Thursday, January 8, 2026

Morris County, NJ: Flood Study Update

Consultation Coordination Officer (CCO) Meeting

FEMA

Photo credit: Robby Virus, Flickr, 2024

AGENDA

https://njspots.com/morris-county-njspots-scavenger-hunt/

- Introductions
- Process Overview
- Project Refresher
- NFIP Standards, Ordinance Compliance, and Map Adoption
- Flood Insurance
- The Open House

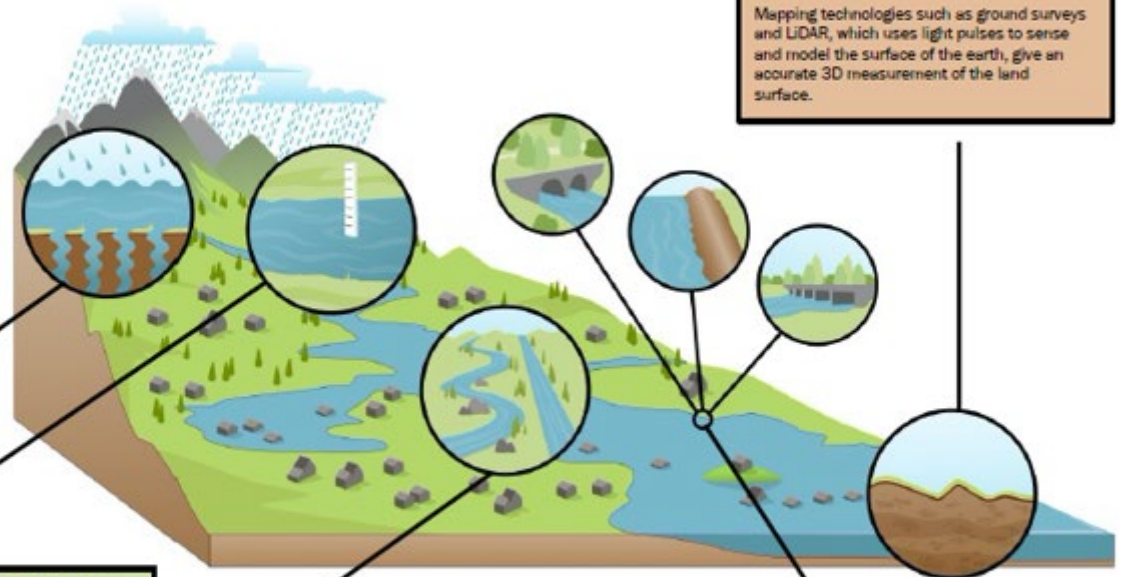
Introductions

- Morris County and Communities
- New Jersey Department of Environmental Protection (NJDEP)
- U.S. Army Corps of Engineers (USACE)
- FEMA Region 2
- Mapping Partner – ARC
- Region 2 Service Center (RSC)

Process Overview

How Floodplains are Mapped

Engineers use hydrologic and hydraulic models to assess the probability of real-world flooding. Hydrology studies how much water is expected. Hydraulic engineering studies where that water is going to go and how deep is it going to be. These are used to map a floodplain, where the water may spread out and flood the land.



FLOODPLAINS

GROUND INFORMATION IS USED TO MAP THE CALCULATED ELEVATION OF THE FLOOD WATERS AND HOW FAR IT WILL EXTEND.

Mapping technologies such as ground surveys and LiDAR, which uses light pulses to sense and model the surface of the earth, give an accurate 3D measurement of the land surface.

HYDROLOGY

ENGINEERS IDENTIFY HOW MUCH WATER THE RAINFALL WOULD ADD TO AN AREA IN A SPECIFIC AMOUNT OF TIME.

Hydrologic study uses the features of the land to see how much water the ground will absorb, and how much will run off.

ENGINEERS USE HISTORICAL RECORDS OF WATER LEVELS AND FLOW RATES.

River gauges are one source of data on the level of water that flows through an area. When gauges are not available, other data sources are used to analyze the water levels and flow. These include other gauges in the watershed and historical information.

HYDRAULICS

ENGINEERS IDENTIFY THE GROUND LEVELS AND SURFACE TYPES WHERE WATER FLOWS, USING TOPOGRAPHIC DATA.

Topographic maps are two-dimensional images of the three-dimensional ground surface. Different types of terrain affect how fast the water flows. Hydraulic studies assess these land factors, such as roughness, slope, obstacles, and development. A model shows how much of the flow could end up in a river or stormwater system, and how much will be absorbed or captured.

ANYTHING THAT WOULD HAVE A SIGNIFICANT IMPACT ON THE FLOW OF WATER IN THE FLOODPLAIN IS PART OF THE CALCULATION.

Road crossings, berms, and other flood reduction structures intended to reduce flood hazards are accounted for.

Mapping

Flood Insurance Rate Maps (FIRMs)

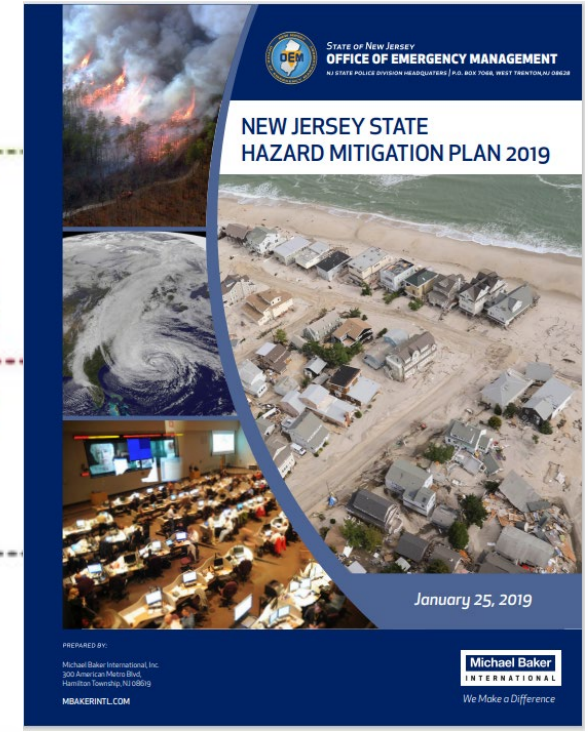
We are here

Floodplain Management

Flood Damage Prevention Ordinances

Flood Insurance

National Flood Insurance Program (NFIP)

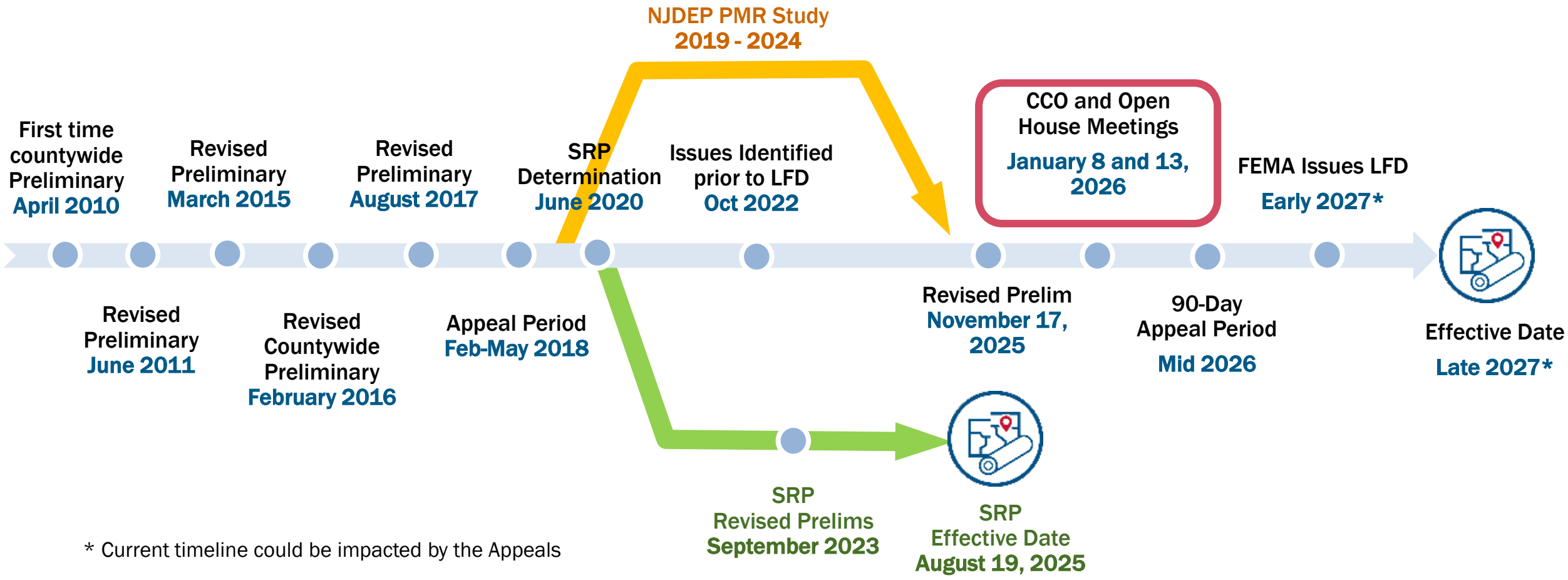


Todays Goals

1	2	3	4
Review flood risk projects in Morris County	Review next steps in the appeal and map adoption process	Review flood insurance, Letters of Map Change, and Elevation Certificates	Prepare for Open House

Morris County Mapping: Project Refresher

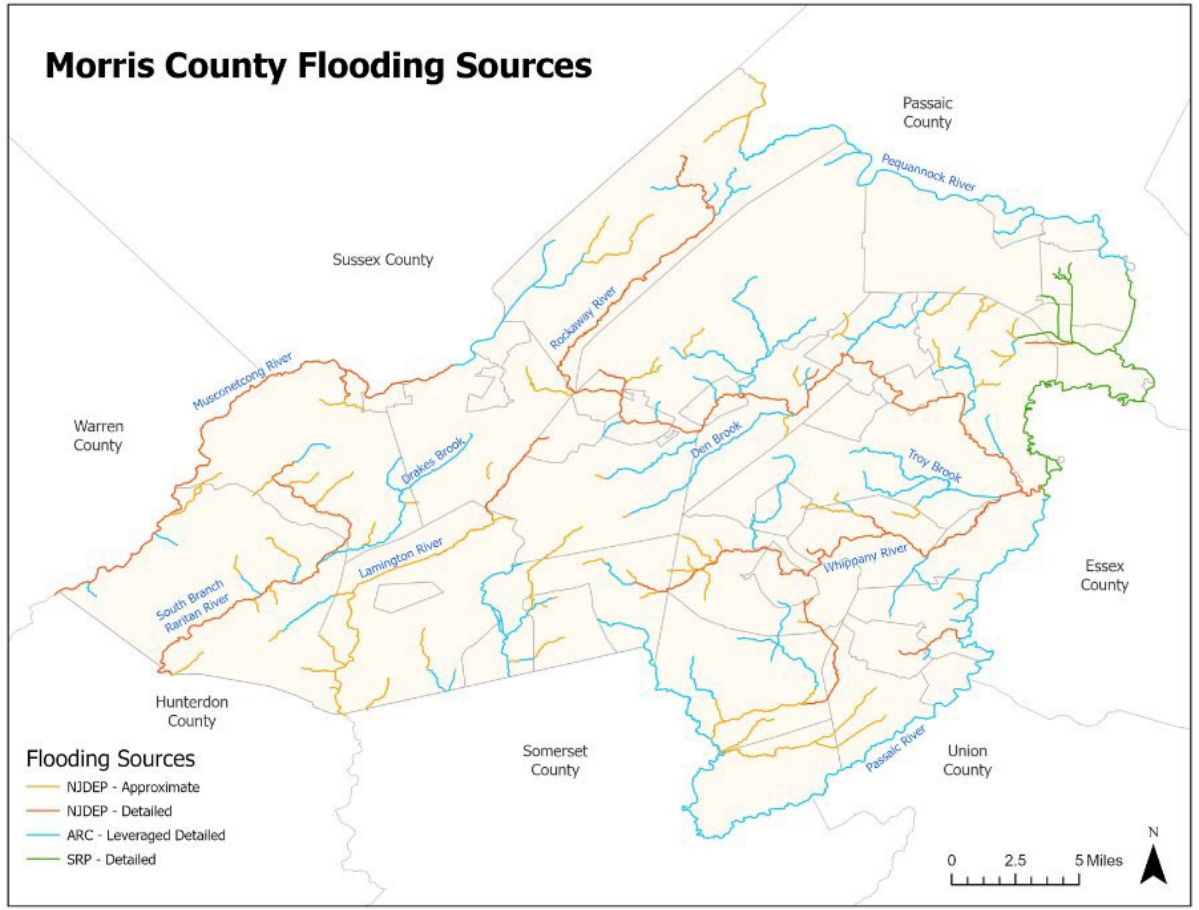
Projected Timeline Towards Map Adoption



* Current timeline could be impacted by the Appeals

Morris County Study Reaches

- **Partial Countywide (PCW)** Project merged the following two studies:
  - **Leveraged Studies:** Includes detailed and approximate studies between 2008-2017
  - **Physical Map Revision (PMR):** New detailed and approximate studies 2019-2024
- **Scientific Resolution Panel (SRP):** Addressed 2020 SRP recommendations
- In total:
  - 325.5 miles of detailed riverine (Zone AE) study
  - 7.3 miles of Zone AH (SRP study)
  - 114.8 miles of approximate (Zone A) study



Data Sources – Base Maps

Topographic Information

- Leveraged Studies
  - USGS, 2002
  - LiDAR, 2007
  - USGS, 2015
- SRP
  - USGS, 2015
- PMR
  - NJOIT, 2018

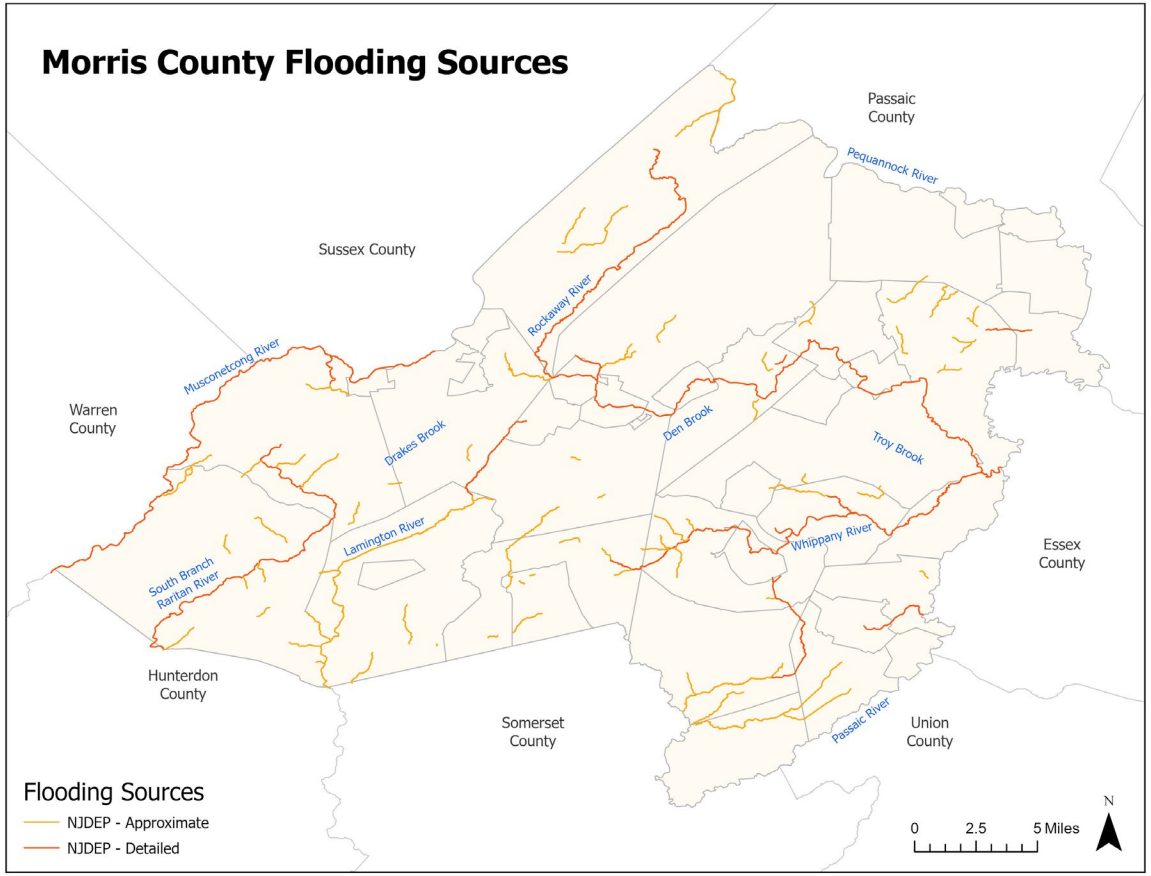
Aerial Imagery

- New Jersey 2015 High Resolution Orthophotography

NJDEP PMR Study

Survey

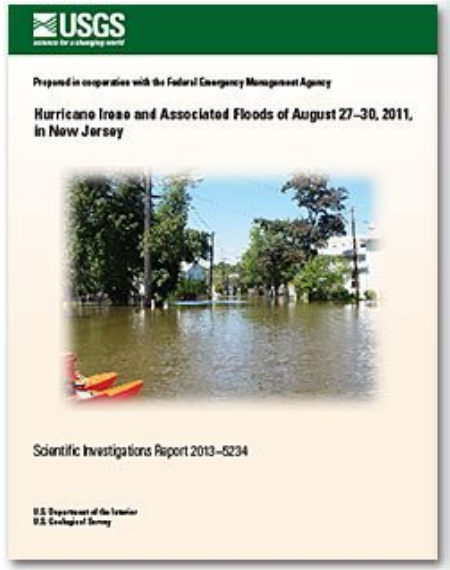
- Funded by FEMA through CTP agreement mainly to restudy no model backed Zone As and perform new detailed (Zone AE) studies
- SID 620 – Engineering Model Notification to communities: November 26, 2019
- Field survey: Completed – Summer 2019 through Spring 2020
- Incorporated into the PCW study: Completed – December 2024

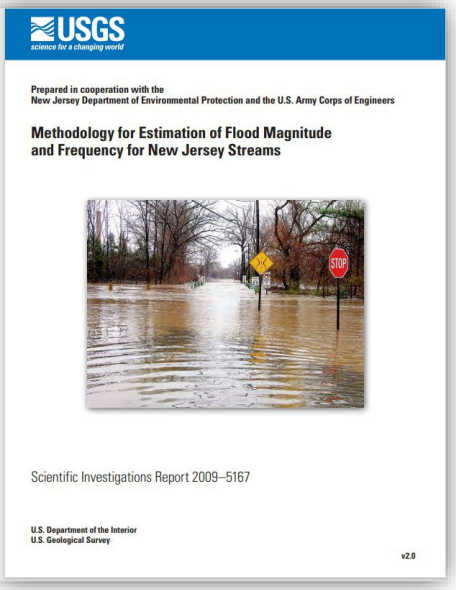


Hydrology Overview

Detailed Studies

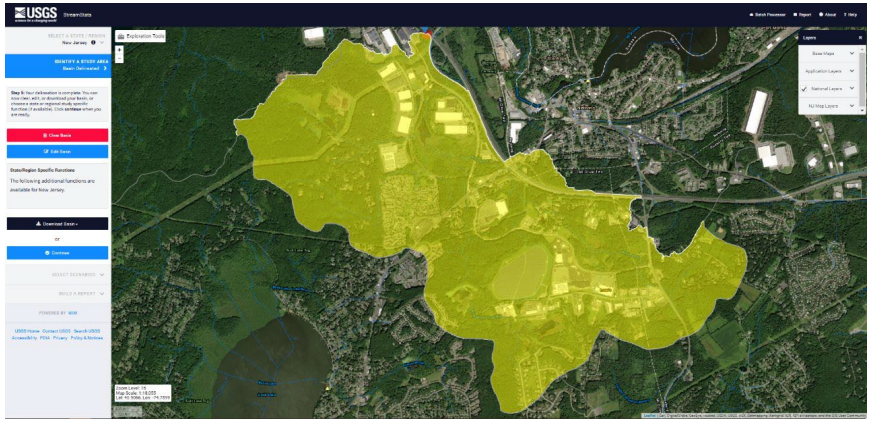
- Flood frequency analyses for gaged data using Bulletin 17C
  - USGS Peak FQ Program
- Rainfall-Runoff Modeling
  - USACE's HEC-HMS Program
- State of New Jersey USGS Regional Regression Equations
  - USGS StreamStats web-based application
- Power Equation
  - Developed by NJDEP
  - Gage estimates could not be weighted with regression estimates due to unregulated stream reach





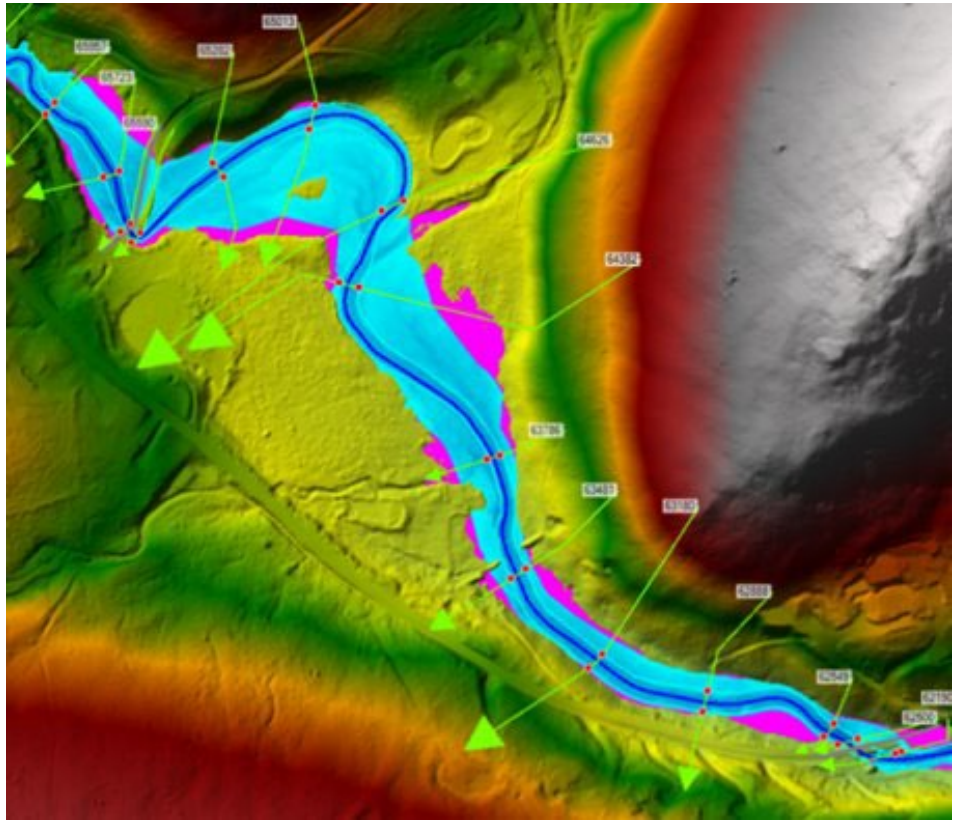
Approximate Studies

- State of New Jersey Regression Equations
  - USGS StreamStats web-based application
- Volumetric Analysis
  - Lakes or ponds
  - Compare inflow to available storage
- Discharges developed for 10%, 4%, 2%, 1%, 1%-plus, 1%-minus, and 0.2%-annual chance events as well as the New Jersey Flood Hazard Area Design Flood (125% of FEMA's 1%-annual chance discharge)



Hydraulics Overview

- USACE HEC-RAS software
- Detailed (Zone AE) reaches – all structures considered
- Approximate (Zone A) reaches – only critical structures considered
- Mannings “n” from land use
- Floodways



Land Use Description	Manning’s n
AGRICULTURAL WETLANDS (MODIFIED)	0.1
BRIDGE OVER WATER	0.013
CEMETERY	0.04
CEMETERY ON WETLAND	0.04
COMMERCIAL SERVICES	0.1
CONFINED FEEDING OPERATIONS	0.05
CONIFEROUS BRUSH SHRUBLAND	0.1

Floodplain Mapping Considerations

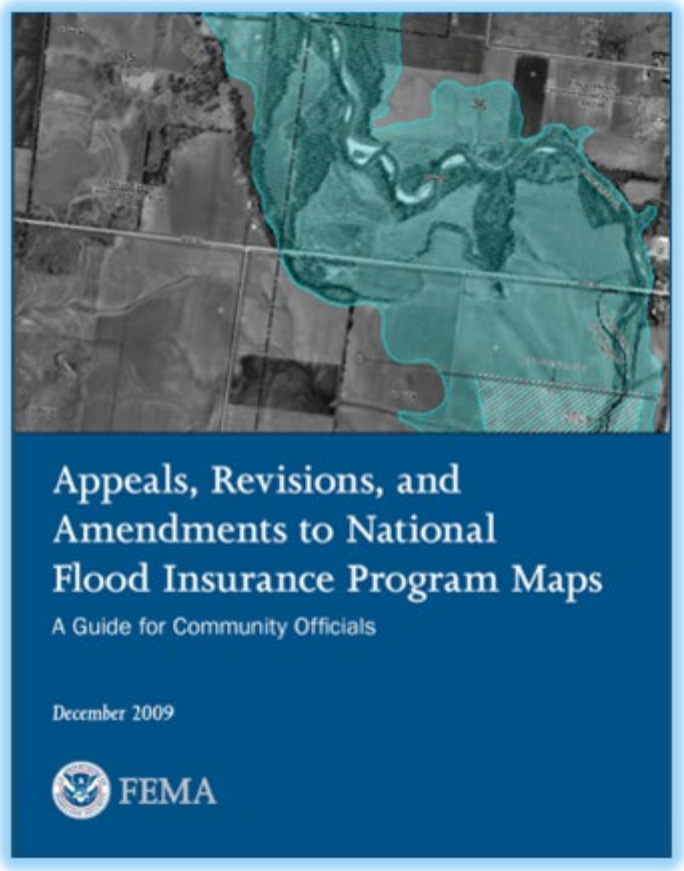
- Partial Countywide (PCW) and Scientific Resolution Panel (SRP)
- Previous maps produced in 1980's - 2002
- Reasons for changes in floodplains and Base Flood Elevations
  - Updated topography
  - Channel and structure survey changes
  - Land use changes
  - Changes to rainfall
  - Updated hydrologic and hydraulic analysis

Appeal Period

90-Day Appeal and Comment Period

Appeals

- Can only be made for areas with new or updated:
  - BFEs, base flood depths, SFHA zone designations, or regulatory floodways that are deemed scientifically or technically incorrect
- Appeals to SFHA boundaries must be for:
  - Flooding sources studied by detailed or approximate methods



90-Day Appeal and Comment Period

Comments

- Can be made for all revised panels and can involve:
  - Changes in corporate limits
  - Modification of road/stream names
  - Omissions or potential improvements to the mapping not related to flood hazard data
  - Requests to incorporate Letters of Map Change (LOMAs, LOMR-Fs, and LOMRs)
  - Vertical Datum conversion (e.g., from NGVD 29 to NAVD 88)

Appeal and Comment Submissions

Communities shall collect Appeals and Comments and send all documents.

Digital submittals are recommended and preferred.

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FEMA-R2-RAB-Appeals@fema.dhs.gov

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NJ State NFIP Coordinator's Office
NJDEP Bureau of Flood Engineering
44 S. Clinton Avenue, 3rd Floor
Trenton, NJ, 08625-0402
george.ibrahim@dep.nj.gov

Flood Maps Affect Important Decisions

To Identify and Assess the Flood Risk

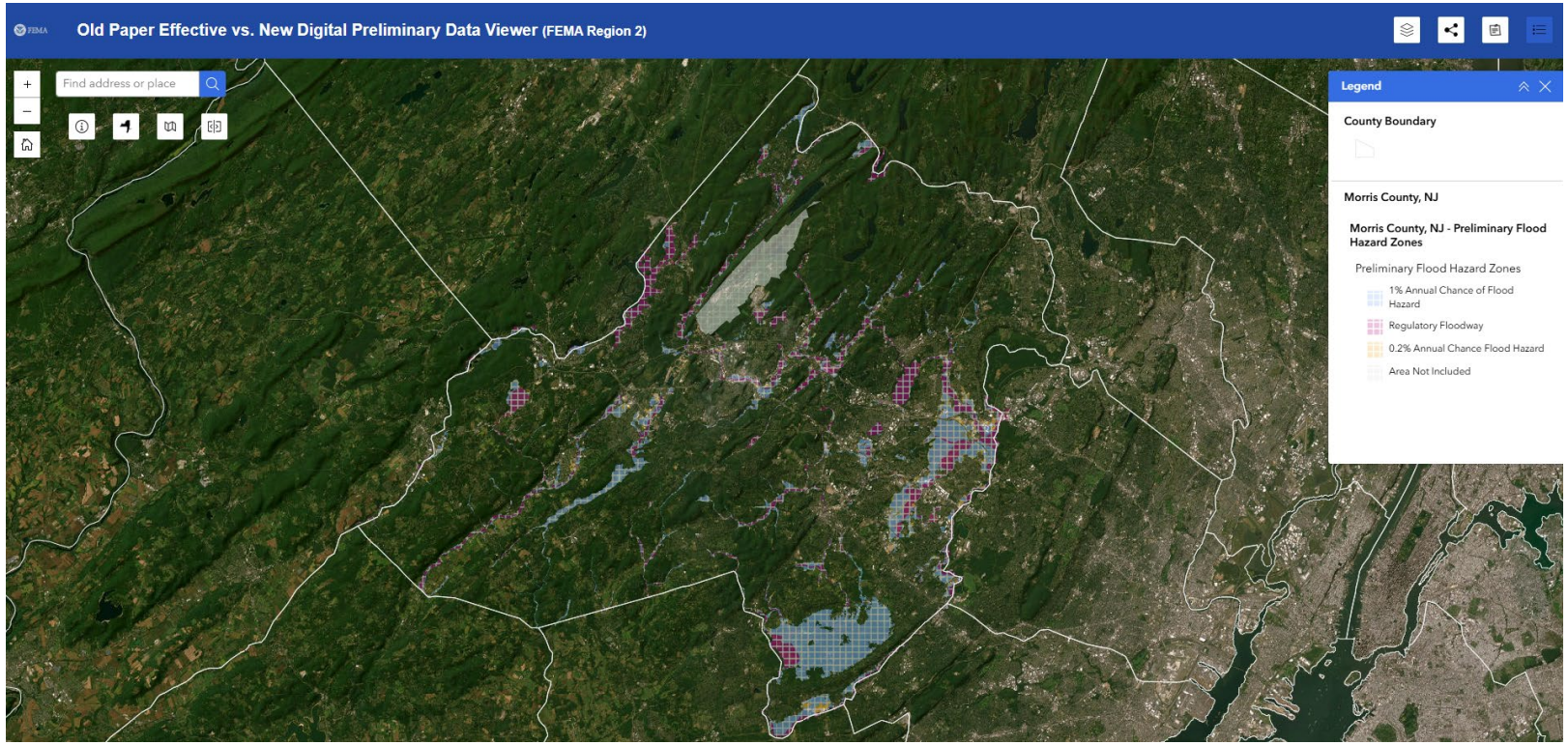
To Establish the Requirement to Buy Flood Insurance

To Determine Local Land Use

To Inform Engineers and Developers

To Equip Emergency Managers

Old Paper Effective FIRM vs New Digital Preliminary Data



Morris County Effective vs Preliminary Comparison Viewer

Flood Map Estimated Changes

Community	Total Structures in Effective SFHA (Corelogic)	Total Structures in Revised Preliminary SFHA	Estimated Structures Newly Identified in SFHA	Estimated Structures No Longer Identified in SFHA	Net Count
Borough of Butler	110	50	**5**	**70**	**-65**
Borough of Chatham	40	50	**20**	**10**	**10**
Borough of Chester	0	0	**0**	**0**	**0**
Borough of Florham Park	90	90	**30**	**30**	**0**
Borough of Kinnelon	0	0	**0**	**0**	**0**
Borough of Lincoln Park*	--	--	--	--	--
Borough of Madison	20	10	**5**	**20**	**-15**
Borough of Mendham	5	5	**5**	**0**	**5**
Borough of Morris Plains	30	30	**10**	**10**	**0**
Borough of Mount Arlington	100	50	**10**	**50**	**-40**
Borough of Mountain Lakes	0	0	**0**	**0**	**0**
Borough of Netcong	5	5	**0**	**5**	**-5**
Borough of Riverdale*	--	--	--	--	--

- Disclaimers:
  - These are very rough estimate number of structures affected and **subject to change**.
  - **Source of structures:** USA Structures | FEMA Geospatial Resource Center (arcgis.com)
  - Structures in this dataset/analysis **may include buildings like garages, sheds, boathouses, etc.**

*** This community did not receive a revised preliminary**

Flood Map Estimated Changes

Community	Total Structures in Effective SFHA (Corelogic)	Total Structures in Revised Preliminary SFHA	Estimated Structures Newly Identified in SFHA	Estimated Structures No Longer Identified in SFHA	Net Count
Borough of Rockaway	100	140	**40**	**0**	**40**
Borough of Victory Gardens	0	0	**0**	**0**	**0**
Borough of Wharton	10	20	**10**	**0**	**10**
Town of Boonton	5	10	**5**	**0**	**5**
Town of Dover	370	410	**70**	**30**	**40**
Town of Morristown	50	30	**5**	**20**	**-15**
Township of Boonton	50	60	**20**	**20**	**0**
Township of Chatham	90	20	**5**	**80**	**-75**
Township of Chester	10	10	**5**	**5**	**0**
Township of Denville	390	450	**100**	**50**	**50**
Township of East Hanover	360	290	**50**	**120**	**-70**
Township of Hanover	160	80	**30**	**110**	**-80**
Township of Harding	80	40	**10**	**40**	**-30**

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Flood Map Estimated Changes

Community	Total Structures in Effective SFHA (Corelogic)	Total Structures in Revised Preliminary SFHA	Estimated Structures Newly Identified in SFHA	Estimated Structures No Longer Identified in SFHA	Net Count
Township of Jefferson	390	240	**60**	**210**	**-150**
Township of Long Hill	290	270	**30**	**50**	**-20**
Township of Mendham	30	40	**10**	**5**	**5**
Township of Mine Hill	0	80	**80**	**0**	**80**
Township of Montville	310	270	**100**	**140**	**-40**
Township of Morris	110	50	**20**	**90**	**-70**
Township of Mount Olive	160	200	**100**	**60**	**40**
Township of Parsippany-Troy Hills	430	650	**280**	**50**	**230**
Township of Pequannock*	--	--	**--**	**--**	**--**
Township of Randolph	70	60	**30**	**40**	**-10**
Township of Rockaway	150	120	**60**	**100**	**-40**
Township of Roxbury	160	160	**90**	**90**	**0**
Township of Washington	110	100	**30**	**40**	**-10**
Total	***4285***	***4090***	***1325***	***1545***	***-220***

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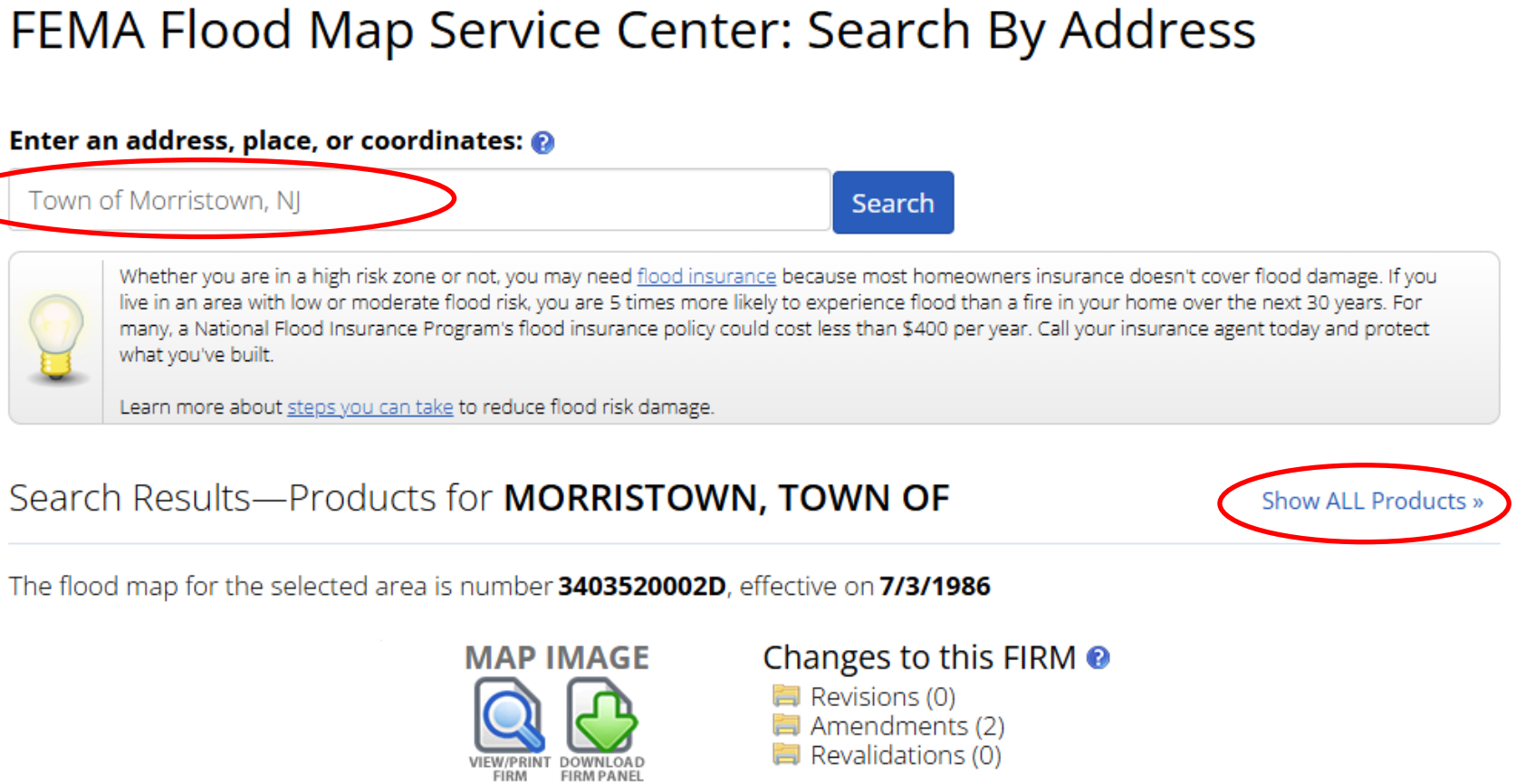
  - These are very rough estimate number of structures affected and **subject to change**.
  - **Source of structures:** USA Structures | FEMA Geospatial Resource Center (arcgis.com)
  - Structures in this dataset/analysis **may include buildings like garages, sheds, boathouses, etc.**

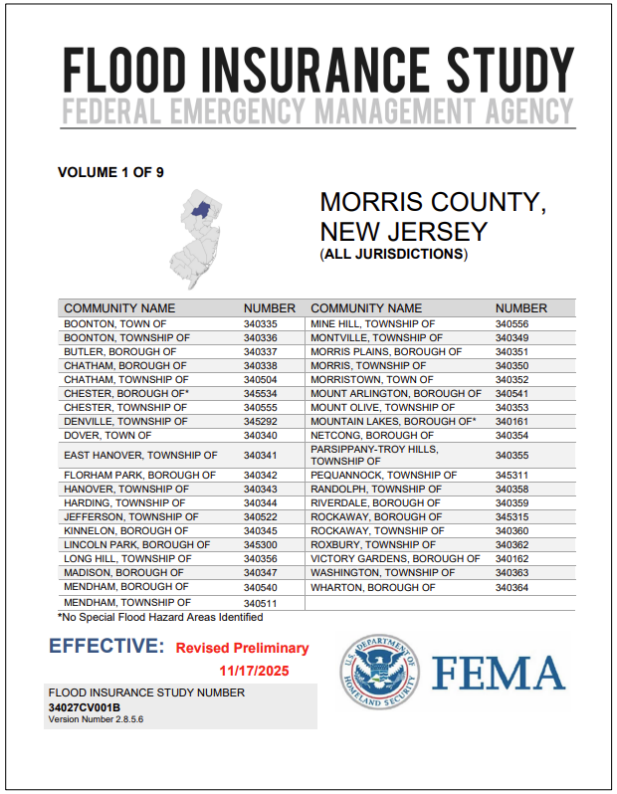
*** This community did not receive a revised preliminary**

Tools to Help – Flood Map Service Center



FEMA Flood Map Service Center: Search By Address

Tools to Help – FIS and FIRM



FLOOD INSURANCE STUDY

FEDERAL EMERGENCY MANAGEMENT AGENCY

VOLUME 1 OF 9

MORRIS COUNTY, NEW JERSEY
(ALL JURISDICTIONS)

COMMUNITY NAME	NUMBER	COMMUNITY NAME	NUMBER
BOONTON, TOWN OF	340335	MINE HILL, TOWNSHIP OF	340556
BOONTON, TOWNSHIP OF	340336	MONTVILLE, TOWNSHIP OF	340349
BUTLER, BOROUGH OF	340337	MORRIS PLAINS, BOROUGH OF	340351
CHATHAM, BOROUGH OF	340338	MORRIS, TOWNSHIP OF	340350
CHATHAM, TOWNSHIP OF	340504	MORRISTOWN, TOWN OF	340352
CHESTER, BOROUGH OF*	345534	MOUNT ARLINGTON, BOROUGH OF	340541
CHESTER, TOWNSHIP OF	340555	MOUNT OLIVE, TOWNSHIP OF	340353
DENVILLE, TOWNSHIP OF	345292	MOUNTAIN LAKES, BOROUGH OF*	340161
DOVER, TOWN OF	340340	NETCONG, BOROUGH OF	340354
EAST HANOVER, TOWNSHIP OF	340341	PARSIPPANY-TROY HILLS, TOWNSHIP OF	340355
FLORHAM PARK, BOROUGH OF	340342	PEQUANNOCK, TOWNSHIP OF	345311
HANOVER, TOWNSHIP OF	340343	RANDOLPH, TOWNSHIP OF	340358
HARDING, TOWNSHIP OF	340344	RIVERDALE, BOROUGH OF	340359
JEFFERSON, TOWNSHIP OF	340522	ROCKAWAY, BOROUGH OF	345315
KINNELON, BOROUGH OF	340345	ROCKAWAY, TOWNSHIP OF	340360
LINCOLN PARK, BOROUGH OF	345300	ROXBURY, TOWNSHIP OF	340362
LONG HILL, TOWNSHIP OF	340356	VICTORY GARDENS, BOROUGH OF	340162
MADISON, BOROUGH OF	340347	WASHINGTON, TOWNSHIP OF	340363
MENDHAM, BOROUGH OF	340540	WHARTON, BOROUGH OF	340364
MENDHAM, TOWNSHIP OF	340511		

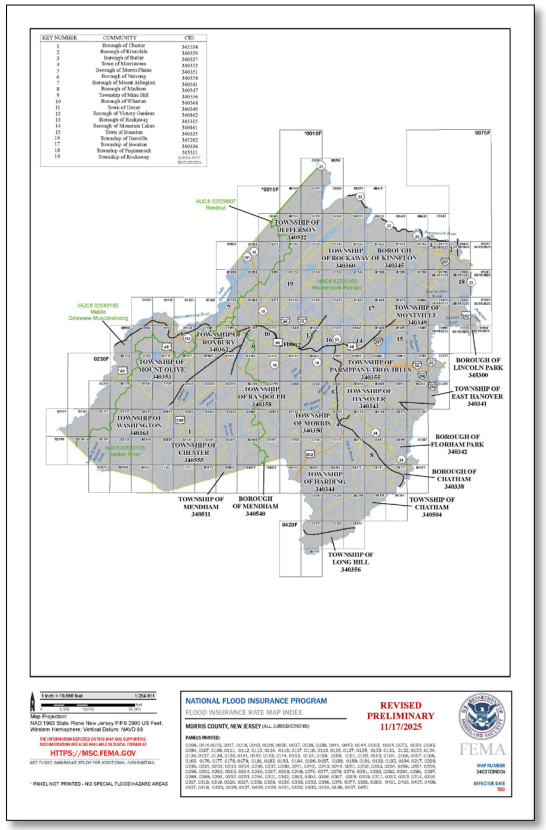
*No Special Flood Hazard Areas Identified

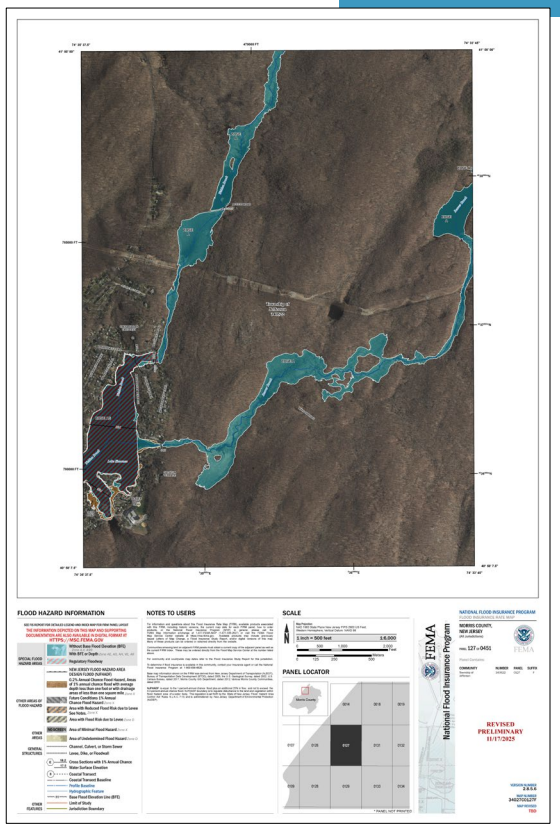
EFFECTIVE: Revised Preliminary 11/17/2025

FLOOD INSURANCE STUDY NUMBER
34027CV001B
Version Number 2.8.5.6

FEMA

Flood Insurance Study (FIS)





Flood Insurance Rate Maps (FIRM)

LOMCs and SOMAs

Preliminary Summary of Maps Actions (SOMA)

- Distributed with preliminary maps
- Identifies previously issued Letter of Map Change (LOMCs) and how those determinations are impacted by the new mapping effort

Page 1 of 2 | Date: September 06, 2007 | Case No.: 07-02-0985A | LOMA

Federal Emergency Management Agency
Washington, D.C. 20472

LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	TOWNSHIP OF BOONTON, MORRIS COUNTY, NEW JERSEY	Lot 27, Section 3, Wayside Farm Estates, as described in the Deed, recorded in Book 2443, Pages 1032 and 1033, in the Office of the County Clerk, Morris County, New Jersey (TM: 212; TB: 21204; TL: 2)
	COMMUNITY NO.: 340336	
AFFECTED MAP PANEL	NUMBER: 3403360010C	
	DATE: 4/17/1985	
FLOODING SOURCE: BEAVER BROOK		APPROXIMATE LATITUDE & LONG[illegible]F PROPERTY: 40.951, -74.414 SOURCE OF LAT & LONG: PRE[illegible] MAPPING STREETS 7.0 DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	[illegible]OD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
27	3	Wayside Farm Estates	8 Brookview Road	Structure	C	514.5 feet	520.8 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 equaled or exceeded in any given year (base flood).

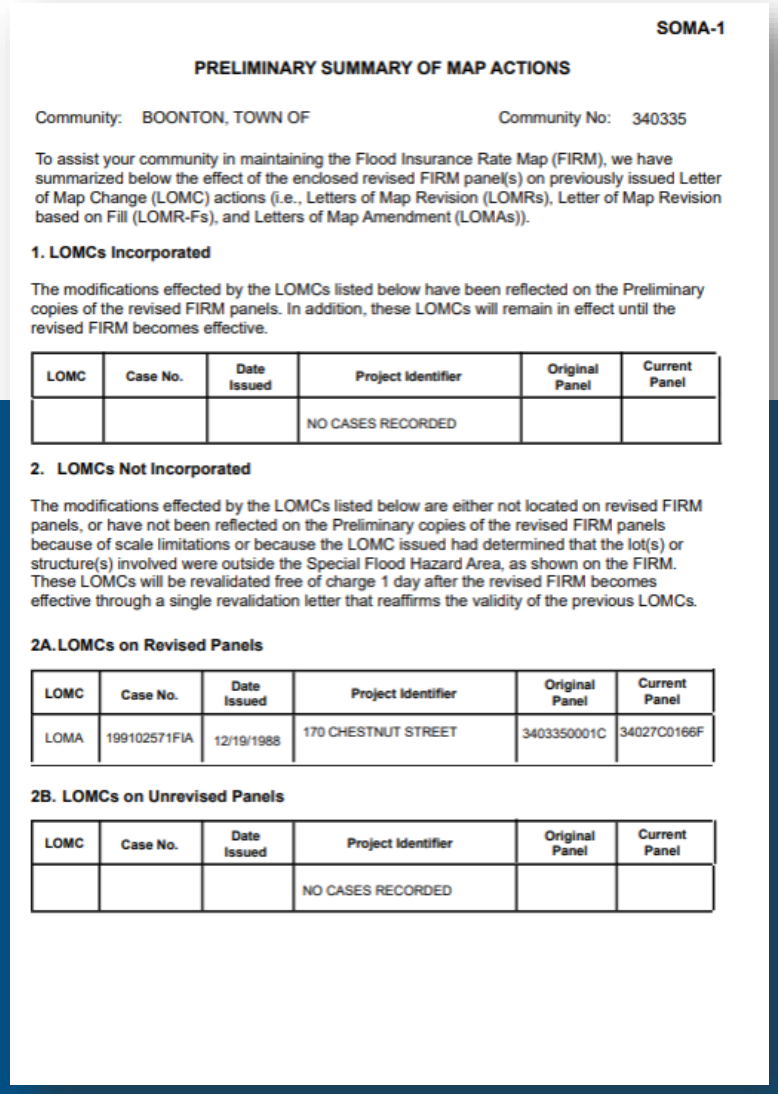
ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

PORTIONS REMAIN IN THE FLOODWAY
STUDY UNDERWAY

Community: BOONTON, TOWNSHIP OF Community No: 340336

2A.LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	00-02-0122A	11/24/1999	LOT 13, BLOCK 21201 -- 3 MEADOWBROOK ROAD	3403360010C	34027C0158F
	[illegible]1-02-0608A	05/09/2001	LOT 26, SECTION 3, WAYSIDE FARM ESTATES - 6 BROOKVIEW ROAD	3403360010C	34027C0158F
LOMA	[illegible]8A	08/03/2001	LOT 14, BLOCK 21201 -- 5 MEADOWBROOK ROAD	3403360010C	34027C0167F
LOMA	06-[illegible]2A	03/14/2006	10 BROOKVIEW ROAD (NJ)	3403360010C	34027C0158F
LOMA	07-02-0985A	09/06/2007	LOT 27, SECTION 3, WAYSIDE FARM ESTATES -- 8 BROOKVIEW ROAD	3403360010C	34027C0158F
LOMR-F	16-02-0515A	02/19/2016	LOT 2, SECTION 1, TWIN HILLS -- 30 FARBER HILL ROAD	3403360010C	34027C0162F



SOMA-1

PRELIMINARY SUMMARY OF MAP ACTIONS

Community: BOONTON, TOWN OF Community No: 340335

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effect of the enclosed revised FIRM panel(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)).

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	Original Panel	Current Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below are either not located on revised FIRM panels, or 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.

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	199102571FIA	12/19/1988	170 CHESTNUT STREET	3403350001C	34027C0166F

2B. LOMCs on Unrevised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

LOMCs and SOMAs

All LOMCs were addressed in the preliminary Summary of Map Actions (SOMA) and placed into one of four categories:

1. Incorporated
2. Not incorporated (validated)
   - LOMCs on Revised Panels
   - LOMCs on Unrevised Panels
3. Superseded
4. To be Re-determined

Be sure to review the prelim SOMA for completeness

If you notice a LOMC missing from the list, submit the omission with your comments

NFIP Standards, Ordinance Compliance, and Map Adoption

The National Flood Insurance Program (NFIP)

- Program based on a mutual agreement between the Federal government and the local community
- NFIP makes federally backed flood insurance available in exchange for a municipality adopting and enforcing a floodplain management ordinance that meets the minimum requirements of 44 CFR 60.3

Roles and Responsibilities

Federal
- Risk Identification and Mapping
- Building/Development Standards
- NFIP/Flood Insurance
- Enforcement

State
- N.J.A.C 7:13 Flood Hazard Area Control Act Rules.
- N.J.A.C. 5:23 The Uniform Construction Code (UCC)

Local
- Adoption and Enforcement of the New Jersey Uniform Construction Code
- Adopt an NFIP-Compliant Ordinance
- Issue Floodplain Permits

Who Must Get Local Floodplain Development Permits?

PRIVATE DEVELOPERS

PROPERTY OWNERS

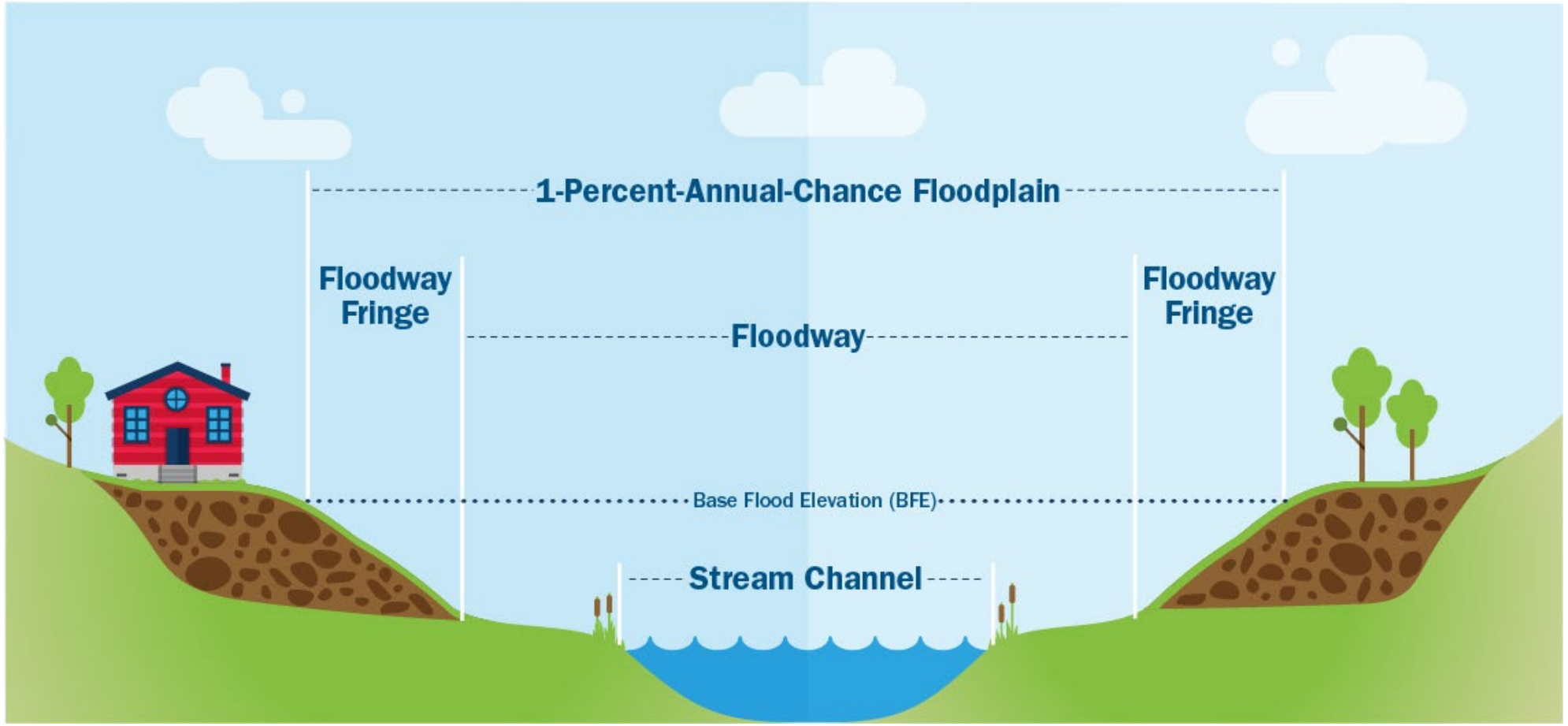
COUNTIES

CITIES, TOWNS, OR VILLAGES

SCHOOL DISTRICTS

PUBLIC IMPROVEMENT DISTRICTS

Floodway Schematic

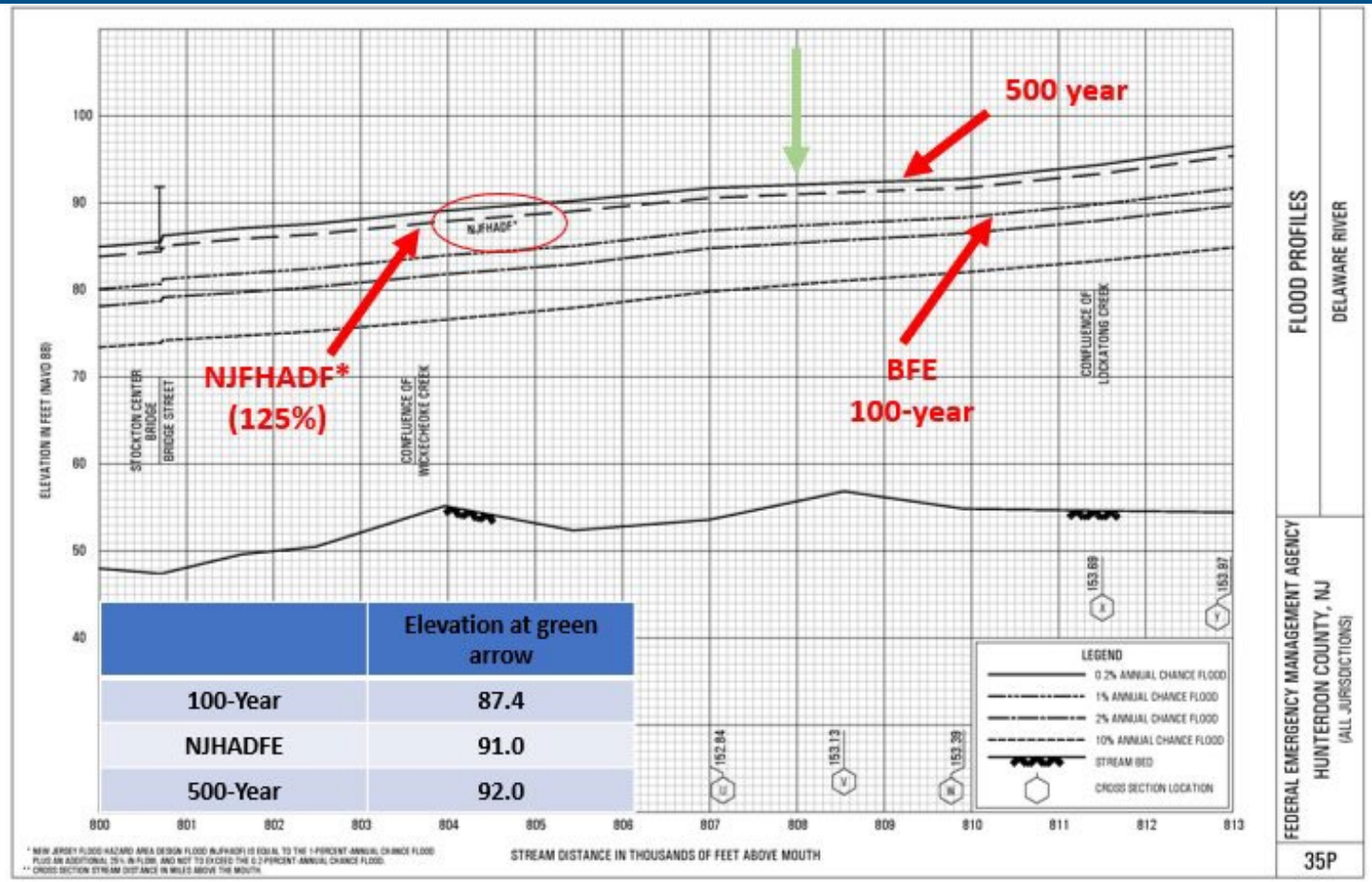


NFIP Floodplain Management - "Precedence Rule" 44 CFR 60.1(d)

Local Ordinances must regulate to the State minimum floodplain management standards in the Flood Hazard Area Control Act (FHACA):

- FHACA establishes the Flood Hazard Area Design Flood Elevation (FHADFE) which is higher than the FIRM BFE
- FHACA includes methodology to establish FHADFE's in A zones with no FIRM BFE's and in watersheds 50 acres or greater.
- FHACA requires Best Available data including data from State-studied streams be considered and adds an additional one-foot safety factor to FIRM BFE's in Riverine Areas
- FHACA requires a minimum one foot of freeboard also be added to lowest floor elevations - more for critical facilities
- FHACA regulates floodways more stringently and regulates riparian zones

Determining the Local Design Flood Elevation



	Elevation at green arrow
100-Year	87.4
NJHADFE	91.0
500-Year	92.0

Determining the Local Design Flood Elevation

Building Class	Best Available Data	FHACA Requirements	New Jersey Design Flood Elevation	Freeboard Requirements*	Local Design Flood Elevation
Class I + II + III	BFE	+ 3 Feet	90.4	1 Foot	91.4
	NJFHADF	+ 2 Feet	93.0	1 Foot	94.0
Class IV	BFE	+ 3 Feet	90.4	1 Foot	91.4
	NJFHADF	+ 2 Feet	93.0	1 Foot	94.0
	500-Year	+ 0 Feet	92.0	-	92.0

**State Freeboard Requirement used for the example, but local community free board requirements may be higher. Use the higher standard where applicable.*

Minimum Standards for Buildings in the Special Flood Hazard Area (SFHA)

- **Zone A Building Requirements - no Base Flood Elevation (BFE) available.**
  - Statewide Minimum Elevations can be verified with an unexpired Flood Hazard Verification Letter which includes a Flood Hazard Design Flood Elevation (FHDFE)
  - For watercourses draining 50-acres of more, the floodplain could be delineated using any one of the six methods that are provided in the NJ Flood Hazard Area Control Act Rules, N.J.A.C. 7:13.

- **Zone AE Building Requirements – BFE available**
  - The lowest enclosed area, <u>including the basement</u>, must be above the Design Flood Elevation (DFE) plus applicable freeboard.
  - Non-residential buildings may be flood proofed.
    - Require Flood Proofing Certificate from PE or Architect.
  - No development in the regulatory floodway that would raise BFE.
  - FEMA and the state encourage local communities to adopt higher standards

Higher Than Minimum Standards

Mandatory Statewide Higher Standards

- The Flood Hazard Design Flood Elevation is based upon 125% of the base flood plus an additional factor of safety Freeboard.- 1 foot minimum for structures
- Critical Facility freeboard for Class III and Class IV
- Riparian Zones
- Prohibition on unsecured materials and solid waste disposal in floodplains
- Flood Hazard Area encroachments can not increase the base flood. New developments can not increase the base flood more than 0.2 feet of rise
- Compensatory Storage.

Optional Higher Standards

- Freeboard greater than 1 foot minimum
- Other hazard zones: e.g., levee protected areas or areas below dams.
- Cumulative Substantial Damage / Substantial Improvement.
- Restrictions on Critical Facilities.
- Community Identified Flood Risk Areas, including Residual Risk Zones.
- Restrictions on enclosure size

Ordinance Compliance and Map Adoption Period

- Begins on date Letter of Final Determination (LFD) is sent and ends on date FIRM becomes effective
- Community officials review and revise the community's flood damage prevention ordinance to ensure compliance with NFIP and 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 before the end of this period

6 months	5 months	3 ½ months	3 months	2 ½ months	1 month
FEMA 6-month LFD Letter	NJDEP Assistance Letter	Draft Ordinance to NJDEP	FEMA 90-day Reminder Letter	NJDEP Review of Draft Ordinance	**FEMA 30-day Reminder Letter**

What is the Community's Responsibility During this Period?

- Update Local Flood Damage Prevention Ordinance to the New Model Code Coordinated Ordinance, which must include:
  - ✓ Updated FIS and FIRM Panel numbers
  - ✓ Updated FIRM and FIS effective date
  - Local Floodplain Administrator designation
  - Permit fees
  - Appeals Board designation
  - Penalties for noncompliance

Responsibilities of the FPA

- Review applications
- Provide base flood data
- Review plans and specifications
- Notify adjacent communities, NJDEP and FEMA prior to any watercourse alteration
- Make Substantial Improvement/Substantial Damage determinations
- Ensure all other necessary permits are obtained
- Issue or deny floodplain development permits
- Inspect development
- Maintain all relevant records

Common Local Law Checklist

- ❑ Provide map repository location
- ❑ Address appeal to floodplain administrator office (must be an office; not a name)
- ❑ Include correct FIRM or Flood Insurance Study and State Study reference
- ❑ Name Town/Village/City Board or Council as appeals board
- ❑ Keep section numbering consistent
- ❑ Include all sections
- ❑ Adopt specific state laws.

Questions? Need Ordinance Assistance?

Visit our website:

www.nj.gov/dep/floodcontrol

Contact our office:

NJDEP, NJ State NFIP Coordinator's Office

(609) 292-2296

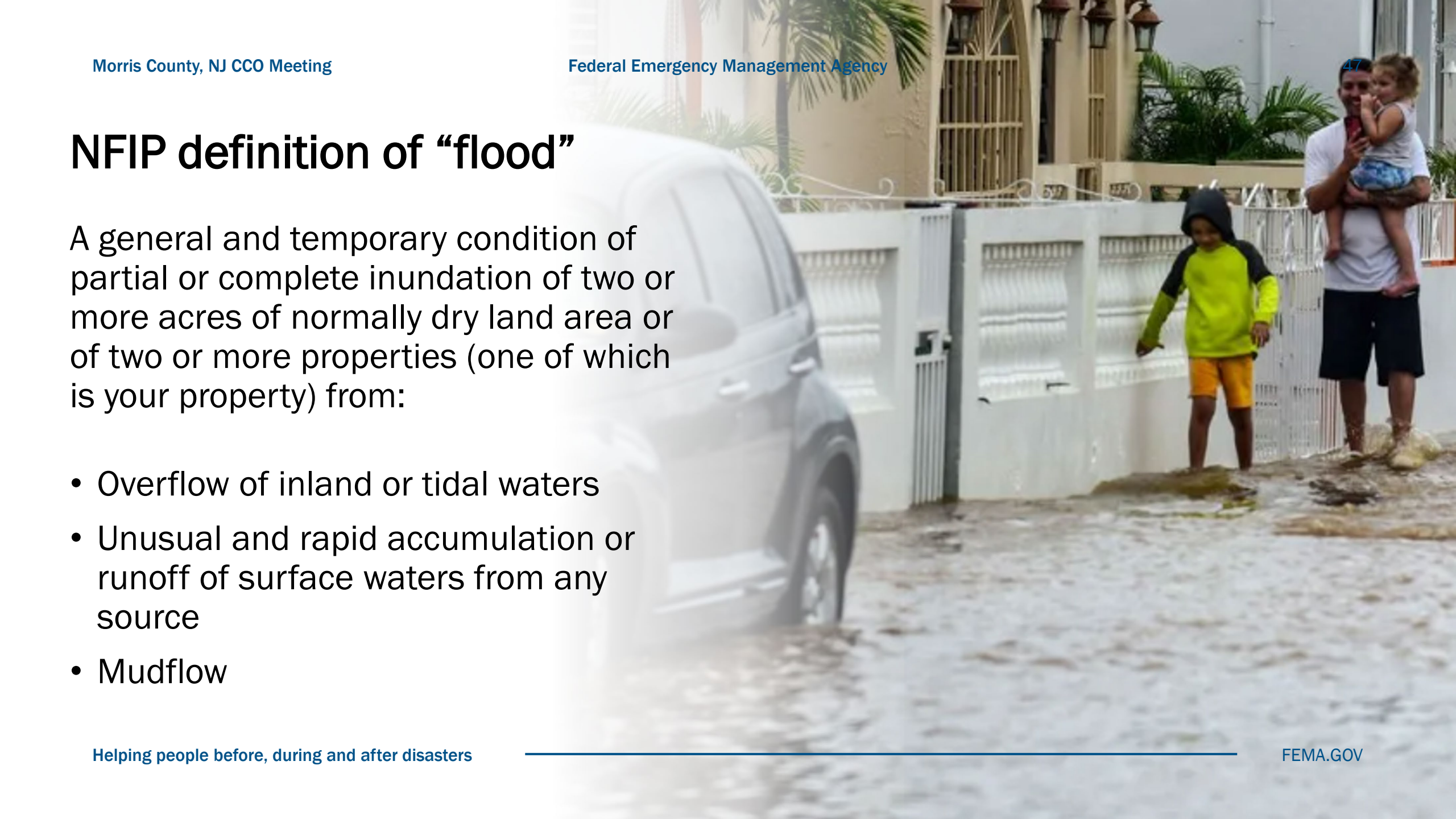
FDPO@dep.nj.gov

Flood Insurance

NFIP definition of “flood”

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:

- Overflow of inland or tidal waters
- Unusual and rapid accumulation or runoff of surface waters from any source
- Mudflow



Mudflow

A river of liquid and flowing mud on the surface of normally dry land areas as when earth is carried by a current of water

Not Mudflows:

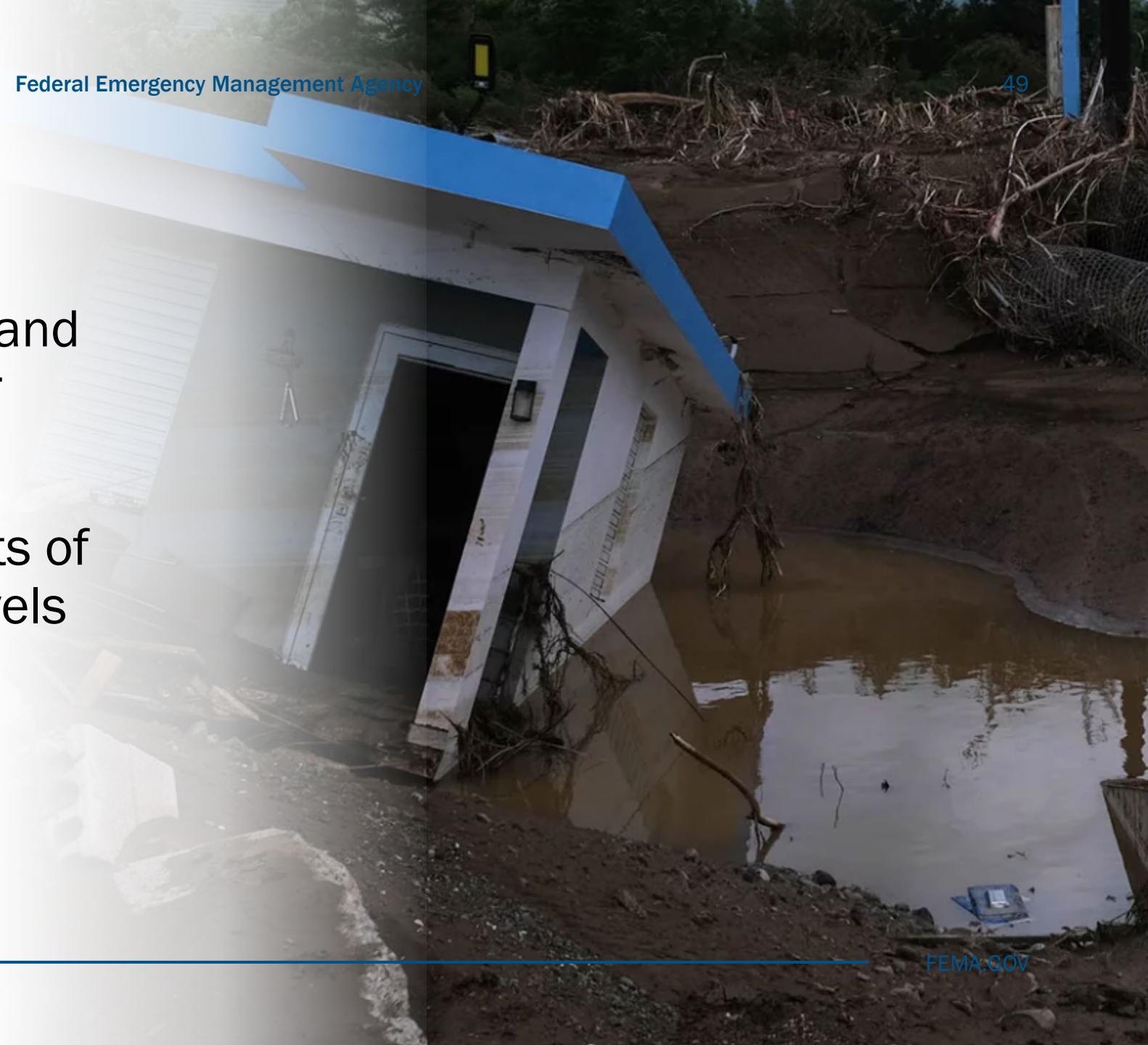
- Landslide
- Slope failure
- Saturated soil mass

Flood Related Erosion

Collapse or subsidence of land along the shore of a lake or similar body of water

Caused by waves or currents of water exceeding cyclical levels

Results in flooding



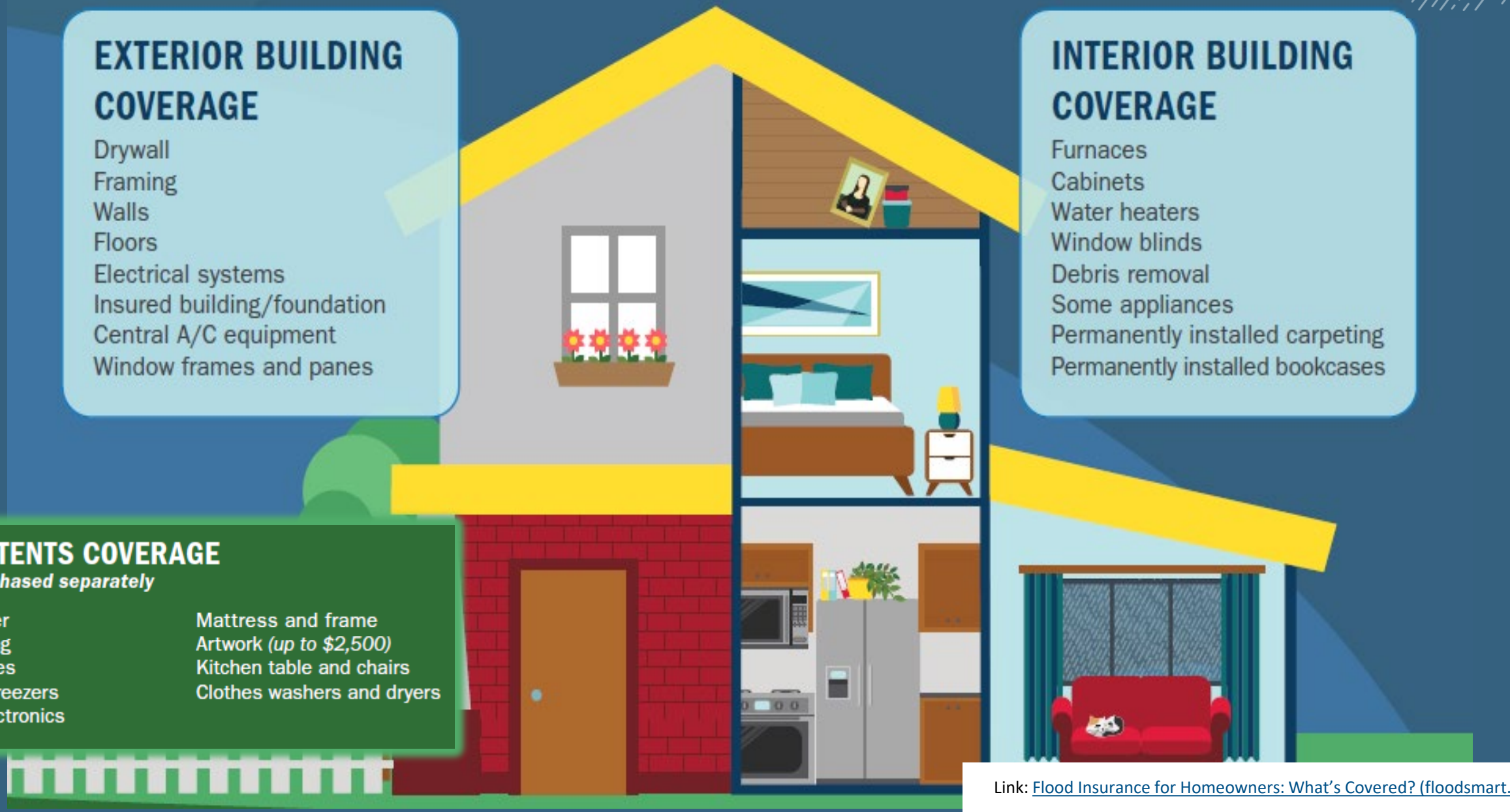
Flood Insurance for Homeowners

EXTERIOR BUILDING COVERAGE

Drywall
Framing
Walls
Floors
Electrical systems
Insured building/foundation
Central A/C equipment
Window frames and panes

INTERIOR BUILDING COVERAGE

Furnaces
Cabinets
Water heaters
Window blinds
Debris removal
Some appliances
Permanently installed carpeting
Permanently installed bookcases



CONTENTS COVERAGE

if purchased separately

Dresser
Clothing
Couches
Food freezers
TV/electronics
Mattress and frame
Artwork *(up to $2,500)*
Kitchen table and chairs
Clothes washers and dryers

Link: [Flood Insurance for Homeowners: What's Covered? (floodsmart.gov)]

Basement Flooding

BUILDING COVERAGE

Basement items are covered under Building Coverage if they are connected to power and installed. Examples include:

Central Air Conditioners

Electrical Outlets and Light Switches

Furnaces and Hot Water Heaters

Sump Pumps

CONTENTS COVERAGE

Basement items are covered under Contents Coverage if they are connected to a power source. Examples include:

Clothing Washers and Dryers

Window Air Conditioners

Freezers and Contents

NOT COVERED

Items not specifically listed in the policy are not covered in a basement. Examples include:

Finished Basement Home Improvements

Couches

Televisions

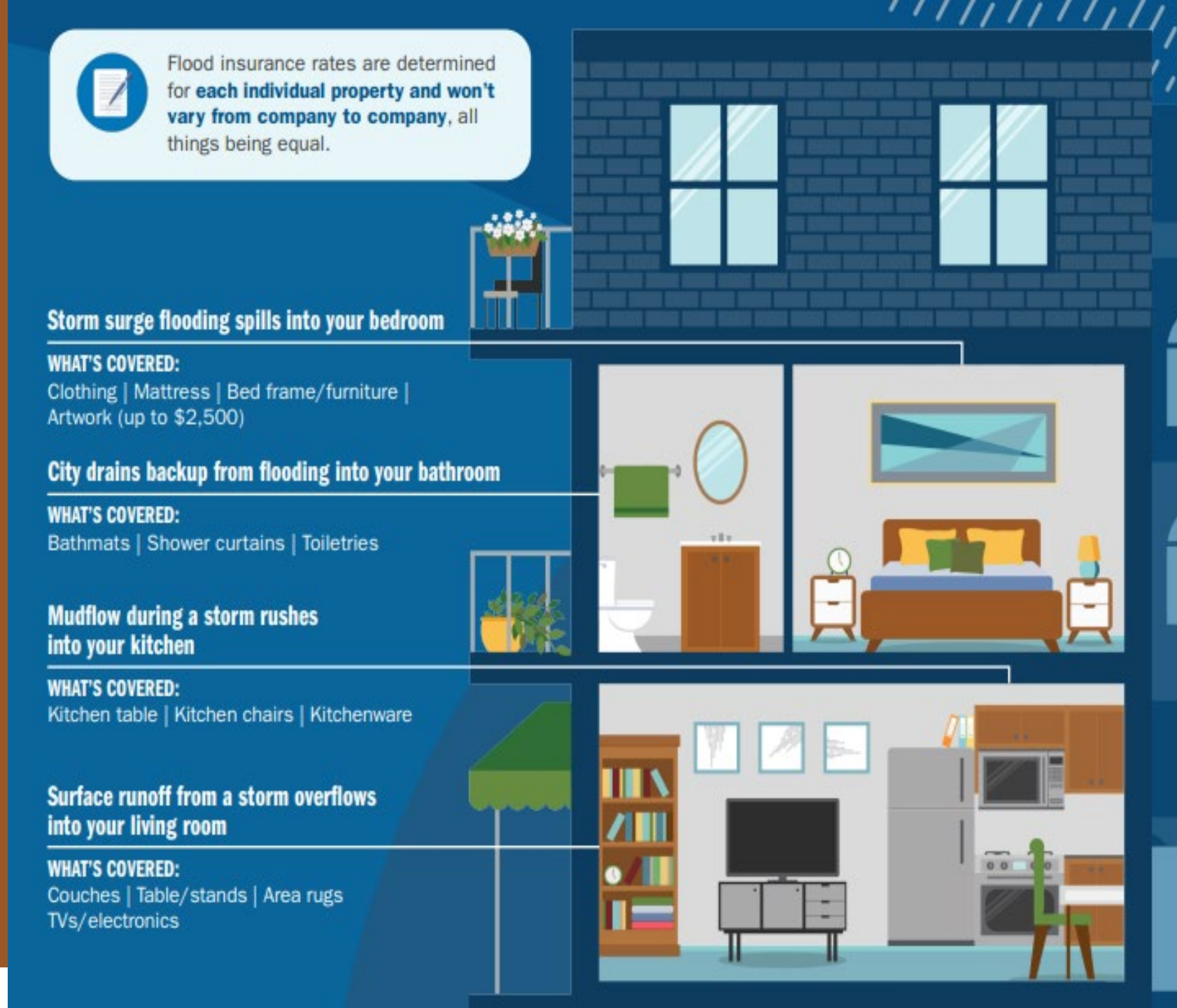
Family Photographs or Keepsakes

Link: [Basement Flooding – What's Covered? (floodsmart.gov)]

Contents Insurance

Renters insurance typically doesn't cover flooding, and while a landlord may have flood insurance to protect the building, their insurance will not cover occupants' personal belongings.

A contents only flood insurance policy from the National Flood Insurance Program (NFIP) can fill gaps in coverage.



Link: [Renters Infographic (floodsmart.gov)]

NFIP Rate Explanation Guide

Where the Building is Located:

•Distance to flooding sources
•Relative ground elevation (compared to surrounding areas)
•Other characteristics, such as whether it is on a barrier island

How the Building is Constructed:

•Type and use of the building (e.g., residential vs. commercial, condos vs. single-family homes)
•Foundation type and whether it is below, at, or above grade
•First-floor height
•Number of floors (risk decreases as height of the floors increases)
•Unit location (for multi-unit buildings)
•Construction type (e.g., masonry walls perform better than wood-frame walls)
•Flood openings using flood vents can lower a building's risk rating
•Placement of machinery and equipment (keeping them above the first floor can reduce costs)

What is Built and Covered:

•Building Replacement Cost Value (RCV): Higher repair costs generally lead to higher claims and premiums.
•Coverage Limits: Higher limits result in higher potential loss costs and, therefore, higher premiums.
•Deductibles: Higher deductibles mean the policyholder assumes more risk, leading to lower premiums.

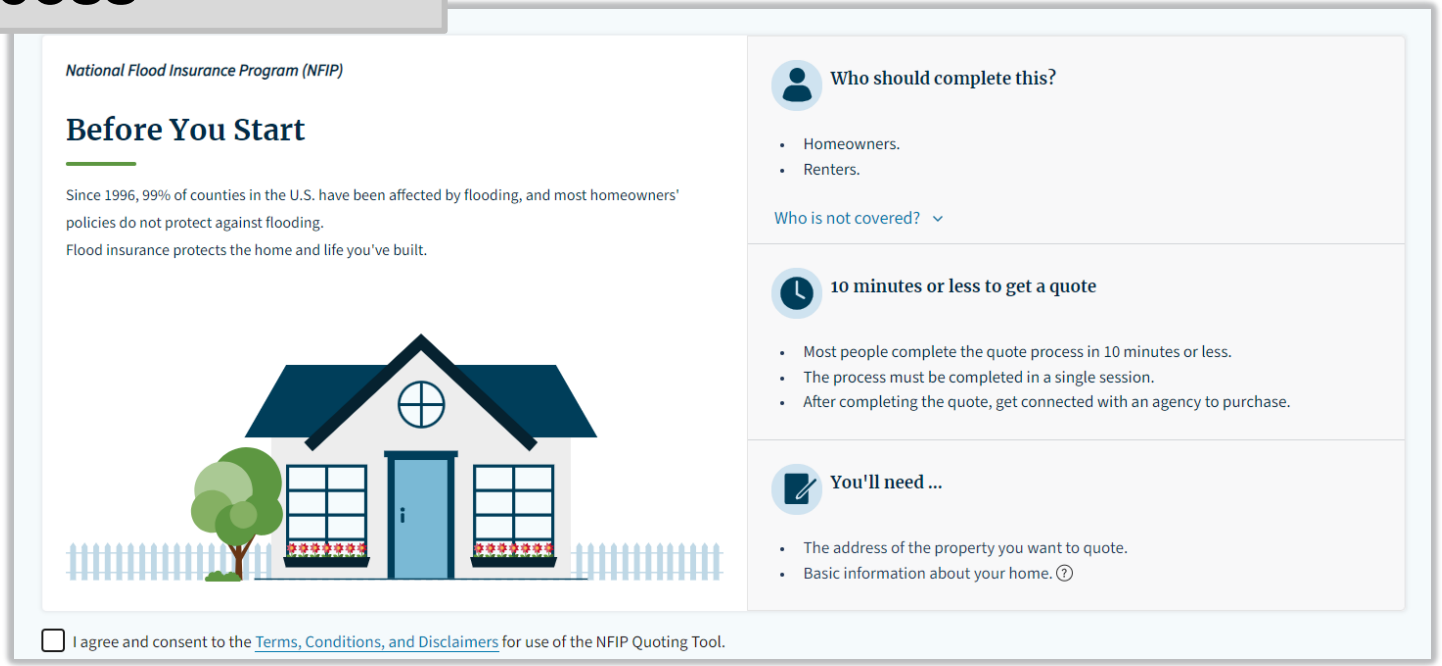
Myths about Flood Insurance

- My area has never flooded.
- Homeowners and renters' insurance includes flood insurance.
- You can't buy flood insurance if you don't live in a floodplain.
- Renters can't be covered for flooding.
- You can't purchase flood insurance if your property has flooded before.
- Federal disaster assistance will always pay for flood damage.

Direct Quoting Tool

Quote Process

- User answers questions about the building
- Receives a quote
- Provide the quote information to an agent
- Buy a policy
- https://www.floodsmart.gov/policy-quote/



Increased Cost of Compliance (ICC)

- Up to $30,000 (Subject to Statutory Maximums)
- No deductible
- Separate claim
- Acceptable mitigation activities
  - Floodproofing (commercial and primarily non-residential)
  - Relocation
  - Elevation
  - Demolition

NFIP Coverage Limits

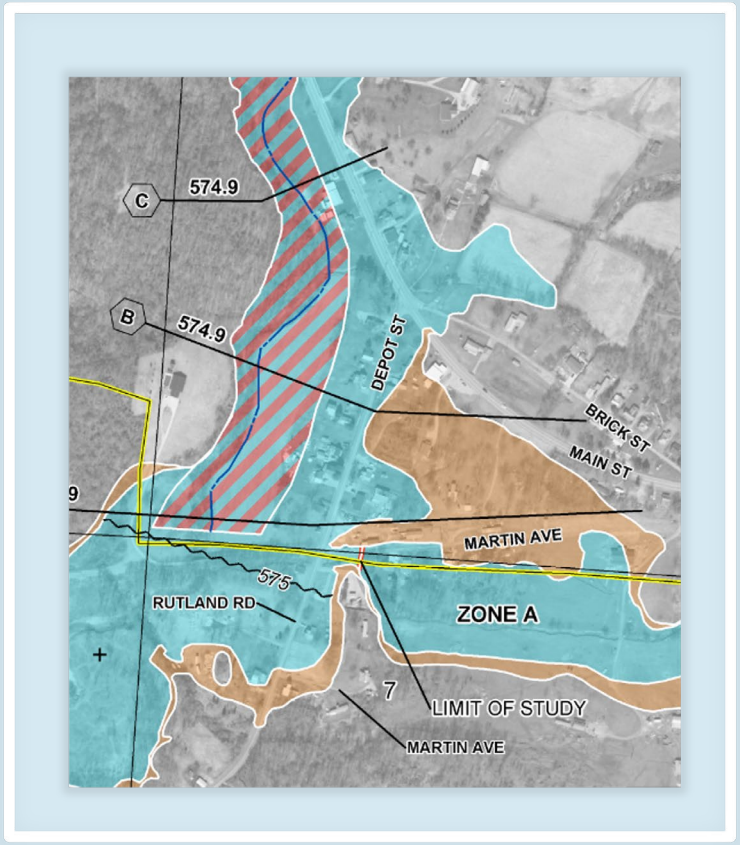
USE	Building	Contents
1-4 Family Dwelling Residential	$250,000	$100,000
5+ Family Dwelling Residential (includes other residential buildings such as cooperatives, apartments, hotels, etc.)	$500,000	$100,000
Non-Residential	$500,000	$500,000
Condo Buildings	$250,000 x # of units	$100,000

Deductibles:

- Separate deductibles for both building and contents
- Minimum deductibles with higher deductible options
- Higher deductibles = lower overall cost
- Not all banks accept higher deductibles

Newly Mapped Policies

- Starts at discount and transitions towards its true risk rate at no more than **18% annually**.
- Grandfathering is being eliminated.
- Must purchase within 12 months from new FIRM effective date.
- 30 day waiting period still applies.

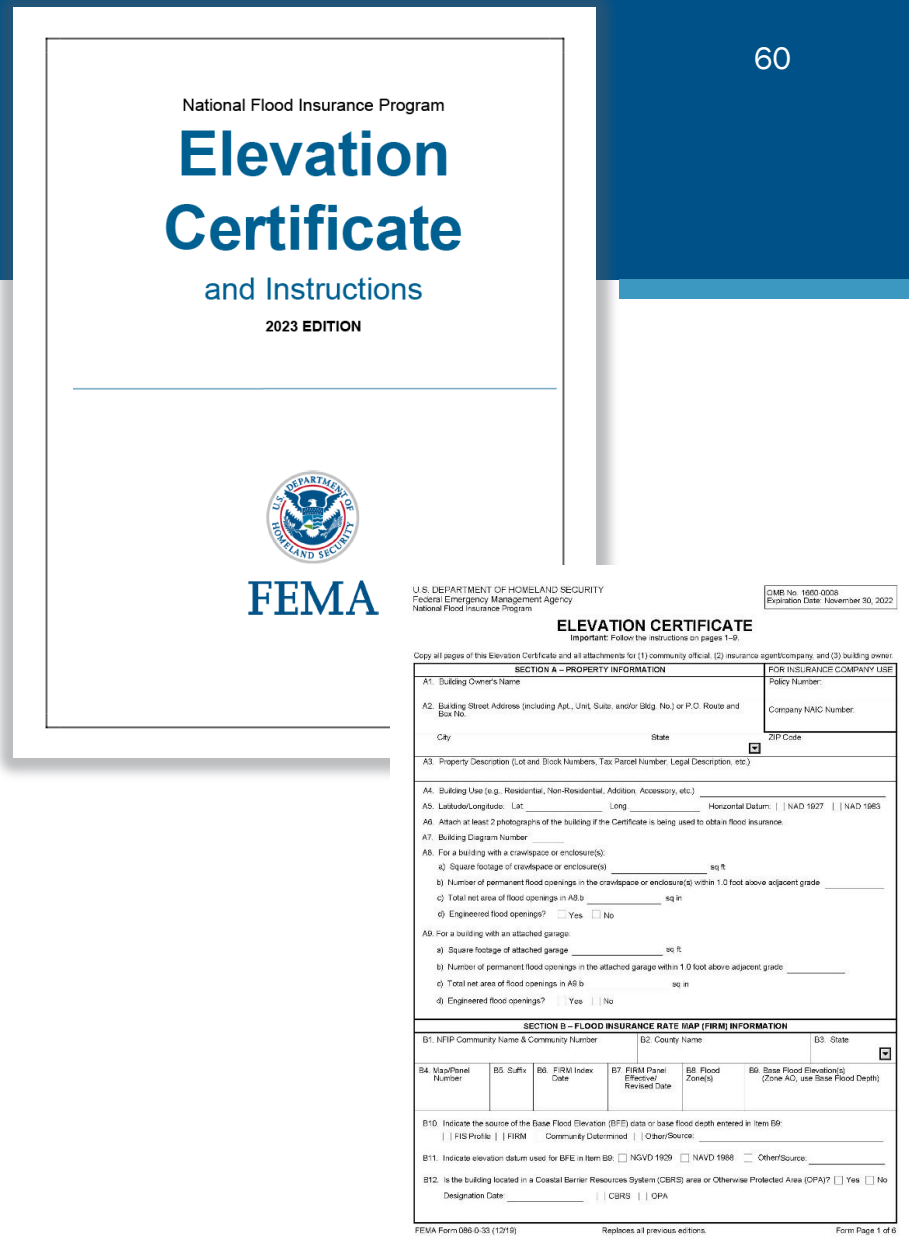


What policyholders need to know

- Federal flood insurance coverage requirement must be no less than:
  - Loan balance
  - Cost to rebuild
  - $250K maximum limit
- Lenders are allowed to force-place insurance coverage if currently underinsured or no coverage exists.
  - Notification methods and timing will vary by institution (not regulated).
  - Borrower has 45-days to act upon being notified or a policy will be purchased.
- Lender is allowed to require more than minimum, but not to surpass cost to rebuild.
- Private flood insurance policies may satisfy mandatory purchase requirement at the discretion of the lender.
- What is covered and what is excluded.

Elevation Certificates (EC)

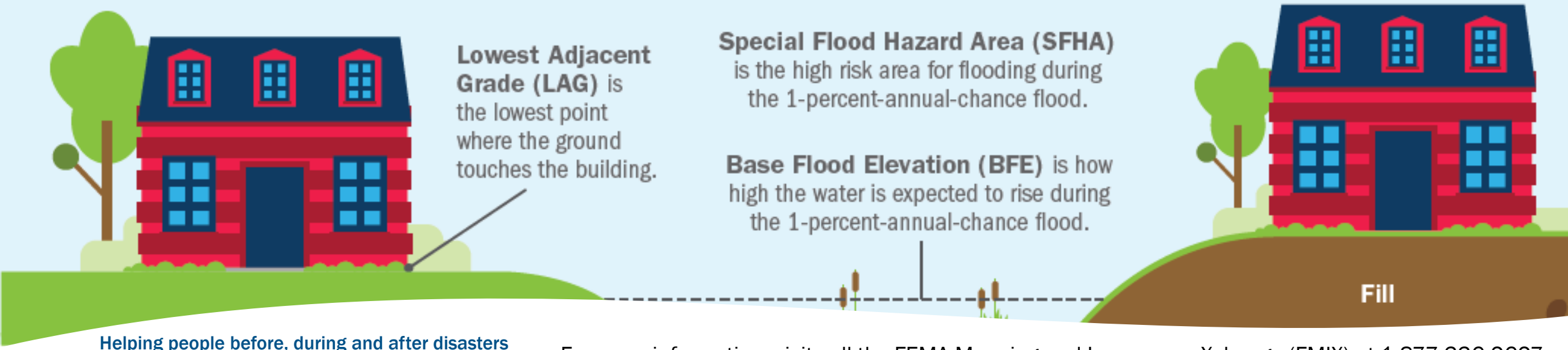
- Captures a structure's surveyed elevations, photographs, and FEMA flood zone/BFE information.
- Assists in properly rating flood insurance premiums and supports LOMA requests.
- Explore the option of "**bulk EC purchases**" in order to save residents money and streamline the process.
- New Edition (2023) must be used moving forward.



Letters of Map Change (LOMCs)

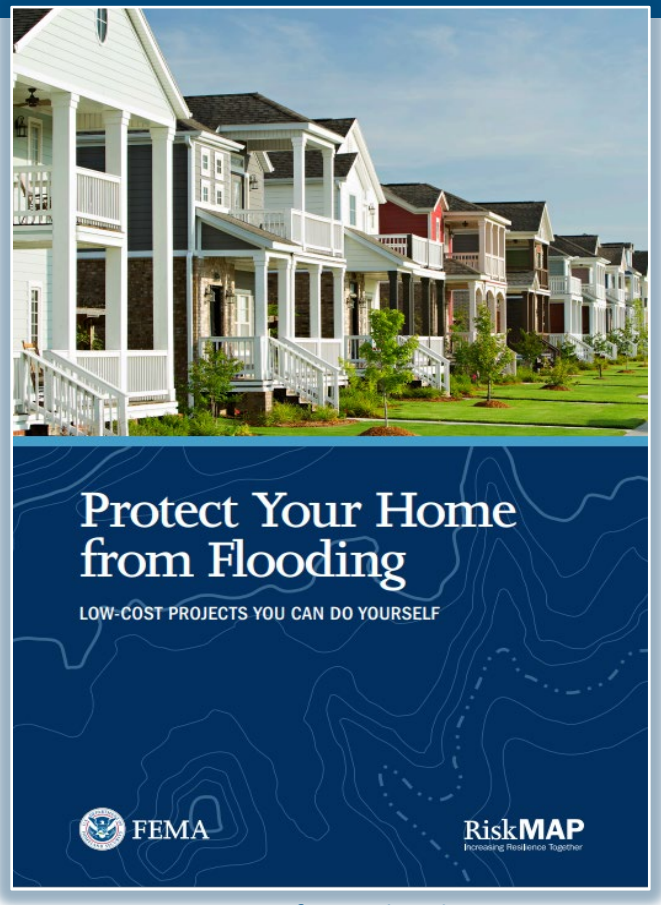
Letter of Map Amendment (LOMA) is for when a flood map shows a building in the floodplain but it is actually on natural ground above the base flood elevation.

Letter of Map Revision Based on Fill (LOMR-F) is for when a building is on fill that puts it above the base flood elevation. Elevating using fill must be permitted under the law.

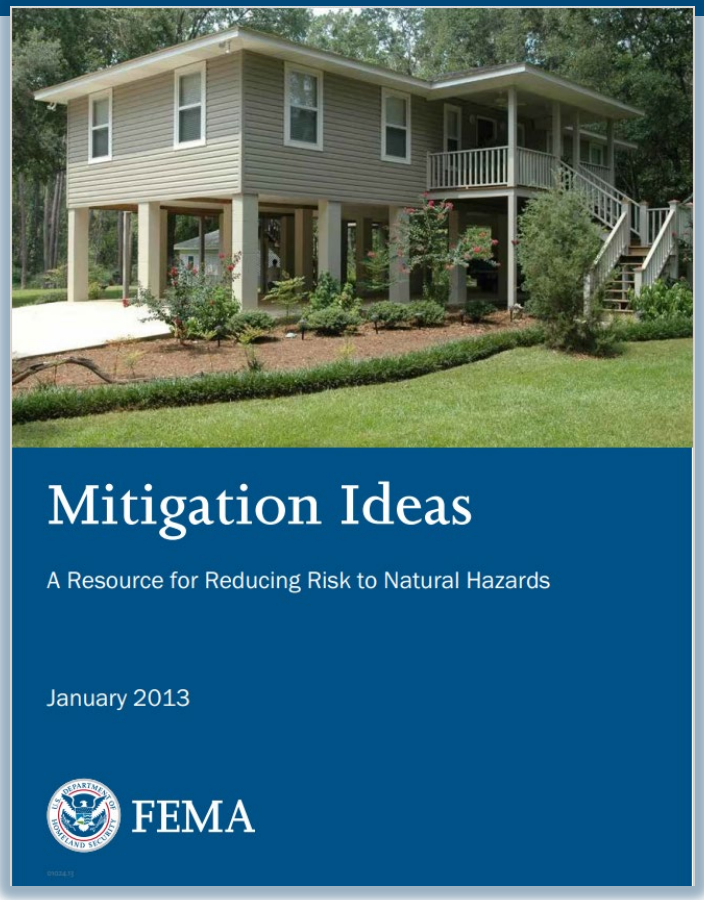


For more information, visit call the FEMA Mapping and Insurance eXchange (FMIX) at 1-877-336-2627 or visit https://floodmaps.fema.gov/fhm/fmx_main.html.

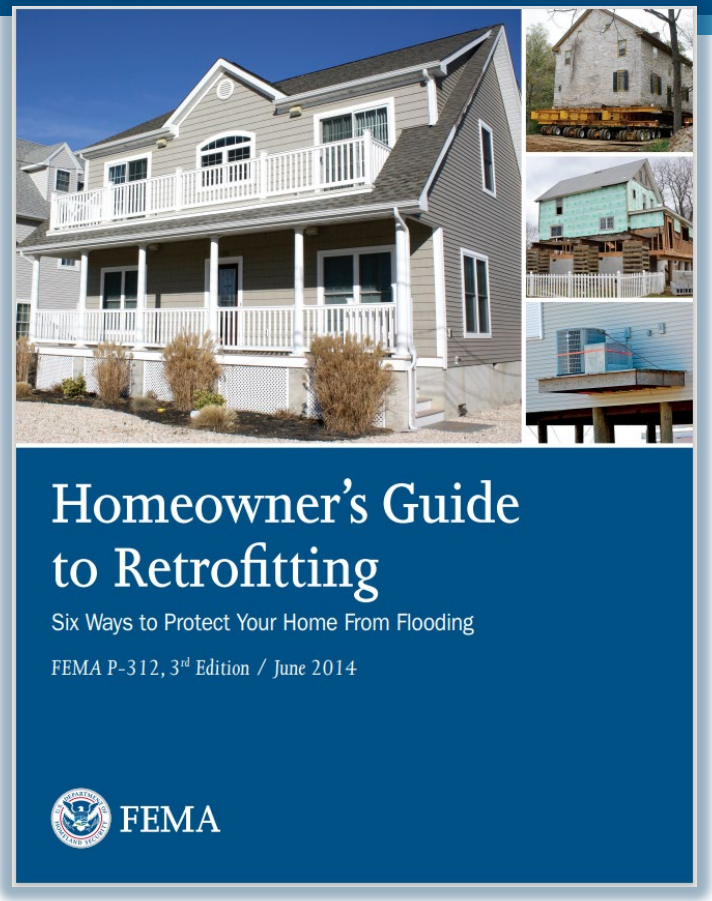
Additional Helpful Publications



Protect Your Home from Flooding Low-cost Projects You Can Do Yourself (fema.gov)



Mitigation Ideas (fema.gov)

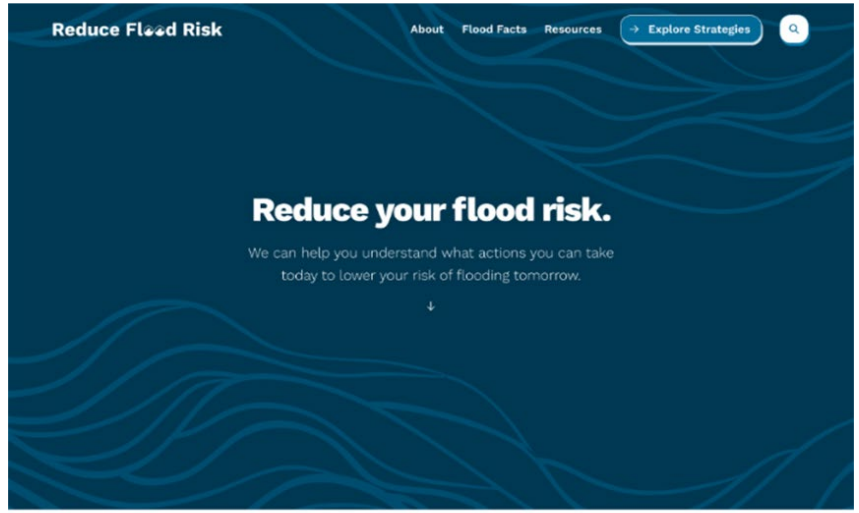


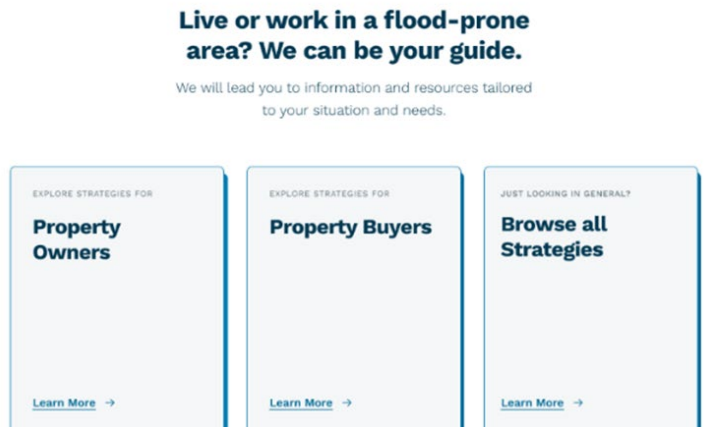
FEMA P-312

ASFPM – Reduce Flood Risk

Objectives

- To help property owners and buyers in flood-prone areas identify strategies to reduce their property's risk of flooding
- To connect anyone looking to reduce their flood risk with mitigation information and resources
- Visit ***ReduceFloodRisk.org***





Next Steps

Projected Timeline Towards Map Adoption

Flood Risk Review Meeting
December 20, 2024

Preliminary Map Products Issued
November 17, 2025

CCO and 1st Open House Meeting
January 8, 2026

2nd Open House Meeting
January 13th, 2026

90-Day Appeal Period
Mid 2026

FEMA Issues LFD
Early 2027

"Letter of Final Determination"

To communities and publishes the final FHDs in the Federal Register

Communities have 6 months to adopt the study before the data becomes "effective". *Failure to adopt results in suspension from NFIP*

Effective Date
Late 2027*

* Current timeline could be impacted by the Appeals

NEXT: Community Open House's

- **Goal:** Morris County residents can connect with FEMA, NJDEP, and County officials to ask questions about the new maps, view the map changes to their property, and learn about flood insurance.
- Participation from the County and municipal officials are welcomed and encouraged to join us.
- In-Person Open Houses will be held at the following dates and locations:

  Thursday, January 8, 2026, from 3 to 7 p.m. ET
  Morris County Public Safety Training Academy
  500 West Hanover Avenue
  Morristown, NJ 07960

- There is no formal presentation, and participants can stay for any length of time.

NEXT: Community Open House's

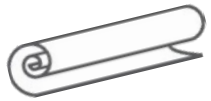
- **Goal:** Morris County residents can connect with FEMA, NJDEP, and County officials to ask questions about the new maps, view the map changes to their property, and learn about flood insurance.
- Participation from the County and municipal officials are welcomed and encouraged to join us.
- In-Person Open Houses will be held at the following dates and locations:

  Tuesday, January 13, 2026, from 3:30 to 8 p.m. ET
  Chester Library
  250 West Main Street
  Chester, NJ 07930

- There is no formal presentation, and participants can stay for any length of time.

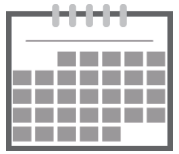
Next Steps for the Community

Morris County officials, floodplain administrators, and staff



Provide technical review of preliminary data

Submit questions and comments to FEMA



Share new flood risk info with property owners and stakeholders

Identify mitigation needs and priorities

Update local plans, codes, and ordinances

Contact Information

	Title	Employee	Telephone No.
FEMA	Risk Analysis – Branch Chief	Michael P. Foley Michael.Foley3@fema.dhs.gov	(347) 610-1847
	Risk Analysis – Senior Engineer	J. Trevor Cone John.Cone@fema.dhs.gov	(771) 217-6704
	Risk Analysis - Communications and Outreach Lead	Kirk Revil Kirk.Revil@fema.dhs.gov	(302) 284-4185
	Floodplain Management and Flood Insurance	Thomas Song Thomas.Song@fema.dhs.gov	(907) 374-5475
NJDEP	Supervising Engineer	Joe Ruggeri Joseph.Ruggeri@dep.nj.gov	(609) 292-2296
	Engineer	George Ibrahim George.Ibrahim@dep.nj.gov	(518) 402-8185
Study Team	ARC Study Manager	Carrie Sigrist carrie.sigrist@mbakerintl.com	(301) 385-8336
Project Support	Region 2 Service Center Lead	Tolga Yilmaz Tolga.Yilmaz@mbakerintl.com	(217) 898-3431

FEMA