



FEMA

# Consultation Coordination Officer Meeting Bergen County, NJ

October 9, 2014

**RiskMAP**

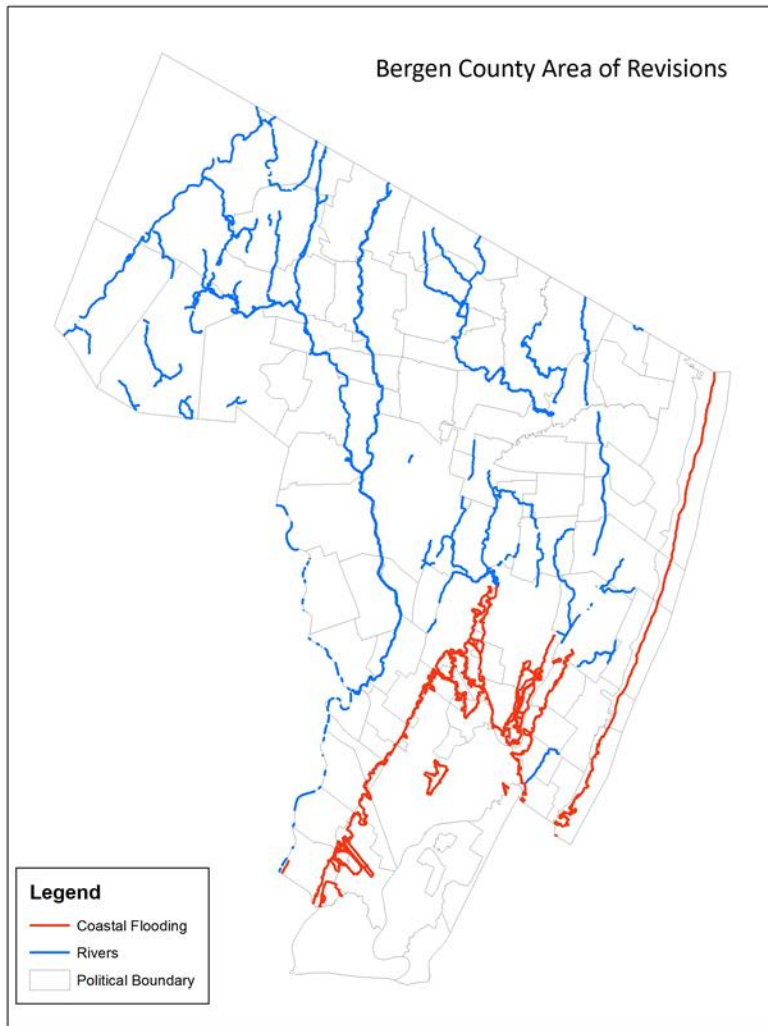
Increasing Resilience Together



# Agenda and Objectives

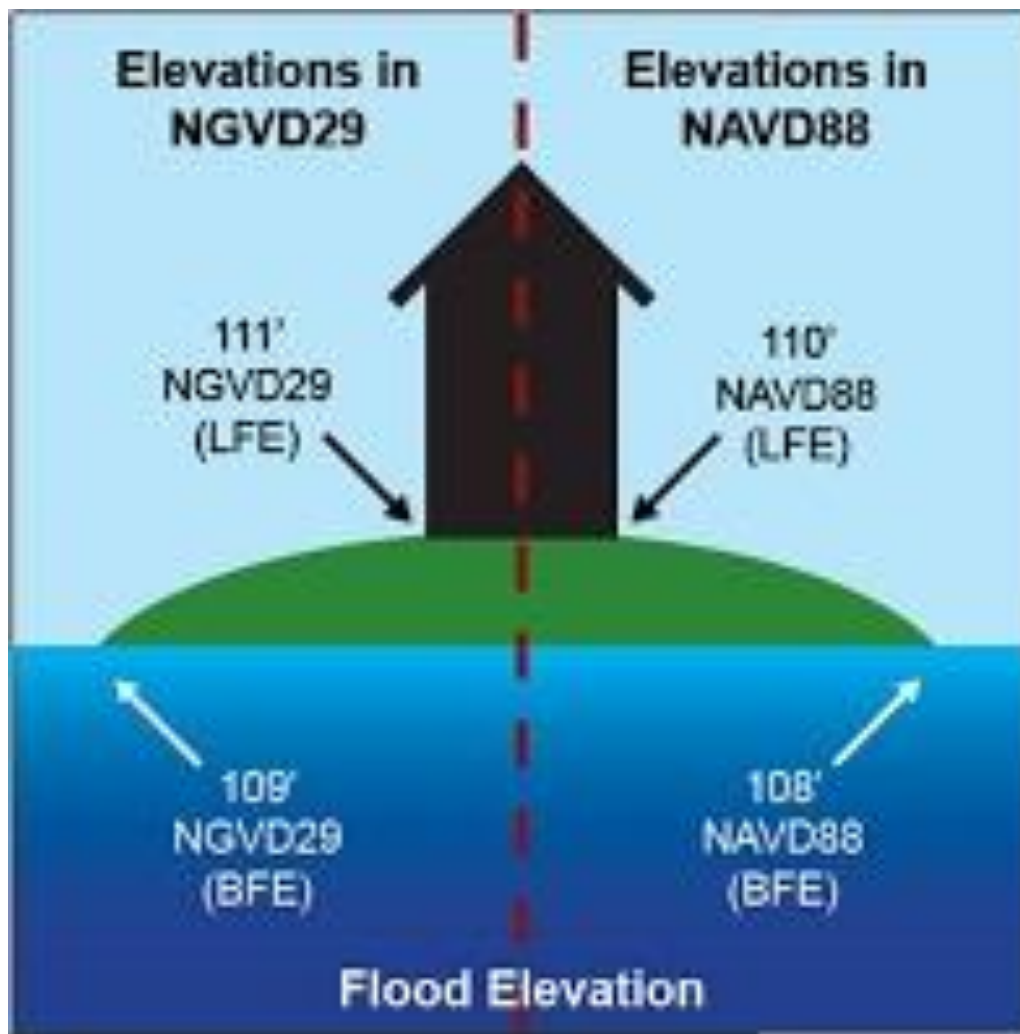
- Map Overview
- Risk Communication
- Floodplain Management
- National Flood Insurance Program
- Next Steps: Local Ordinances, Open House, Appeals
- Review and Summary

# Bergen County, NJ — FIRM Overview



- Detailed study of coastal flood hazards
- Detailed and limited detailed study of riverine flood hazards
- GIS-based, countywide format
- Orthophoto base map combining floodway and floodplain data
- Datum conversion (NGVD29 to NAVD88)

# Datum Conversion: -1.0 feet



# Bergen County, NJ FIRM Product

## ■ Components of a FIRM

- Base map
- Topographic data
- Flood hazard data
- FIRM Database
- Metadata
- Flood Insurance Study (FIS) report
- Back-up data (models, etc.)

Special Flood Hazard Areas

Land Ownership

Transportation

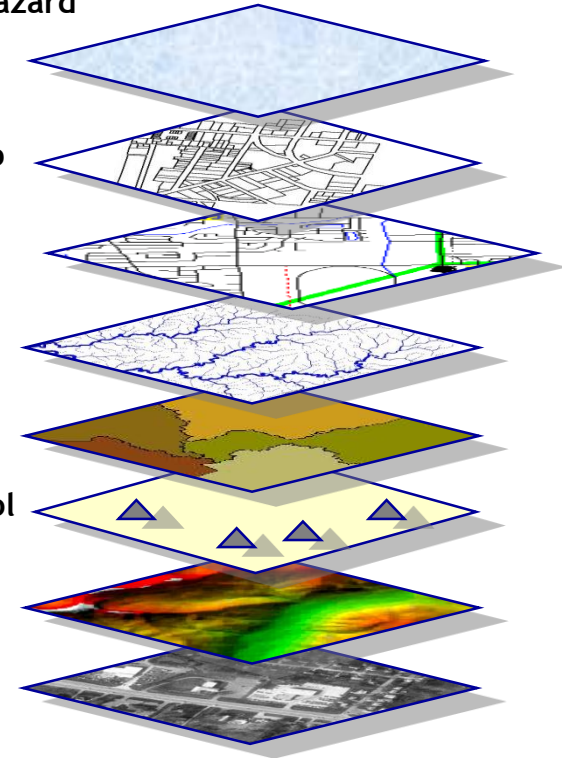
Surface Waters

Boundaries

Geodetic Control

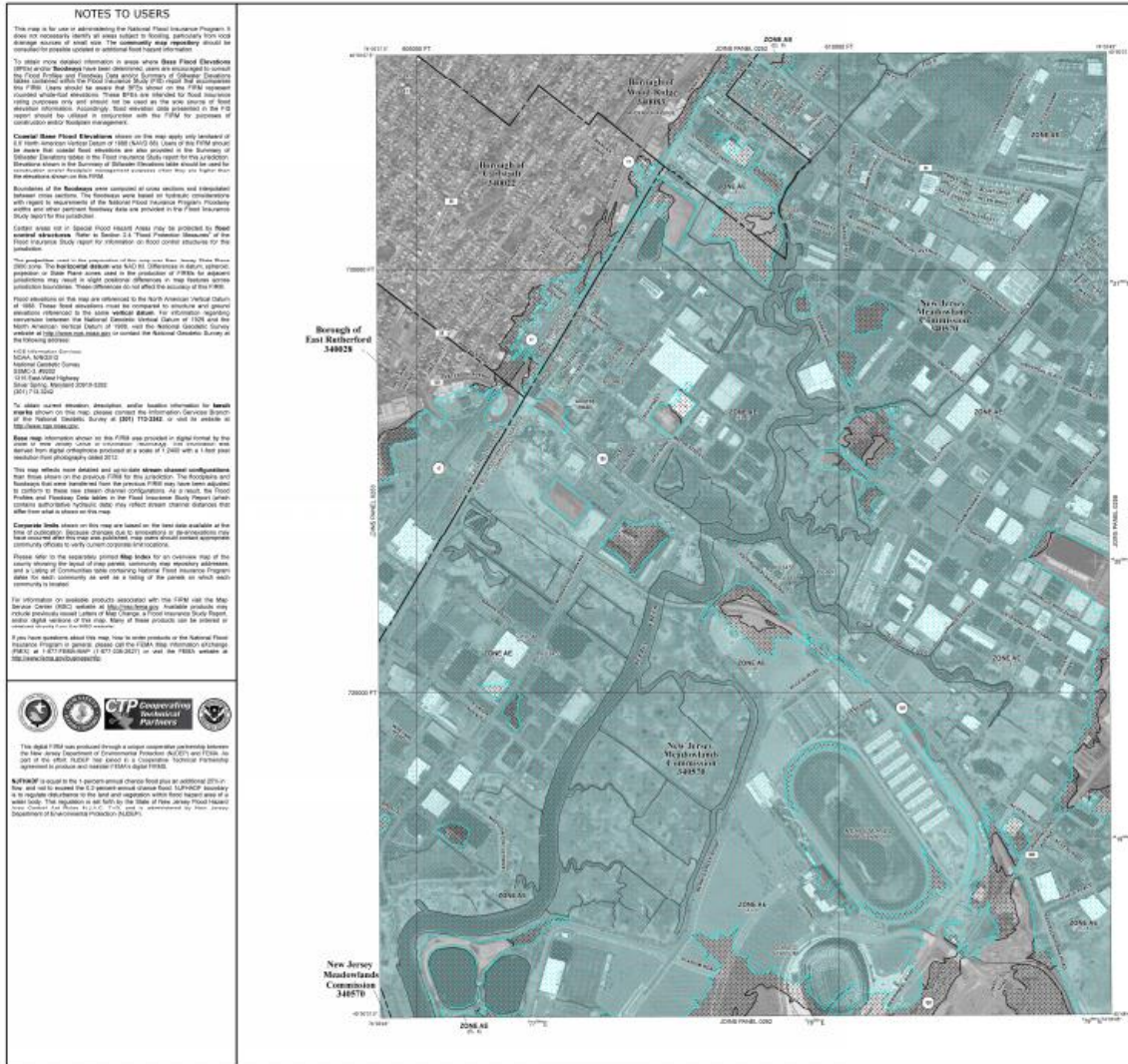
Elevation

Aerial Imagery





# Bergen County, NJ FIRM



**LEGEND**

SPECIAL FLOOD HAZARD AREAS SUBJECT TO REGULATION BY THE FEDERAL EMERGENCY MANAGEMENT AGENCY

**FLOOD INSURANCE STUDY**

**VOLUME 1 OF 5**

**BERGEN COUNTY, NEW JERSEY (ALL JURISDICTIONS)**

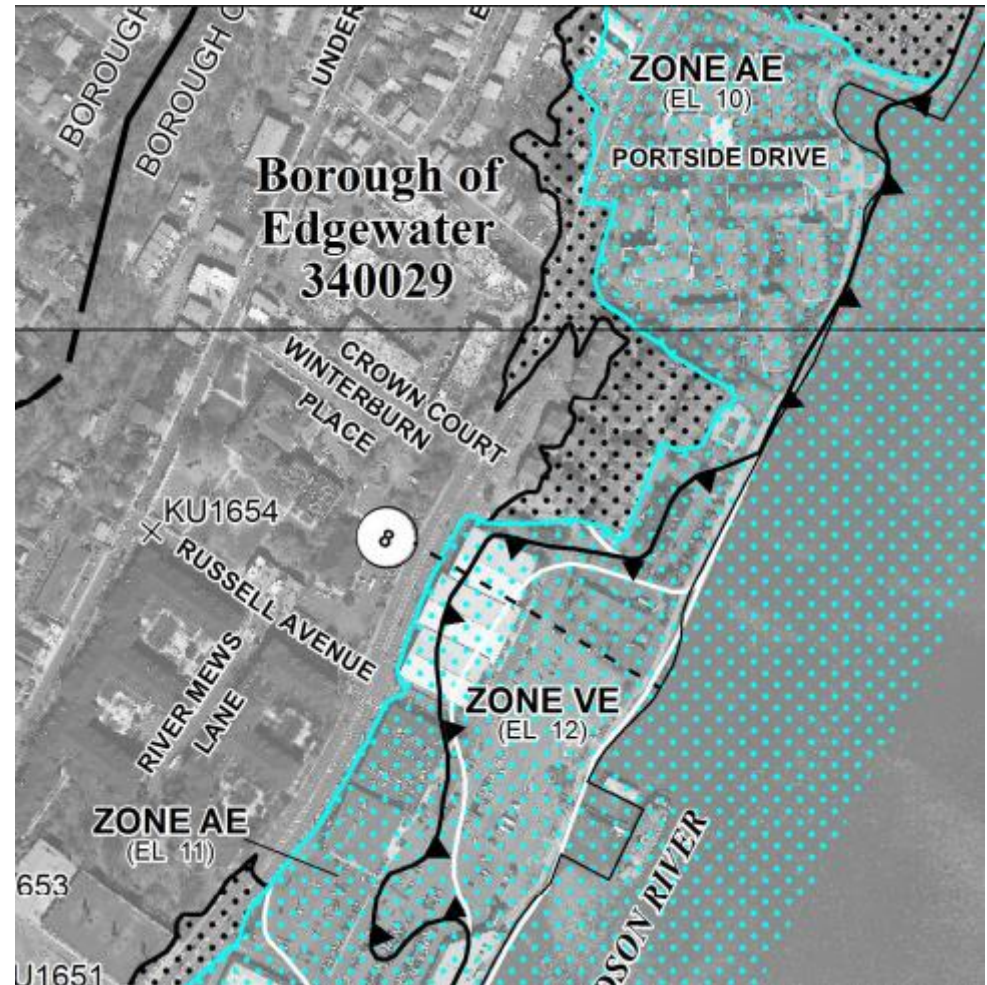
COMMUNITY NAME	COMMUNITY NUMBER	COMMUNITY NAME	COMMUNITY NUMBER	COMMUNITY NAME	COMMUNITY NUMBER
ALLENDALE, BOROUGH OF	340119	HAWORTH, BOROUGH OF	340242	RIDGEFIELD, BOROUGH OF	340055
ALPINE, BOROUGH OF	340581	HILLSDALE, BOROUGH OF	340343	RIDGEFIELD PARK, VILLAGE OF	340056
BERGENFIELD, BOROUGH OF	340120	HO-HO-KUS, BOROUGH OF	340444	RIDGEWOOD, VILLAGE OF	340057
BOCAITA, BOROUGH OF	340021	LEONIA, BOROUGH OF	340345	RIVER EDGE, BOROUGH OF	340058
CHARLSTON, BOROUGH OF	340322	LITTLE FERRY, BOROUGH OF	340346	RIVER VALLEY, TOWNSHIP OF	340059
CLIFFSIDE PARK, BOROUGH OF	340382	LOK, BOROUGH OF	340347	ROCHELLE PARK, TOWNSHIP OF	340070
CLOSTER, BOROUGH OF	340323	LYNDHURST, TOWNSHIP OF	340348	ROCKLEIGH, BOROUGH OF	340071
CRESSKILL, BOROUGH OF	340324	MAHAWAK, TOWNSHIP OF	340349	RUTHERFORD, BOROUGH OF	340072
DEMARSET, BOROUGH OF	340325	MAYWOOD, BOROUGH OF	340350	SADDLE BROOK, TOWNSHIP OF	340073
DUMONT, BOROUGH OF	340326	MIDLAND PARK, BOROUGH OF	340351	SADDLE RIVER, BOROUGH OF	340074
EAST RUTHERFORD, BOROUGH OF	340329	MONTVALE, BOROUGH OF	340352	SOUTH HACKENSACK, TOWNSHIP OF	340315
EDGEWATER, BOROUGH OF	340328	MOONACHIE, BOROUGH OF	340353	TEANECK, TOWNSHIP OF	340075
ELMWOOD PARK, BOROUGH OF	340330	NEW JERSEY MEADOWLANDS	340354	TENAFLY, BOROUGH OF	340076
EMERSON, BOROUGH OF	340331	COMMERSON	340355	TETERBORO, BOROUGH OF	340077
ENGLEWOOD CLIFFS, BOROUGH OF	340380	NEW MILFORD, BOROUGH OF	340356	UPPER SADDLE RIVER, BOROUGH OF	340078
FAIR LAWN, BOROUGH OF	340332	NORTH ARLINGTON, BOROUGH OF	340357	WALDWICK, BOROUGH OF	340079
FAIRVIEW, BOROUGH OF	340334	NORTHVALE, BOROUGH OF	340358	WASHINGTON, BOROUGH OF	340080
FORT LEE, BOROUGH OF	340335	NORWOOD, BOROUGH OF	340359	WESTWOOD, BOROUGH OF	340081
FRAZEEVILLE, BOROUGH OF	340336	OAKLAND, BOROUGH OF	340360	WOODCLIFF LAKE, BOROUGH OF	340082
GARFIELD, CITY OF	340337	OLD TAPPAN, BOROUGH OF	340361	WOOD-RIDGE, BOROUGH OF	340083
GLEN ROCK, BOROUGH OF	340338	ORADEL, BOROUGH OF	340362	WYCKOFF, TOWNSHIP OF	340084
HACKENSACK, CITY OF	340339	PAUSADES PARK, BOROUGH OF	340363		
HARRINGTON PARK, BOROUGH OF	340340	PARK RIDGE, BOROUGH OF	340364		
HASBROUCK HEIGHTS, BOROUGH OF	340341	RAMSEY, BOROUGH OF	340364		

REVISED: PRELIMINARY AUGUST 29, 2014

FLOOD INSURANCE STUDY NUMBER 34093CV001B

# LiMWA on the Map



- LiMWA sits inside of Zone AE
- LiMWA can cross Zone AE lines
- Triangles point to higher waves
  - Indicates where wave height exceeds 1.5 feet
- Also referred to as Coastal A Zone





# Summary of Map Actions

- FEMA periodically issues Letters of Map Change (LOMCs)
- LOMCs are legally binding changes to the map
- Many LOMCs are not typically reflected in the new FEMA maps due to scale constraints
- Summary of Map Actions contains assessment of all existing LOMCs with respect to the new FEMA maps

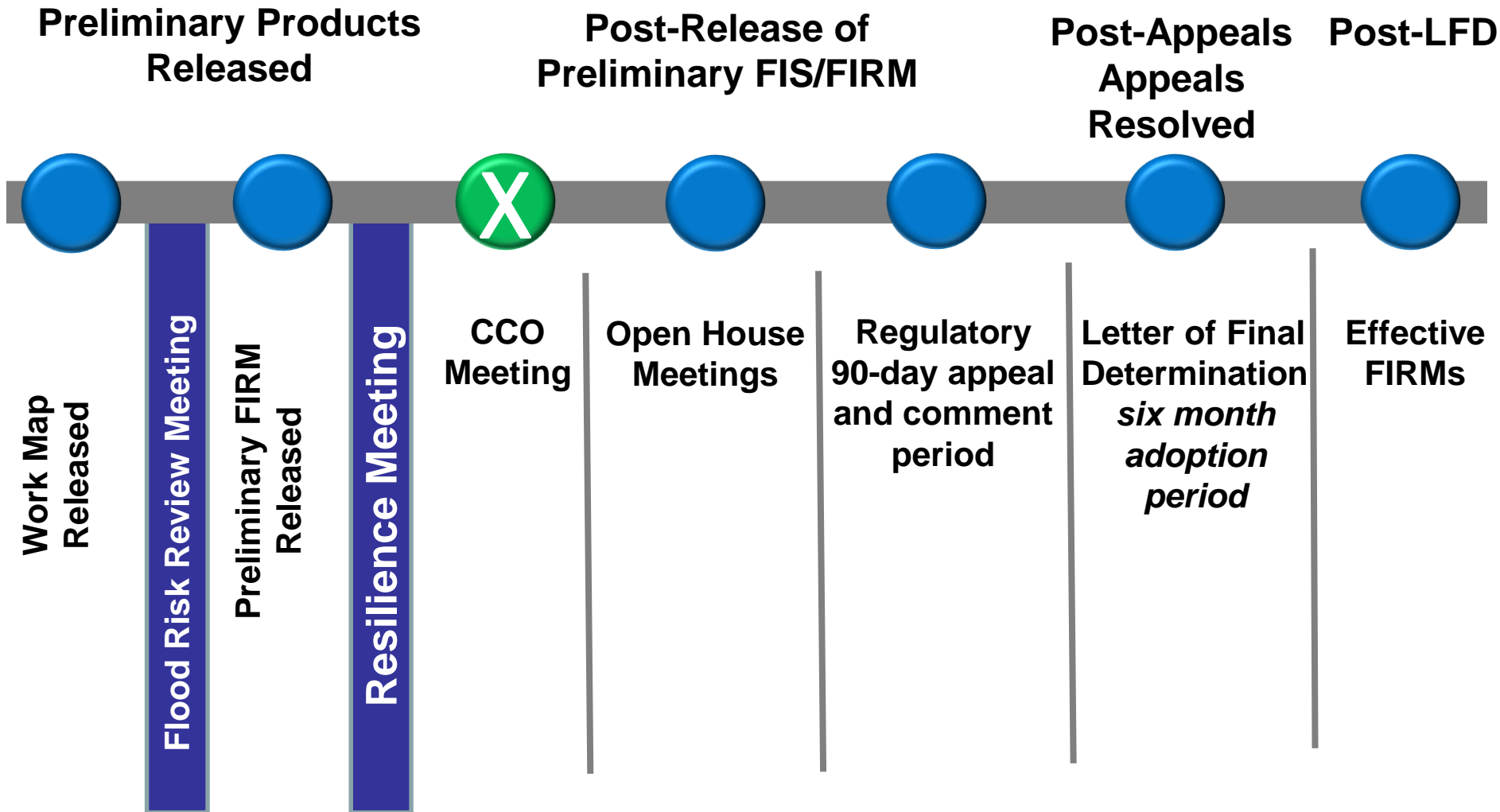
Page 1 of 2		Date: November 17, 2011	Case No.:	LOMA				
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>LETTER OF MAP AMENDMENT</b> <b>DETERMINATION DOCUMENT (REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION					
COMMUNITY	CITY OF DALLAS, DALLAS COUNTY, TEXAS		Lot 18, Block B/8119, White Rock North, Seventh Installment, as shown on the Plat, recorded in Volume 48, Page 125, in the Office of the County Clerk, Dallas County, Texas					
	COMMUNITY NO.: 480171							
AFFECTED MAP PANEL	NUMBER:							
	DATE: 8/23/2001							
FLOODING SOURCE: MCCREE BRANCH			APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 32.878, -96.722 SOURCE OF LAT & LONG: ESRI; FEMA GEOCODE/GOOGLE MAPS      DATUM: NAD 83					
DETERMINATION								
LOT	BLOCK/SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
18	B/8119			Structure (Residence)	X (shaded)	491.3 feet	492.0 feet	--
Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood).								
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.) PORTIONS REMAIN IN THE SFHA STUDY UNDERWAY								
This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the structure(s) on the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equalled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.								
This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMA Clearinghouse, 6730 Santa Barbara Court, Elkridge, MD 21075.								
 Luis Rodriguez, P.E., Chief Engineering Management Branch Federal Insurance and Mitigation Administration								



# Summary of Map Actions *(continued)*

- **Summary of Map Actions Categories:**
  - **Category 1:** Shown on the new FIRM panel
  - **Category 2:** NOT shown on the new FIRM panel due to scale limitations (revalidated after the new FIRMs become effective)
  - **Category 3:** Superseded, and no longer valid, due to revised flood hazards
  - **Category 4:** Must be re-determined

# Timeline for Bergen County



# Using Effective and Preliminary FIRM Data

Use the standard that is the **higher** of the two

Flood insurance is **always** based on the Effective FIRM

*What will save you now can cost you in the future*

Zone A  
V

Zone A  
V

**Current Effective FIRM BFE**

*(used for insurance ratings UNTIL Preliminary FIRM is adopted)*

**Preliminary FIRM BFE**

*(will replace CURRENT effective FIRM when adopted)*

# Regulatory Process: *Comments & Appeals Periods*

- Local constituents must submit their concerns through the local community
- Local official will review the concerns prior to submittal to FEMA by the community Chief Executive Officer
  - Duplicate concerns should be combined, and all concerns should be divided into one of two categories: appeals or comments
- An online appeals tracker will be set up on [www.region2coastal.com](http://www.region2coastal.com)



# Regulatory Process: *Comments*

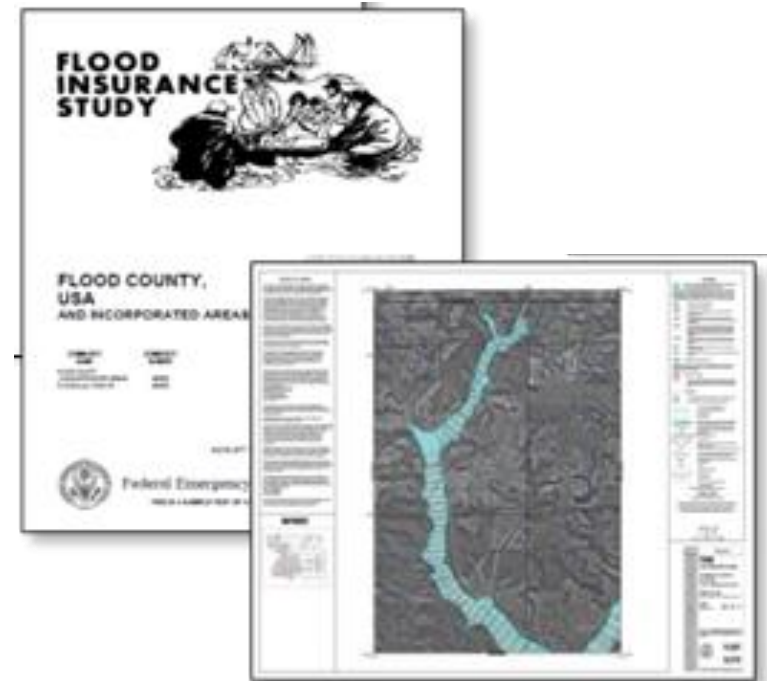
- Comments are any input and/or feedback on the Preliminary FIRMs that *do not* relate to new or modified BFEs, base flood depths, SFHA boundaries or SFHA zone designations
  - Comments include, but are not limited to:
    - Changes in the floodplain that should have been submitted to FEMA
    - Corporate limit revisions
    - Road name errors and revisions
    - Changes affected by a Letter of Map Change

# Regulatory Process: *Appeals*

- Appeals are challenges to the Preliminary FIRMs that relate to new or modified BFEs, base flood depths, SFHA boundaries or SFHA zone designations and that are believed to be scientifically or technically incorrect
  - Appeals may result in revisions to the Preliminary FIRMs
- Appeals must be:
  - Submitted within the designated 90-day Appeals period
  - Accompanied by sufficient technical information (see *Criteria for Appeals of Flood Insurance Rate Maps*) at:  
[http://www.fema.gov/media-library-data/5270aa93d5b892c8420248bc8f40a1ee/FIRM+Appeals+\(EAP\)+Criteria.pdf](http://www.fema.gov/media-library-data/5270aa93d5b892c8420248bc8f40a1ee/FIRM+Appeals+(EAP)+Criteria.pdf)
  - Technical information must comply with FEMA's *Guidelines & Specifications for Flood Hazard Mapping Partners*  
<https://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/guidelines-specifications-flood-hazard-mapping>

# Map Adoption

- After appeals are resolved, communities will receive a letter of final determination (LFD)
  - Maps effective after six months
- Before FIRM effective date, communities must adopt FIRM(s) and FIS into their local laws
- This is a good time to update existing local laws



# Risk Communications

- **Federal/State/Local goals:**
  - Creating safer communities reducing risk to lives and property
  - Effectively communicate risk and increase public awareness, leading citizens to make informed decisions
- **Key factors:**
  - Community engagement and exchange of flood risk information
  - Effective collaboration through partnerships
  - Strategic communications plan development



# Risk Communciations-Resources

- Visit our Website:  
[www.region2coastal.com](http://www.region2coastal.com)
- Outreach factsheets
- Frequently Asked Questions
- Coastal Risk Educational Videos
- Best Available Data (Preliminary FIRMs)
- For additional information:  
[www.rampp-team.com/nj/htm](http://www.rampp-team.com/nj/htm)

**NEW**

FEMA Region II  
Coastal Analysis and Mapping

Home View Flood Maps & Data What Happens Next? **Community Officials** **Homeowners & Renters** FAQs Resources **Contacts**

After Sandy:  
Assessing Coastal Flooding

Your source for the latest information about flood risk in coastal New York and New Jersey.

Is your property in a high risk flood zone? Look up your flood risk by address.

Learn about flood insurance and recent flood insurance reform.

Site News

*Video: Learn about the effects of Hurricane Sandy on coastal New Jersey communities and rebuilding, planning, mitigation, and preparedness efforts in the*

# The National Flood Insurance Program (NFIP)

- Voluntary program based on a mutual agreement between the Federal government and the local community
- In exchange for adopting and enforcing FPM ordinance, Federally-backed flood insurance is made available

The screenshot shows the FloodSmart.gov website. At the top right, it says "Call toll free: 1-888-379-9531 or have us call you" and has a search bar. The main navigation menu includes: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, POLICYHOLDER RESOURCES, PREPARATION & RECOVERY, and RESOURCES. The RESOURCES menu is expanded, listing: Agent Site, Agent Locator, Community Rating System, Community Resources, File Your Claim, Frequently Asked Questions, Glossary, Flood Facts, Media Resources, Toolkits, and Email Updates. The main content area features a large article titled "How will the New Flood Maps Affect Your Flood Risk?" with a "SEARCH YOUR AREA" button. Below this are navigation tabs for "Protect What Matters", "Hurricane Season", "BW-12", "New Flood Maps", and "Flood After Fire". There are three main promotional banners: 1) "GET COVERAGE FOR AS LOW AS \$129 PER YEAR" with a "LEARN MORE" button. 2) "WHAT COULD FLOODING COST ME?" showing a cost breakdown: Docks & Boat Dam & Windows (\$400), Electrical & Plumbing (\$100), Finished Floor - Wood (\$7,500), and a total of \$10,070. 3) "One-Step Flood Risk Profile" with a "HOW CAN I GET COVERED?" section listing: Rate your risk, Estimate your premiums, and Find an agent. It includes input fields for Address, City, State, and Zip code, and radio buttons for Residential? (Yes/No). A "GO!" button and "Privacy Policy" link are also present.

# Governmental Roles

- **Federal**
  - Risk Identification and Mapping
  - Building /Development Standards
  - Flood Insurance
- **State**
  - Building Code
  - Technical Assistance
- **Local**
  - Adoption and Enforcement of Development and Building Standards

# Minimum Standards for NFIP Building Requirements

- **Zone A Building Requirements**
  - Developments over 5 acres or over 50 lots must provide a BFE
- **AE Zone Building Requirements**
  - The lowest enclosed area, including the basement, must be at or above the Base Flood Elevation (BFE)
  - Non-residential buildings may be flood proofed
  - No development in the regulatory floodway that would raise BFE
  - FEMA encourages States and Local Communities to adopt higher standards, such as Freeboard



# Minimum Standards for NFIP Building Requirements

- **Zone VE Building Requirements**
  - **Lowest horizontal structural member must be at or above the BFE**
  - **Structure must not be built on fill**
    - **Must be free of obstructions below BFE**
    - **Breakaway walls are permissible**

# Floodplain Management Considerations

- Repetitive Loss
- Cumulative standards to address non-compliant structures
- Local Communities need to take ownership of ordinance and map adoptions
- Homeowner Flood Insurance Affordability Act (HFIAA)

# Can You Buy NFIP Flood Insurance If...

- You live in a Flood Hazard Area?

**YES!!!**

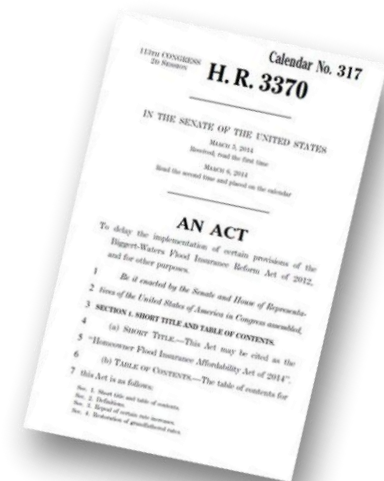
- You Don't Live in a Flood Hazard Area?

**YES!!!**

- As long as your community participates in the NFIP, you can purchase flood insurance
  - Except when structure has been placed in Section 1316
  - No structures insurable over water

# More Changes are Coming to the NFIP

- On March 21, 2014, President Obama signed the Homeowner Flood Insurance Affordability Act of 2014 into law
  - Repeals and modifies certain provisions of Biggert-Waters
  - Makes additional program changes
  - Leaves some parts of Biggert-Waters intact.
- Policyholders SHOULD NOT cancel policies!
- FEMA is working with our Write Your Own (WYO) insurance company partners, Congress, others to implement
  - Prior to restoring and refunding premiums, the law requires FEMA to consult with its WYO insurance companies to develop and finalize guidance and rate tables within eight months; FEMA and the WYOs have up to eight months to implement
  - To date, NFIP has held at least seven conference calls and met in person with senior company representatives



# Refunds, Rates, and Surcharges

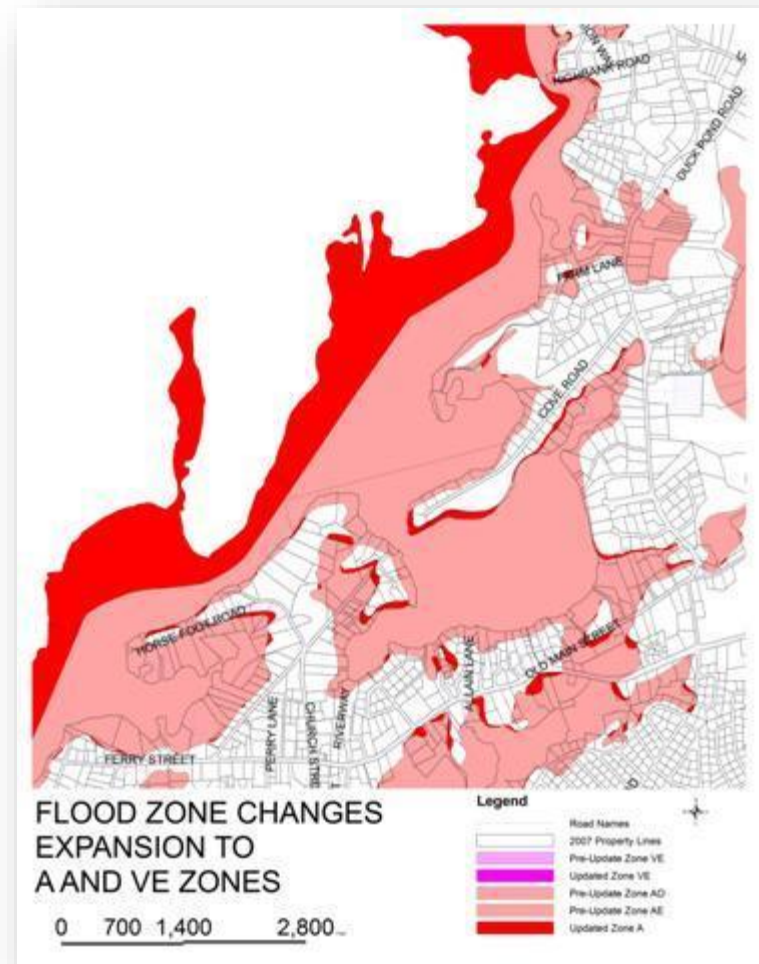
## Mandatory Surcharges (Sec. 8)

- Applies to all policies
- A policy for a primary residence will include a \$25 surcharge
- All other policies will include a \$250 surcharge
- The fee will be included on all policies, including full-risk rated policies, until all Pre-FIRM subsidies are eliminated
- Surcharges are not considered premium and therefore are not subject to premium increase caps required under Section 5 under the new Act

# Refunds, Rates, and Surcharges

## Grandfathering (Sec. 4)

- HFIAA restores FEMA's ability to grandfather properties into lower risk classes
- For newly identified properties, the law sets first year premiums at the same rate offered to properties located outside the SFHA (Preferred Risk Policy rates)
- With limited exceptions, flood insurance premiums cannot increase more than 18 percent annually
- Grandfathered policy holders are not entitled to refunds





# Refunds, Rates, and Surcharges

## Pre-FIRM Primary Residence Policies in High-Risk Areas

- For most pre-FIRM primary residences in high-risk areas, subsidized rates remain in effect, but with newly required minimum increases—and an 18 percent limit for any individual policy—until premiums reach their full-risk rates<sup>1</sup>

POLICY TYPE	IMPACT ON RATE
Existing policies	Policies can be renewed at subsidized rates. <sup>2</sup>
Newly written policies	Policies can be issued and renewed at subsidized rates.
Policies on newly purchased buildings	Policies can be issued and renewed at subsidized rates.
Policies re-issued after a lapse <sup>3</sup>	Policies for pre-FIRM buildings in high-risk areas that lapsed due to a late renewal payment (received after the 30-day grace period but less than 90 days after expiration) can be re-issued and renewed at subsidized rates.

<sup>1</sup>Full-risk rates are determined using data from an Elevation Certificate.

<sup>2</sup>Full-risk rates could be lower than subsidized rates.

<sup>3</sup>Buildings with lapsed policies are not eligible for the subsidy unless the lapse was the result of the policy no longer being required to retain flood insurance coverage.

# Refunds, Rates, and Surcharges

## Pre-FIRM Building Policies in High-Risk Areas

- For other pre-FIRM buildings in high-risk areas, subsidized rates continue, but will increase more quickly to reach full-risk rates

POLICY TYPE	IMPACT ON RATE
Policies for non-primary residences (secondary or vacation homes or rental properties)	25% annual increases at policy renewal until premiums reach their full-risk rates.
Policies for business buildings	Future 25% annual increases at policy renewal.
Policies for Severe Repetitive Loss properties	25% annual increases at policy renewal for severely or repetitively flooded properties that include 1 to 4 residences.

# Refunds, Rates, and Surcharges

## Other Policies

- For most other policy types, rates will increase by no more than 18 percent for any individual policy

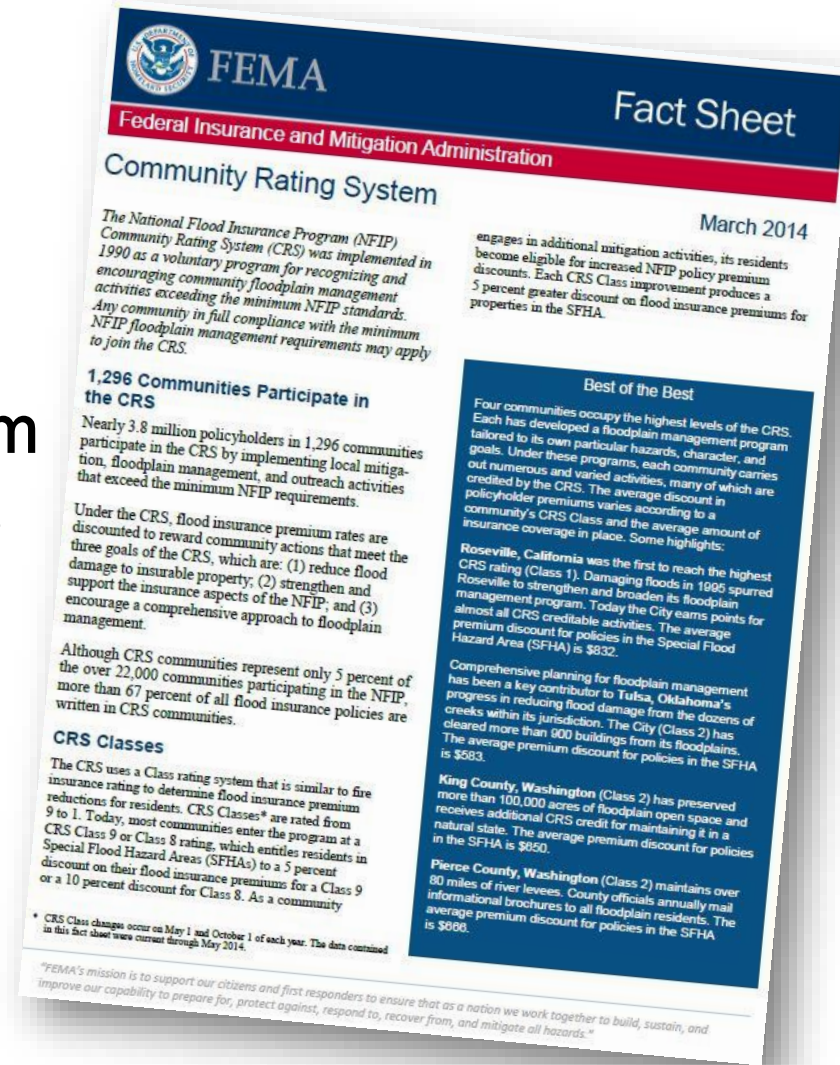
POLICY TYPE	IMPACT ON RATES
Policies for newer (“post-FIRM”) buildings in high-risk areas	Not affected by subsidies; already paying full-risk rates.
Policies for buildings in moderate-to low-risk areas	Not affected by subsidies; properties in these areas (shown as B, C, or X zones on flood maps) do not pay subsidized rates.
Policies for buildings “grandfathered in” when map changes show higher flood risk	Grandfathering remains in effect at this time. Buildings constructed in compliance with earlier maps or continuously covered by flood insurance stay in their original rate class when maps change or properties are sold.
Policies for buildings covered by Preferred Risk Policy Eligibility Extension (PRP EE)	Properties continue to be eligible for lower, preferred-risk rates for the first year after a map change. Starting the following year, rates will increase by no more than 18% for any individual policy until premiums reach their full-risk rate.

# Increased Cost of Compliance (I.C.C.)

- Upon a letter of Substantial Damage determination from community, an NFIP insured may qualify for up to \$30,000 to relocate, elevate, or demolish their structure
- Local community should track damages for all structures in flood hazard area through Substantial Damage Estimating
- Cumulative standards are optional but effective higher regulatory standards used to address RL properties
- I.C.C. remains available for substantial damage even if community does not adopt cumulative damage definition

# Community Rating System (CRS)

- Provides incentive for local officials to implement requirements exceeding NFIP minimum criteria
- Grants flood insurance program credits calculated for activities undertaken to:
  - Reduce flood losses
  - Facilitate accurate insurance rating
  - Promote awareness of the benefits of flood insurance



# Insurance FAQs

- **Will new maps increase flood insurance rates?**
  - Possibly “yes” for some structures effected by a flood hazard zone change, flood elevation increase, or both
- **Will flood insurance become unavailable?**
  - No, as long as community maintains NFIP participation, flood insurance remains available
- **Mandatory Flood Insurance Purchase Requirements**
  - Applies to structures within SFHA where the owner has a Federally - backed mortgage



# Higher Than Minimum Standards

- New Jersey Department of Environmental Protection (DEP) will provide some options; these will be noted as optional
- Higher than minimum standards can increase safety, decrease flood insurance rates, and provide the community with points in the CRS



# Compliance and Map Adoption Period

- Begins at date Letter of Final Determination is sent and ends at FIRM effective date
- Community officials review and revise the community's flood damage prevention ordinance to ensure compliance with NFIP regulations
- To avoid suspension from the NFIP, the community must adopt a compliant flood damage prevention ordinance, and submit its ordinance to the NJDEP for approval prior to the end of this period

# The Road to Ordinance Re-Adoption

- 6 month: FEMA 6-month LFD Letter
- 5 month: NJDEP Assistance Letter
- 3 ½ month: Draft Ordinance
- 3 month: NJDEP review of draft ordinance
- 3 month: FEMA 90-day Reminder Letter
- 1 month: FEMA 30-day Reminder Letter

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

# What is the responsibility of the community during this period?

## Local Flood Damage Prevention Ordinance to include:

- Updated FIS and FIRM Panel numbers
- Local Floodplain Administrator Designation
- Updated Map Effective Date
- Appeal Board Designation
- Penalties for Noncompliance

# Common Local Law Mistakes

- Failure to provide map repository location
- Failure to name a floodplain administrator office (must be an office; not a name)
- Incorrect FIRM or Flood Insurance Study reference
- Failure to name Town/Village/City Board or Council as appeals board
- Inconsistent section numbering
- Failure to include all sections
- Failure to adopt State laws

# Questions? Need Ordinance Assistance?

Visit our website:

[www.nj.gov/dep/floodcontrol](http://www.nj.gov/dep/floodcontrol)

Contact our office:

NJDEP, NJ State NFIP Coordinator's Office

(609) 292-2296

Alan (Chris) Gould

Alan.gould@dep.nj.gov





# Review and Summary

- Map Overview
- Risk Communication
- Floodplain Management
- National Flood Insurance Program
- Next Steps: Local Ordinances, Open House, Appeals
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*Together, we all can create stronger and safer communities.*

# Questions

