



Are you prepared for a flood in your neighborhood?

The Borough of Highlands is vulnerable to hurricanes, tropical storms, heavy rainfall, and/or subsequent flooding.

We experience flooding from various sources, including hurricane, tropical storms, heavy rainfall, and/or subsequent flooding.

Our floodplain management team compiled this brochure to help you be as prepared as possible.

We are here for you-request more help if you need it!

To ask questions or submit a request to the floodplain management team, select 'Get Help' on the Forerunner public website: <https://highlandsboroughnj.withforerunner.com/properties/get-help>

Prepare for an emergency.

Inventory and photograph your home's contents, and put important documents in a safe place. Develop a plan and designate a meeting place for an evacuation, and keep an emergency supply of non-perishable food, water, batteries, flashlights, a manual garage door opener, and a battery-operated radio on hand.

Highlands provides flood warning and evacuation information via Nixel Alerts by texting 07732 to 888777 and you will be sent log-in information. You can also check Highlands Borough's Facebook page, which receives push notifications from Nixel Alerts. Also tune into the local radio stations, TV stations or NOAA weather radio frequencies to stay updated.

If a flood is imminent, property can be protected by sandbagging areas that may allow water to enter, and by moving valuables and furniture to higher areas. Highlands will order or advise an evacuation if conditions warrant. It is critical you follow the instructions in the time frame noted.

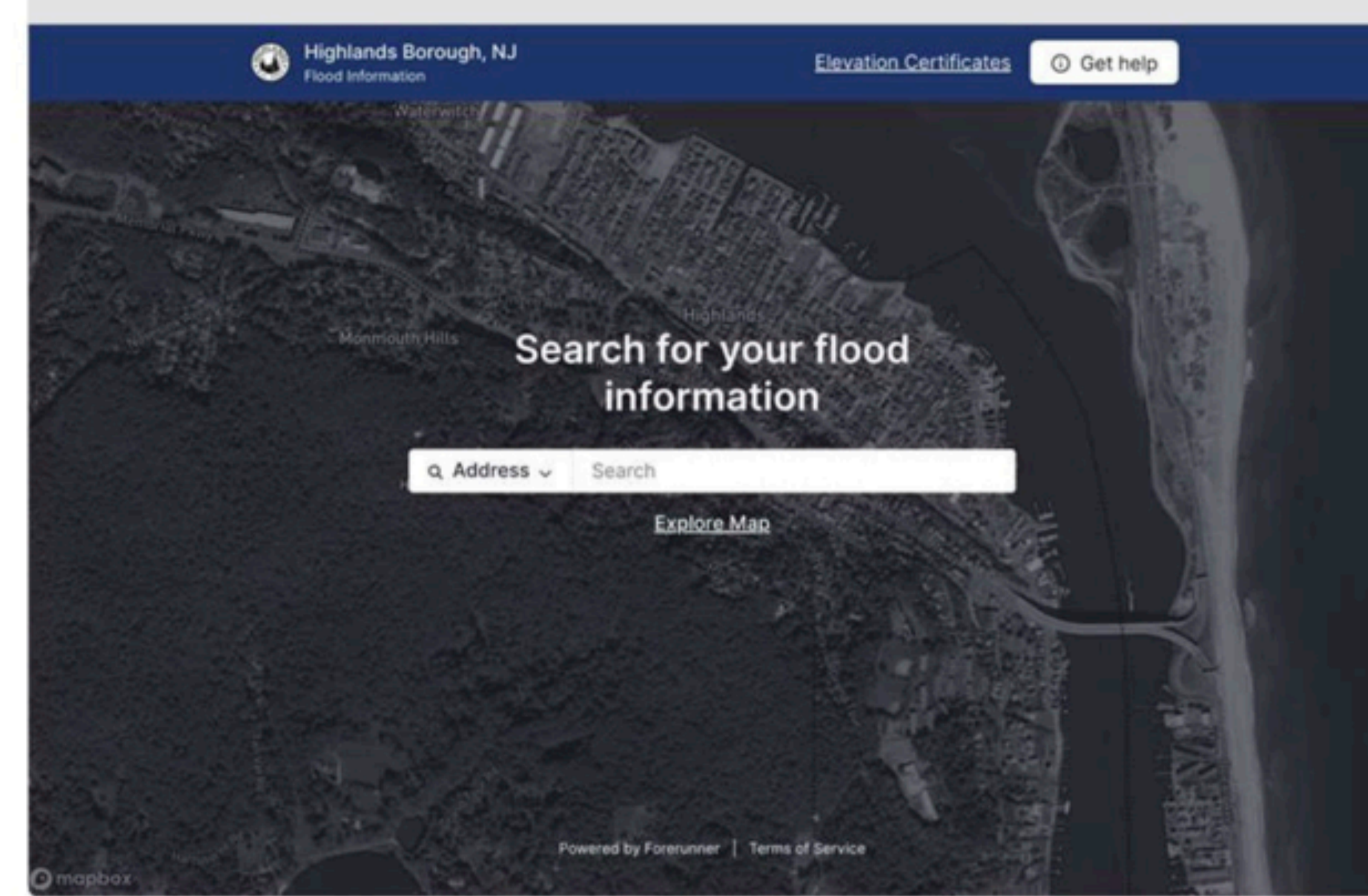
Respond in an emergency.

If your property is in immediate danger of flooding, turn off the power, gas, electricity, water, and propane gas tanks and lines. If you lose power, turn off appliances and use a flashlight to inspect damage-don't smoke or use candles, lanterns, or open flames. Seek shelter in high areas. Don't walk or drive through flowing or standing water and avoid downed power lines.

Know your flood risk.

Regulated floodplains are shown on Flood Insurance Rate Maps (FIRMs)-the official flood maps for a community. They designate high-risk areas and Special Flood Hazard Areas (SFHAs). On average, structures located within a SFHA have a 26% chance of flooding during the life of a standard 30-year mortgage.

You can view our maps using our Forerunner public website: <https://highlandsboroughnj.withforerunner.com/>. Type in your address to find your property profile, which includes all of the details about your property's flood risk.



Scan to access the




Forerunner flood map!

Build responsibly.

If the first floor level of your property is lower than the Base Flood Elevation (indicated by a FIRM), consider elevating your building, or electrical and mechanical equipment. Check if the first floor of your property is lower than the BFE on the Forerunner public website: <https://highlandsboroughnj.withforerunner.com/>.

5 Bayberry Lane
Baytown, FL 04101
Parcel ID: 1503_48_5



Flood info	Effective
Flood zone	AE
In Floodway	No
In CBRS	No
Base Flood Elevation	8.0'
Design Flood Elevation	13.0'
Datum	NAVD1988
FIRM date	10/8/2015
FIRM panel	34029C0208G
Initial FIRM date	8/17/1971
Pre or Post-FIRM	Pre-FIRM

Always check and fulfill permit requirements provided by Highland's Department of Building and Housing before you build on, alter, fill or re-grade on any part of your property and/or within any easement or right of way. Please contact the Department Tech Assistant at 732-872-1224 ext. 223 to report any suspected permitting violations.

Insure your property.

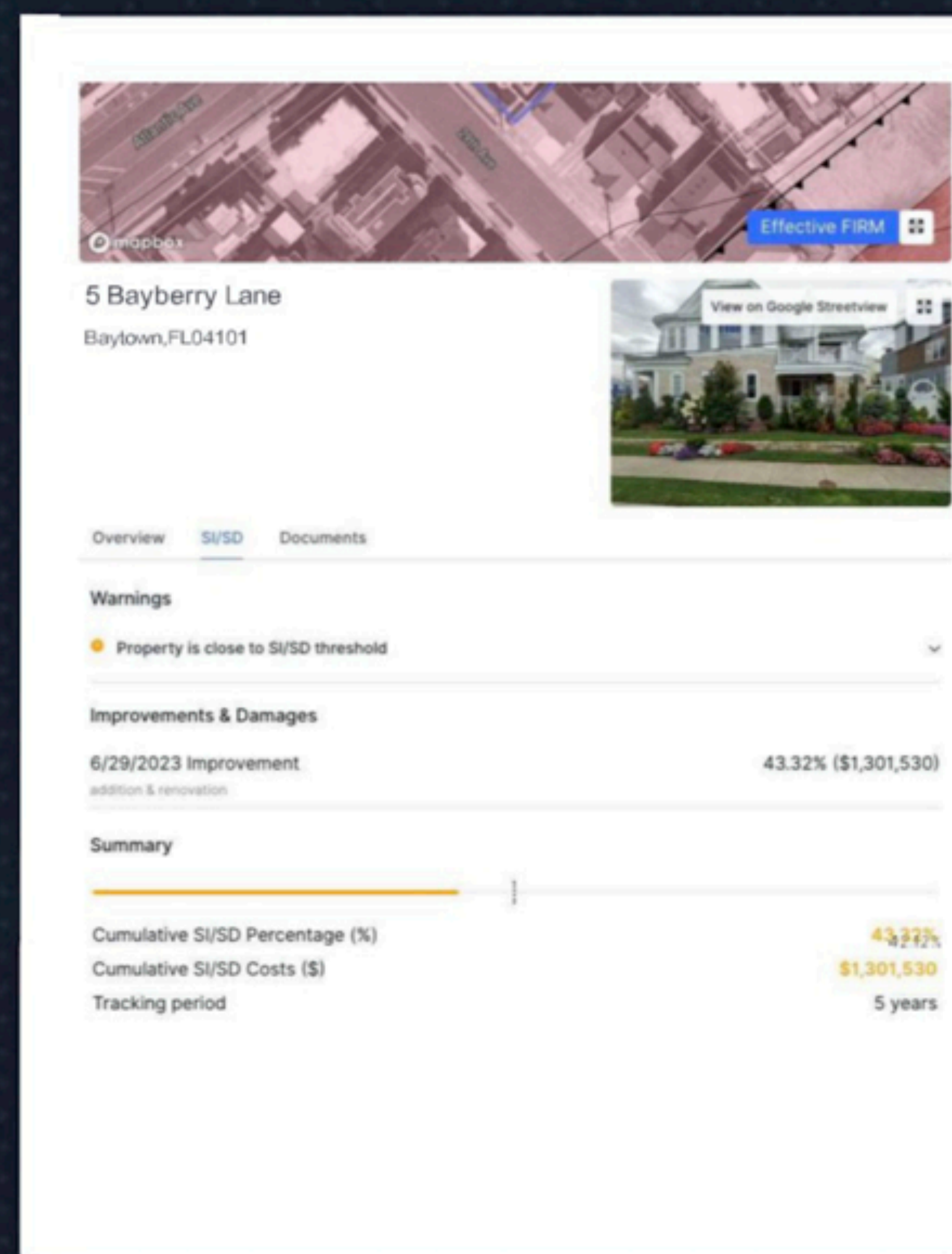
Flooding is the most common and costly natural disaster in the US. Just one inch of water in your home can cause more than \$25,000 in damage. However, flooding is not typically covered by a standard homeowners' insurance policy. Fortunately, Highlands participates in the National Flood Insurance Program (NFIP), which makes federal flood insurance available for the community. Coverage is available for a building, as well as its contents (renters can purchase for their contents). Insurance claims are paid even if a disaster is not declared by the President and, unlike disaster assistance which typically comes in the form of a loan, it does not need to be paid back and does not accrue interest.

Even if you are located outside of a high-risk zone, your property may still flood and you should still consider insurance. Contact your local insurance agency or go to floodsmart.gov to get started.

There is a 30-day waiting period before coverage goes into effect.

Requirements for Substantial Improvement (SI) and Substantial Damage (SD).

The NFIP requires that if the cost of reconstruction, additions, or other improvements to a building equals or exceeds 50% of the market value, then the building must meet the same construction requirements as a new building. For example, if a home was damaged and the cost of repairs equals or exceeds 50% of the home's value before it was damaged, it must also be elevated to meet updated requirements. Check how close your property is to meeting the 50% threshold on the Forerunner public website: <https://highlandsboroughnj.withforerunner.com/>.



5 Bayberry Lane
Baytown, FL 04101

Overview | SI/SD | Documents

Warnings

- Property is close to SI/SD threshold

Improvements & Damages

6/29/2023 Improvement: 43.32% (\$1,301,530)

Summary

Cumulative SI/SD Percentage (%): 43.32%

Cumulative SI/SD Costs (\$): \$1,301,530

Tracking period: 5 years