

June 25, 2018

***** NOTICE TO RESIDENTS *****

Re: Township of Berkeley – Repetitive Flood Loss Information
FMA Grant Funding for Repetitive Loss Properties

Dear Resident:

You have received this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do:

1. Check with the Building Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the Township of Berkeley is doing about it, and what would be an appropriate flood protection level. The staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house when a flood comes.
 - Make a list of emergency numbers and identify a safe place to go.
 - Make a household inventory, especially of basement contents.
 - Put insurance policies, valuable papers, medicine, etc., in a safe place.
 - Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.
 - Develop a disaster response plan. See the Red Cross’ website at www.redcross.org for information about preparing your home and family for a disaster.
 - Get a copy of “Repairing Your Flooded Home”. We have copies at the Public Works Department or it can be found on the Red Cross’ website, too.
3. Consider some permanent flood protection measures.
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement before a flood can reduce property damage and save lives.
 - Consider elevating your house above flood levels.
 - Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
 - More information can be found at FEMA’s website, www.ready.gov/floods.

- Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
4. Talk to the Building Department for information on financial assistance.
 - Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.
 5. Get a flood insurance policy.
 - Homeowner’s insurance policies do not cover damage from floods. However, because our community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because our community participates in the Community Rating System, you will receive a reduction in the insurance premium.
 - Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
 - Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building’s structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
 - Don’t wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
 - Contact your insurance agent for more information on rates and coverage.
 6. ICC (Increased Cost of Compliance) Coverage – 3 year extension
 - Assistance is available for raising a structure to the Design Flood Elevation (DFE) which is the Base Flood Elevation plus 1 foot of freeboard to property owners that carry flood insurance and have been substantially damaged or a considered a repetitive loss property.
 - The standard flood insurance policy provides ICC coverage to pay up to \$30,000 towards the cost of mitigating substantially damaged structures by relocating, elevating or demolishing an insured building.
 - Most Policyholders required to bring their properties into compliance with their communities’ floodplain management laws following Superstorm Sandy have completed the work within the 6 year time frame and received appropriate compensation under their SFIP’s ICC coverage. However, a small number of policyholders have not completed the required work due to external factors beyond their control.
 - To provide these policyholders with a reasonable opportunity to complete their ICC claims, FEMA is extending the deadline for completing ICC claims from Superstorm Sandy by an additional three years. Policyholders may now complete their ICC claims no later than nine years following the date of loss.
 - A buyer of an insured property may be entitled to ICC funds if all the ICC guidelines are met and the buyer can show continuous coverage with the NFIP.
 - This extension also includes ICC claim assignments to communities for the non-federal cost-share match in conjunction with a FEMA-funded mitigation grant project related to Sandy.
 7. FEMA’s Flood Mitigation Assistance (FMA) Grant Program
 - FEMA’s Flood Mitigation Assistance (FMA) offers a grant program that occurs every year. This grant program provides funding to States and Communities to assist in their efforts to reduce or

eliminate the risk of repetitive flood damage to their building by either raising the structure or demolish and rebuild. FEMA may contribute up to 75% of the total eligible cost of the project, which means you would be responsible for 25% of the total eligible cost of raising or demolishing and rebuilding your home. More information on these grants can be obtained at www.fema.gov/flood-mitigation-assistance-grant-program.

- We would like to see if you are eligible for this grant program by sending to our office the following information so that we may begin the application process.
 - Copy of your elevation certificate;
 - Copy of your insurance policy; and
 - A cost estimate to elevate or demo and rebuild your home.
- The cost estimate needs to include;
 - Cost of Elevation in detail (materials, labor and associated costs)
 - Anticipated Environmental Resource Mediation Costs
 - Engineering Design Costs and Architectural Costs
 - Soils Analysis Cost
 - Survey Cost
 - Permitting Cost
 - Site Preparation Cost
 - Material Disposal Cost
- We do not know when FEMA will make available the 2018 FMA Grants, however we would like to get your information as soon as possible so that we can start the application process and be ready to apply once the funding has become available to us. Please understand the Township cannot guarantee you will be deemed eligible but is offering its services to assist you as best the Township can.

If you have any questions regarding this letter or other flood plain related matter, please do not hesitate contacting the Community Flood Plain Manager.

Very Truly Yours,

Jamison Zimmerman, C.F.M.
Township of Berkeley Floodplain Manager

MMG/JAZ:ag

Enclosures

cc: Alan Dittenhofer, PE, PP, CME - RVE – Township Engineer