

# Our Community's Flood Hazard

## What Prospective Buyers Should Know

**Our Situation:** Lambertville faces dual threats from floods. Heavy rains feeding into the Alexauken, Swan and Ely creeks can create immediate, localized flash floods. The rising of the Delaware River due to higher water volumes generated upriver can lead to back-flooding of the above-mentioned tributaries and also contribute to floods. High water velocities, clogging of storm drains, stream bank erosion, and even stream bank failure have all been by-products of flooding.

- ✓ **Know Your Local Floodplain Management Regulations.** The City of Lambertville 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. Existing buildings can be protected from shallow floodwaters with some simple retrofitting measures. Contact The City of Lambertville Construction Office at 609-397-0803 for more information.

Lambertville City Code, 2014  
Chapter X, Building and Housing, Section 10-8  
Real Estate Disclosure of the  
Special Flood Hazard Area

The property at:

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(Address)

\_\_\_ is \_\_\_ is *not*

within the City of Lambertville's  
*Special Flood Hazard Area or  
100-year Floodplain.*

If the above-listed property is  
with a flood hazard area, more  
information is available from the  
City of Lambertville:



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

Contact us at:

**[Realtor Logo]**

**[Realtor Address]**

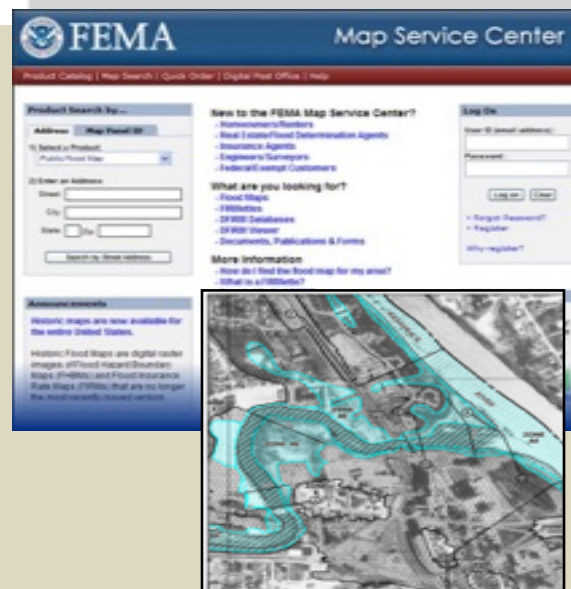
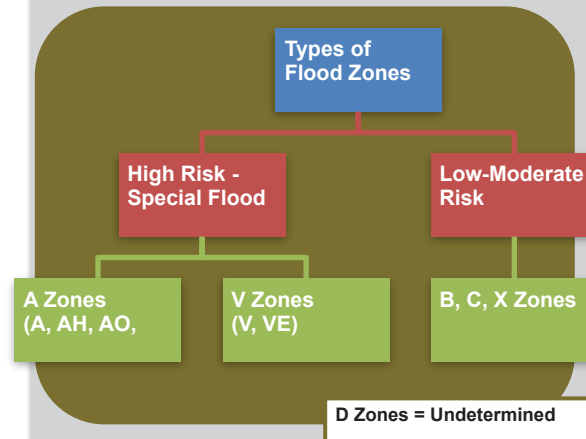
# For Your Protection

## 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 could 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.
- ❖ Plan ahead — **do not wait until a flood is imminent before purchasing flood insurance** — as there is a 30-day waiting period before flood insurance coverage takes effect.

# 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: [msc.fema.gov](http://msc.fema.gov).
- ❖ The City of Lambertville Construction Office can guide you through any special land use, building, or floodplain management regulations that apply to your property. Contact Ken Rogers, Floodplain Administrator/Construction Official at 609-397-0803 or through the City's website: [www.lambertville-nj.org](http://www.lambertville-nj.org) or by visit City Hall at 18 York Street.
- ❖ The Lambertville Free and Public Library also has a collection of materials from FEMA that pertain to flood preparedness and prevention. Search the Library's catalog at [www.lambertvillelibrary.org/](http://www.lambertvillelibrary.org/)

**Plan ahead — do not wait until a flood is imminent before knowing your risk or purchasing flood insurance**