



APPLICATION FOR CERTIFICATE OF TITLE TRANSFER

THE BOROUGH OF STONE HARBOR OFFICE OF CODE ENFORCEMENT
9508 Second Avenue, Stone Harbor, New Jersey, 08247
Phone (609) 368-6814 | Fax (609) 368-0628 | Email: PoudrierR@SHNJ.org

Per Stone Harbor Municipal Code: Chapter 214

ADDRESS:	BLOCK:	LOT:
SELLER:	PHONE#:	EMAIL:
PURCHASER:	PHONE#:	EMAIL:
PURCHASER'S ADDRESS:		
AGENT NAME:	PHONE#:	EMAIL:
AGENT ADDRESS:		

Scheduled Closing Date: _____

This application authorizes the Zoning Official/Flood Plain Administrator to enter your property for a transfer inspection. Listing a realtor authorizes the Construction/Zoning Official to access the property with they key. If no realtor or manager is listed, the owner is responsible to contact the Construction/Zoning Official for an appointment to inspect the property during the inspection week.

ZONING FEE: \$50.00

FLOOD INSPECTION FEE: \$50.00

TOTAL DUE: \$100.00

Applicant's Signature & Date _____

Check # _____ Total Amount \$ _____

Cash _____ Collected By _____

CONSTRUCTION OFFICE USE ONLY

REQUIRED D.F.E. _____
(DFE + 2 OR 11')

FLOOD CONFORMANCE INSPECTION

ZONING CONFORMANCE INSPECTION

ASSESSED VALUE OF STRUCTURE \$ _____

ZONING COMMENTS: _____

FLOOD COMMENTS: _____

DENIED

APPROVED

Signature _____

RAY POUDRIER, CONSTRUCTION AND ZONING OFFICIAL & CERTIFIED FLOOD PLAIN MANAGER

The Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SHFA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or other lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies of they may use a flood zone determination company to provide the SHFD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be.

While not mandated by law, a lender may require a flood insurance policy as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SHFD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More info can be found at <https://www.fema.gov/fact-sheet/how-request-flood-hazard-determination-review-fema>

We have partnered with several local insurance companies through NJ Coastal Coalition to provide technical assistance with understanding your flood insurance policy and how your premiums are calculated. You can contact

- Heist Insurance (<http://www.heistinsurance.com/>) at 609-399-0655 or
- Brown & Brown Insurance (<http://www.bbins.com/>) at 609-390-3360 or
- McMahan Insurance (<https://mcmahanagency.com/>) at 609-399-0060 or
- Flood Rise Evaluator (FRE) (<https://yourfloodrisk.com/>) at 866-599-7066 or
- Byrne Insurance Agency (<http://www.jbyrneagency.com/>) at 609-522-3406

Have your Elevation Certificate and your Insurance Policy with you when you call. Any other insurance companies that want to assist our community in this outreach effort please contact NJ Coastal Coalition at acmcoastalcoalition@gmail.com.