



FEMA

# Essex County, NJ

## Preliminary Flood Insurance Study & Flood Insurance Rate Maps Release

*FEMA Region 2*  
*May 29, 2014*

**RiskMAP**  
Increasing Resilience Together



# Agenda

- Introduction
- Review: Preliminary Work Maps (July 2013)
- Preliminary Flood Insurance Study (FIS) & Flood Insurance Rate Maps (FIRMs)
- Regulatory Process and Next Steps
- The Basics of the National Flood Insurance Program (NFIP)
- Biggert-Waters Flood Insurance Reform Act & Homeowner Flood Insurance Affordability Act
- Conclusion/Questions & Answers

# Introduction

- **Accurate and up-to-date flood risk information is imperative for Essex County**
  - Home to more than 780,000 residents
  - Flood risk has changed – and will continue to change over time
- **County and local community officials and residents must understand their risk and take action accordingly**
  - FEMA’s Flood Insurance Study (FIS) and Preliminary FIRMs provide the best available flood hazard information

# Introduction

- **The Essex County Flood Insurance Study (FIS) was initiated in 2010 to update the current effective study of 2007**
  - FIS involved a new study of all coastal flood hazards and a refinement of existing riverine flood hazard mapping
  - Sandy hit prior to completion of the study



# Review:

## *Preliminary Work Maps (July 2013)*

- ABFEs represented the best available flood hazard data at the time of Hurricane Sandy
- On July 18, 2013, the Preliminary Work Maps superseded the ABFE data to show a more accurate reflection of flood risk
- Preliminary Work Maps were shared in advance of the preliminary Flood Insurance Study and Flood Insurance Rate Maps (FIS & FIRMs) to provide property owners and communities with updated flood hazard information as quickly as possible to continue rebuilding and recovery



# Review:

## *Flood Risk Review Meeting (October 2013)*

- In partnership with NJDEP, USGS, USACE, Academic Partners and Essex County, FEMA conducted successful Flood Risk Review meetings in October, 2013
- Received feedback and local data from local community officials
- Discussed and presented draft non-regulatory flood risk tools
  - There are different types of flood risk tools (also referred to as Risk MAP non-regulatory products), including GIS datasets and maps as well as supporting reports
  - Available to download from [www.region2coastal.com/flood-risk-tools](http://www.region2coastal.com/flood-risk-tools)

# Preliminary FIS & FIRMs

- **Preliminary Flood Insurance Study (FIS) Report:**
  - Is a narrative that describes flood hazard information and updated mapping and analyses within a community
- **Preliminary Flood Insurance Rate Maps (FIRMs):**
  - Provide the best available flood hazard information
  - Replace the Preliminary Work Maps that were issued in July 2013
  - Do not impact flood insurance requirements
    - Depict areas that will require flood insurance in the near future

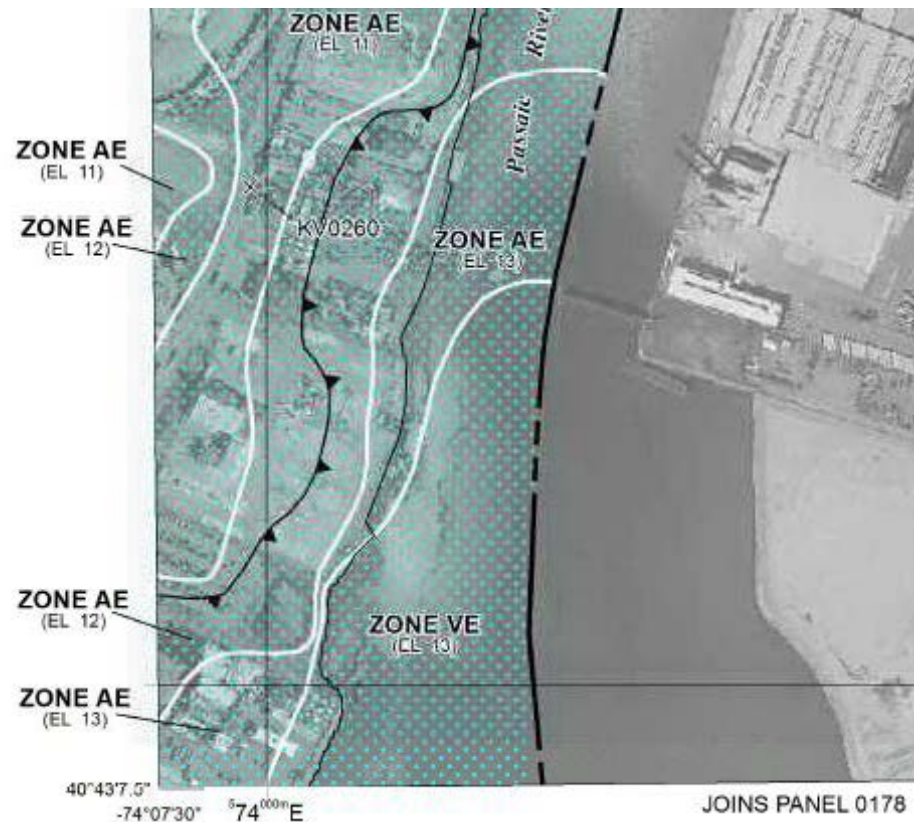
# Preliminary FIS & FIRMs

- **Essex County communities will receive Preliminary FIS and FIRMs tomorrow, May 30**
  - Chief Executive Officer (Mayor/Supervisor)
  - Floodplain Administrator (FPA)
- **Each community will receive:**
  - Preliminary FIS Report
  - Preliminary FIRMs, paper version
  - DVDs containing digital Preliminary FIRMs GIS data (e.g., GIS viewer and shapefiles)



# Preliminary FIS & FIRMs: *Flood Hazard Information*

- **Special Flood Hazard Areas (SFHAs)**
  - Zone VE
  - Zones A, AE and AO
- **Base Flood Elevations (BFEs) for 1% annual chance flood**
- **Zone X (shaded)**
- **Limit of Moderate Wave Action (LiMWA)**



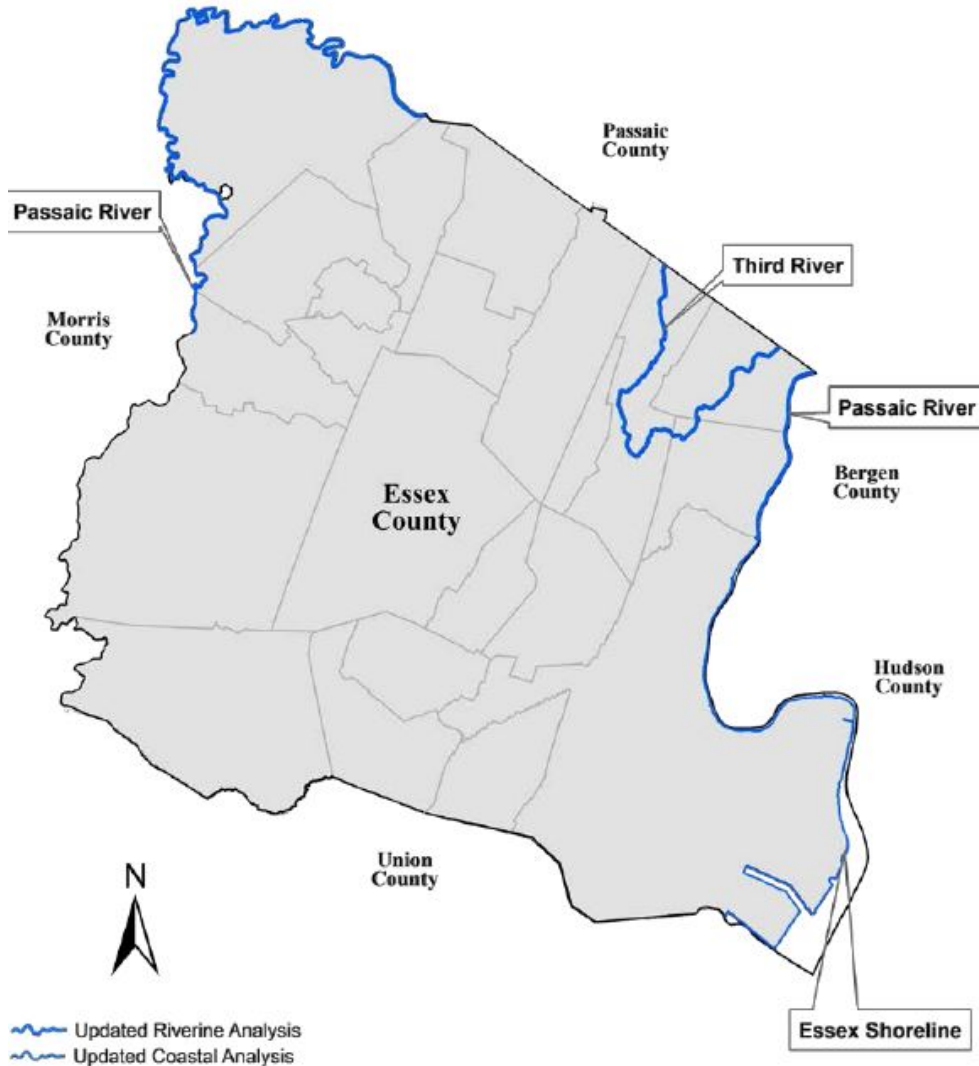
# Preliminary FIS & FIRMs:

## *Flood Hazard Information*

### ■ Essex County

- In general, the risk of coastal flooding is increasing; communities and residents should plan accordingly
- Since the last Effective FIRMs (2007):
  - The 1% annual chance Special Hazard Flood Area (SFHA), has increased considerably
  - The overall size of the coastal high hazard area, or VE Zone, has increased
- The Preliminary FIRMs reflect the same coastal flood risks as the Preliminary Work Maps
  - Passaic River and Third River detailed riverine studies were also incorporated

# Preliminary FIS & FIRMs: *Essex Coastal and Riverine Information*



# Preliminary FIS & FIRMs:


## *Accessing Preliminary FIRMs*

- **Preliminary FIRM information will be available at:**
  - FEMA Map Service Center: <https://msc.fema.gov/>
    - Centralized place for finding Preliminary FIS Report, FIRMs and the Digital Flood Insurance Rate Map (DFIRM) Database
    - Official location for regulatory maps
  - Direct link to Preliminary FIS Report, FIRMs, and FIRM databases: <http://www.fema.gov/preliminaryfloodhazarddata>
  - Region 2 Coastal website: [www.Region2Coastal.com](http://www.Region2Coastal.com)
    - User-friendly site with an interactive GeoPortal, tools, and factsheets
    - “What is my Base Flood Elevation (BFE)?” tool

# Preliminary FIS & FIRMs: Accessing Preliminary FIRMs

- “What is my BFE?” tool
  - Allows user to input an address to view BFE
  - Available at [www.Region2Coastal.com](http://www.Region2Coastal.com)

Enter an address to view effective and updated flood risk information for that location:  
1407 Central Ave, Harvey Cedars, New Jersey    
Approximate Address Identified: **1407 Central Ave, Harvey Cedars, New Jersey**







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### Updated FEMA Flood Hazard Data

FEMA flood hazard data currently available for coastal areas of New York and New Jersey is provided below to help you understand the current flood risk to your property and to guide Sandy recovery and rebuilding efforts.

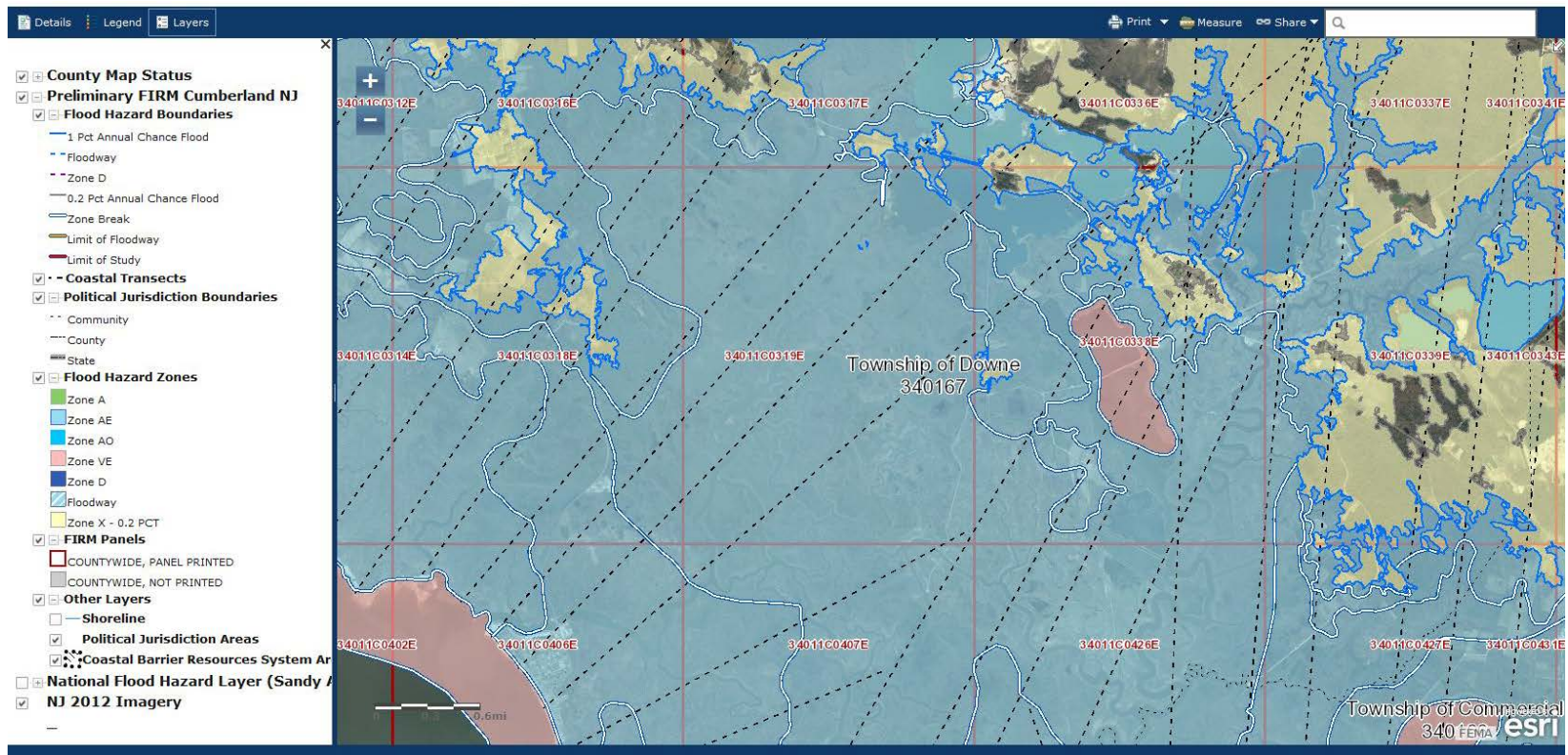
Note: This tool provides flood zone and Base Flood Elevation (BFE) information for areas affected by **coastal flood risk**. However, **riverine flood zone** information will also be returned by the tool in communities where preliminary FIRMs have been released.

Attribute Name	Attribute Value
What is the most recent FEMA flood hazard data source available for this location?	<a href="#">Preliminary Flood Insurance Rate Map (FIRM)</a>
<a href="#">What is my property's Base Flood Elevation (BFE)?</a>  (For AO Zones, the <b>flood depth</b> will be shown instead of an elevation; For N/A results, please contact your local floodplain administrator for more information.)	8 ft (NAVD88)
<a href="#">What is my property's Flood Zone?</a>  (For N/A results, please contact your local floodplain administrator for more information.)	AE
<a href="#">What is the estimated ground elevation at this location? (See licensed surveyor for actual elevation of your building)</a> 	2 - 3 ft (NAVD88)
What does my FEMA Flood Hazard Map Panel Look Like? 	<a href="#">Link to Preliminary FIRM PDE</a>

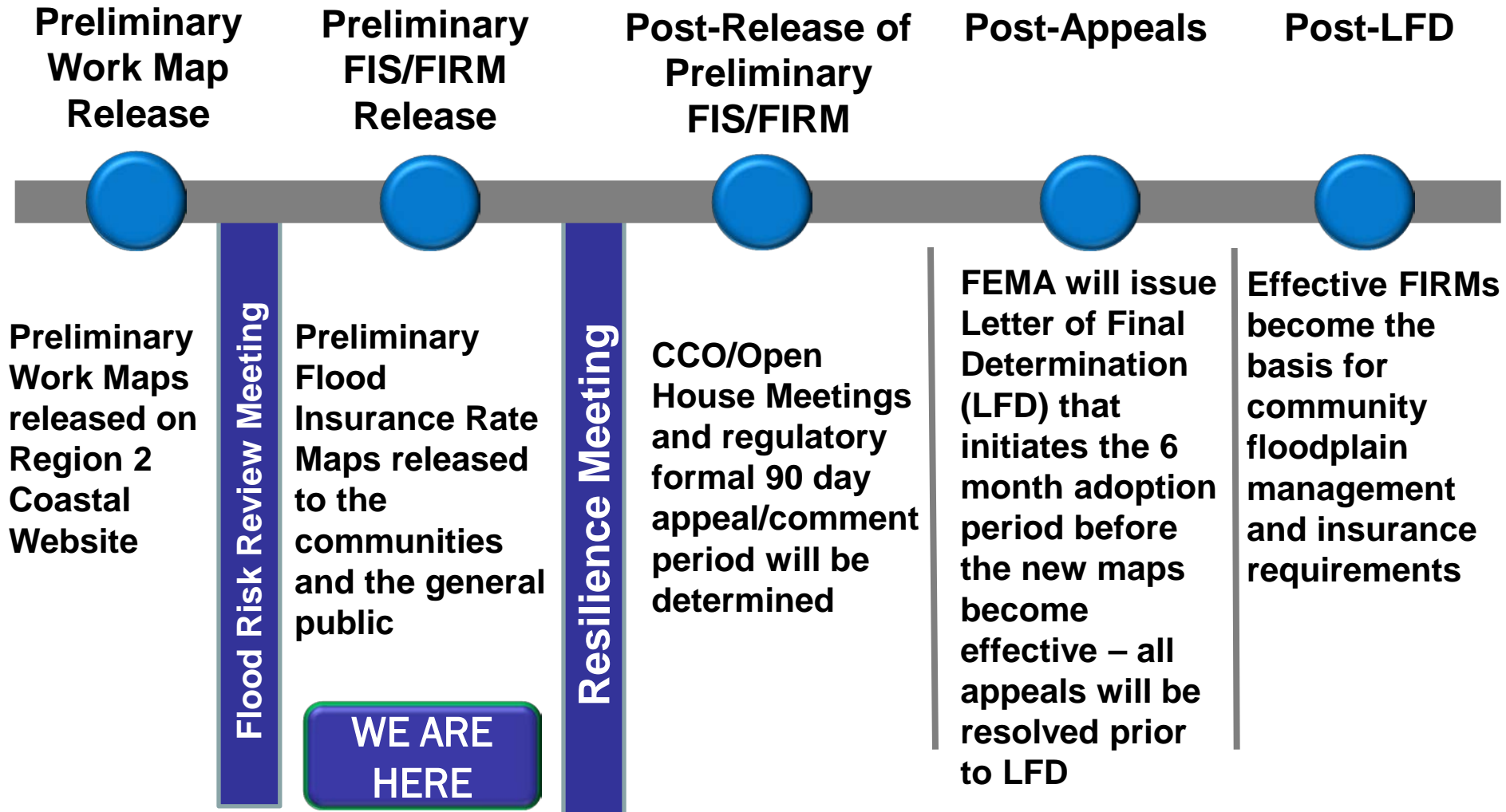


# Preliminary FIS & FIRMs: Accessing Preliminary FIRMs

- **FEMA GeoPortal** - interactive mapping site with preliminary flood hazard data:
  - <http://www.region2coastal.com/preliminaryfirms>



# Timeline for Essex County



# Regulatory Process:

## *Comments & Appeals Periods*

- Using the information collected during review of the new mapping data, community officials should clearly document all identified concerns
- 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



# Regulatory Process:

## *Comments Period*

- **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 Period*

- 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* (see: <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/guidelines-specifications-flood-hazard-mapping>)

# Next Steps:

## *Making Use of the Preliminary FIS & FIRMs*

- **Review the Flood Insurance Study (FIS) Report and the Preliminary Flood Insurance Rate Maps (FIRMs)**
  - It is essential that Essex County community officials, property owners, and residents understand the updated flood risk depicted in these products
- **Communicate this updated flood risk information**
  - Inform constituents about the Preliminary FIS and FIRMs and about how to participate in Comments and Appeals process
- **Conduct additional outreach in mid/late 2014, prior to the 90-day Appeals period**

# Next Steps: *Outreach*

- FEMA Region 2 Coastal website:  
[www.Region2Coastal.com](http://www.Region2Coastal.com)
  - Information on flood hazards
  - Links to resources
    - FAQ's (Base Flood Elevations (BFEs) and changes to the National Flood Insurance Program (NFIP))
    - Brochures and fact sheets
    - How-to videos
    - “Ask the Expert” email box
    - Help Line: 1-800-427-4661
    - FEMA Map Service Center

FEMA Region II  
Coastal Analysis and Mapping

Home HURRICANE SANDY Coastal Mapping Basics FAQs Additional Resources Contacts

### Hurricane Sandy Advisory Base Flood Elevations (ABFEs) in New Jersey and New York



**Know Your Risk.**

View the Advisory Flood Hazards for your Location Today!

**ABFE Information is Now Available for the Following New Jersey Counties: Atlantic, Bergen, Burlington, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union.**

• View online through [FEMA's Interactive ABFE Map](#). [View](#)



**Know Your Role.**

Learn Why ABFEs are Important to You!

FEMA will assist communities in applying the ABFEs as they evaluate their risk during the long term recovery and re-building phase. The ABFEs will also be provided to other Federal and State agencies and local governments to assist in carrying out their recovery efforts. Find out below why ABFEs are important to



**Take Action!**

Explore How You Can Take Action Now!

As communities begin to recover from the devastating effects of Hurricane Sandy, it is important to recognize lessons being learned and to employ mitigation actions that ensure structures are rebuilt stronger, safer, and less vulnerable to future flooding events.

# The Basics of the National Flood Insurance Program (NFIP)

- **The NFIP:**
  - Was created by Congress in 1968 to help property owners protect themselves financially
  - Is a voluntary program for communities
  - Offers flood insurance to homeowners, renters, and business owners *in communities that participate in the NFIP*
  - Requires flood insurance for all structures that: (1) are located within a Special Hazard Flood Area (SFHA), and (2) have a federally-backed mortgage
- **NFIP participating communities agree to adopt and enforce ordinances that meet or exceed FEMA's requirements for reducing flood risk**
- **More information is available at: [www.floodsmart.gov](http://www.floodsmart.gov)**

# Homeowner Flood Insurance Affordability Act

- **Flood Insurance Reform Act of 2012 (Biggert-Waters or BW-12):**
  - Was enacted by Congress in July 2012
  - Requires the NFIP to raise insurance rates to the point at which flood risk is accurately reflected in the cost of insurance
- **Homeowner Flood Insurance Affordability Act**
  - Signed into law on March 21, 2014
  - This law repeals and modifies certain provisions of the Biggert-Waters Flood Insurance Reform Act
- **FEMA is currently analyzing the new law and has actively begun prioritizing implementation of the Act**

# Project Partners

## ■ Local Communities

- Provide technical information that best characterizes local flood risk
- Communicate flood risk information to their constituents

## ■ New Jersey Governor's Office

- GAR/GORR responsible for oversight of all recovery and rebuilding
- Facilitate outreach to local elected officials

## ■ New Jersey Department of Environmental Protection

- In charge of multiple NJ coastal flood risk study updates
- Produce non-regulatory products for the entire NJ coastal communities

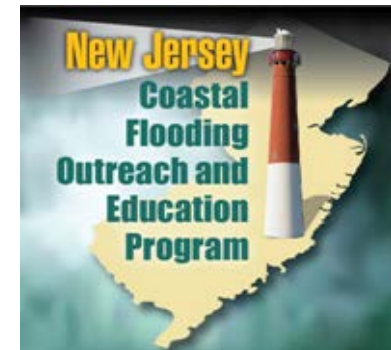
# Project Partners *(continued)*

## ■ Coastal Outreach Advisory Team (COAT)

- State and local governments; academic organizations; other federal agencies
- Support New Jersey coastal flooding outreach and education program

## ■ Technical Advisory Panel (TAP)

- New Jersey floodplain management and coastal engineering experts from diverse backgrounds
- Review and provide feedback on the on-going coastal flood risk study

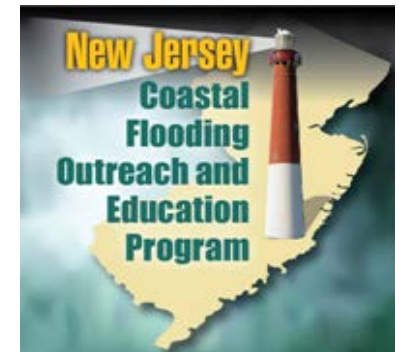




# Project Partners *(continued)*

## ■ Academics and Non-Governmental Organizations

- Jacques Cousteau National Estuarine Research Reserve
- Richard Stockton College Coastal Research Center
- Monmouth University Urban Coast Institute
- Sea Grant Administration
- Stevens Institute of Technology
- Nurture Nature Center
- Delaware River Basin Commission
- Liberty Science Center
- New Jersey Association for Floodplain Managers



## ■ Co-host workshops/trainings to local officials and information dissemination

# Conclusion



# Conclusion:

## *Helpful Resources*

- Region 2 Coastal Flood Study Information: [www.Region2Coastal.com](http://www.Region2Coastal.com)
- FEMA: [www.fema.gov](http://www.fema.gov)
- FloodSmart (official site of NFIP): [www.floodsmart.gov](http://www.floodsmart.gov)
- Risk Assessment, Mapping and Planning Partners (RAMPP): [www.RAMPP-team.com/nj.htm](http://www.RAMPP-team.com/nj.htm)
- New Jersey DEP: <http://www.nj.gov/dep/ec/>

# Questions & Answers





# FEMA

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