



FEMA

Middlesex County Preliminary Flood Insurance Study and Flood Insurance Rate Maps Release

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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
- Conclusion/Questions & Answers

Introduction

- **Accurate and up-to-date flood risk information is imperative for Middlesex County**
 - Home to more than 800,000 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 Middlesex County Flood Insurance Study (FIS) was initiated in 2010 to update the current effective study of 2010**
 - FIS involved a new study of all coastal flood hazards
 - 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- On July 2, 2013, the Preliminary Work Maps superseded the ABFE data to show a more accurate reflection of flood risk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 (August 2013)

- In partnership with NJDEP, USGS, USACE, Academic Partners and the Middlesex County, FEMA conducted successful Flood Risk Review meeting in August, 2013
- Received feedback and local information from community officials
- Discussed and presented draft non-regulatory flood risk tools
 - 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 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
 - Do not impact flood insurance requirements
 - Depict areas that will require flood insurance in the near future

Preliminary FIS & FIRMs

- **Middlesex County coastal communities will receive Preliminary FIS and FIRMs today, January 31, 2014**
 - 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)**
- **Area and Limit of Moderate Wave Action (LiMWA)**



Preliminary FIS & FIRMs:

Flood Hazard Information

■ Middlesex County

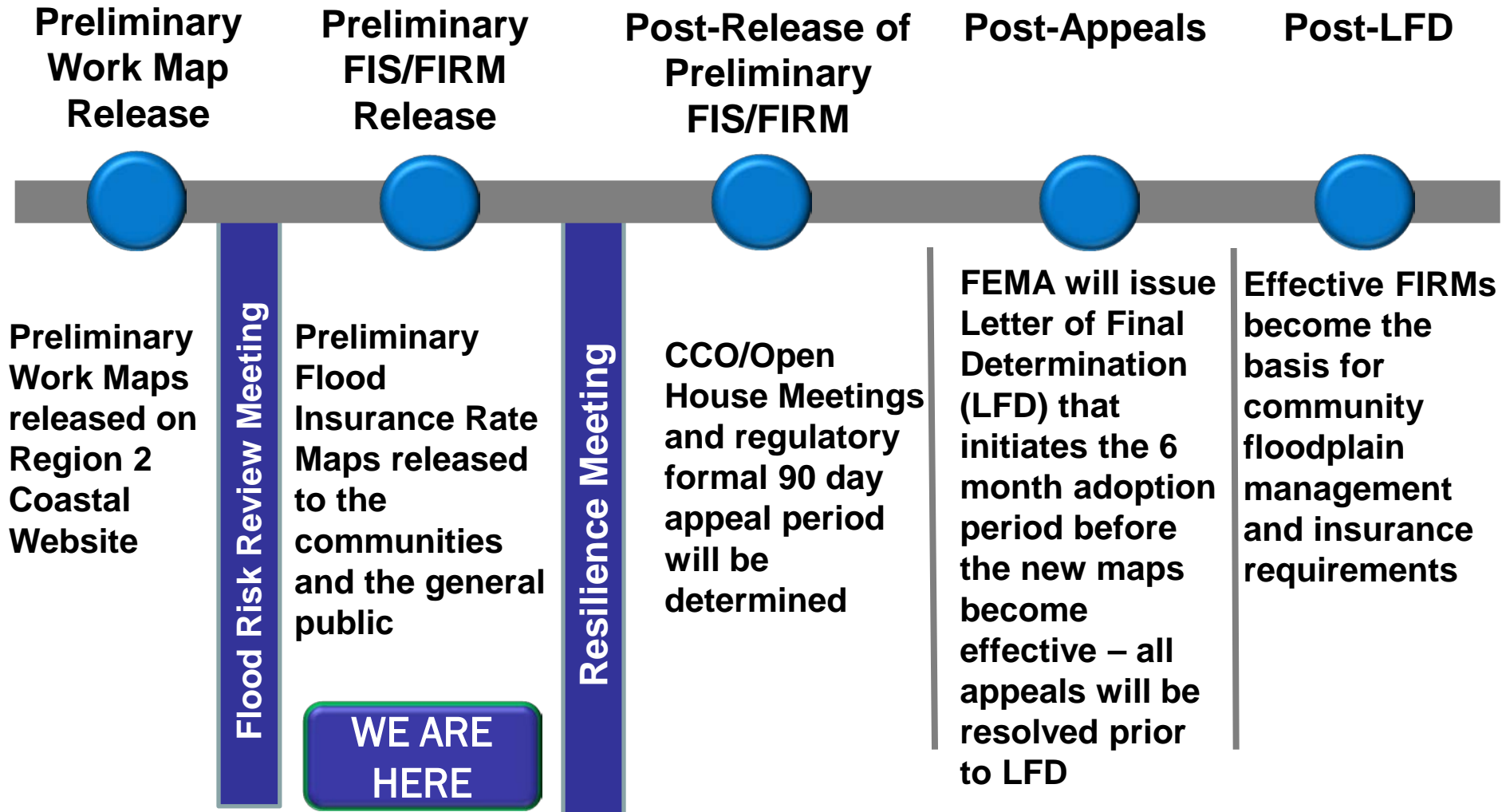
- In general, the risk of coastal flooding is increasing; communities and residents should plan accordingly
- Since the last Effective FIRMs (2010):
 - The 1% annual chance Special Hazard Flood Area (SFHA), has increased considerably
 - The overall size of the coastal high hazard area, or VE Zone, has increased
- The Preliminary FIRMs reflect the same coastal flood risks as the Preliminary Work Maps and have now been updated to include riverine tie-in flood hazard areas

Preliminary FIS & FIRMs:

Accessing Preliminary FIRMs

- **Preliminary FIRM information is now 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
 - User-friendly site with an interactive GeoPortal, tools, and factsheets
 - “What is my Base Flood Elevation (BFE)?” tool

Timeline for Middlesex 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

- **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
 - Technical information must comply with FEMA's *Guidelines & Specifications for Flood Hazard Mapping Partners* (see:
<http://www.fema.gov/media-library/assets/documents/6998?id=2206>)

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 Middlesex 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 Preliminary FIS and FIRMs and how to participate in Comments and Appeals process
- **Conduct additional outreach in early 2014, prior to the 90-day Comments/Appeals period**

Next Steps: Outreach

- FEMA Region 2 Coastal website:
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**

Biggert-Waters Flood Insurance Reform 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
- **What does BW-12 mean for policyholders in Monmouth County?**
 - Many subsidized flood insurance rates will be phased out
 - Many policy holders' premiums will increase by 25% each year until full-risk rates are met
 - Newly-issued policies will reflect the true costs of flood risk (i.e., new policies will be more expensive than they have been in the past)
- **More information is available at:**
<http://www.floodsmart.gov/floodsmart/pages/bw-12.jsp>

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

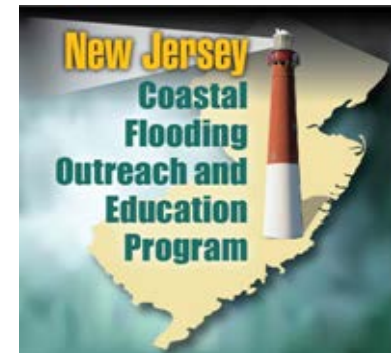
Project Partners *(continued)*

■ 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)

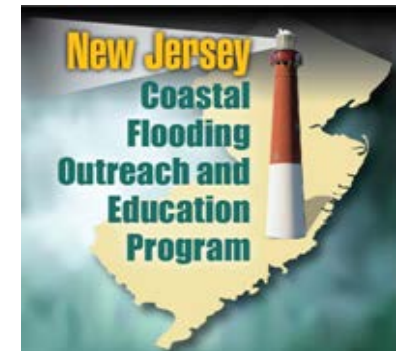
- New Jersey floodplain management and coastal engineering experts from diverse backgrounds
- Review and provide feedback on the on-going coastal flood risk study



Project Partners *(continued)*

■ Academics and Non Government 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
- Liberty Science Center
- New Jersey Association for Floodplain Managers
- Nurture Nature Center
- Delaware River Basin Commission



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

Conclusion



Conclusion:

Helpful Resources

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

Questions & Answers





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