

Elevation: Mitigation to Reduce Future Flood Risk

Ocean County, New Jersey – In late October 2012, when Hurricane Sandy stormed up the east coast, Seaside Park, New Jersey resident Christopher Anthony and his fiancé were prepared to face yet another hurdle. They had already been displaced from their home for more than a year and Sandy threatened to keep them away even longer, but their luck changed. The home had been gutted and waiting for repairs to be made, and although floodwater entered their lower level, they did not sustain any major damage.

Anthony purchased his two-story, wood frame house on a cinder block foundation in 2003. It is waterfront to Barnegat Bay. Sadly, in June 2011 they suffered a house fire and the home was substantially damaged. Hurricane Irene hit New Jersey in August of 2011 and the home sustained minor damage. They had moved most of their possessions into the detached garage on the property. They did not file a claim for flood damages because the loss was minor.

Despite these setbacks they knew that they were going to rebuild. Realizing their proximity to the bay and understanding the history of flooding in the area, they had decided to elevate the home.

“During a storm, this is probably one of the worst flooded streets in the town,” Anthony said.

He and his fiancé went to the local officials and obtained the necessary permits and height restrictions in order to comply with the current ordinances and regulations. They were using their own funds and monies received from the insurance as a result of the fire.

Perhaps fortune was with them when Sandy struck the New Jersey coast. Homes in Seaside Park were devastated by tremendous surge and bay flooding. Anthony’s home was in the process of being rebuilt due to the fire. The contractor secured the gutted home to prevent damage from the forces Sandy threatened to bring. The tidal surge brought flood waters up to 51 inches inside the first floor. The structure was not damaged; however, their possessions inside the detached garage were destroyed. Anthony and his fiancé also lost the generator, the furnace, the hot water heater, and the AC condenser.

“As for the structure, we had some minor clean up and we lost our fence,” Anthony said. They made a claim for the items lost, and received a small amount from their flood insurance company. However, they were denied reimbursement on the house generator, fence, landscaping, and all other contents.

Recognizing that new flood maps were coming out, they put the elevation on hold. They were seriously considering an additional three foot elevation to get higher above the base flood level.

The Federal Emergency Management Agency (FEMA) has published Advisory Base Flood Elevation (ABFE) maps to show the elevations structures should be constructed to in order to minimize or eliminate future flood damage. These maps identify new flood zones for portions of communities which may impact flood insurance rates and building criteria. Communities are encouraged to adopt ABFE maps to reduce future flood risk and lower flood insurance premiums.

Since Seaside Park adopted the ABFEs, Anthony wanted to adhere to the advisory elevations. He has elevated his home and was aware at the time of the elevation project that it would not cost much

more to increase the elevation now versus later. Also, he would not have to worry about having to elevate his home more in the near future.

“If I’m high enough, I don’t really have to worry about it,” Anthony said. “I didn’t want to raise it and then have to raise it again. Our entire family was affected by Sandy and I don’t want to ever have to deal with that again.”

With a residential height restriction of 35 feet in the borough, Anthony was concerned the ABFEs would cause his home to exceed this limit. Some communities measure a structure from the ground up and Anthony was not sure if this was the case for his community. Measuring from the ground, his home was close to the maximum height of 35 feet and he would need approval to elevate to his desired level.

If a residence will exceed the maximum height limit after elevation, the homeowner has to obtain a variance or exception prior to beginning construction. Anthony met with the local officials and awaited approval from the borough. Fortunately for him, Seaside Park measures structures from the Base Flood Elevation up to the mean roof height. Therefore, his home did not exceed the requirements when it was elevated to the ABFE height.

Many New Jersey property owners and residents are rebuilding their homes after Sandy devastated the coast. Those repairing or rebuilding should consult with their local building officials prior to making any decisions on building. Although his home is still not habitable, Anthony is taking the necessary steps to make sure his home is better protected from storm damage in the future.

“In the grand scheme of things, we have our house—we’re fine,” Anthony said. “We’ve been displaced for nearly two years. We just want to get back into our home.”

To find more information on building codes contact your local building official and visit:
<http://www.fema.gov/building-science/building-code-resources>

To find more information about coastal construction design information visit:
<http://www.fema.gov/residential-coastal-construction> and <http://www.region2coastal.com>