

Flood Insurance

Fort Hancock and Sandy Hook Proving Ground National Historic Landmark District is located in a flood-prone area. Flood insurance is available for properties in the district. For more information, visit www.floodinsurance.gov.

NFIP Rates

The National Flood Insurance Program (NFIP) provides flood insurance for properties in the district. Rates are based on the property's location and the amount of coverage. For more information, visit www.floodinsurance.gov.

Sample Policy

Sample Policy: This is a sample policy for the NFIP. It is not a contract and does not represent an offer of insurance. For more information, visit www.floodinsurance.gov.

Next Steps

1. Contact the National Flood Insurance Program (NFIP) to learn more about flood insurance. 2. Determine if your property is eligible for flood insurance. 3. Obtain a flood insurance policy. 4. Pay the premium. 5. Maintain the property to reduce flood risk.

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Flood Insurance Rate Map
The Flood Insurance Rate Map (FIRM) shows the flood risk for properties in the district. It is used to determine the flood insurance rates for properties in the district. For more information, visit www.floodinsurance.gov.

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The Fort Hancock and Sandy Hook Proving Ground National Historic Landmark District

Flood Insurance

- **National Flood Insurance Program Overview**
- **Sandy Hook Flood Hazard Map and Zone Designation**
- **Coastal Barrier Resource Area and Pre- Flood Insurance Rate Map Status**
- **Policy Details and Next Steps**

National Flood Insurance Program

The National Flood Insurance Program (NFIP) aims to reduce the impact of flooding on private and public structures.

It does so by providing affordable insurance to property owners and by encouraging communities to adopt and enforce floodplain management regulations.

These efforts help mitigate the effects of flooding on new and improved structures.

FEMA Flood Hazard Map



- Areas of the NJ coast may be designated Zone A, B, C, depending on risk. These Zones are used by lenders and insurers to determine flood risk and adequate insurance amounts for properties in these zones.
- Sandy Hook is classified by FEMA as Zone D, otherwise "Unknown" flood risk. This designation is standard for federal land due to the status of the government as a self-insured entity.

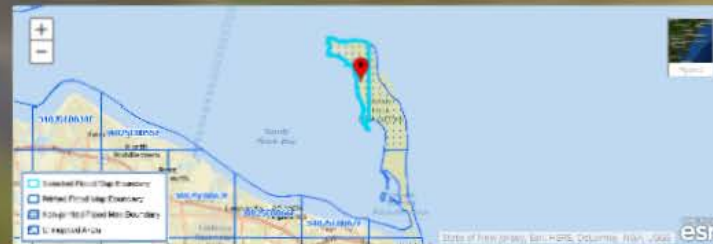
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USFWS Coastal Barrier Resource Protection

The U.S. Fish and Wildlife Services has designated Sandy Hook as an "Otherwise Protected Area" according to the Coastal Barrier Resource Protection Act of 1982, amended in 1990.

"OPAs are undeveloped coastal barriers that are within the boundaries of an area established under Federal, State, or local law, or held by a qualified organization, primarily for wildlife refuge, sanctuary, recreational, or a natural resource conservation purposes.

The law encourages the conservation of hurricane prone, biologically rich coastal barriers by restricting Federal expenditures that encourage development, such as Federal flood insurance. Areas within the CBRS can be developed provided that private developers or other non-Federal parties bear the full cost."

• <http://www.fws.gov/ecological-services/habitat-conservation/other/act/index.html>
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USFWS CBRA Guidelines

- Since Sandy Hook is an OPA, it is subject to FEMA's policies pertaining to development within CBRA's. FEMA limits NFIP-endorsed flood insurance in these areas in terms of the amount of improvements that can be made to any of the buildings.
- Typically, any improvement that constitutes 50% or more of the value of the building would be classified as a substantial improvement, which would render the buildings ineligible for flood insurance through the NFIP.
- Pursuant to Gateway's enabling legislation, which requires the protection and preservation of cultural and natural resources, the Park falls under an exception to the limitation on NFIP eligibility and is not subject to the 50% threshold.

Flood Insurance Rate Map

Historic buildings at Fort Hancock are classified as Pre-FIRM (Flood Insurance Rate Map) structures.

Pre-FIRM buildings are those built before the effective date of the first FIRM for a community, since they were built before detailed flood hazard data and flood elevations were provided to the community and usually before the community enacted comprehensive regulations on floodplain regulation. Pre-FIRM buildings can be insured using "subsidized" rates according to their respective Zone designation.

USFWS

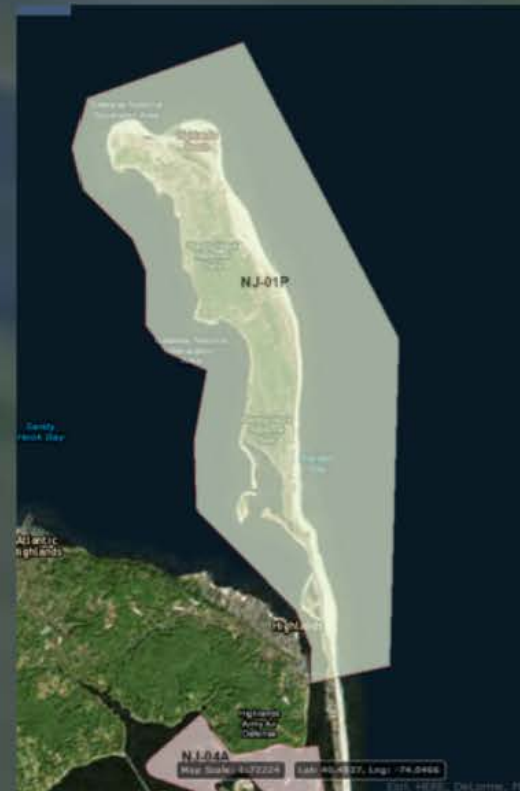
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- <http://uscode.house.gov/statutes/pl/97/348.pdf>





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Next Steps

- Superintendent Nersesian, in consultation with US Fish and Wildlife Service, will submit to FEMA a letter certifying the historic classification of the Fort Hancock and Sandy Hook Historic Proving Ground and National Historic Landmark District.
- The proposed use of these buildings is consistent with the NPS mission to preserve historically significant structures.
- The proposed Improvements to the historic structures will not devalue or otherwise impact their status as Historic Structures.

NFIP Rates

- In terms of annual policy costs, there is a considerable amount of variability. That variability is largely dependent upon the amount and types of coverage, deductibles, and where in the building the tenant will be storing their inventory and contents.
- NFIP rates may range on average between \$2,000-\$10,000 per year.

- Non-
- \$250
- \$10k
- Polic

Sample Policy

- Non-residential business use on Officer's Row
- \$250k structural coverage, \$100k contents,
- \$10k deductible.
- Policy estimate \$6,100 per year.