

Atlantic County, New Jersey Flood Hazard Mapping Status Report

This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping process being completed for Atlantic County, New Jersey. The Flood Insurance Rate Maps (FIRMs) for Atlantic County, New Jersey are being revised to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development.

BACKGROUND

What Is The NFIP?

In 1968, Congress established the NFIP in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. FEMA maps flood hazard areas, including the Special Flood Hazard Area (SFHA), which is the area that has a 1% or greater chance of flooding in any given year. Development may take place within the SFHA provided that it complies with local floodplain management ordinances that meet the minimum Federal criteria.

What Is A FIRM?

When FEMA maps flood hazards in a community and/or county, two products are typically produced: a Flood Insurance Study (FIS) report and a Flood Insurance Rate Map (FIRM). A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the FIS report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or depths associated with the risk zones and floodways, and common physical features such as roads.

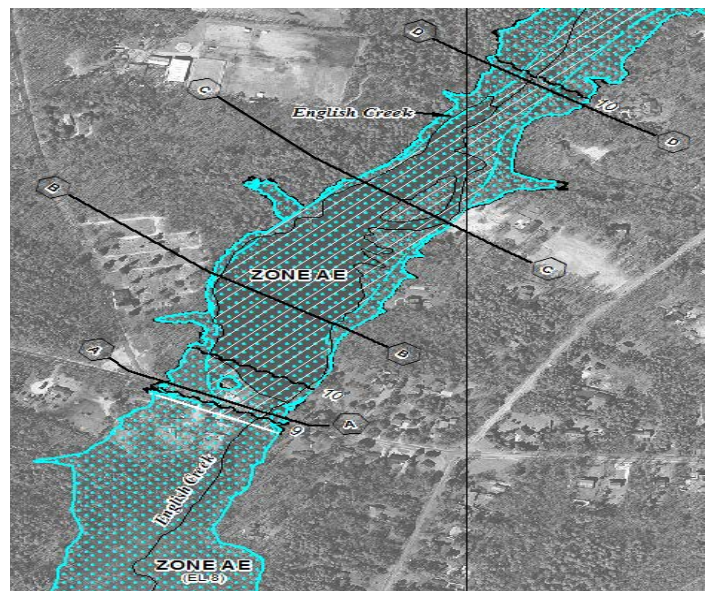
What Is The Significance Of The SFHA?

The SFHA has at least a 1% chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. The Flood Disaster Protection Act of 1973 mandates that flood insurance must be purchased for structures located within the SFHA as a condition of receipt of Federal or federally backed financing.

ATLANTIC COUNTY FIS AND FIRM REVISION

The May 30, 2014 preliminary FIRM:

- Incorporates revised flood hazard analysis for the 31 miles of coastal shoreline of Atlantic, New Jersey
- Redelineates and maps 97 miles of detailed riverine analysis and approximate analysis streams
- Updates the base map to 2012 orthophotography
- Incorporates digital topographic data
- Incorporates validated Letters of Map Change (LOMCs).

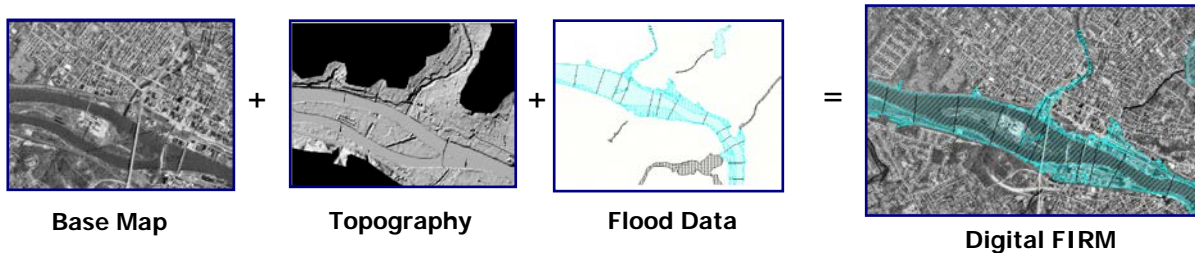


May 2014

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FLOOD INSURANCE RATE MAP

The May 30, 2014, preliminary FIRM for Atlantic County, New Jersey, incorporates a base map (2012 High Resolution Orthophotography) supplemented with stream centerlines and political and road name data. The key components of a FIRM are shown in the figure below.



RESTUDIES and REDELINEATION

Revised flood hazard analysis and mapping were incorporated for 31 coastal miles in Atlantic County, New Jersey. Redelineation was also performed for approximately 97 stream miles. Redelineation uses digital elevation data and effective flood elevations to revise the 1% and 0.2% annual chance flood hazard areas without conducting new hydrologic or hydraulic analyses. For more information on the studied streams, please see the accompanying insert “Atlantic County, New Jersey, Floodplain Mapping Fact Sheet.”

VERTICAL DATUM CHANGE

What Is A Vertical Datum?

A vertical datum is a set of constants that defines a system for comparison of elevations. In the NFIP, a vertical datum is important because all elevations need to be referenced to the same system. Otherwise, surveys using different datums would have different elevations for the same point. Historically, the FIRMs have referenced the National Geodetic Vertical Datum of 1929 (NGVD 29). Now, a more accurate vertical datum is used – the North American Vertical Datum of 1988 (NAVD 88).

Why Is The Vertical Datum Changing?

A datum needs to be updated periodically because geologic changes to the surface of the earth occur due to subsidence and uplift or changes in sea level. In addition, NGVD 29 was flawed because of erroneous assumptions that mean sea level at different tidal stations represented the same elevation (zero). We can now more accurately measure these elevation differences with an expanded geodetic network.

Who Will Be Impacted By The Vertical Datum Change?

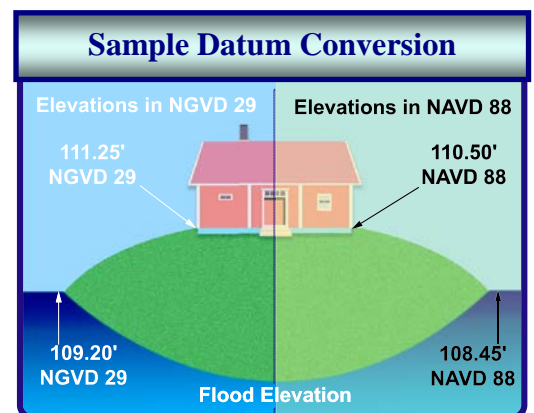
Elevations in NAVD 88 should be used for floodplain management and flood insurance purposes. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 29.

How Are NGVD 29 Flood Elevations Converted To NAVD 88?

The difference between the two datums varies from location to location. Therefore, an average offset (the difference between NAVD 88 and NGVD 29) has been computed for Atlantic County. To convert from NGVD 29 to NAVD 88 in Atlantic County, New Jersey, use the following equation:

$$\text{NAVD 88} = \text{NGVD 29} - 1.247 \text{ feet}$$

For more information on the vertical datum change, see FEMA’s publication “Converting the National Flood Insurance Program to the North American Vertical Datum of 1988—Guidelines for Community Officials, Engineers, and Surveyors.”



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FLOOD HAZARD MAPPING PROCESS

The flood hazard mapping process is divided into three major phases, each offering opportunities for community involvement:



Post-Preliminary Processing

We are now entering the post-preliminary phase. FEMA will hold a Consultation Coordination Officer's (CCO) meeting to present the May 30, 2014, preliminary FIRM to the community. Following the meeting, Atlantic County, New Jersey will be provided a 30-day comment period. A 90-day appeal period will also be initiated through publication of two notices in a local newspaper. After any concerns with the new maps are resolved, FEMA will issue a final determination. A final FIRM and FIS report will be published approximately six months after the final determination in both hardcopy (paper) and digital format.

What are Appeals and Comments?

When a FIRM revision results in new, proposed BFEs and/or flood depths, the proposed addition or modification of any SFHA boundary or zone designation, or the proposed addition or modification of any regulatory floodway, community officials, or individual property owners working through community officials, may submit a formal objection to FEMA during the 90-day appeal period. These objections, which are referred to as appeals, must be supported by scientific and technical data. Objections to any proposed base map feature changes are called comments; these generally involve concerns with corporate limits, jurisdictional boundaries, and/or road names.

PROPERTY SPECIFIC REVIEWS

How Do I Find Out if My Structure or Property Is Located in the Floodplain?

You can view the current effective maps online by visiting the FEMA Map Service Center at <http://msc.fema.gov>. You can also view paper copies of the FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet. For additional assistance with locating NFIP mapping products, you can contact the FEMA Map Information eXchange (FMIX) toll-free at 1-877) FEMA MAP (877-336-2627) or you may e-mail the FMIX staff at FEMAMapSpecialist@riskmapcds.com.

View the Preliminary FIRMs and FIS Online

To view the preliminary FIRMs and FIS online, please visit <http://www.fema.gov/preliminaryfloodhazarddata>. You can also view paper copies of the preliminary maps at your local map repository listed below. Additional resources about the preliminary FIRMs and FIS, including the "What is My BFE?" address lookup tool, which allows users to compare the effective and the preliminary flood zone and BFE for their property are available on the following website: <http://www.region2coastal.com>.

What Are The Options To Improve the Precision Of The New Map?

Although FEMA uses the most accurate flood hazard information available, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Atlantic County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA.

LETTER OF MAP CHANGE REVALIDATION

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate.

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FLOOD INSURANCE

Who Should Purchase Flood Insurance?

Standard homeowners' insurance policies do *not* provide coverage against flood losses. Structures located in the SFHA that are financed by a federally-backed loan, are required to purchase flood insurance. However, FEMA recommends that all property owners in at-risk areas carry flood insurance voluntarily. In addition, the National Flood Insurance Reform Act of 1994 requires individuals in SFHAs who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods occur, with all too tragic frequency in these areas as well; in fact, nearly 25% of all NFIP claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage.

Flood Insurance versus Disaster Assistance

You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster. Federal disaster assistance declarations are awarded in less than 50% of damaging floods.

Who May Purchase A Flood Insurance Policy?

Insurance through the NFIP is available to all owners and renters (including condominium associations and condominium owners) of insurable property in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors are considered when determining your flood insurance premium. These factors include: the amount and type of coverage being purchased, location and flood zone, and the design and age of your structure. For homes in high-risk areas (e.g., Special Flood Hazard Areas or AE, VE Zones) built after the first Flood Insurance Rate Maps were prepared for that community, the elevation of the building in relation to the base flood elevation is also required. For more information, visit [Flooding and Flood Risks](#) or download [Flood Insurance Basics](#) to learn more.



How Is Flood Insurance Purchased?

The steps to purchase flood insurance are:

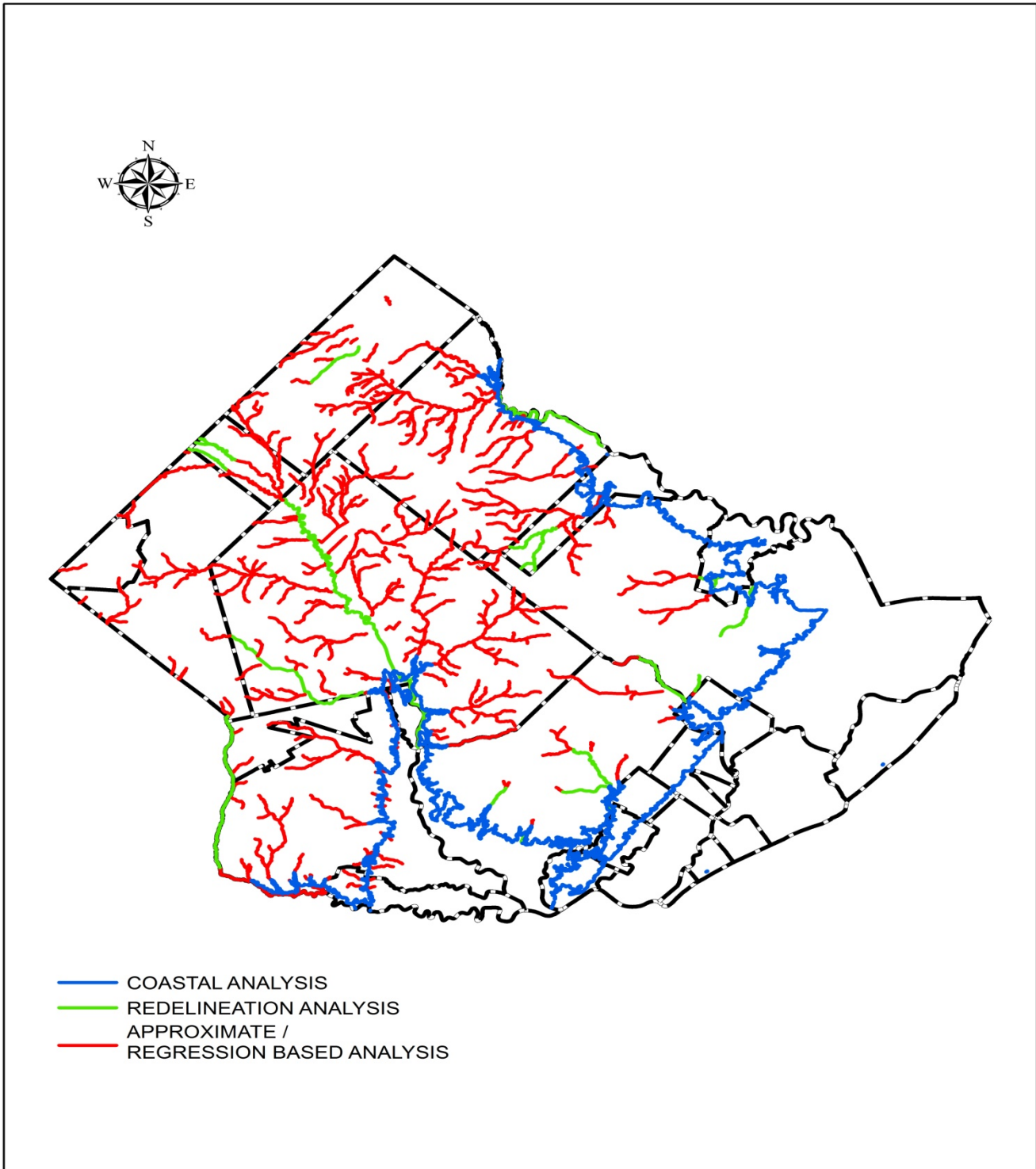
- 1) A lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required; or a property owner or renter perceives a risk of flooding and elects to purchase flood insurance.
- 2) The property owner or renter contacts a licensed insurance agent or broker.
- 3) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA after the issuance of a FIRM, a certified elevation certificate must be obtained from a surveyor, engineer, or architect.
- 4) The insurance agent submits the application and premium.

WHERE CAN I GET MORE INFORMATION?

- For any questions concerning the Atlantic County, New Jersey, flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) FEMA MAP (877- 336-2627).
- For more information regarding the coastal analysis and mapping visit <http://www.region2coastal.com>
- For more information about LOMAs and LOMR-Fs visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm
- For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638-6620 or visit <http://www.floodsmart.gov/floodsmart>

Atlantic County, NJ Floodplain Mapping Fact Sheet

SCOPE OF STUDY



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What was restudied?

Stream	Study Type	Mileage	Scope of Revision
Coast Shoreline	Coastal Analysis	31	Coast line of Atlantic County

Which streams were redelineated?

Stream	Community	Study Type	Mileage	Scope of Revision
Babcock Creek	Township of Hamilton	Detailed Riverine	1.43	From confluence with Great Egg Harbor River Reach 1 to approximately 1.43 miles upstream of confluence
Cedar Brook	Town of Hammonton	Detailed Riverine	2.74	From Wharton Forest Boundary to Liberty Street
Clarks Mill Stream	City of Port Republic	Detailed Riverine	0.99	From Mill Street to approximately 0.23 miles upstream of Indian Cabin Road
Cordery Creek	Township of Galloway	Detailed Riverine	1.51	From confluence of Reeds Bay to approximately 0.39 miles upstream of Brook Lane
Doughty Creek	Township of Galloway	Detailed Riverine	1.57	From confluence with Reeds Bay to approximately 0.14 miles upstream of US Route 9
English Creek	Township of Egg Harbor	Detailed Riverine	4.29	From confluence with Great Egg Harbor Bay to approximately 0.78 miles upstream of School Road
Gravelly Run	Township of Hamilton	Detailed Riverine	0.75	From confluence with Great Egg Harbor River Reach 1 to approximately 0.05 miles upstream of New Jersey Route 559
Great Egg Harbor River Reach 1	City of Estell Manor, Township of Hamilton, Township of Weymouth	Detailed Riverine	19.52	From approximately 3.75 miles downstream of Cape May Avenue to approximately 8.15 miles upstream of Weymouth Road
Great Egg Harbor River Reach 2	Borough of Folsom	Detailed Riverine	2.28	From centerline of State Route 54 to the county boundary
Great Egg Harbor River Reach 2 Tributary	Borough of Folsom	Detailed Riverine	0.46	From confluence with Great Egg Harbor Reach 2 River to county boundary
Hospitality Branch	Borough of Folsom, Township of Buena Vista	Detailed Riverine	1.90	From centerline of Railroad to approximately 0.18 miles upstream of Cains Mill Road

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Stream	Community	Study Type	Mileage	Scope of Revision
Lakes Creek	Township of Egg Harbor	Detailed Riverine	3.54	From confluence with Great Egg Harbor Bay to approximately 0.94 miles upstream of Bevis Mill Road
Landing Creek Reach 2	City of Egg Harbor City	Detailed Riverine	2.60	From approximately 0.57 miles downstream of Philadelphia Avenue to approximately 20 feet upstream of Hamburg Avenue
Little Meadow Run	Township of Egg Harbor	Detailed Riverine	2.03	From confluence with Mill Branch to approximately 50 upstream of Ridge Road
Maple Run	City of Northfield, Township of Egg Harbor	Detailed Riverine	0.69	From confluence with Patcong Creek and Mill Branch to approximately 0.34 miles upstream of Mill Road
Mattix Run	Township of Galloway	Detailed Riverine	3.90	From confluence with Nacote Creek to approximately 0.65 miles upstream of Pitney Road
Mill Branch	Township of Egg Harbor	Detailed Riverine	3.48	From confluence with Patcong Creek and Mill Branch to approximately 0.61 miles upstream of Ridge Road
Morses Mill Stream	City of Port Republic	Detailed Riverine	0.70	From the confluence with Clarks Mill Stream to just upstream of Moss Mill Road
Mullica River	Township of Mullica	Detailed Riverine	10.45	From the confluence with Great Bay to State Route 542
North Branch	Township of Egg Harbor, Township of Galloway	Detailed Riverine	7.07	From confluence with Absecon Bay to railroad
Patcong Creek	City of Linwood, City of Northfield, Township of Egg Harbor	Detailed Riverine	7.90	From confluence with Great Egg Harbor Bay to confluence of Mill Branch and Maple Run
South River Reach 2	Township of Hamilton, Township of Weymouth	Detailed Riverine	7.33	From Forty Wire Road to approximately 0.76 miles upstream of Landis Avenue
Tributary to Atlantic City Reservoir	Township of Galloway	Detailed Riverine	1.34	From confluence with North Branch to approximately 0.30 miles upstream of Eight Avenue

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Stream	Community	Study Type	Mileage	Scope of Revision
Tuckahoe River Reach 2	City of Estell Manor, Township of Buena Vista, Township of Weymouth	Detailed Riverine	7.46	From State Route 49 to approximately 2.13 miles upstream of Thirteenth Avenue
Union Creek	City of Egg Harbor City	Detailed Riverine	2.06	From confluence with Landing Creek to Bremen Avenue
Union Creek Tributary	City of Egg Harbor City	Detailed Riverine	0.62	From confluence with Union Creek to Atlantic Avenue

How can I find more information regarding the revised mapping in Atlantic County?

You can view the new map for your community by visiting your local map repository. The table below includes the location of the local floodplain administrator who may be able to help you locate your property on the new preliminary maps. Atlantic County, New Jersey maps are available for reference and use on-site at the map repository, but not for distribution. Copies of the preliminary FIS and FIRMs are also available for review online at <http://hazards.fema.gov/femaportal/prelimdownload/>

Community Name	Floodplain Administrator	Phone Number	Map Repository
City of Absecon	Mike O'Hagan	609.641.0663	City Hall 500 Mill Road Absecon, NJ 08201
City of Atlantic City	Wally Shields	609.347.5660	City Hall 1301 Bacharach Boulevard Atlantic City, NJ 08401
City of Brigantine	Edward P. Stinson	609.266.7800	City Hall 1417 West Brigantine Avenue Brigantine, NJ 08203
Borough of Buena	The Honorable Joseph Baruffi	856.697.9393	Buena Borough Construction and Permits Office 616 Central Avenue Minotola, NJ 08341
Township of Buena Vista	Debra Bell	856.697.2100	Buena Vista Township Hall 890 Harding Highway Buena, NJ 08310
City of Corbin City	Wayne Caregnato	609.628.2673	City Hall 316 Route 50 Corbin City, NJ 08270
Township of Egg Harbor	The Honorable James McCullough	609.926.4000	Municipal Building 3515 Bargaintown Road Egg Harbor Township, NJ 08234

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Community Name	Floodplain Administrator	Phone Number	Map Repository
City of Egg Harbor City	The Honorable Lisa Jiampetti	609.965.0081	City Hall 500 London Avenue Egg Harbor City, NJ 08215
City of Estell Manor	Wayne Caregnato	609.476.2692 x. 306	City Hall 148 Cumberland Avenue Estell Manor, NJ 08319
Borough of Folsom	Pat Newton	609.561.3178	Borough Hall 1700 12th Street Folsom, NJ 08037
Township of Galloway	Richard Roesch	609.652.3700 x.241	Construction Office 300 East Jimmie Leeds Road Galloway, NJ 08205
Township of Hamilton	Phil Sartorio	609.625.1511 x490	Hamilton Township Zoning Office 6101 Thirteenth Street Mays Landing, NJ 08330
Town of Hammonton	Frank Domenico	609.567.4300	Engineer's Office 850 South White Horse Pike Hammonton, NJ 08037
City of Linwood	Charles Kisby	609.927.1835	Construction Office 400 Poplar Avenue Linwood, NJ 08221
Borough of Longport	Bruce Funk	609.823.2731	Borough Hall 2305 Atlantic Avenue Longport, NJ 08403
City of Margate City	Jim Galantino	609.822.1974	Construction Office 9001 Winchester Avenue Margate City, NJ 08402
Township of Mullica	Thomas Sandman	609.561.7070	Mullica Township Hall 4528 White Horse Pike Elwood, NJ 08217
City of Northfield	The Honorable Jerry McGee	609.641.2832	City Hall 1600 Shore Road Northfield, NJ 08225
City of Pleasantville	Kevin Cain	609.484.3600	City Hall 18 North 1st Street Pleasantville, NJ 08232
City of Port Republic	John Kelly	609.652.1501	City Hall 143 Main Street Port Republic, NJ 08241
City of Somers Point	Wes Swain	609.927.9088	Construction Office 741 Shore Road Somers Point, NJ 08244
City of Ventnor City	Charles Sabatini	609.823.7900	Ventnor City Clerk's Office 6201 Atlantic Avenue Ventnor, NJ 08406

Atlantic County, NJ Floodplain Mapping Fact Sheet

Community Name	Floodplain Administrator	Phone Number	Map Repository
Township of Weymouth	Charles Fralinger	609.476.2633	Municipal Building 45 South Jersey Avenue Dorothy, NJ 08317