

## Salem County, New Jersey Flood Hazard Mapping Status Report for Property Owners

### FLOOD INSURANCE

#### Who Should Purchase Flood Insurance?

There is no Federal requirement to purchase flood insurance for structures located in the SFHA unless they are financed by a loan from a federally-regulated lending institution or when the mortgage is federally insured or guaranteed. However, FEMA recommends that property owners in at-risk areas carry flood insurance voluntarily. The National Flood Insurance Reform Act of 1994 requires individuals in SFHAs who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage on real property for the life of the building and on personal property for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods occur, with all too tragic frequency, in these areas as well; in fact, over 25% of all flood insurance claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage. Standard homeowners' insurance policies do *not* provide coverage against flood losses.

#### Who May Purchase a Flood Insurance Policy?

Insurance through the NFIP is available to all owners and renters (including condominium associations and condominium owners) of insurable property that is not located entirely over water in a community participating in the NFIP. Insurable property includes buildings and/or their contents, including personal property.

#### What Factors Determine Federal Flood Insurance Premiums?

A number of factors determine federal flood insurance premiums, including the amount of coverage purchased, deductible, location, age, occupancy, and type of building. For some buildings, the elevation of the lowest floor relative to the BFE is also used to rate the policy.



#### How is Flood Insurance Purchased?

A policy may be purchased from any licensed insurance agent or broker. The steps to purchase flood insurance are:

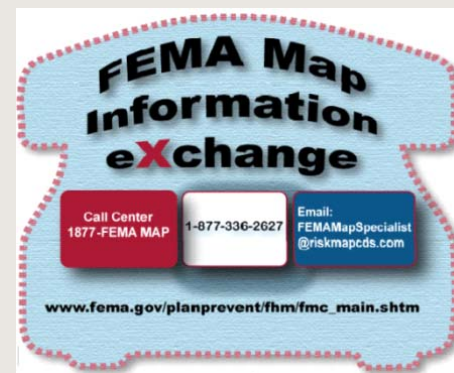
- 1) A property owner or renter perceives a risk of flooding and elects to purchase flood insurance; or a lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required.
- 2) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA after the issuance of a FIRM, a certified FEMA Elevation Certificate must be obtained.
- 3) The insurance agent submits the application and premium.

#### WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Salem County, New Jersey flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FMIX toll-free information line at (877) FEMA MAP (877-336-2627), or e-mail the FMIX staff at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).

Visit [http://www.fema.gov/plan/prevent/fhm/fmc\\_loma.shtm](http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm) for more information about LOMAs and LOMR-Fs.

For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638 – 6620.



#### Flood Insurance versus Disaster Assistance

You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster.

Federal disaster assistance declarations are awarded in less than 50% of damaging floods.

The most typical form of disaster assistance is a loan that must be repaid with interest.

## Salem County, New Jersey Flood Hazard Mapping Status Report for Property Owners

This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping revisions being completed for Salem County, New Jersey by the New Jersey Department of Environmental Protection (NJDEP) and FEMA Region II. The Digital Flood Insurance Rate Maps (DFIRMs) for Salem County are being revised to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development.

### BACKGROUND

#### What is the NFIP?

Congress established the NFIP in 1968 in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. FEMA maps and publishes flood hazard areas including the Special Flood Hazard Area (SFHA), which is the area that has a 1% or greater chance of flooding in any given year and is commonly referred to as the 100-year floodplain. Development may take place within the SFHA provided that it complies with local floodplain management regulations that meet at least the minimum Federal criteria and any State or local enhanced criteria.

#### What is a Flood Insurance Rate Map (FIRM)?

When FEMA maps flood hazards in a community, two products are typically produced: a Flood Insurance Study (FIS) report and a FIRM. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the FIS report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or depths associated with the risk zones and floodways, and common physical features such as roads, waterways, lakes, etc.

#### What is the Significance of the SFHA?

The SFHA has 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. The Flood Disaster Protection Act of 1973, as amended, mandates that flood insurance must be purchased for structures located within the SFHA as a condition of financing from any federally- backed or federally-regulated lending institution.

### SALEM COUNTY'S FIS AND DFIRM REVISION

This preliminary FIS and DFIRM update SFHAs within all communities in Salem County and affect 85 DFIRM panels. The April 30, 2014 preliminary FIS and DFIRM incorporate:

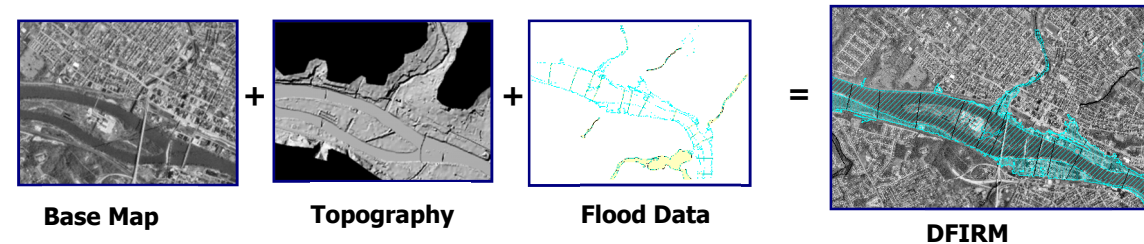
- Revised detailed riverine flood hazard data for portions of Salem River and Chestnut Run;
- Revised approximate riverine flood hazard data;
- Updated coastal storm surge elevations;
- Revised coastal floodplain boundaries mapped using Light Detection and Ranging (LiDAR) data flown in 2008; and
- 2012 orthoimagery from the New Jersey Office of Information Technology (NJ OIT), Office of Geographic Information Systems (OGIS).



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## DFIRM

The FIRM for Salem County has been produced in a digital format. DFIRMs are more accurate and easier to update than hardcopy maps, and DFIRMs clearly show whether structures are located inside or outside of flood hazard areas with the incorporation of an orthophoto base map. The April 30, 2014 preliminary DFIRM for Salem County incorporates a 2012 base map provided by the New Jersey Office of Information Technology (NJ OIT), OGIS, supplemented with stream centerlines, and political and road name data. The key components of a DFIRM are shown in the figures below.



## COASTAL ANALYSIS

An analysis was performed to establish updated peak elevations for coastal flooding in Salem County. The FEMA, Region III office, initiated a study in 2008 to update the coastal storm surge elevations within the states of Virginia, Maryland, and Delaware, and the District of Columbia, including the Atlantic Ocean, the Chesapeake Bay (including its tributaries), and the Delaware Bay. This study replaces outdated coastal storm surge stillwater elevations for all FISs in the study area, including Salem County, NJ, and serves as the basis for updated FIRMs.

## POST-PRELIMINARY PROCESSING

FEMA will hold meeting(s) with officials after April 30, 2014, following a review period for the preliminary FIS. A public open house, designed to assist residents locate their properties on the preliminary maps, will be held shortly after the Consultation Coordination Officer (CCO) meetings with community officials. A final FIS report and DFIRM will be published approximately six months after the final determination in both paper and digital format.

## What are Appeals and Comments?

Community officials, or individual property owners working through community officials, may submit a formal objection to FEMA regarding the updated flood hazard information in the FIS report and on the FIRM during the 90-day appeal period. These objections, referred to as 'appeals', must be based on data that show the new or modified BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways are scientifically or technically incorrect. Objections to other information in the FIS report or on the FIRM that do not involve flood hazard information are called 'comments'; these generally involve concerns with updated corporate limits, jurisdictional boundaries, and/or road names.

## VERTICAL DATUM CHANGE

### What is a Vertical Datum?

A vertical datum is a set of constants that defines a system for comparison of elevations. In the NFIP, a vertical datum is important because all elevations need to be referenced to the same system. Otherwise, surveys using different datums would have different elevations for the same point. Historically, the FIRMs have referenced the National Geodetic Vertical Datum of 1929 (NGVD 29). Now, a more accurate vertical datum is used – the North American Vertical Datum of 1988 (NAVD 88).

## PROPERTY SPECIFIC REVIEWS

### How Do I Find Out if My Structure or Property Is Located in the Floodplain?

You can view the current effective maps online by visiting the FEMA Map Service Center at <http://msc.fema.gov>. You can also view paper copies of the FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet.

#### View the Preliminary FIRMs and FIS Online

To view the preliminary FIRMs and FIS online, please visit [www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata). You can also view paper copies of the preliminary maps at your local map repository listed below. Additional resources about the preliminary FIRMs and FIS, including the "What is My BFE?" address lookup tool, which allows users to compare the effective and the preliminary flood zone and BFE for their property are available on the following website: <http://www.region2coastal.com>.

For additional assistance with locating NFIP mapping products, you can contact the FEMA Map Information eXchange (FMIX) toll-free at 1-877 FEMA MAP (877-336-2627) or you may e-mail the FMIX staff at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).

### Is There Any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the best available flood hazard information, if you have access to more detailed flood study data to improve the FIRMs within your community, it should be submitted during the 90-day appeal period for consideration. If the appeal period has ended, you may wish to apply for a Letter of Map Change (LOMC) after the FIRM is effective. LOMCs which officially update the

physical delineation of the floodplains and/or floodways, or which update BFEs or flood depths are called Letters of Map Revision (LOMRs); these must be formally adopted by the community. Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on Fill (LOMR-Fs) are official property-specific determinations from FEMA, and may be requested to officially determine whether structures or parcels are located in the SFHA.

### How Can I Request a LOMC?

To obtain a LOMA, the requester must complete a LOMA application form and submit supporting property information to FEMA for review. You may submit a LOMA application using the Online LOMC tool, located at <http://www.fema.gov/online-lomc>. Alternatively, you may submit your request by printing the application from the Online LOMC website and mailing in the required documentation. At this time, LOMR-F requests must be submitted by mail.

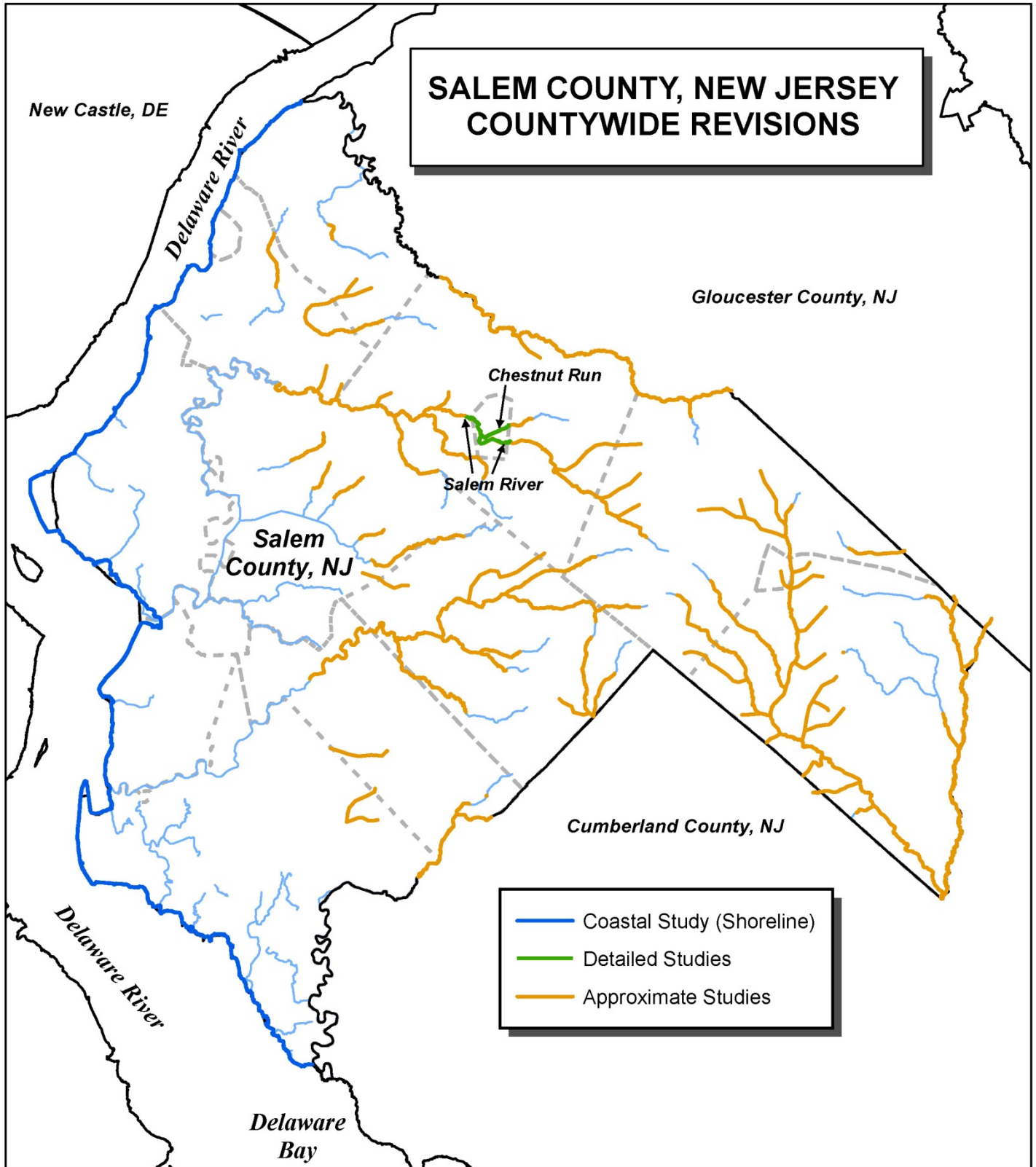
For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. For LOMR-F determinations, the lowest floor must also be at or above the BFE. LOMA/LOMR-F requesters must provide all of the information needed for FEMA's review of the request, which may include elevation information certified by a licensed land surveyor or professional engineer. The issuance of a LOMA or a LOMR-F removal determination means that the Federal flood insurance and development requirements no longer applies to the structure. However, it is the lender's right to require the purchase of flood insurance to protect their investment regardless of whether the structure has been officially identified as no longer in the SFHA by a LOMA or LOMR-F.

### LOMC Revalidation

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs that have been issued for properties on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate. You may check with your community to inquire whether a previously issued LOMC has been revalidated.

# Salem County, New Jersey Floodplain Mapping Fact Sheet

## SCOPE OF STUDY



# Salem County, New Jersey Floodplain Mapping Fact Sheet

## Which areas were restudied using detailed methods?

Stream	Study Type	Mileage	Scope of Revision
Chestnut Run	Detailed	1.0	From the Salem River confluence to approximately 270 feet upstream of U.S. Route 40.
Delaware River/Bay Coastline	Detailed	51.6	From the Cumberland County boundary to the Gloucester County boundary.
Salem River	Detailed	2.3	From approximately 0.76 mile downstream of U.S. Route 40 to approximately 440 feet downstream of East Lake Road.

## How can I find more information regarding the revised mapping in Salem County?

You can view the new map for your community by visiting your local map repository. The table below lists the location of the local floodplain administrator who maybe able to help you find the location of your property on the new preliminary maps. Salem County maps are available for reference at the map repository, but not for distribution. To view preliminary mapping data online, please visit [www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata). Additional information about this study, including meeting presentations can be found online at the RAMPP-Team Website (<http://www.rampp-team.com/nj.htm>). Information about coastal flood hazard mapping efforts in New Jersey may be found online at [www.region2coastal.com](http://www.region2coastal.com).

Community Name	Floodplain Administrator	Phone Number	Map Repository
<i>Borough of Elmer</i>	Mr. Mathew Richards	(856) 207-1973	<i>Borough Hall 120 South Main Street Elmer, New Jersey 08318</i>
<i>Borough of Penns Grove</i>	Ms. Kasey Carmer	(856) 299-0098	<i>Borough Hall 1 State Street Penns Grove, New Jersey 08069</i>
<i>Borough of Woodstown</i>	Mr. Andrew Hoglen	(856) 769-1918	<i>25 West Avenue Woodstown, New Jersey 08098</i>
<i>City of Salem</i>	Mr. Erik Biermann	(856) 848-6800	<i>17 New Market Street Salem, New Jersey 08072</i>
<i>Township of Alloway</i>	Mr. Harold Underwood	(856) 935-4080	<i>49 South Greenwich Street Alloway, New Jersey 08001</i>
<i>Township of Carneys Point</i>	Ms. Kim Minguez	(856) 299-0070	<i>303 Harding Highway Carneys Point, New Jersey 08069</i>
<i>Township of Elsinboro</i>	Mr. Wayne Serfass	(856) 935-2200	<i>Municipal Building 619 Salem Fort Elfsborg Road Salem, New Jersey 08079</i>
<i>Township of Lower Alloways Creek</i>	Mr. John Carney	(856) 935-1549	<i>501 Locust Island Road Hancock's Bridge, New Jersey 08038</i>
<i>Township of Mannington</i>	Mr. Carl Gaskill	(856) 451-2990	<i>491 Route 45 Mannington, New Jersey 08079</i>
<i>Township of Oldmans</i>	Ms. Melinda Taylor	(856) 299-0780	<i>Municipal Building 40 Freed Road Pedricktown, New Jersey 08067</i>
<i>Township of Pennsville</i>	Mr. Anthony Dariano	(856) 678-3089	<i>Town Hall 90 North Broadway Pennsville, New Jersey 08070</i>

Community Name	Floodplain Administrator	Phone Number	Map Repository
<i>Township of Pilesgrove</i>	Mr. James McKelvie	(609) 267-8310	<i>Municipal Building 1180 Route 40, East Pilesgrove, New Jersey 08098</i>
<i>Township of Pittsgrove</i>	Mr. Ed Myers, Jr.	(856) 358-2300	<i>Municipal Building 989 Centerton Road Pittsgrove, New Jersey 08318</i>
<i>Township of Quinton</i>	Ms. Donna Bradway	(856) 935-7482	<i>Municipal Building 885 Quinton Road Quinton, New Jersey 08072</i>
<i>Township of Upper Pittsgrove</i>	Mr. Andrew Hoglen	(856) 358-8500	<i>431 Route 77 Elmer, New Jersey 08318</i>