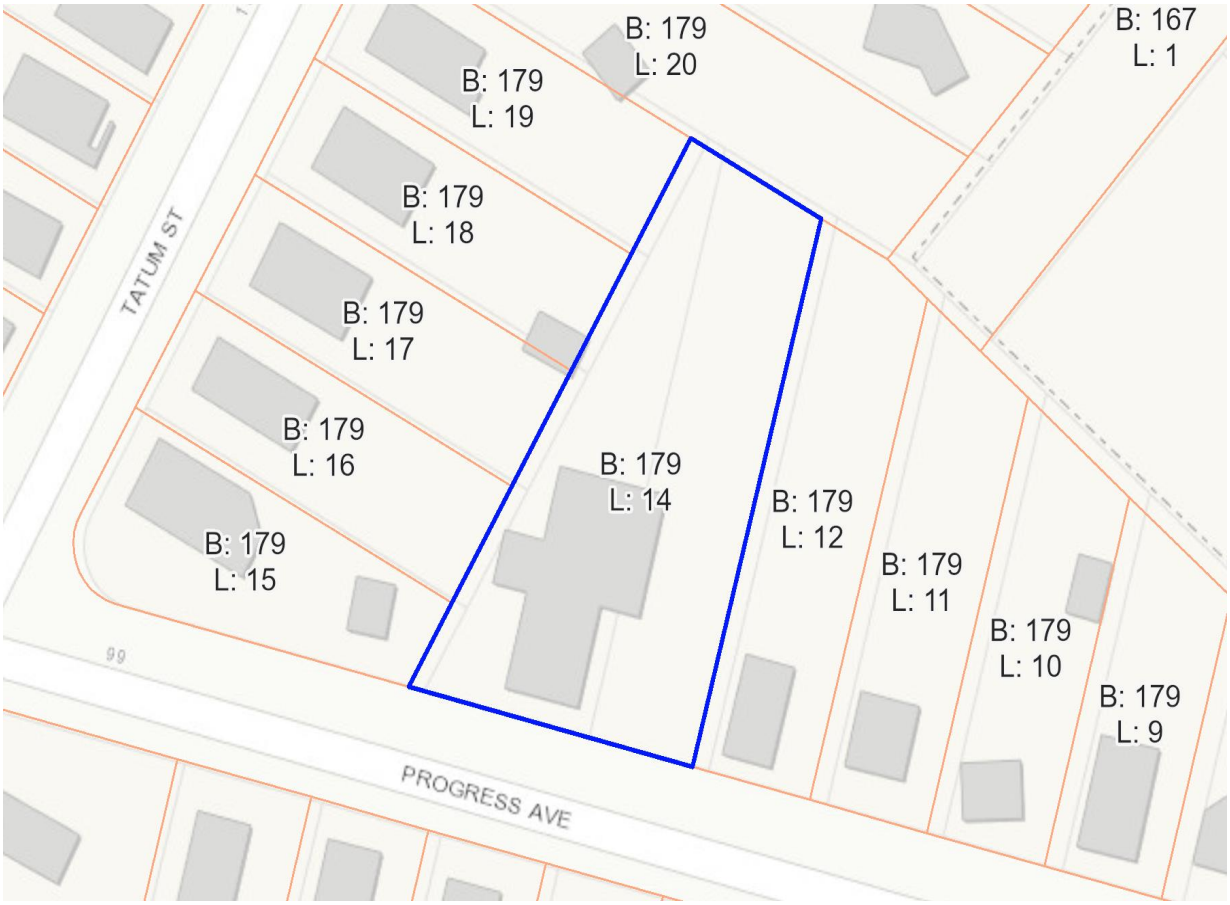
STATE OF NEW JERSEY

FLOOD RISK NOTIFICATION REPORT

provided by the New Jersey Department of Environmental Protection
for purposes of flood risk notification pursuant to P.L. 2023, c. 94

Report Generated: **December 01, 2024**

The New Jersey law on flood risk notification, P.L. 2023, c. 94, requires landlords and sellers of real property to make certain disclosures concerning known and potential flood risks. This automated report has been generated by the New Jersey Department of Environmental Protection (NJDEP) Flood Risk Notification Tool and is intended to assist its users in identifying flood risks that may affect a subject parcel.



Subject Parcel:

PIMS ID	0822_179_14
Street Address	62 PROGRESS AVE
City	WOODBURY CITY
County	GLOUCESTER
Block	179
Lot	14

The following flood risk information is derived from publicly accessible Federal Emergency Management Agency (FEMA) data available at the time this automated report was generated, and only indicates whether the subject parcel is located within a FEMA Special Flood Hazard Area (the 100-year/1% annual chance floodplain) or a FEMA Moderate Risk Flood Hazard Area (the 500-year/0.2% annual chance floodplain) based on effective (final) and preliminary (draft) FEMA Flood Insurance Rate Maps. Users should be guided by preliminary flood zones where available.

FEMA EFFECTIVE FLOOD ZONE(S)	FEMA PRELIMINARY FLOOD ZONE(S) (if applicable)
This property is located in an Area of Minimal Flood Hazard.	No Preliminary Flood Zones Present
X: AREA OF MINIMAL FLOOD HAZARD	No Preliminary Flood Zones

IMPORTANT NOTICES

Flood risks in New Jersey are growing due to the effects of climate change. Coastal and inland areas may experience significant flooding now and in the near future, including in places that were not previously known to flood. For example, by 2050, it is likely that sea-level rise will meet or exceed 2.1 feet above 2000 levels, placing over 40,000 New Jersey properties at risk of permanent coastal flooding. In addition, precipitation intensity in New Jersey is increasing at levels significantly above historic trends, placing inland properties at greater risk of flash flooding. These and other coastal and inland flood risks are expected to increase within the life of a typical mortgage originated in or after 2020.

By identifying the presence of Special Flood Hazard Areas and Moderate Risk Flood Hazard Areas officially mapped by FEMA, this report supports flood risk notification, but does not identify every possible flood risk that could affect the subject parcel. For example, while most floodplains in New Jersey have been studied, FEMA has not studied every stream or officially mapped every existing flood hazard area in New Jersey. Additionally, FEMA flood hazard area designations, which are based on historical rainfall trends, do not account for projected future increases in extreme precipitation, sea-level rise, or attendant flooding.

Accordingly, this automated report should be considered as just one point of information in a deeper evaluation of flood risks that may affect the subject parcel.

Depending on their individual needs and interests, users of this report may wish to consult a floodplain management professional to conduct a more fulsome flood risk assessment for the subject parcel.

INTERPRETING THIS AUTOMATED REPORT

The flood report will list all flood zones that overlap your property.

- The subject parcel is located in the **Special Flood Hazard Area** (100-year or 1% annual chance floodplain) if the report lists any of the following zones: **A, AE, AH, AO, V, or VE**.
    - This is true regardless of subtype, including if no subtypes are present.
- The subject parcel is located in the Moderate Risk Flood Hazard Area (500-year or 0.2% annual chance floodplain) if the report includes Zone X: 0.2 PCT ANNUAL CHANCE FLOOD HAZARD.

The subject parcel is not located in a FEMA Special or Moderate Risk Flood Hazard Area only if the report states that no FEMA Flood Zones are found or if the report lists **only** Zone X: AREA OF MINIMAL FLOOD HAZARD. If "X: AREA OF MINIMAL FLOOD HAZARD" is listed alongside other flood zones or sub-types

listed above, this indicates that a portion of the property is in a flood hazard zone and should be disclosed as such.

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FEMA EFFECTIVE FLOOD ZONE(S)	FEMA PRELIMINARY FLOOD ZONE(S) (if applicable)
This property is located in an Area of Minimal Flood Hazard.	No Preliminary Flood Zones Present
FloodZone Notes	Preliminary Flood Zone

Flood Risk Disclosure Requirements

The New Jersey law on flood risk notification, P.L. 2023, c. 94, requires landlords and sellers of real property to make certain disclosures to prospective tenants and buyers concerning known and potential flood risks. When a subject parcel is located in the Special Flood Hazard Area (100-year or 1% annual chance floodplain) or the Moderate Flood Hazard Area (500-year or 1% annual chance floodplain), this information must be included in Flood Risk Notice and property condition disclosure forms.

It is possible that more than one FEMA flood zone occurs on a subject parcel, or that no FEMA flood zone is present.

A landlord or seller must disclose all current FEMA flood zones present on a subject parcel. The Flood Hazard Area Control Act is clear that "current" means the more protective "preliminary," if it is available.

FEMA periodically re-assesses a community's flood risk using updated data and modeling and mapping technology. These updated models are published as preliminary maps until they are made effective following a public comment or appeal period.

Understanding FEMA Flood Zones

FEMA Flood Zones are geographic areas that FEMA has defined according to varying levels of flood risk. These maps are provided to support the National Flood Insurance Program. The maps depict the Special Flood Hazard Areas, or the 100-year flood plain (i.e., Zones A, AE, AH, AO, V, VE), and the 500-year floodplain in both tidal and non-tidal areas. These zones are described in detail below. The maps do not depict actual risk. They are based on past flooding. The age of these maps varies depending on location. FEMA Flood Zones do not reflect future conditions resulting from climate change or changes to the watershed.

FEMA Preliminary and Effective Maps

There can be two types of FEMA Flood Zone maps – effective and preliminary. While both maps depict areas with flood potential, maps labeled "preliminary," which are based on more recent and updated

flood data, are not yet used to determine flood insurance rates. Preliminary maps must be adopted by FEMA to replace an effective map for the purposes of flood insurance.

While the preliminary maps contain more recent data, both preliminary and effective maps are based on past flooding and do not reflect future conditions due to the effects of climate change or due to other changes within a watershed.

FEMA Special Flood Hazard Area (SFHA)

The SFHA is the area subject to flooding by the 100-year flood, which has a 1% chance of occurring in any given year. This flood has an equal chance of occurring every year, regardless of whether it occurred in previous years. The SFHA includes:

- Floodway (FW): The inner portion of the flood plain, which has an extremely high risk of flood. Development in this area is generally prohibited.
- Zone A: Area inundated by the storm that has 1% chance storm of occurring in a year, known as the Base Flood, where Base Flood Elevations (BFE) have not been determined because no detailed analysis have been performed. Because floodplains marked as Zone A do not tell you the flood elevation, they are not used as a basis for determining compliance with the State's flood hazard regulations.
- Zone AE: Area inundated by the Base Flood event with BFE determined. The BFE is the number associated with this zone indicates the elevation of flooding that could occur. Therefore, Zone AE mapping is used to help define jurisdictional limits of the State's flood hazard regulations and to establish design criteria that your project must meet.
- Zone AH: Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.
- Zone AO: Area inundated by the Base Flood with flood depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For some areas, (i.e., alluvial fan flooding), velocities are also determined.
- Zone V: Coastal flood zone with waves at least 3 feet in height. Base Flood elevations not determined. Because floodplains marked as Zone V do not tell you the flood elevation, they are not used as a basis for determining compliance with the State's flood hazard regulations.
- Zone VE: Coastal flood zone with waves at least 3 feet in height. Base Flood elevations determined. Therefore, Zone VE mapping is used to help define jurisdictional limits of the State's flood hazard regulations and to establish design criteria that your project must meet.

FEMA Moderate Flood Hazard Area (MFHA)

The MFHA relates to the 500-year flood, which is the level of flooding that has a 0.2% chance of occurring in any given year. This flood has an equal chance of occurring every year, regardless of whether it has occurred in previous years. FEMA Flood Zone maps are based on past flooding, are based on data of varying age, and do not reflect future conditions resulting from climate change. The MFHA includes:

- Zone X (shaded): Areas within 500-year flood plain; areas in 100-year flood plain with depths of less than 1 foot or drainage areas less than 1 square mile; areas protected from 100-year flood by levees.
- Zone X (not shaded): are areas outside the 500-year flood plain.

- 500-year flood plain.