

Our Community's Flood Hazard

What Prospective Property Owners Should Know

Our Situation: South River in Middlesex County New Jersey. Flooding and other drainage problems can result after several inches of rain in a short period of time or after several days of continued rain. Over the past 20 years, our community has experienced numerous storms or rainfall events causing flood damage. If you are looking at buying a property, it is a good idea to check out the possible flood hazard before you buy.

- ✓ **Know Your Local Floodplain Management Regulations.** South River regulates construction and development in identified floodplains to ensure buildings are protected from flood damage. Filling and similar projects are prohibited in certain areas. Houses that are considered substantially damaged (i.e., more than 50% of its market value) by fire, flood or other causes must be elevated to above the flood level when they are repaired.
- ✓ **Flood Protection.** A building can be protected from most flood hazards, sometimes at relatively low cost. New building and additions can be elevated above the flood levels. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact our building department for more detailed information.



South River Residents

*Ask Before You Buy:
Know Your Flood Risk!*

**Borough of South River
48 Washington Street
South River New Jersey 08882
www.Southernrivernj.org**

Questions????
Contact us at
South River Borough Hall
48 Washington Street
732 257-1999

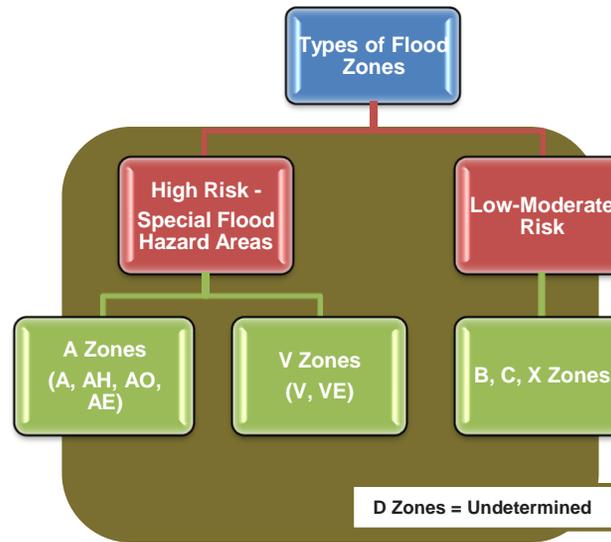
For Your Protection

Know Your Flood Risk

- ❖ Looking for a new home? Have you checked out whether it has ever flooded or had a drainage problem? Even a shallow flood that is only a few inches deep in your house could cause thousands of dollars in damage, and loss of irreplaceable keepsakes. Deeper floods mean you will have to relocate until repairs are made.
- ❖ The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps (FIRMs) that show Special Flood Hazard Areas (SFHAs). If your property is located in a Special Flood Hazard Area, it is five times more likely to experience a flood versus a fire, so flood insurance is advisable.
- ❖ If you need a mortgage that is regulated or insured by the Federal government (e.g., VA, FDIC, Farm Credit, OCC, FHA/HUD, OTS, SBA, NCUA), you will have to buy a flood insurance policy if the building is located in a Special Flood Hazard Area.
- ❖ The Borough of South River has adopted the FIRM prepared by FEMA. In addition, new construction in the Special Flood Hazard Area is required to provide an elevation certificate. Additionally, homes that were Substantially Damaged or have had Substantial Improvements are required to provide an elevation certificate.

Flood Insurance Rate Maps

<http://msc.fema.gov>



FEMA Map Service Center

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1) Select a Product:
Public Flood Map

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New to the FEMA Map Service Center?

- Homeowner's Renters
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- Insurance Agents
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What are you looking for?

- Flood Maps
- FIRIettes
- DFIRM Databases
- DFIRM Viewer
- Documents, Publications & Forms

More Information

- How do I find the flood map for my area?
- What is a FIRIette?

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Announcements

Historic maps are now available for the entire United States.

Historic Flood Maps are digital raster images of Flood Hazard Boundary Maps (FHBM) and Flood Insurance Rate Maps (FIRMs) that are no longer the most recently issued version.

Other Resources

What You Should Know

- ❖ You can check on Special Flood Hazard Areas in your neighborhood by looking at the Flood Insurance Rate Maps at FEMA's Map Service Center: <http://msc.fema.gov>.
- ❖ The South River Construction Official is the local Flood Plain Administrator and can assist you in determining if your property is located in the **Special Flood Hazard Area**. Call them and ask if there are any special land use, building, or floodplain management regulations that apply.
- ❖ To view additional resources and information developed by FEMA visit the South River Website located at www.southernrivernj.org and click on the Flood Information button.
- ❖ To view FEMA flood maps for South River and other areas visit the Best Available Flood Hazard Data map at the FEMA website. Type in your name and address in the space on the top right and hit enter. <http://fema.maps.arcgis.com/home/>

