WO#17397 B-24 L-10.03 108 S. 26th Ave. McCarthy

OMB 3067-0077
Expires: Feb. 1987

FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

24/10.03

This form is to be used for: 1) New/Emergency Program construction in Special Flood Hazard Areas; 2) Pre-FIRM construction after September 30, 1982; 3) Post-FIRM construction; and, 4) Other buildings rated as Post-FIRM rules.

BUILDING OWNER'S NAME: MaryLou McCarthy
ADDRESS: 108 South 26th Avenue, Longport, NJ 08403
PROPERTY LOCATION (Lot and Block numbers and address if available): Block 24, Lot 10.03

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. code, Section 1001.

SECTION I ELIGIBILITY CERTIFICATION (Completed by Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor)

COMMUNITY NO.	PANEL NO.	SUFFIX	DATE OF FIRM	FIRM ZONE	DATE OF CONSTR.	BASE FLOOD ELEV. (In AO Zone, use depth)	BUILDING IS
345302	01	B	8-15-83	A-8	1989	10 FT MSL	☒ New/Emergency ☐ Pre-FIRM Reg. ☐ Post-FIRM Reg.

YES ☐ NO ☐ N/A — It is intended that the building described above *will be* constructed in compliance with the community's flood plain ordinance. The certifier may rely on community records. The lowest floor (including basement) will be at an elevation of _____ ft, NGVD. Failure to construct the building at this elevation may place the building in violation of the community's flood plain management ordinance.

YES ☒ NO ☐ — The building described above has been constructed in compliance with the community's flood plain management ordinance based on elevation data and visual inspection or other reasonable means.
If NO is checked, attach copy of variance issued by the community.

YES ☐ NO ☐ — The mobile home located at the address described above has been tied down (anchored) in compliance with the community's flood plain management ordinance, or in compliance with the NFIP Specifications.

MOBILE HOME MAKE	MODEL	YR. OF MANUFACTURE	SERIAL NO.	DIMENSIONS X

(Community Permit Official or Registered Professional Engineer, Architect, or Surveyor)

NAME Michael W. Hyland ADDRESS 101 E. Eighth Street
TITLE PE & LS CITY Ocean City STATE NJ ZIP 08226
SIGNATURE Michael W. Hyland DATE 6-15-89 PHONE (609) 398-4477

SECTION II ELEVATION CERTIFICATION (Certified by a Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor.)

FIRM ZONE A1-A30: I certify that the building at the property location described above has *the lowest floor* (including basement) at an elevation of 8.41 feet, NGVD (mean sea level) and the average grade at the building site is at an elevation of 8.07 feet, NGVD.

FIRM ZONES V, V1-V30: I certify that the building at the property location described above has *the bottom of the lowest floor beam* at an elevation of _____ feet, NGVD (mean sea level), and the average grade at the building site is at an elevation of _____ feet, NGVD.

FIRM ZONES A, A99, AH and EMERGENCY PROGRAM: I certify that the building at the property location described above has the lowest floor elevation of _____ feet, NGVD. The elevation of the highest adjacent grade next to the building is _____ feet, NGVD.

FIRM ZONE AO: I certify that the building at the property location described above has the lowest floor elevation of _____ feet, NGVD. The elevation of the highest adjacent grade next to the building is _____ feet, NGVD.

SECTION III FLOODPROOFING CERTIFICATION (Certification by a Registered Professional Engineer or Architect)

I certify to the best of my knowledge, information, and belief, that the building is designed so that the building is watertight, with walls substantially impermeable to the passage of water and structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy that would be caused by the flood depths, pressures velocities, impact and uplift forces associated with the base flood.

YES ☐ NO ☐ In the event of flooding, will this degree of floodproofing be achieved with human intervention?
(Human intervention means that water will enter the building when floods up to the base flood level occur unless measures are taken prior to the flood to prevent entry of water (e.g., bolting metal shields over doors and windows).

YES ☐ NO ☐ Will the building be occupied as a residence?

If the answer to both questions is YES, the floodproofing cannot be credited for rating purposes and the actual lowest floor must be completed and certified instead. Complete both the elevation and floodproofing certificates.

FIRM ZONES A, A1,-A30, V1-V30, AO and AH; Certified Floodproofed Elevation is _____ feet, (NGVD).

THIS CERTIFICATION IS FOR ☒ SECTION II ☐ BOTH SECTIONS II AND III; (Check One)

CERTIFIER'S NAME: Michael W. Hyland
COMPANY NAME: Michael W. Hyland Associates
LICENSE NO. (or Affix Seal): #20509
TITLE: PE & LS
ADDRESS: 101 E. Eighth Street
CITY: Ocean City
STATE: NJ
ZIP: 08226
SIGNATURE: Michael W. Hyland
DATE: 6-15-89
PHONE: (609) 398-4477

The insurance agent should attach the original copy of the completed form to the flood insurance policy application, the second copy should be supplied to the policyholder and the third copy retained by the agent

INSURANCE AGENTS MAY ORDER THIS FORM

FEMA Form 81-31, SEP 85 REPLACES FEMA FORM 81-31, APR 82, WHICH IS OBSOLETE.

593-117

New/Emergency Program Construction:

For the purposes of determining insurance rates, buildings for which the start of construction or substantial improvement commenced after September 30, 1982, are New/Emergency buildings.

Pre-FIRM Construction:

For the purposes of determining insurance rates, buildings for which the *start* of *construction* or *substantial improvement* was on or before December 31, 1974 or the effective date of the Initial Flood Insurance Rate Map (date printed on community FIRM), whichever is later. *Special Note:* If an approved building permit is dated prior to December 31, 1974, construction must have commenced not later than 180 days after the date of the approved building permit. *"Existing Construction"* and *"Pre-FIRM Construction" have identical meanings for the purposes of the National Flood Insurance Program.*

Post-FIRM Construction:

For insurance rating purposes buildings for which the *start* of *construction* or *substantial improvement* commenced after December 31, 1974 or the effective date of the initial Flood Insurance Rate Map (date printed on community FIRM), whichever is later. *"New Construction" and "Post-FIRM Construction" have identical meanings for the purposes of the National Flood Insurance Program.*

Substantial Improvement:

Any repair, reconstruction, or improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building either (a) before the improvement or repair is started, or (b) if the building has been damaged, and is being restored the market value before the damage occurred. *For Flood Insurance Program purposes* substantial improvement is started when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. However, the term does not include either any project for health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions; or any alteration of a building listed on the National Register of Historic Places or a State Inventory of Historic Places.

Lowest Floor – The lowest floor is the lowest floor (including basement) of the enclosed area. The following modifications of the lowest floor definition are permitted in order to meet community permit practices:

(1) In Zones A, AO, AH, A1-A30, B, C, D, and Emergency Program areas which are not oceanside building sites.

(a) The floor of an unfinished enclosed area at ground level or above, which is a crawl space, or space within the foundation walls, usable as areas for building maintenance, access, parking vehicles, or storing of articles and maintenance equipment (not attached to the building) used in connection with the premises is not considered the building's lowest floor if the walls of the unfinished enclosed areas are constructed with openings (such as with parallel sheer walls, open lattice walls, discontinuous foundation walls, and combinations thereof) to facilitate the unimpeded movement of flood waters or the walls are breakaway walls.

(b) The floor of an attached unfinished garage used for parking vehicles and storing articles and maintenance equipment used in connection with the premises and not attached to the building is not considered the building's lowest floor if the walls of the unfinished enclosed areas are constructed with openings (such as with parallel sheer walls, open lattice walls, discontinuous foundation walls, or combinations thereof) to facilitate the unimpeded movement of flood waters or the walls are breakaway walls.

(2) In Zones V and V1-V30; and Emergency Program areas which are oceanside building lots, the following exceptions apply:

(a) For flood plain management purposes, the floor of an unfinished enclosed area is not considered the building's lowest floor if the area's walls are constructed as breakaway walls. However, for insurance rating purposes:

(i) The floor of an unfinished enclosed area less than 300 square feet is not considered the building's lowest floor if the walls are breakaway walls.

(ii) The floor of an unfinished enclosed area equal to or greater than 300 square feet is considered the building's lowest floor even if the walls are breakaway walls.

(b) The floor of an unfinished enclosed area with walls made of insect screening or open wood constructed breakaway lattice work (regardless of the size of the area enclosed) is not considered the building's lowest floor.

Lowest Floor Elevation – The lowest floor elevation is the elevation of the bottom of the floor beam of the lowest floor in Zones V, V1-V30. In all other zones, the lowest floor elevation is the elevation of the top of the lowest floor.