

Our Community's Flood Hazard

What Prospective Property Owners Should Know

Our Situation:

In the Borough of Roselle, 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 30 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.**
- ✓ The Borough of Roselle 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.



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

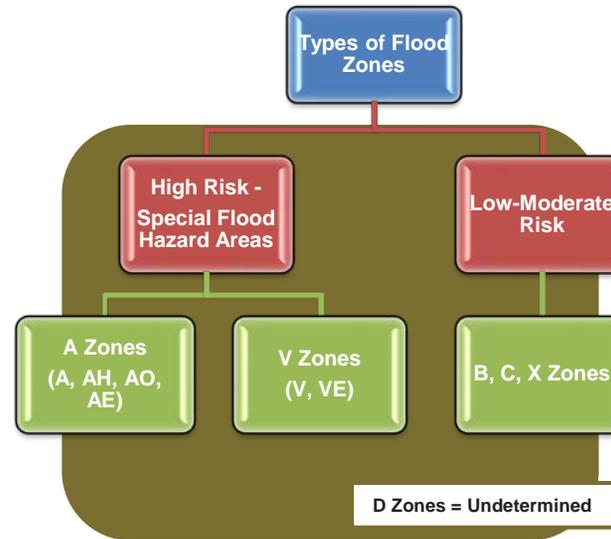
For Your Protection

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.

Flood Insurance Rate Maps

<http://msc.fema.gov>



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/portal>
- ❖ Most city and county government building or planning departments have the FEMA maps, too. Call them and ask if there are any special land use, building, or floodplain management regulations that apply.

The screenshot shows the FEMA Map Service Center website. At the top, there's a navigation bar with links for Product Catalog, Map Search, Quick Order, Digital Post Office, and Help. Below this, there's a search section with a 'Product Search by...' dropdown and a 'Map Panel ID' field. A '1) Select a Product:' dropdown is set to 'Public Flood Map'. A '2) Enter an Address:' section includes fields for Street, City, State, and Zip, with a 'Search by Street Address' button. To the right, there's a 'Log On' section with fields for User ID (email address) and Password, and buttons for 'Log on', 'Clear', 'Forgot Password?', and 'Register'. Below the search section, there's a 'New to the FEMA Map Service Center?' section with links for Homeowners/Renters, Real Estate/Flood Determination Agents, Insurance Agents, Engineers/Surveyors, and Federal/Employ Customers. A 'What are you looking for?' section lists links for Flood Maps, FIRMs/ettes, OFIRM Databases, DIRM Viewer, and Documents, Publications & Forms. A 'More Information' section has links for 'How do I find the flood map for my area?' and 'What is a FIRM/ette?'. At the bottom left, there's an 'Announcements' section stating that historic maps are now available for the entire United States and explaining that 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. On the right, there's a map showing a flooded area with various zones labeled.

