



FEMA

# Consultation Coordination Officer's Meeting Middlesex County, NJ

September 3, 2014

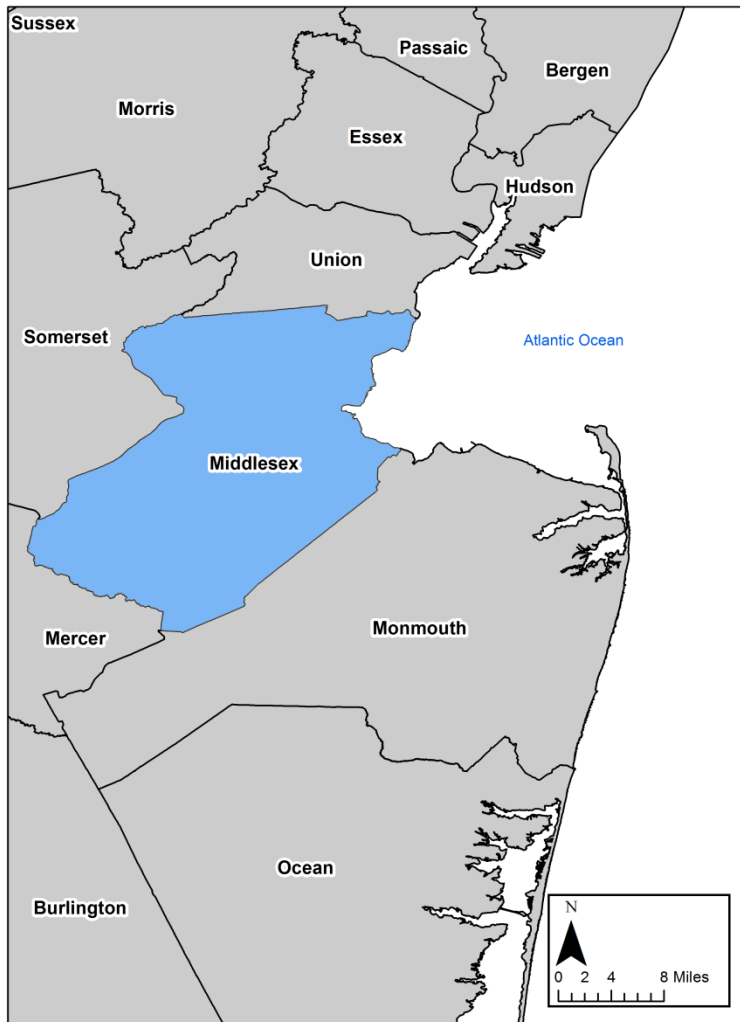
**RiskMAP**  
Increasing Resilience Together



# Agenda and Objectives

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

# Middlesex County, NJ — FIRM Overview



- Detailed restudy of coastal flood hazards
- GIS-based, countywide format
- Orthophoto base map combining floodway and floodplain data

# Middlesex 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

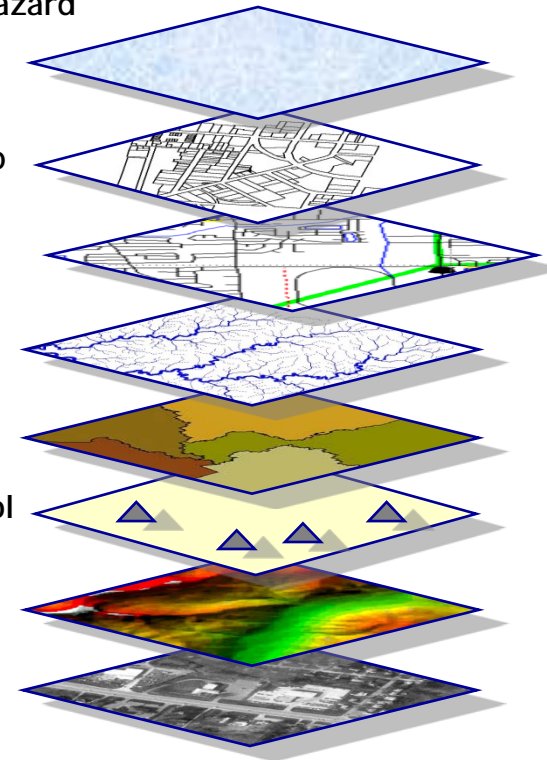
Surface Waters

Boundaries

Geodetic Control

Elevation

Aerial Imagery



# Middlesex County, NJ FIRM

**NOTES TO USERS**

This map is for use in determining the National Flood Insurance Program (NFIP) risk rating for all areas within the County, including those areas that are not currently in the NFIP. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**General:** Base Flood Elevations shown on this map apply only to buildings of 1 to 3 stories, unless otherwise noted. Flood Hazard Data Tables (FHD) and Flood Profiles (FP) are the primary data used to determine the risk rating for all areas within the County. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Community:** The community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) are the primary data used to determine the risk rating for all areas within the County. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Map:** The map shows the risk rating for all areas within the County. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Legend:** The legend shows the risk rating for all areas within the County. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Scale:** The scale of the map is 1 inch = 1 mile. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Projection:** The map uses the North American Datum of 1983 (NAD 83) projection. The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Source:** The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.

**Disclaimer:** The information was derived from the community's Flood Hazard Data Tables (FHD) and Flood Profiles (FP) prepared for the NFIP by the Federal Emergency Management Agency (FEMA) in 2013.



**FLOOD INSURANCE STUDY**

VOLUME 1 OF 3

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

Middlesex County

This Preliminary FIS report only includes revised Floodway Data Tables and revised Flood Profiles. The unrevised components will appear in the final FIS report.

COMMUNITY NAME	COMMUNITY NUMBER	COMMUNITY NAME	COMMUNITY NUMBER
CARTERET, BOROUGH OF	340227	NORTH BRUNSWICK, TOWNSHIP OF	340271
CRANFORD, TOWNSHIP OF	340228	OLD BRIDGE, TOWNSHIP OF	340265
DUNELLEN, BOROUGH OF	340229	PERTH AMBOY, CITY OF	340272
EAST BRUNSWICK, TOWNSHIP OF	340230	RISCATAWAY, TOWNSHIP OF	340274
EDISON, TOWNSHIP OF	340231	PLAINSBORO, TOWNSHIP OF	340275
HELMETTA, BOROUGH OF	340232	SAVREVILLE, BOROUGH OF	340276
HIGHLAND PARK, BOROUGH OF	340233	SOUTH AMBOY, CITY OF	340277
JAMESBURG, BOROUGH OF	340234	SOUTH BRUNSWICK, TOWNSHIP OF	340278
METUCHEN, BOROUGH OF	340236	SOUTH PLAINFIELD, BOROUGH OF	340279
MIDDLESEX, BOROUGH OF	340235	SOUTH RIVER, BOROUGH OF	340280
MILLTOWN, BOROUGH OF	340238	SPOTSWOOD, BOROUGH OF	340282
MORRIS, TOWNSHIP OF	340239	WOODBRIDGE, TOWNSHIP OF	345331
NEW BRUNSWICK, CITY OF	340270		

EFFECTIVE:  
PRELIMINARY JANUARY 31, 2014

Federal Emergency Management Agency

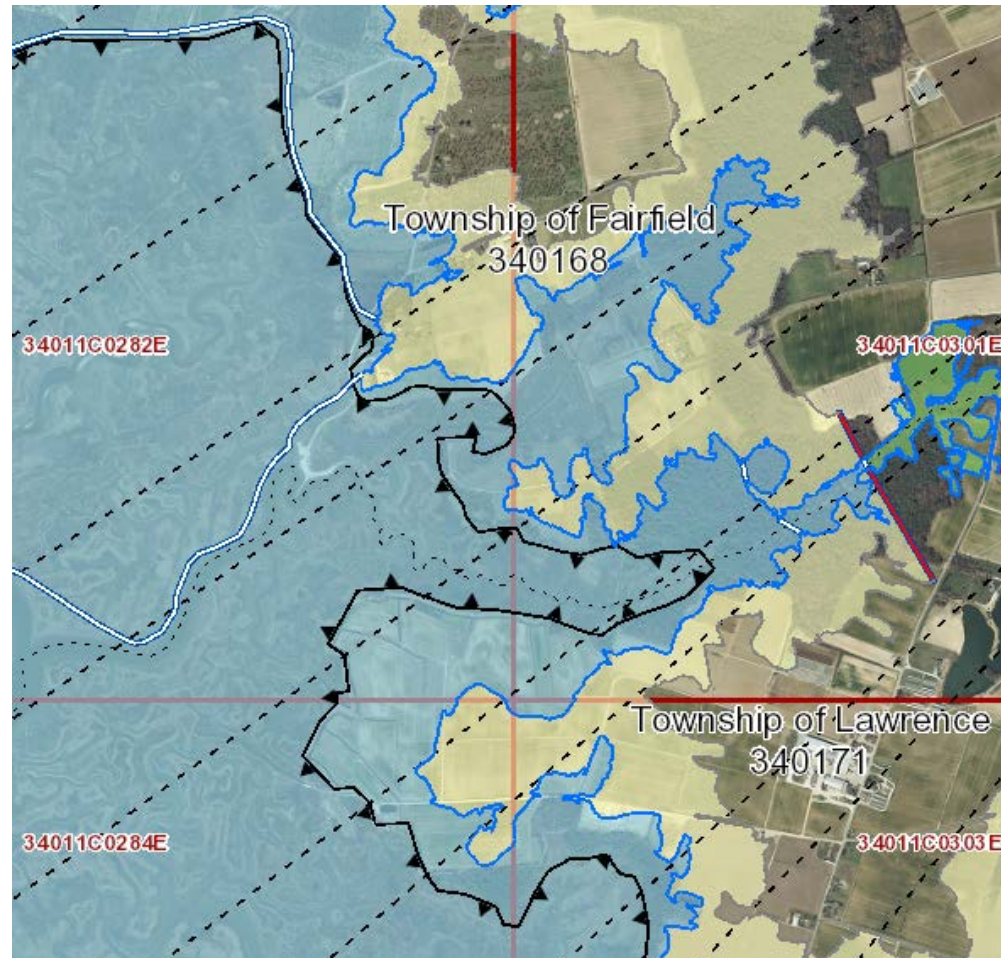
FLOOD INSURANCE STUDY NUMBER  
34023V001B

MAP NUMBER  
34023V010

MAP REVISED

# 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

SOMA-1

**PRELIMINARY SUMMARY OF MAP ACTIONS**

Community: MONROE, TOWNSHIP OF Community No: 340209

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

**1. LOMCs Incorporated**

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

**2. LOMCs Not Incorporated**

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

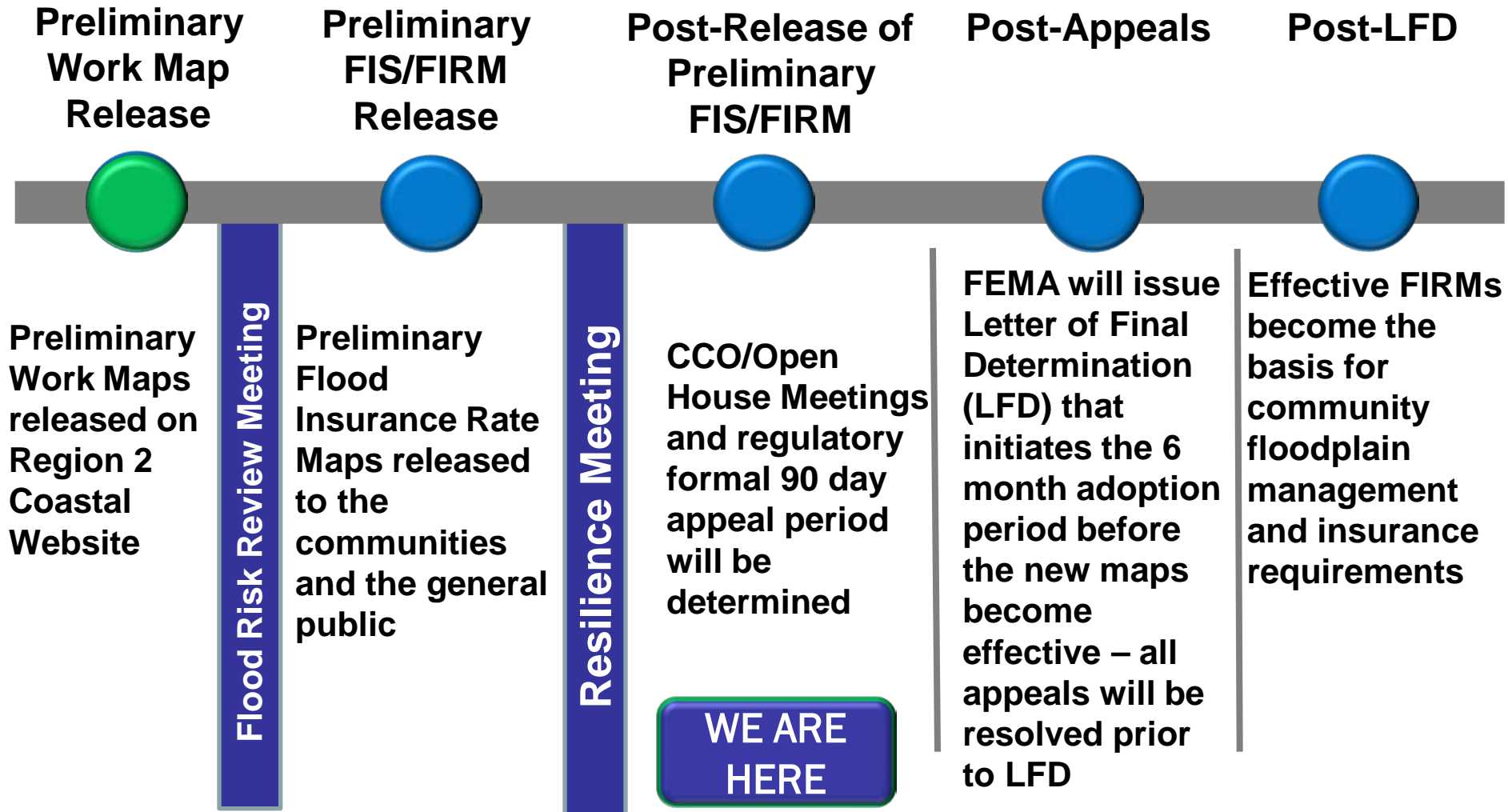
LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
LOMA	95-02-145A	07/20/1995	LOT 24, BLOCK 148 54	3402690003B	34023CD144G
LOMA	97-02-308A	11/12/1997	MINOR SUBDIVISION LOTS 1,01, 2,01, AND 3,01, BLOCK 148 54 / 38 SPOTWOOD	3402690003B	34023CD144G
LOMA	99-02-1002A	07/22/1999	LOT 34 01, BLOCK 147 12 - #ELLINGHAM AVENUE	3402690003C	34023CD144G
LOMA	00-02-0224A	06/29/2000	LOTS 11-16, LOTS 1-14, AND LOT 15-PROJECT 480	3402690003C	34023CD144G
LOMA	00-02-0895A	08/31/2000	#MAYBERRY AVENUE	3402690003C	34023CD144G
LOMA	01-02-0375A	04/27/2001	#8 7TH STREET (LOTS 15-18, BLOCK 147 12)	3402690003C	34023CD144G
LOMA	04-02-0630A	03/15/2004	LOT 36, BLOCK 147 23, OUTCALT MANOR SUBDIVISION, SECTION 28-37 MCFADDEN DRIVE	3402690003C	34023CD144G
LOMA	06-02-8422A	10/17/2006	BLOCK 156, LOT 48 01 - #6 ERICKSON AVENUE	3402690003C	34023CD144G

# 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 Middlesex County



**WE ARE  
HERE**

# 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*

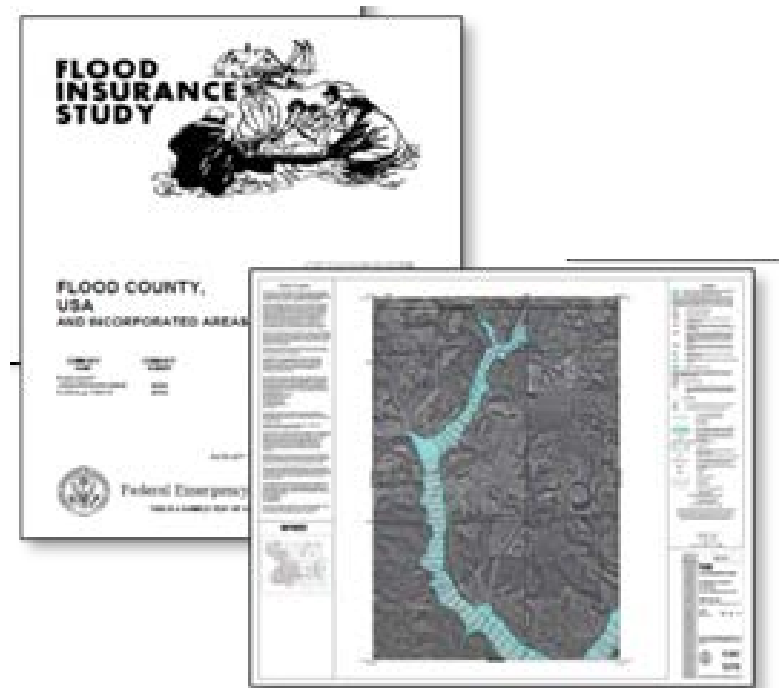
- Comments are any input and/or feedback on the Preliminary FIRMs that *do not* relate to new or modified BFEs, base flood depths, SFHA boundaries or SFHA zone designations
  - Comments include, but are not limited to:
    - Changes in the floodplain that should have been submitted to FEMA
    - Corporate 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
  - 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)

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

00:00 00:00

Video: Learn about the effects of Hurricane Sandy on coastal New Jersey communities and rebuilding, planning, mitigation, and preparedness efforts in the aftermath of the storm. Visit our [video library](#) to view more videos.

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

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

# 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 includes a search bar. The main navigation menu on the left lists: HOME, FLOODING & FLOOD RISKS, ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM, RESIDENTIAL COVERAGE, COMMERCIAL COVERAGE, POLICYHOLDER RESOURCES, PREPARATION & RECOVERY, and RESOURCES (with sub-links like Agent Site, Agent Locator, etc.). The main banner features the headline "How will the New Flood Maps Affect Your Flood Risk?" and a "SEARCH YOUR AREA" button. Below the banner are navigation tabs for "Protect What Matters", "Hurricane Season", "BW-12", "New Flood Maps", and "Flood After Fire". The bottom section contains three tiles: "GET COVERAGE FOR AS LOW AS \$129 PER YEAR", "WHAT COULD FLOODING COST ME?" (with a cost breakdown table), and "One-Step Flood Risk Profile" (with a form to get covered).

Item	Cost
Door & Base Trim & Windows	\$400
Electrical & Plumbing	\$150
Finished Floor - Wood	\$7,900
<b>Total</b>	<b>\$10,670</b>



# 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

- **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

# 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!!!**

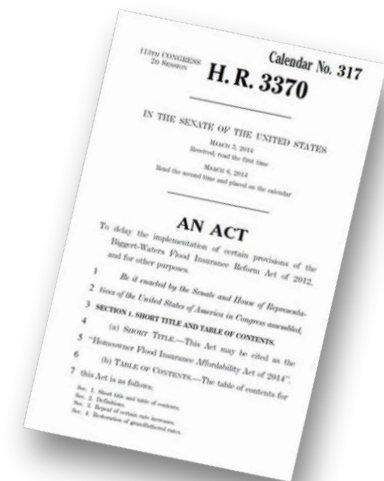
- You Don't Live in a Flood Hazard Area?

**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

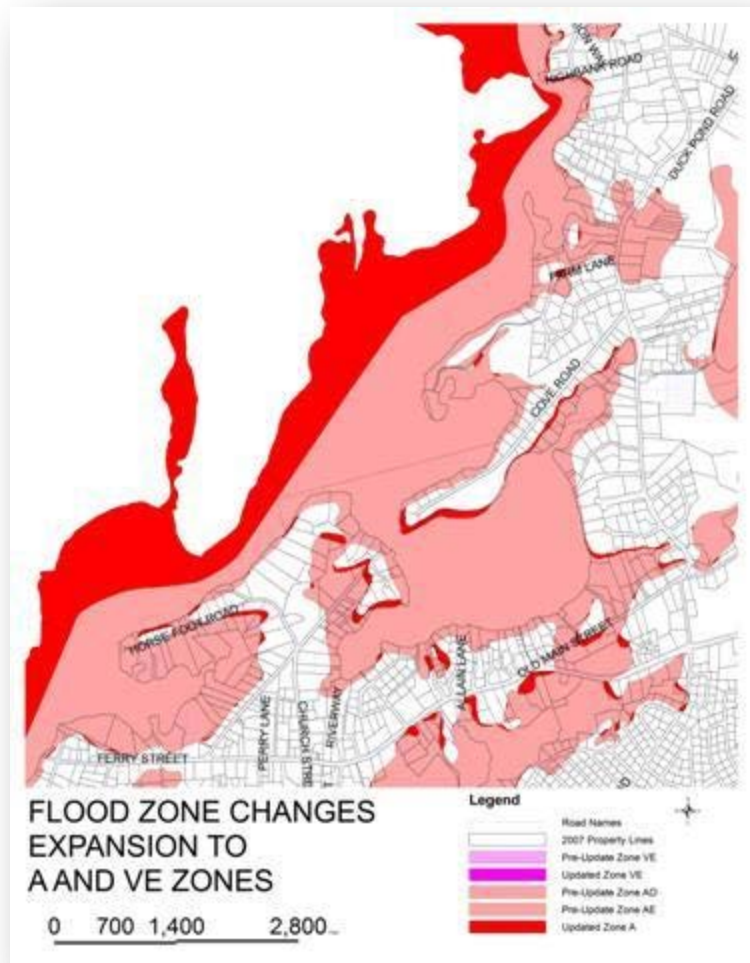
## Mandatory Surcharges (Sec. 8)

- 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

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.)

- 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

# 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

# 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 #'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

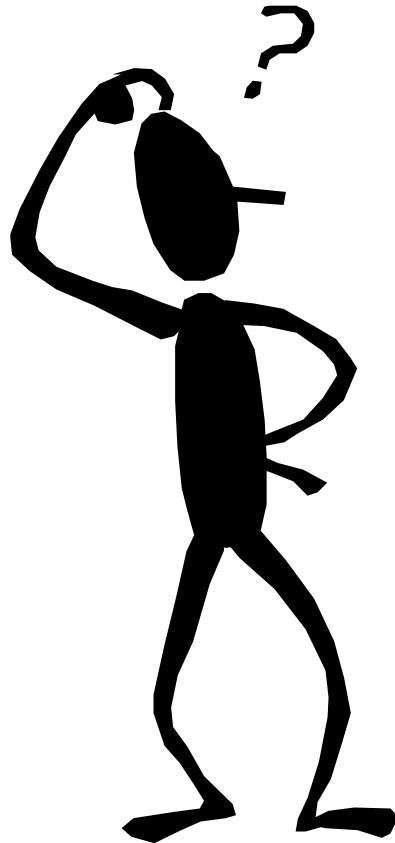


More Resilient  
Communities  
Created



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

# Questions



# Break-Out Session Guidance

- **Initial Comments on Maps**
  - Take the time to thumb through your map panels
  - There is still time to provide further comments

**Group 1:**

**Group 2:**

**Group 3:**

**Group 4:**