

DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached
Instructions

O.M.B. No. 1660-0040
Expires May 30, 2015

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) 27 Lincoln Ave Rumson, NJ 07760-2050 Owner: Dorothea Malouf Block: 141 Lot: 3 +Census Tract Data: St 34 Co 025 MSA 20764 Tr 8038+	
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
Rumson Borough	Monmouth	NJ	345316	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR Number	4. Flood Zone	5. No NFIP Map
34025C0201F	09/25/2009		AE	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input checked="" type="checkbox"/> Federal flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal flood insurance is not available because community is not participating in the NFIP.				
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date: _____				

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☒ YES ☐ NO

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional)

THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973. DETERMINATION BASED ON 2012 AERIAL PHOTOGRAPHY, ANY CHANGES TO STRUCTURE (S) AFTER 2012 ARE NOT REFLECTED IN THIS DETERMINATION.

APPROXIMATE BASE FLOOD ELEVATION IS 8FT

WTG# 3388592-3563472-AJY

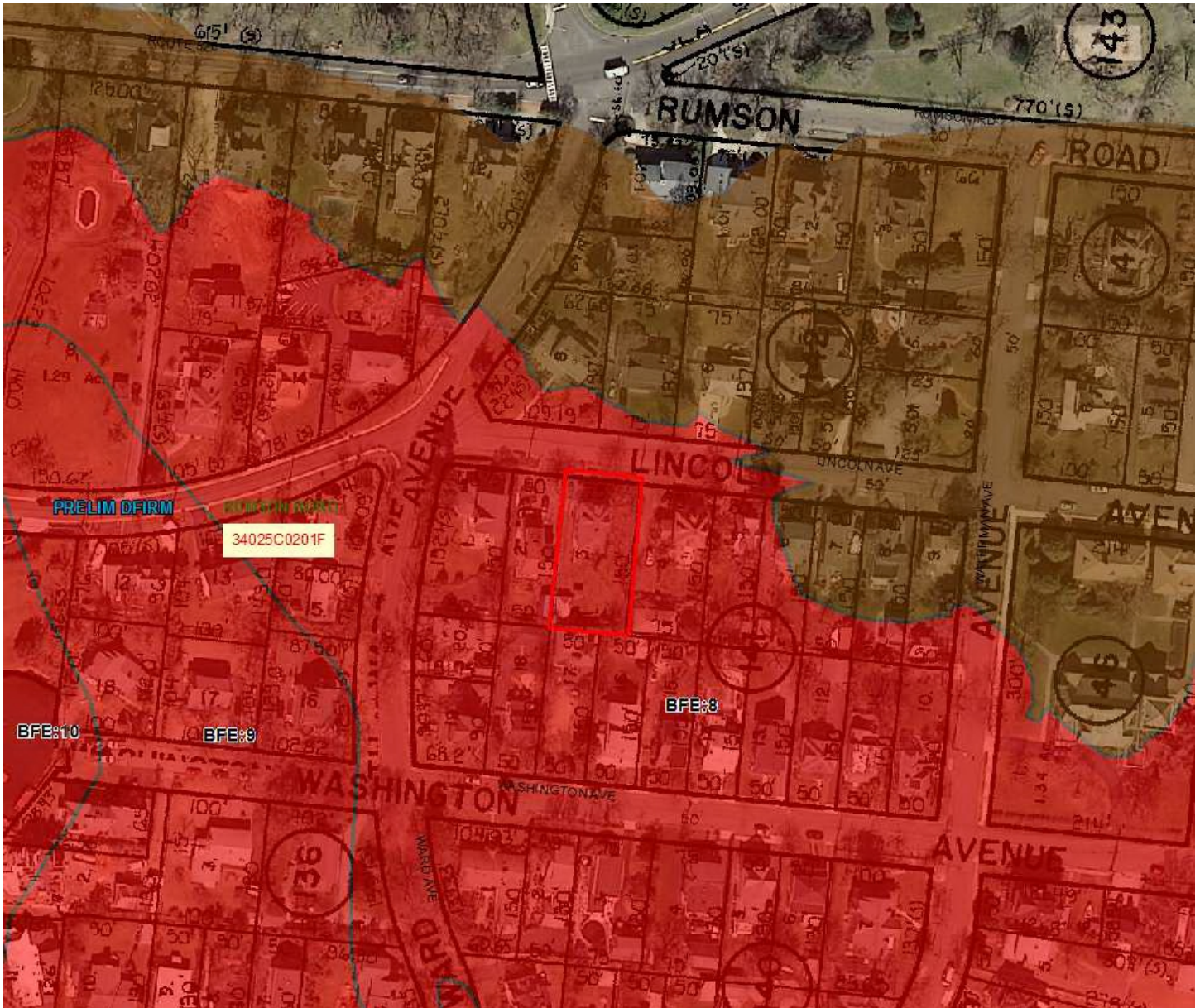
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION	
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) Western Technologies Group, LLC PO Box 636 Somerville, NJ 08876 908-725-1143	DATE OF DETERMINATION 03/21/2014

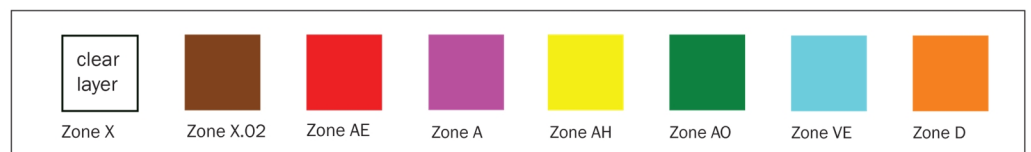
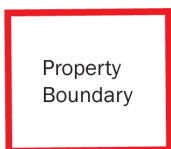


Flood Determination

DFIRM



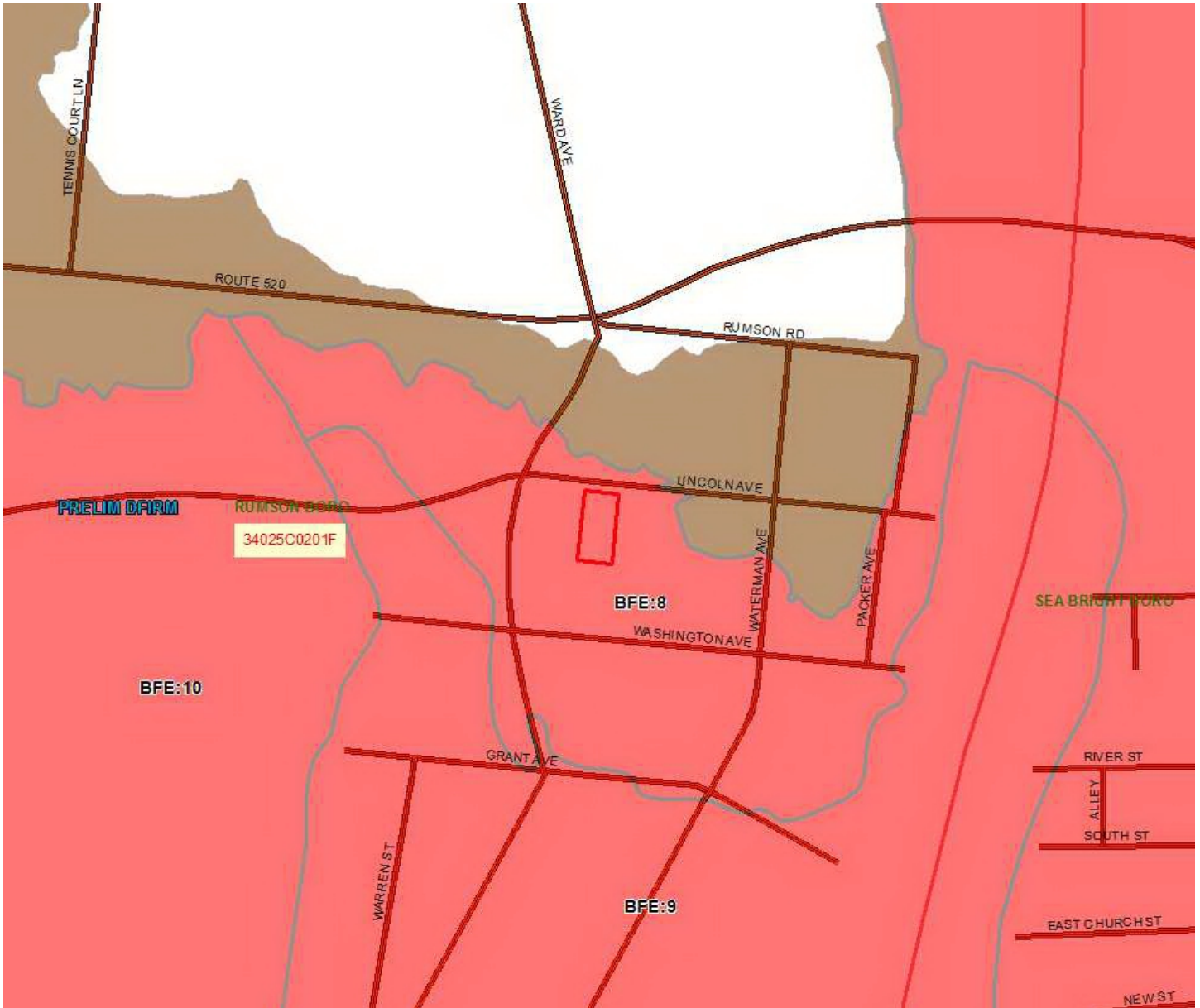
27 Lincoln Ave, Rumson, NJ 07760-2050 Block: 141 Lot: 3
NFIP Map Panel/Effective Date: 34025C0201F (09/25/2009)



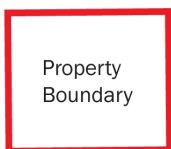


Flood Determination

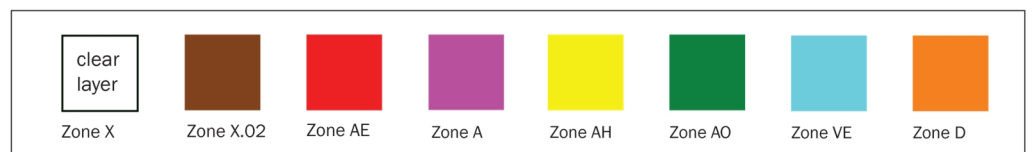
DFIRM

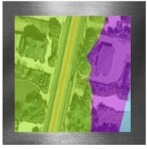


27 Lincoln Ave, Rumson, NJ 07760-2050 Block: 141 Lot: 3
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Property
Boundary





ABFE/FWM

Advisory Base Flood Elevations /FEMA Working Maps



August 21, 2013

Advisory Base Flood Elevation (ABFE) / FEMA Working Maps (FWM):

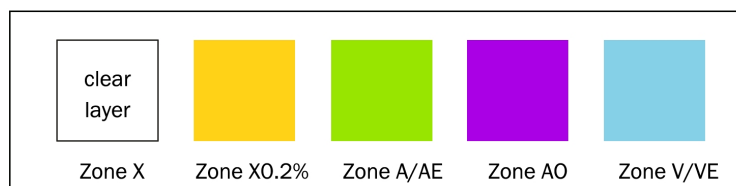
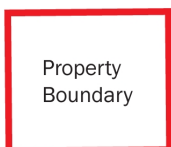
This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The advisory map below is the most recent revision released by FEMA as of the date shown above.

ABFE and FWM are based on recent major storm events. In most cases, they reflect a higher coastal flood elevation than the current regulatory FIRMs (Flood Insurance Rate Maps). The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM will aid local officials, builders, architects, insurance professionals, and property owners in making informed decisions about rebuilding.

**** Property owners should check with their local building officials to fully understand any requirements for using ABFE/FWM for rebuilding efforts.**



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n n = ABFE or FWM base flood elevation in feet above sea level. Only applies to AE and VE zones. AO zones have base elevations of 3' or less. X and X0.2% zones are low risk zones with no elevations.



Flood Determination DFIRM



FEMA SFHAs (Special Flood Hazard Area designated zones)



Zone A - No Base Flood Elevations determined.



Zone AE - Base Flood Elevations determined.



Zone AH - Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.



Zone AO - Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.



Zone VE - Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

Other Zones not designated SFHA (Special Flood Hazard Area)



D - Areas in which flood hazards are undetermined, but possible.



X - Areas determined to be outside the 0.2% annual chance floodplain.



X (0.2 percent annual chance) - Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.



Property Location			
27 LINCOLN AVENUE, Rumson 07760-2050 1341 (Rumson Borough), Block: 141, Lot: 3, Qualifier:			
Property Information		Assessment Data	
Class: Class: 2 - Residential		Total Value: \$504,700.00	
Additional Lots:		Land Value: \$282,500.00	
Bld Description: 2SF		Improvement Value: \$222,200.00	
Land Description: 75 X 150		% Improvement: 44.03	
Acreage: 0.2583		Special Tax Codes:	
Square Footage: 0		Deductions: Senior() Veteran() Widow() Surv. Spouse() Disabled()	
Zoning: , Usage:		Exemption: 0	
Year Constructed: 1902		Exemption statute:	
Use Code: 0		2011 Rate: 1.508; 2011 Ratio: 84.96%; 2011 Taxes: \$7,610.87	
# Dwellings: 0		2012 Rate: 1.546; 2012 Ratio: 85.9%; 2012 Taxes: \$7,802.66	
Census Tract: 8038		2013 Rate: 1.608; 2013 Ratio: 87.38%; 2013 Taxes: \$8,115.57	
Current Owner		Sale Data	
MALOUF, DOROTHEA		Date: 05/07/1992	
27 LINCOLN AVENUE		Price: \$0.00	
Rumson, NJ 07760-2050		Ratio: %	
Previous Owner:		Deed Book: 05137	
		Deed Page: 00618	
Latest Sales Detail			
Recorded:	Sales Price:	Recorded:	Sales Price:
Sales Date: 05/07/1992	Sales Ratio:	Sales Date:	Sales Ratio:
Deed Book: 05137	Use Code: 0	Deed Book:	Use Code:
Deed Page: 00618	Not Usable: 00618	Deed Page:	Not Usable:
Buyer		Buyer	
MALOUF, DOROTHEA 27 LINCOLN AVENUE Rumson, NJ 07760-2050			
Seller		Seller	

