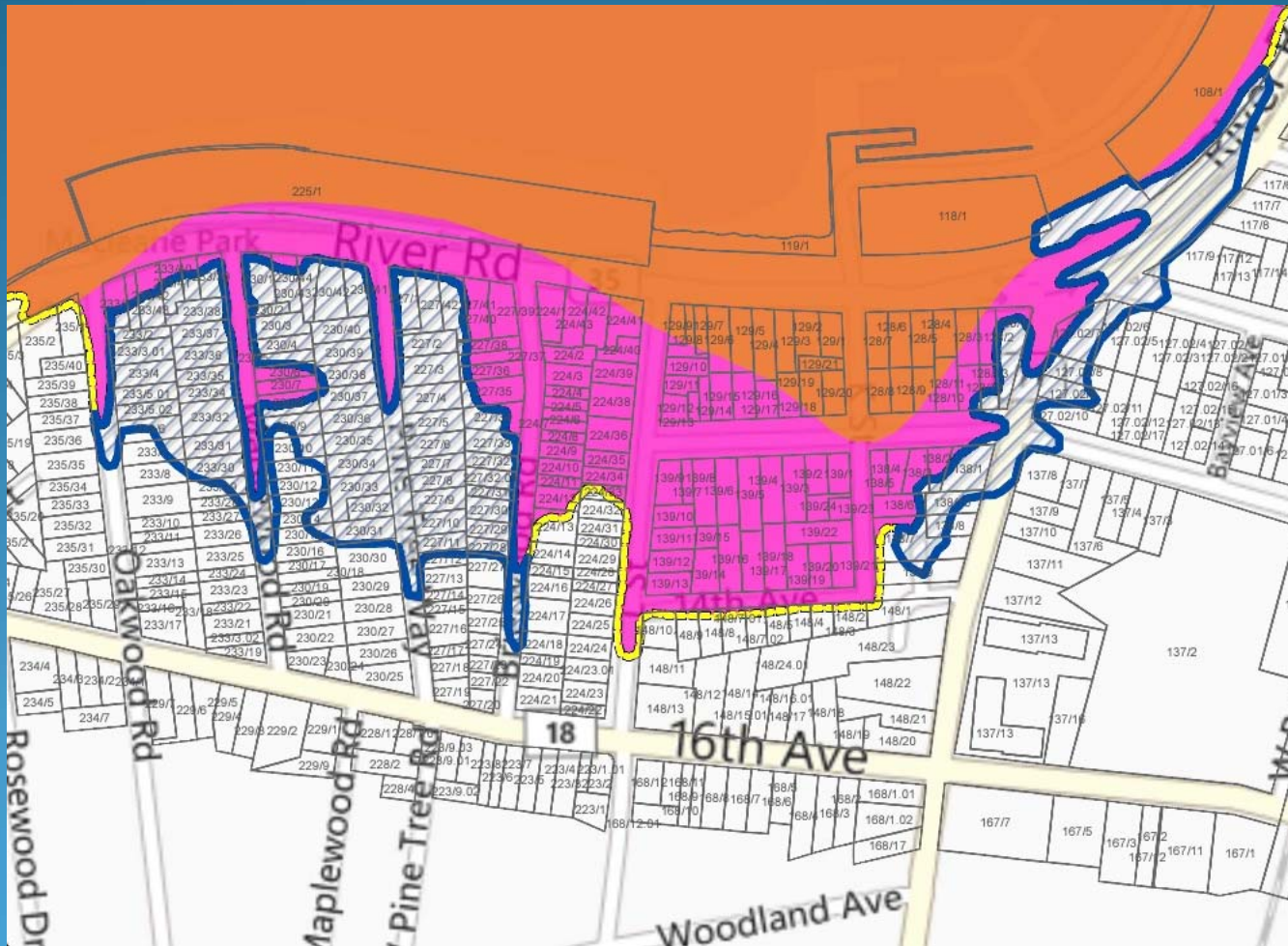




# Shark River



# Shark River





# Silver Lake



# Silver Lake



# New Flood Insurance Rate Maps

- Preliminary FIRM maps released July/August 2013
- 90 Day appeal period
- 12 -18 month adoption period
- Expected adoption 2015

# Flood Insurance

- Available to all homes in Belmar even if not in SFHA
- Required if the home is in a SFHA and has a Federally backed mortgage
- Home owners who accepted Individual Assistance Grants and the home is in the SFHA are required to maintain Flood Insurance



# Biggert-Waters Reform Act

- Phases out insurance discounts for most Pre-FIRM homes over time, starting January 2013

Discounts phase out for any of the following:

- Non-primary residences
- Substantial Damaged or Improved homes
- Upon the sale of a home
- When new maps are adopted

## Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation\*

PREMIUM AT 4 FEET BELOW  
BASE FLOOD ELEVATION

\$9,500/year  
**\$95,000/10 years**



BFE

PREMIUM AT  
BASE FLOOD ELEVATION

\$1,410/year  
**\$14,100/10 years**



BFE

PREMIUM AT 3 FEET ABOVE  
BASE FLOOD ELEVATION

\$427/year  
**\$4,270/10 years**



BFE

\*\$250,000 building coverage only (does not include contents), AE (high to moderate risk) zone, single-family, one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA flood insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.

# Increased Cost of Compliance

- Part of your Flood Insurance Policy that you paid for
- Additional benefit that pays up to \$30,000 if your home is substantially damaged by flooding, to raise or otherwise bring your home into compliance

# Substantial Damage

- Damage where the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred
- Structure value: 2012 tax assessment minus land value plus 37% equalization
- Damage Cost: Town estimate, Insurance Adjuster estimate, Licensed Contractor estimate, Architect estimate

# Who Qualifies for ICC?

- Have flood insurance at the time of the flood damage
- Home in a Special Flood Hazard Area
- Damage from **flooding** equal to or greater than 50%
- Home has it's lowest floor below the ABFE or BFE or is otherwise not in compliance with Belmar's Flood Damage Prevention Ordinance

# Substantial Damage Determination

- To make an ICC claim you need a Substantial Damage Determination Letter from the town
- Claim must be made within 1 year
- Work to bring the home into compliance must be completed within 4 years
- All Substantial Damage Letters based on town estimates have already been sent

# Elevation or Raising Homes

- If the repairs and/or improvements equal or exceed 50% of the value of the structure it must be raised
- Must be elevated so lowest floor for A zones or lowest structural member for V zones are 1 foot or more above the ABFE or BFE which ever is higher
- All equipment like Air Conditioners must be above the ABFE or BFE which ever is higher
- Substantial saving on flood insurance for going higher than required



# New Jersey Disaster Recovery Action Plan

- <http://www.state.nj.us/dca/announcements/pdf/CDBG-DisasterRecoveryActionPlan.pdf>



# Building Permits

## Building permits are not required for:

- Drywall or insulation replacement or repair
- Floor covering
- Window or door replacement in the existing opening
- Siding or Roofing replacement or repair (storm damage)
- Replacement of electrical fixtures, outlets or switches 120 volts or less
- Replacement of plumbing fixtures on the existing piping
- Trim and painting

# Building Permits

## Building Permits are required for:

- Structural repair or change
- Replacement, addition or alteration of electric wiring
- Replacement or addition or alteration of plumbing piping
- Replacement of Furnace, Boiler, Water Heater, Air Conditioning or any permanently attached equipment

# Building Permits

- Building Permit fees are waived for storm damage repairs for permits issued until June 30, 2013

# Contractor Licensing

- All contractors are required to be licensed or registered with the State of New Jersey
- Plumbing and Electrical contractors are required to be licensed
- All other contractors that do work on residences are required to be registered and will have a registration number that starts with 13VH12345678
- If a contractor is not registered there is a reason!

# Contacts

- Building Code, Flood Elevation Questions:
- Bob Torrance, [rtorrance@boro.belmar.nj.us](mailto:rtorrance@boro.belmar.nj.us)
  
- Zoning or Plumbing Questions:
- Ted Bianchi, [tbianchi@boro.belmar.nj.us](mailto:tbianchi@boro.belmar.nj.us)
  
- Building Department
- 732-681-3700 x 225

The background is a solid blue gradient, transitioning from a lighter blue at the top to a darker blue at the bottom. At the very top, there are several thin, wavy lines in shades of cyan and light blue, creating a sense of movement or a horizon line.

QUESTIONS?