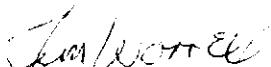


To all residents of Greenwich Township located in flood zone AE 1% (Special Flood Hazard Annual chance of flood). It has come to my attention over the past several weeks that residents are receiving letters from their mortgage companies stating that they require flood insurance policies.

Before purchasing this insurance please feel free to contact me and we can examine the matter. In most cases this can be rectified by a Letter of Map Amendment (LOMA). This step requires an engineer to do an elevation report of your property. That along with the letter from the township stating your buildings are not in the flood zone but parts of your land may be should enable you to forego the flood insurance.

Another misconception in the meaning of the "100-Year-Flood". It is not a flood that will occur every 100 years. Rather, it is the flood that has a 1% chance in a hundred of occurring each year. Thus the 100 year flood could occur twice in one week or one month etc. The 100 year flood which is the standard used by most Federal and State agencies, is used by the National Flood Insurance Program (NFIP) as the standard for floodplain management and to determine the need for flood insurance.

Sincerely,



Jim Worrell

Floodplain Administrator

Greenwich Township

Phone 856-423-9129 ext ~~214~~  
ext. 213