

What is My Property's Flood Hazard and How Do I Protect My Investment?

The Township of Willingboro is a suburban community, consisting of topography across the area that is generally flat to gently rolling. Willingboro lies in the Rancocas Creek drainage basin. Rancocas Creek, originating at the confluence of the North and South Branches of Rancocas Creek in Westampton, discharges into the Delaware River and encompasses 355 square miles of watershed at its mouth. South Branch Mill Creek and the tributaries to Mill Creek discharge into Mill Creek, which then discharges into Rancocas Creek. At its convergence with Rancocas Creek, Mill Creek encompasses 11 square miles of watershed.

Rancocas Creek is Willingboro's primary flood source with Mill Creek being a medium risk contributor. Willingboro is subject to flooding from Rancocas Creek, primarily due to hurricane and other large storms that are passing along the Atlantic Ocean coast. These storms cause high tides on the Delaware River, and subsequently, Rancocas Creek.

The Township of Willingboro is considered an area of minimal flood hazard, being primarily labeled as a Zone X. Willingboro maintains three flood zone designations; A, AE, and X. Risk of flood hazard is most easily apparent by observing its location on a Flood Map. FEMA (*Federal Emergency Management Agency*) takes multiple factors into consideration when creating Flood Maps. Factors such as elevation and proximity to water are used when determining which areas are most vulnerable.

When FEMA maps flood hazards within a community, two products are typically produced: a Flood Insurance Study (*FIS*) report and a FIRM (*Flood Insurance Rate Map*). A FIRM illustrates the extent of flood hazard in a community by depicting flood risk zones and the SFHA (*Special Flood Hazard Area*). This determines who must buy flood insurance and the floodplain development regulations that apply in the specified flood risk zone. Properties located within the SFHA have at least a 1% chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. To determine what flood zone you are in, follow this tool: <https://msc.fema.gov/portal>

After clicking this link, you will be prompted to enter your address. Upon doing so, you will be brought to a page that highlights your property on a locator map. This map will indicate the number and date of the most recent effective flood map for this area. Clicking on "View Map" will open a new window that displays the most recent copy of the effective flood map, allowing you to determine your property's flood zone.

Moderate flood hazard areas, labeled Zone B or Zone X (shaded) are also shown on the FIRM, and are the areas between the limits of the base flood and the 0.2-percent-annual-chance (or 500-year) flood. The areas of minimal flood hazard, which are the areas outside the SFHA and higher than the elevation of the 0.2-percent-annual-chance flood, are labeled Zone C or Zone X (unshaded).

After reviewing your property's flood zone, it will be important to consider if you want insurance protection from flooding for your home. It is imperative to note that damage from flooding is not covered under your homeowner's insurance policy. There is no Federal requirement to purchase flood insurance for properties located in the SFHA unless they are financed through a federally-regulated lending institution. However, FEMA recommends that property owners in at-risk areas maintain flood insurance

willingly. If flood insurance is not purchased and maintained, assistance will be denied in case of future disaster.

Even in low-to-moderate risk areas, it is sensible to protect your property and investments. A policy for flood insurance can only be purchased through an insurance agent or broker. To gather information about purchasing flood insurance, contact the insurance agency connected with your properties policy. Alternatively, to find an insurance agent near you use the following tool: <https://www.fema.gov/national-flood-insurance-program>

For additional information regarding The Township of Willingboro and its flood hazard mapping, you can contact the FMIX toll-free information line at (877) FEMA MAP (877-336-2627). For questions pertaining to flood insurance, please contact the Flood Insurance Program at (800) 638-6620. Reports and studies, including maps and profiles, regarding the Township of Willingboro's flood hazard are on file in the office of the Willingboro Township Clerk at the Municipal Complex, 1 Martin Luther King Jr. Blvd, Willingboro, NJ 08046.