



## TOWNSHIP OF NORTH BRUNSWICK

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May 25, 2010

Dear Property Owner:

The Township of North Brunswick is responding to directives from both the Federal Emergency Management Agency (FEMA) and the NJ Department of Environmental Protection to revise "Chapter 180 Flood Hazard Areas" of the Township Code, in anticipation of new flood maps that take effect July 6, 2010.

FEMA has developed new criteria for floodplain management which must be adopted by the Township as a condition of continued eligibility in the National Flood Insurance Program (NFIP). The modified flood insurance zone designations will be used to calculate the appropriate flood insurance premium rates for all new buildings and their contents and for insurance on existing buildings and their contents.

Accordingly, an amended ordinance reflecting the changes sought by the Federal and State agencies was introduced on Tuesday, June 1, 2010 with a Second Reading and Public Hearing at a meeting of the Mayor and Council on Monday, July 6, 2010 at 7:00 pm.

You are receiving this letter because all or a portion of your property appears within the Flood Insurance Study (FIS) report and nationally recognized Flood Insurance Rate Map (FIRM) as established by FEMA. We are enclosing a copy of a map that generally reflects the flood zones established by FEMA. You can also find a map at [www.rampp-team.com/nj.htm](http://www.rampp-team.com/nj.htm) and select the Aerial view to see the Special Flood Hazard Area (SFHA) that incorporates your property.

**The vast majority of the SFHA in North Brunswick includes no structures, and in most cases affects only a portion of your rear yard.**

**The new FIRM for North Brunswick includes the addition of SFHA designation to only five (5) structures belonging to property owners who are being notified under separate cover.**

**Essentially, a portion of your property has always been and is still in the Flood Hazard area.**

However, you should be aware of the existing flood plain designation affecting your property and its structures since it may impact decisions regarding your own insurance, future construction, and your ability to seek Federal disaster assistance in case of a flood. In fact, inclusion in a SFHA carries a mandatory flood insurance requirement for all structures with a federally backed mortgage. Insurance premiums for SFHA structures will increase after July 6, 2010.

Under the new ordinance, future development of your property within the flood zone will require the filing of a Development Permit. Based on information you will be required to provide, the Construction Official will determine if your project satisfies the thresholds of development within the flood plain.

You may view Flood Hazard Ordinance and associated documents on the township website at [www.northbrunswickonline.com](http://www.northbrunswickonline.com). Through the Geographical Information System link on the home page, you may also specifically view the flood zone designation that impacts your property.

Sincerely,

Michael C. Hritz  
Director of Community Development