



FEMA

# Consultation Coordination Officer Meeting Essex County, NJ

August 13, 2014

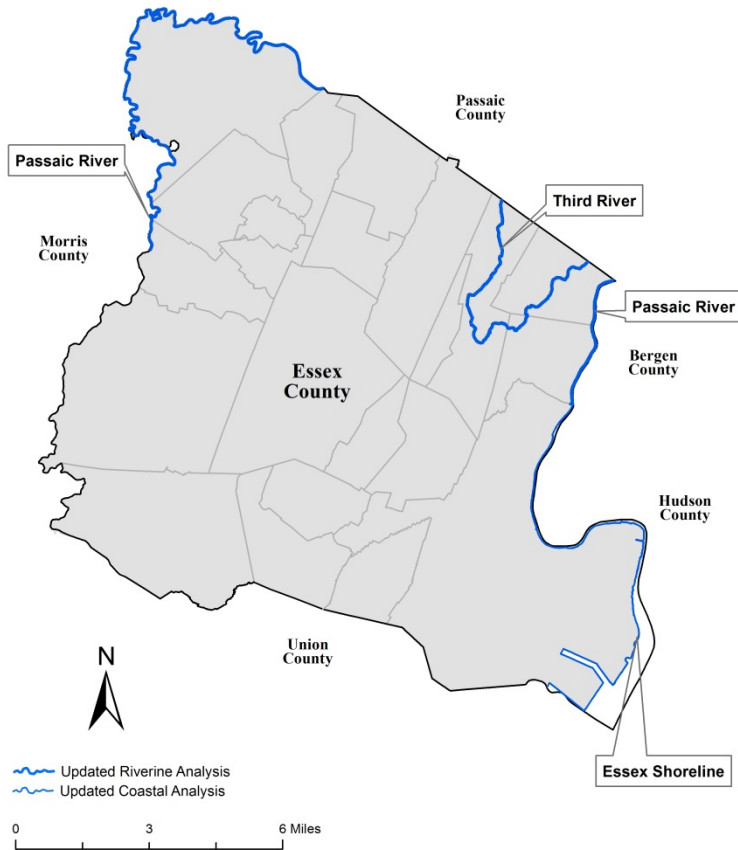
**RiskMAP**  
Increasing Resilience Together



# Agenda and Objectives

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

# Essex County, NJ — FIRM Overview



- Detailed coastal restudy of Newark Bay
- Detailed riverine analysis of Passaic and Third Rivers
- Redelineation of detailed riverine flood hazards
- GIS-based, countywide format
- Orthophoto base map combining floodway and floodplain data
- Datum conversion (NGVD29 to NAVD88)

# Essex 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

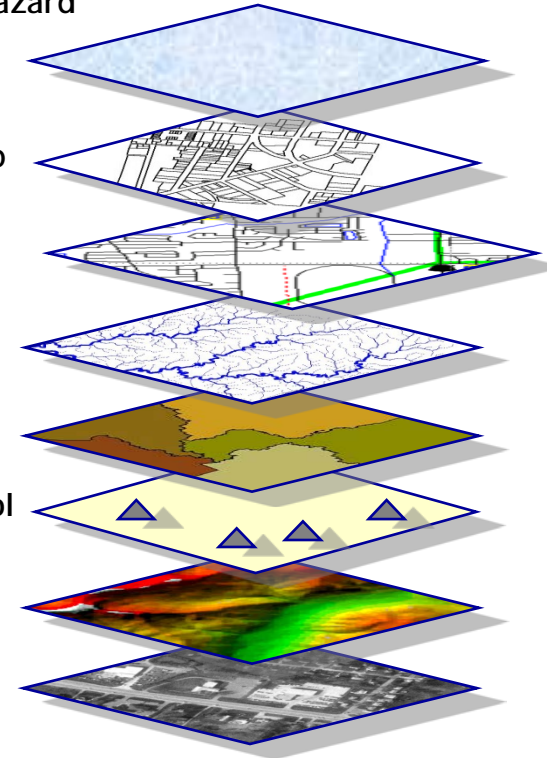
Surface Waters

Boundaries

Geodetic Control

Elevation

Aerial Imagery



# Essex County, NJ FIRM

## NOTES TO USERS

This map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from tidal surge events of small size. The community map monitor should be consulted for possible coastal or additional flood hazard information.

To obtain more detailed information in areas where Base Flood Elevations (BFEs) and Floodway Limits have been determined, users are encouraged to contact the Flood Studies and Floodway Study Group (FSFG) of Essex County. Detailed labels contained within the Flood Insurance Study (FIS) report that accompany this map may be used to locate the BFEs shown on the FIS. Users are encouraged to contact the FSFG for more information regarding the flood elevation information. Accordingly, flood elevation data presented in the FIS report should be utilized in conjunction with the FIS for purposes of determining flood hazard information.

Coastal Base Flood Elevations shown on this map apply only to the extent of 100-year return period storm surge plus 48 inches (12.19 m) above the BFE. Users should be aware that coastal flood elevations are also provided in the Summary of Flood Elevations Tables in the Flood Insurance Study report for the jurisdiction. Elevations shown in the Summary of Flood Elevations Tables should be used for construction and floodway management purposes when they are higher than the elevations shown on this FIS.

Locations of all Floodways were compiled at cross sections and intersection between cross sections. The Floodways were based on hydraulic considerations with regard to requirements of the National Flood Insurance Program. Floodway limits and other pertinent floodway data are provided in the Flood Insurance Study report for this jurisdiction.

Critical areas not in Special Flood Hazard Areas may be protected by flood control structures. Refer to Section 2.4 Flood Protection Measures of the Flood Insurance Study report for information on flood control structures for this jurisdiction.

The projection used in the preparation of this map was Universal Transverse Mercator (UTM), zone 18N. The horizontal datum was NAD83. UTM and other datum information is provided in the FIS report for this jurisdiction. Horizontal datums for adjacent jurisdictions may result in slight boundary differences in map features across jurisdiction boundaries. These differences do not affect the accuracy of the FIS.

Flood elevations on this map are determined by the North American Vertical Datum of 1988. These flood elevations must be compared to structure and ground elevations referenced to the same vertical datum. For information regarding conversion between the National Geodetic Vertical Datum of 1929 and the North American Vertical Datum of 1988, visit the National Geodetic Survey website at <http://www.ngs.noaa.gov> or contact the National Geodetic Survey at the following address:

NGS Information Service  
NATIONAL ANGLE SERVICE  
National Geodetic Survey  
1205 East-West Highway  
Silver Spring, Maryland 20910-3282  
GPO: 171-332-0000

To obtain current elevation, description, and/or location information for bench marks shown on this map, please contact the Information Services Branch of the National Geodetic Survey at (301) 713-3242, or visit its website at <http://www.ngs.noaa.gov>.

Base map information shown on this FIS was provided in digital format by the New Jersey Office of Information Technology (NJ-OIT), Office of Geographic Information Systems (OGIS). This information was derived from digital orthorectified aerial data of a scale of 1:2400 (170000) with a 1-foot pixel resolution from photography dated 2012.

This map reflects more isolated and up-to-date stream channel configurations and floodplain delineations than those shown on the previous FIS for this jurisdiction. As a result, the Flood Studies and Floodway Study labels in the Flood Insurance Study report reflect stream channel configurations and floodplain delineations that differ from what is shown on this map. Users should be aware that floodplain delineations for stream channels may differ from what is shown on previous maps.

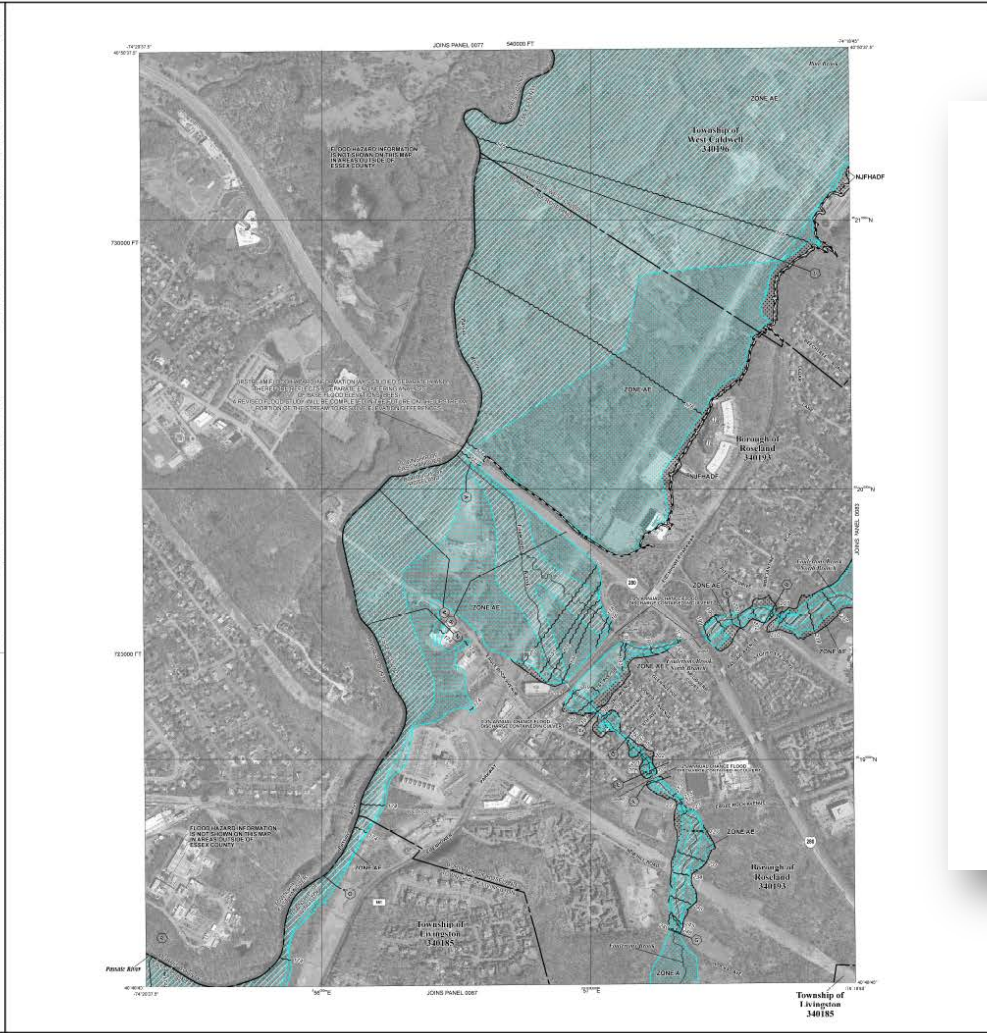
Copyright limits shown on this map are based on the best data available at the time of publication. Because changes due to annexation or incorporation may have occurred since the map was published, map users should contact appropriate jurisdiction agencies in order to determine current IPM locations.

Please refer to the jurisdiction printed map labels for an accurate map of the county, showing the ways in which each jurisdiction map monitor addresses and a listing of Commission Map Monitoring National Flood Insurance Program dates for each community as well as a listing of the parcels on which each community is located.

Contact the FEMA Map Information eXchange at 1-877-336-2627 for information on existing products associated with this FIS. Available products may include previously issued Letters of Map Change, a Flood Insurance Study report, and/or digital versions of the map. The FEMA Map Information eXchange may also be reached by fax at 1-888-883-9633 and their website at <http://www.fema.gov/information>.

If you have questions about this map or to obtain information on the National Flood Insurance Program in general, please call 1-877-FEMA-HELP (1-877-336-2627) or visit the FEMA website at <http://www.fema.gov>.

NFIPMAP is subject to the open-annual-changes flood plus an additional 20% in flow, and is subject to the 20-year annual-changes flood plus an additional 20% in flow. It is subject to the 100-year annual-changes flood plus an additional 20% in flow. This regulation is set forth by the State of New Jersey Flood Hazard Area Control Act, N.J.A.C. 17:27, and is administered by New Jersey Department of Environmental Protection (NJDEP).



## LEGEND

SPECIAL FLOOD HAZARD AREA (SFH) SUBJECT TO INUNDATION BY THE 1% ANNUAL CHANCE FLOOD

The 1% annual chance flood (100-year flood) is shown as the base flood. It is the flood that has a 1% chance of being equaled or exceeded in any given year. The special flood hazard areas shown on this map are based on the 1% annual chance flood. Areas of special flood hazard include Zone AE, Zone A, Zone V, Zone VE, Zone VE1, Zone VE2, Zone VE3, Zone VE4, Zone VE5, Zone VE6, Zone VE7, Zone VE8, Zone VE9, Zone VE10, Zone VE11, Zone VE12, Zone VE13, Zone VE14, Zone VE15, Zone VE16, Zone VE17, Zone VE18, Zone VE19, Zone VE20, Zone VE21, Zone VE22, Zone VE23, Zone VE24, Zone VE25, Zone VE26, Zone VE27, Zone VE28, Zone VE29, Zone VE30, Zone VE31, Zone VE32, Zone VE33, Zone VE34, Zone VE35, Zone VE36, Zone VE37, Zone VE38, Zone VE39, Zone VE40, Zone VE41, Zone VE42, Zone VE43, Zone VE44, Zone VE45, Zone VE46, Zone VE47, Zone VE48, Zone VE49, Zone VE50, Zone VE51, Zone VE52, Zone VE53, Zone VE54, Zone VE55, Zone VE56, Zone VE57, Zone VE58, Zone VE59, Zone VE60, Zone VE61, Zone VE62, Zone VE63, Zone VE64, Zone VE65, Zone VE66, Zone VE67, Zone VE68, Zone VE69, Zone VE70, Zone VE71, Zone VE72, Zone VE73, Zone VE74, Zone VE75, Zone VE76, Zone VE77, Zone VE78, Zone VE79, Zone VE80, Zone VE81, Zone VE82, Zone VE83, Zone VE84, Zone VE85, Zone VE86, Zone VE87, Zone VE88, Zone VE89, Zone VE90, Zone VE91, Zone VE92, Zone VE93, Zone VE94, Zone VE95, Zone VE96, Zone VE97, Zone VE98, Zone VE99, Zone VE100.

# FLOOD INSURANCE STUDY

## FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 3



ESSEX COUNTY,  
NEW JERSEY  
(ALL JURISDICTIONS)

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
BOROUGH OF CALDWELL	340584	TOWNSHIP OF FAIRFIELD	340295
BOROUGH OF ESSEX FELLS	340575	TOWNSHIP OF IRVINGTON	340184
BOROUGH OF GLEN RIDGE	340183	TOWNSHIP OF LIVINGSTON	340185
BOROUGH OF NORTH	340186	TOWNSHIP OF MAPLEWOOD	340186
CALDWELL	340190	TOWNSHIP OF MILLBURN	340187
BOROUGH OF ROSELAND	340193	TOWNSHIP OF MONTCLAIR	340188
CITY OF EAST ORANGE	340181	TOWNSHIP OF NUTLEY	340191
CITY OF NEWARK	340189	TOWNSHIP OF SOUTH	340189
CITY OF ORANGE TOWNSHIP	340192	ORANGE VILLAGE	340194
TOWNSHIP OF BELLEVILLE	340177	TOWNSHIP OF VERONA	340195
TOWNSHIP OF BLOOMFIELD	340178	TOWNSHIP OF WEST CALDWELL	340196
TOWNSHIP OF CEDAR GROVE	340180	TOWNSHIP OF WEST ORANGE	340197

REVISED:

PRELIMINARY  
May 30, 2014



FEMA

FLOOD INSURANCE STUDY NUMBER  
34013CV001B

NATIONAL FLOOD INSURANCE PROGRAM

PRELIMINARY  
MAY 30, 2014

Map is for use in administering the National Flood Insurance Program. It does not necessarily identify all areas subject to flooding, particularly from tidal surge events of small size. The community map monitor should be consulted for possible coastal or additional flood hazard information.

MAP NUMBER  
34013CV001B

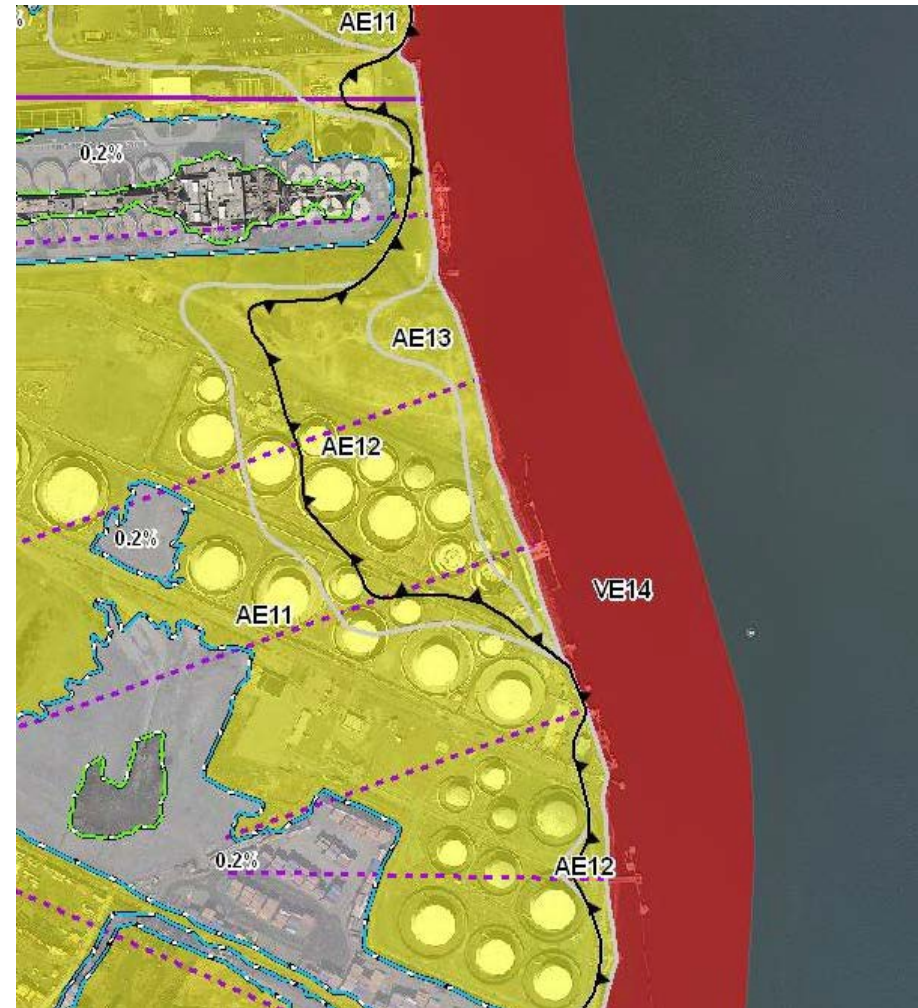
MAP REVISED

Federal Emergency Management Agency





# 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

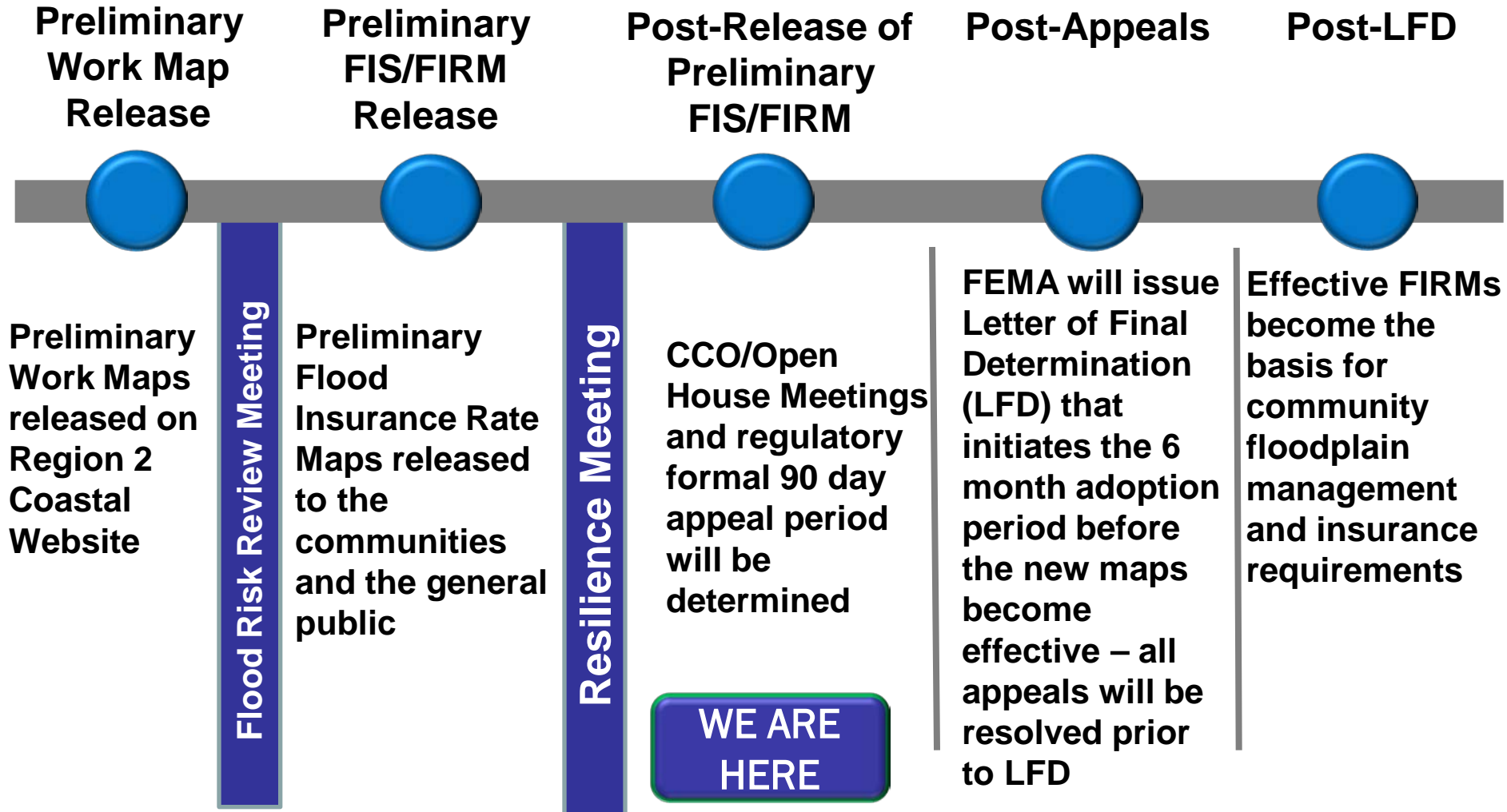
Page 1 of 2		Date: November 17, 2011	Case No.:	LOMA				
 <b>Federal Emergency Management Agency</b> Washington, D.C. 20472								
<b>LETTER OF MAP AMENDMENT</b> <b>DETERMINATION DOCUMENT (REMOVAL)</b>								
COMMUNITY AND MAP PANEL INFORMATION			LEGAL PROPERTY DESCRIPTION					
COMMUNITY	CITY OF DALLAS, 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	--
<p><b>Special Flood Hazard Area (SFHA)</b> - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).</p> <p><b>ADDITIONAL CONSIDERATIONS</b> (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)</p> <p>PORTIONS REMAIN IN THE SFHA STUDY UNDERWAY</p> <p>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 equaled 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.</p> <p>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.</p>								
 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 Essex County



# Regulatory Process: *Comments & Appeals Periods*

- Local constituents must submit their concerns through the local community
- The local official responsible for floodplain management, or his/her designee, 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*

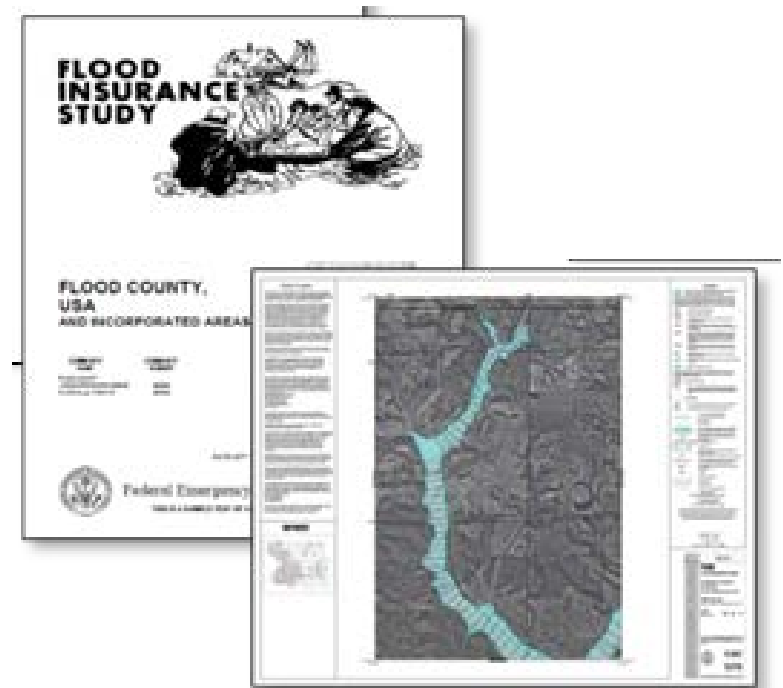
- Comments are any input and/or feedback on the Preliminary FIRMs that *do not* relate to new or modified BFEs, base flood depths, SFHA boundaries or SFHA zone designations
  - Comments include, but are not limited to:
    - Impacts of changes that have occurred in the floodplain and that should have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

# 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/20130726-1813-25045-4679/eap\\_criteria.pdf](http://www.fema.gov/media-library-data/20130726-1813-25045-4679/eap_criteria.pdf)
  - Technical information must comply with FEMA's *Guidelines & Specifications for Flood Hazard Mapping Partners*  
<http://www.fema.gov/media-library/assets/documents/6998?id=2206>

# Map Adoption

- After appeals are resolved, communities will receive a letter of final determination
  - Maps effective after six months
- Before FIRM effective date, communities are required by 44 CFR 59.24 to adopt the map(s) and Flood Insurance Study into their local laws
- This is a good time to update existing local laws





# Risk Communications

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

# Risk Communications - 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)

FEMA Region II  
Coastal Analysis and Mapping

Home Get Preliminary FIRMs Hurricane Sandy Coastal Flood Study Coastal Mapping Basics FAQs Resources Contacts

After Sandy:  
Assessing Coastal Flooding

Welcome to the FEMA Region II Coastal Analysis and Mapping website.

Connect With Us

Got a question or comment?  
Find a [subject matter expert](#) who can help

View videos on FEMA's [YouTube channel](#)

Subscribe to the FEMA Region II Twitter Feed

Connect with the FEMA [Map Information Exchange](#)

[Project Calendar](#)

Welcome

Under its [Risk MAP Program](#), the Federal Emergency Management Agency (FEMA) is providing quality flood hazard information to help communities plan for and reduce the risk from flooding. As part of that effort, FEMA Region II has initiated a coastal flood study to update the information shown on the Flood Insurance Rate Maps (FIRMs) for 14 coastal New Jersey counties and New York City. The FIRM shows each community's flood hazards and is an essential resource for participation in the National Flood Insurance Program (NFIP). The FIRM is used to determine who must buy flood insurance and where floodplain

# 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

# 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 a FPM ordinance, Federally-backed flood insurance is made available to property owners throughout the community

The screenshot shows the FloodSmart.gov website interface. At the top right, there is a search bar and a toll-free number: 1-888-379-9531. The main navigation menu on the left includes: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, POLICYHOLDER RESOURCES, PREPARATION & RECOVERY, and RESOURCES. The RESOURCES section lists: Agent Site, Agent Locator, Community Rating System, Community Resources, File Your Claim, Frequently Asked Questions, Glossary, Flood Facts, Media Resources, Toolkits, and Email Updates. Below the navigation is a 'LATEST NEWS' section with a link to 'Nominate your community for the National Association of Flood and Stormwater Management Agencies' Excellence in Communications Awards Program by August 8.' and a link to 'Find out more about the Preferred Risk Policy Eligibility Extension.' A red banner at the bottom left of the page states: 'Typically, there's a 30-day waiting period for flood insurance.' The main content area features a large blue banner titled 'How will the New Flood Maps Affect Your Flood Risk?' with a 'SEARCH YOUR AREA' button. Below this are several content tiles: 'GET COVERAGE FOR AS LOW AS \$129 PER YEAR' with a 'LEARN MORE' button; 'WHAT COULD FLOODING COST ME?' with a 'LEARN MORE' button; and 'One-Step Flood Risk Profile' with a 'GO!' button. The 'One-Step Flood Risk Profile' tile includes a 'HOW CAN I GET COVERED?' section with bullet points: 'Rate your risk', 'Estimate your premiums', and 'Find an agent'. It also has input fields for Address, City, State, and Zip code, and radio buttons for Residential? (Yes/No). A 'Privacy Policy' link is visible at the bottom right of this tile.

# Minimum Standards for NFIP Building Requirements

- The lowest enclosed area, including the basement, must be at or above the Base Flood Elevation
- Non-residential buildings may be flood proofed in lieu of elevation
- No development in the regulatory floodway that would raise flood elevations
- As a reminder, FEMA encourages States and Local Communities to adopt higher standards for building requirements, such as Freeboard

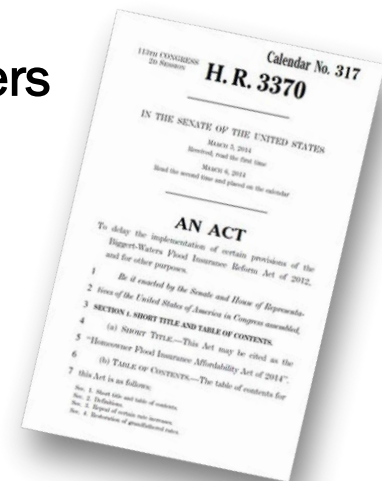


# Floodplain Management Considerations

- 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)

# 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 company partners to develop and finalize guidance and rate tables; FEMA and the WYOs have up to eight months to implement



# Refunds, Rates, and Surcharges

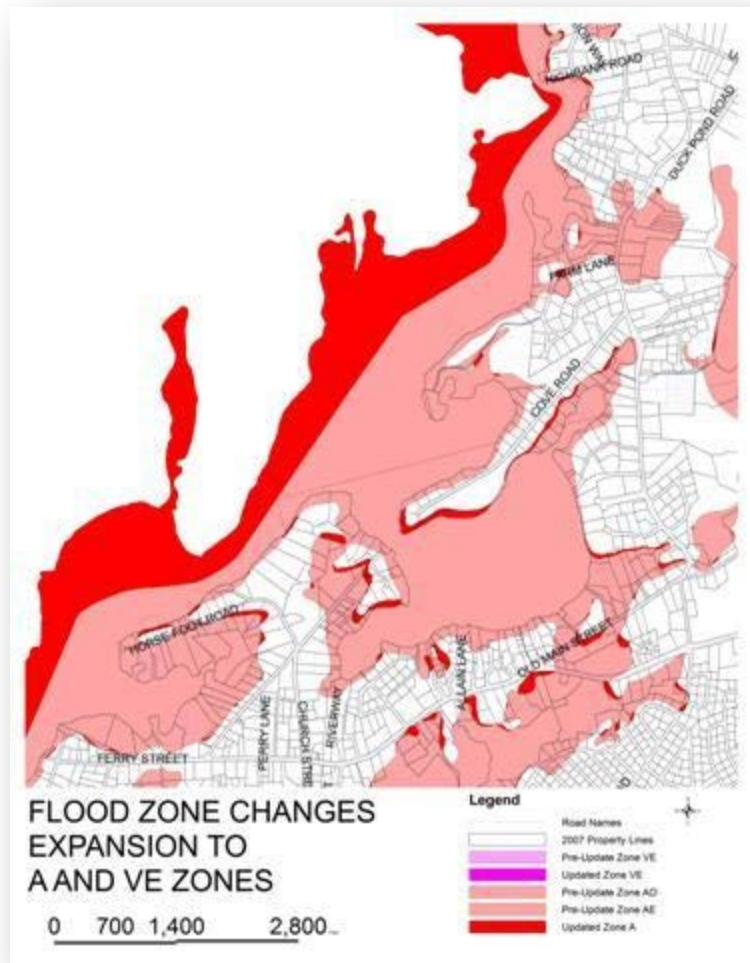
## Mandatory Surcharges (Sec. 8)

- Apply 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

POLICYTYPE	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.)

- Local community must first adopt the I.C.C definition
- Upon a letter of Substantial Damage determination from community, a NFIP insured may qualify for up to \$30,000 to relocate, elevate, or demolish their structure
- Local community must 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 that exceed NFIP minimum criteria
- Grants flood insurance program credits calculated for activities undertaken to:
  - Reduce flood losses
  - Facilitate accurate insurance rating
  - Promote the awareness of the benefits of flood insurance



# CRS Activity Categories

- **Public Information**
  - Includes outreach activities
- **Mapping and Regulatory Activities**
  - Includes Stormwater and Building Code
- **Flood Damage Reduction Activities**
  - Includes acquisition
- **Flood Preparedness Activities**
  - Includes warning systems and dam safety



# Timing is Critical!

## Do Not Risk Program Suspension

- Present a draft of your Local Flood Damage Prevention Ordinance to NJDEP within three months of receiving guidance
- Pass the Local Ordinance at least one month prior to final map date
- This is critical to provide time for review, and to correct any errors
- FEMA automatically issues 90 and 30 Day Suspension Reminder Letters



# 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

# 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 program participation, flood insurance remains available
- **Mandatory Flood Insurance Purchase Requirements**
  - Applies to structures within SFHA where the owner has a federally - backed mortgage

# Goal of Ordinance Adoption

- Remember that all development in a Special Flood Hazard Area requires a local floodplain development permit
  - Local Community has final responsibility
- Community Remains in Good Standing with the NFIP: A voluntary program based on a mutual agreement between the Federal government and the local community:

In exchange for adopting and *enforcing* a Flood Damage Prevention Ordinance, Federally-backed flood insurance is made available to property owners throughout the community.

# Common Local Law Mistakes

- Failure to provide map repository location
- Failure to name a floodplain administrator office (must be an office; not a name)
- Mistakes in map or Flood Insurance Study reference
- Naming Town/Village/City Board or Council as appeals board
- Consistent section numbering
- Include all sections

# 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 map 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 #'s
- Local Floodplain Administrator Designation
- Updated Map Effective Date
- Appeal Board Designation
- Penalties for Noncompliance

# 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.gould@dep.nj.gov



# Review and Summary

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

# Conclusion: Community Resilience

Risk Changes  
Over Time

FEMA Provides  
Best Available  
Data

Community  
Officials Adopt  
Higher  
Standards

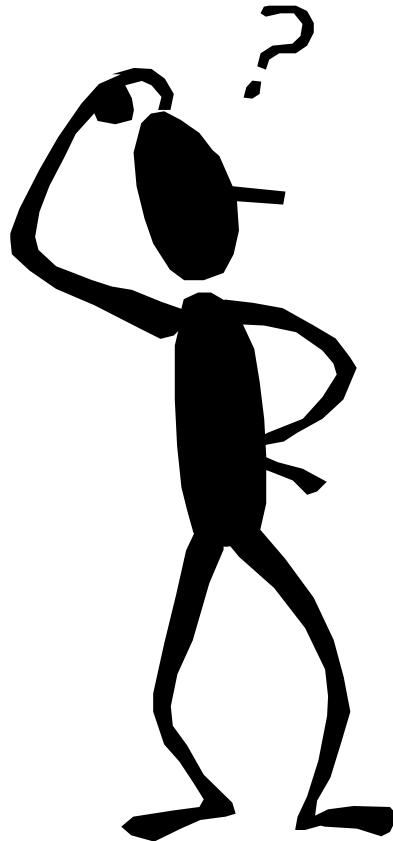
Property  
Owners Build  
to Higher  
Standards

More Resilient  
Communities  
Created



*Together, we all can create stronger and safer communities.*

# Questions





# Break-Out Session Guidance

- **Contact Info for Community Chief Elected Official**
- **Contact Info for local Floodplain Administrator**
- **Map Repository Address**
- **Initial Comments on Maps**
  - Take the time to thumb through your map panels
  - There is still time to provide further comments