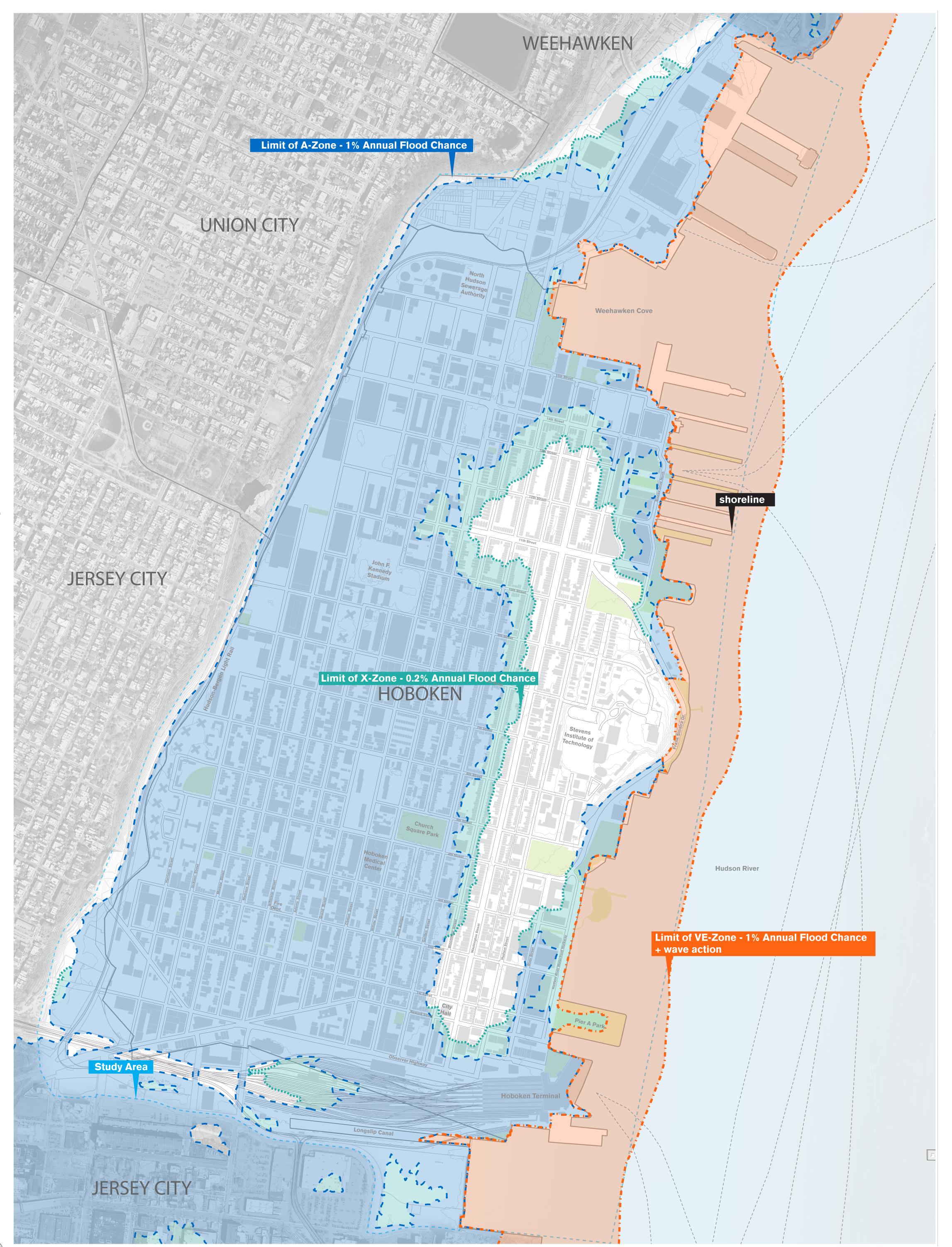
EXISTING CONDITIONS

FEMA FLOOD MAP

- Flood Insurance Rate Maps (FIRMs) illustrate the extent of flood hazards in a community by depicting flood risk zones and the Special Flood Hazard Area (SFHA). FIRMs also depict other information including Base Flood Elevations (BFEs) for the 1% annual chance storm event.
- FIRMs are used by FEMA
 to determine which properties
 should purchase flood insurance.
- FEMA is currently in the process of updating their flood maps for New Jersey to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development. The flood map shown for here is the 2015 Preliminary FIRM. Once approved, this map will replace the previous FIRM.

Legend:

- Limit of AE-Zone
 1% Annual Flood Chance
- Limit of VE-Zone
 1% Annual Flood Chance
- Limit of B-Zone0.2% Annual Flood Chance
- AE-Zone
 1% Annual Flood Chance
- VE-Zone
 1% Annual Flood Chance
- B-Zone
 0.2% Annual Flood Chance
- Municipal Boundaries
- Study Area
- --- Ferry Lines
- Shoreline

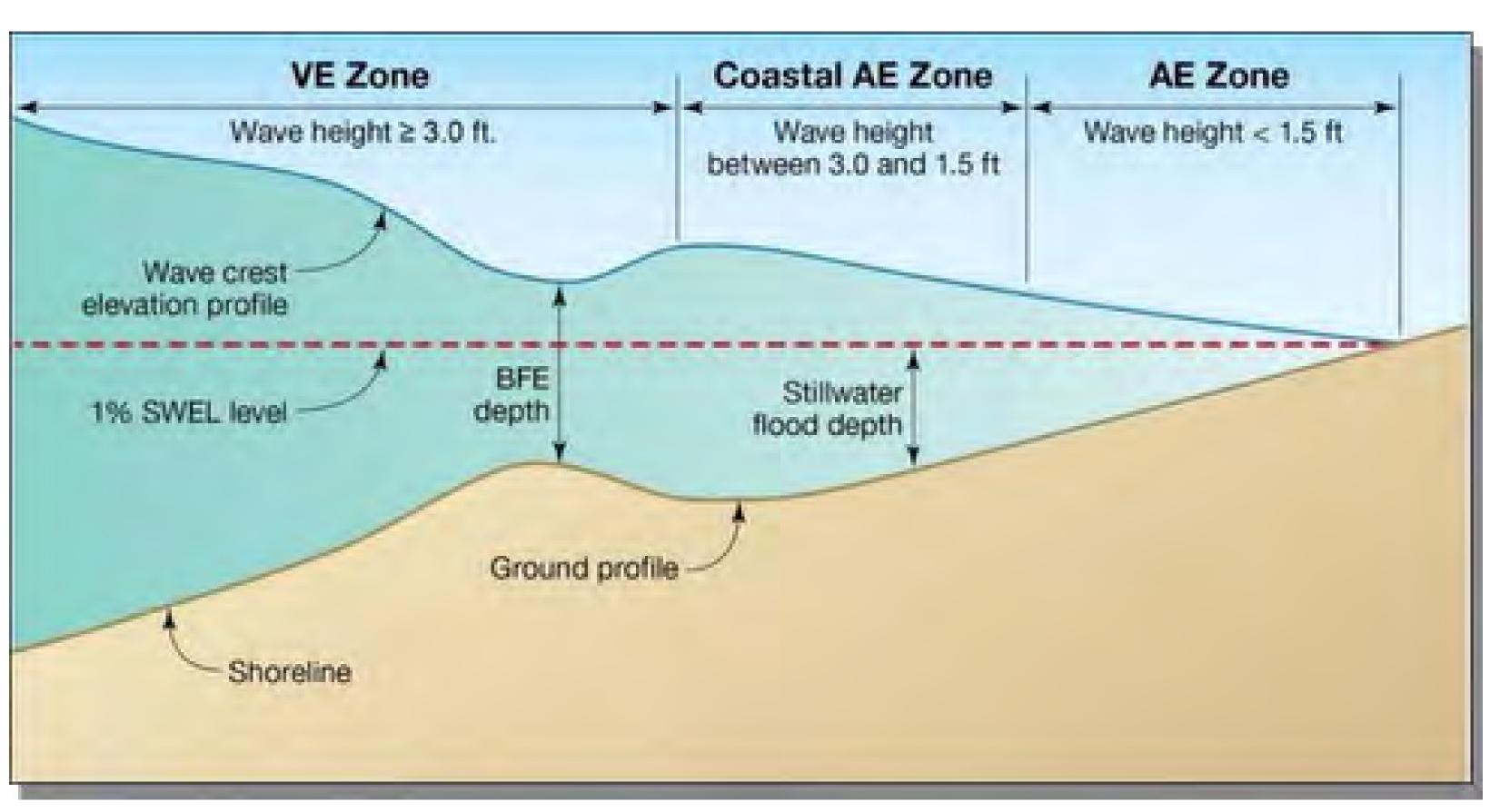


The Meanding of Flood Zones

Areas within the Special Flood Hazard Area (SFHA) or "A" zone have at least a 1% or 1 in 100 chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. This is also referred to as the "100 year flood zone".

Other flood zones include the "V Zone" which is within the 1% annual chance flood area, but has the added risk of velocity and wave action during a 1% chance storm event.

Areas within the "X" or "shaded X" zone have a .2%, or 1 in 500 chance of flooding in any given year. This is also referred to as the "500 year flood zone".



source: FEMA