

Telephone  
(609) 597-1000 Ext. 8532  
Fax  
(609) 978-9612

# ◆ TOWNSHIP OF STAFFORD ◆

OCEAN COUNTY

260 EAST BAY AVE • MANAHAWKIN, NJ • 08050-3329

November 19, 2021

Regards and hope all is well.

The Township of Stafford has several areas designated as Special Flood Hazard Areas by FEMA and the National Flood Insurance Program (NFIP). These areas are regulated by FEMA through Chapter 114 of the Township Code to help mitigate any potential losses or damage due to flooding. Any new or substantially improved structure that is located within the Special Flood Hazard Area (SFHA) is required to be elevated so that the first floor of residential living space is located at least one foot above the Base Flood Elevation (BFE) for that area as indicated on the effective Flood Insurance Rate Map (FIRM).

The Township participates in FEMA's Community Rating System (CRS) which evaluates municipalities on their flood damage mitigation efforts through a 10-point grading system. Stafford Township currently enjoys a Class 5 rating which provides a 25% discount to residents on their flood insurance premium.

The Stafford Township Code section 114-17A.1. currently requires all new or substantially improved structures to be elevated above the elevation indicated on the effective FIRM (dated 9/26/2006) or the preliminary flood map (dated January 30, 2016), whichever is more restrictive, plus one (1) foot. This additional foot of elevation above the BFE for the area is known as "freeboard" and is to provide additional protection against flood damage or losses due to flooding.

The Township has recently revised this section of the Township Code through Ordinance 2021-17, to provide additional flood mitigation efforts and to increase our standing in the CRS program. This Ordinance becomes effective on December 16, 2021 and some of the substantial changes for structures being constructed within the SFHA include:

1. The preliminary maps will be adopted as the effective FIRM for the Township (§ 114-11A.);
2. Effective December 16, 2021, all applications for new construction, addition to, or substantial improvement of an existing structure in the SFHA will be required to indicate that the finished floor level is located at the BFE plus two (2) feet (§ 114-12);
3. The application for a construction permit shall include an Elevation Certificate indicating the proposed elevation and applicable flood zone based on Construction Drawings. This Certificate shall be signed and sealed by a NJ licensed Land Surveyor and included with the construction permit application (§ 114-76A.5(d));
4. An Elevation Certificate, signed and sealed by a NJ licensed Land Surveyor, indicating the elevation of the lowest floor level shall be submitted with the foundation location survey prior to any further vertical construction (N.J.A.C. 5:23-2.18(b)1.ii.(2)); and
5. Any enclosure greater than six (6) feet in height shall provide proof that a deed restriction has been filed in the Office of the County Clerk indicating the area is likely to be inundated with flood waters, the depth of the expected flooding and that the enclosure cannot be converted to habitable space (§ 114-76A.5(e)).

The entire text of the ordinance and change to the Township Code may be found on the Township website. A copy of Ordinance 2021-17 is available at the Township Clerk's Office or at the Building Department upon request.

Hopefully this is helpful as we strive to keep the community safe through flood mitigation efforts and sound building practice.

Please feel free to contact me if additional information or further clarification is necessary.

A handwritten signature in black ink that reads "Patrick J. Malia". The signature is written in a cursive style with a large initial "P" and "M".

Patrick J. Malia

Construction Official

Zoning Official

Township of Stafford

[pmalia@staffordnj.gov](mailto:pmalia@staffordnj.gov)

(609) 597-1000 extension 8563

Cc: Matthew von der Hayden, Township Administrator