

# TOWNSHIP OF MIDDLETOWN

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Settled in 1664  
"Proud of Our Rich Heritage"

## NOTIFICATION TO RESIDENTS LOCATED IN THE SPECIAL FLOOD HAZARD AREA

Dear Resident,

The Inspection Department has been encountering finished areas of elevated homes located in the Township's Special Flood Hazard Area (SFHA) upon the potential sale of properties.

In accordance with federal, state and local regulations, finished living space below the first floor is strictly prohibited. Any newly created walls or blocking off of flood vents which would block floodwaters could pose a serious risk to your home's foundation design and structural integrity.

In addition, plumbing, electrical and additional mechanical systems other than what was originally approved during the home's construction/elevation is not permitted. These "basement" or "first level" spaces are really limited to storage only and should not be used for habitable space.

It should also be noted that should there be a flood event that affects your home there is limited insurance coverage for any space located below the Base Flood Elevation (BFE). Homeowners insurance will generally not be applicable and such damage is typically not covered by Flood Insurance. If you are unsure about this please check with your insurer.

When a finished area is encountered upon inspection the course of action is total removal of all non-permitted components, violations and penalties which often negates or compromises the potential sale or purchase of a home.

Residents who have any questions regarding Floodplain Regulations should contact the Township Floodplain Administrator at (732) 615-2167 or the Township Inspection Department at (732) 615-2104.