

# Middlesex County, New Jersey Flood Hazard Mapping Status Report for Property Owners

## FLOOD INSURANCE

### Who Should Purchase Flood Insurance?

There is no Federal requirement to purchase flood insurance for structures located in the SFHA unless they are financed by a loan from a federally-regulated lending institution or when the mortgage is federally insured or guaranteed. However, FEMA recommends that property owners in at-risk areas carry flood insurance voluntarily. 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 on real property for the life of the building and on personal property 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, over 25% of all flood insurance claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage. Standard homeowners' insurance policies do *not* provide coverage against flood losses.

### 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 that is not located entirely over water in a community participating in the NFIP. Insurable property includes buildings and/or their contents, including personal property.

### What Factors Determine Federal Flood Insurance Premiums?

A number of factors determine Federal flood insurance premiums, including the amount of coverage purchased, deductible, location, age, occupancy, and type of building. For some buildings, the elevation of the lowest floor relative to the BFE is also used to rate the policy.



### How is Flood Insurance Purchased?

A policy may be purchased from any licensed insurance agent or broker. The steps to purchase flood insurance are:

- 1) A property owner or renter perceives a risk of flooding and elects to purchase flood insurance; or a lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required.
- 2) 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 FEMA Elevation Certificate must be obtained.
- 3) The insurance agent submits the application and premium.

### 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.

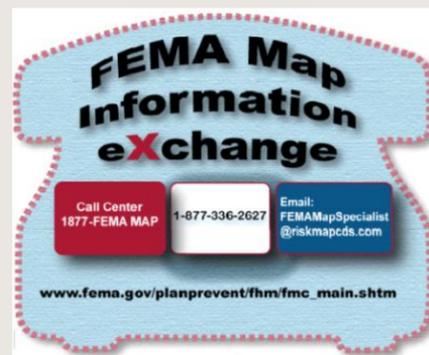
The most typical form of disaster assistance is a loan that must be repaid with interest.

## WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Middlesex County, New Jersey flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FMIX toll-free information line at (877) FEMA MAP (877-336-2627), or e-mail the FMIX staff at [FEMAMapSpecialist@riskmapcds.com](mailto:FEMAMapSpecialist@riskmapcds.com).

Visit [http://www.fema.gov/plan/prevent/fhm/fmc\\_loma.shtm](http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm) for more information about LOMAs and LOMR-Fs.

For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638 – 6620.



# Middlesex County, New Jersey Flood Hazard Mapping Status Report for Property Owners

This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Department of Homeland Security's Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping revisions being completed for Middlesex County, New Jersey by the New Jersey Department of Environmental Protection (NJDEP) and FEMA Region II. The Digital Flood Insurance Rate Maps (DFIRMs) for Middlesex County 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?

Congress established the NFIP in 1968 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 and publishes 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 and is commonly referred to as the 100-year floodplain. Development may take place within the SFHA provided that it complies with local floodplain management regulations that meet at least the minimum Federal criteria and any State or local enhanced criteria.

### What is a Flood Insurance Rate Map (FIRM)?

When FEMA maps flood hazards in a community, two products are typically produced: a Flood Insurance Study (FIS) report and a 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, waterways, lakes, etc.

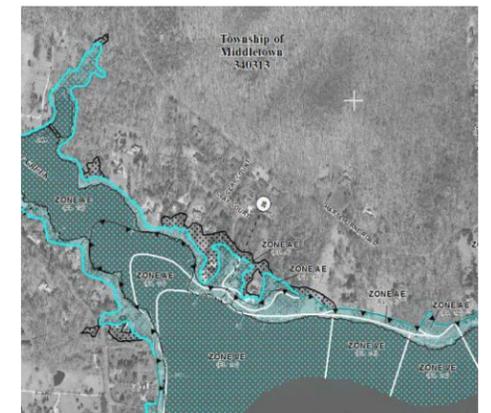
### What is the Significance of the SFHA?

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, as amended, mandates that flood insurance must be purchased for structures located within the SFHA as a condition of financing from any federally- backed or federally-regulated lending institution.

## MIDDLESEX COUNTY'S FIS AND DFIRM REVISION

This preliminary FIS and DFIRM updates the SFHAs within 17 communities within Middlesex County and affects 31 DFIRM panels. The January 31, 2014 preliminary incorporates:

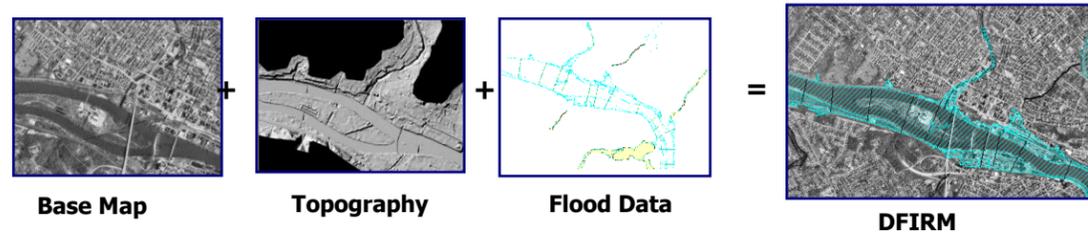
- Revised flood hazard data for the 25 miles on the Atlantic Ocean;
- Updated coastal storm surge elevations;
- Reviewed tidally influenced riverine areas;
- Incorporated latest Coastal Barrier Resources System (CBRS) Information
- 2012 base orthoimagery from the New Jersey Office of Information Technology (NJGIT), Office of Geographic Information Systems (OGIS); and
- Improved coastal boundaries mapped using Light Detection and Ranging (LiDAR) data flown in 2006 and 2007.



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## DFIRM

The FIRM for Middlesex County has been produced in a digital format. DFIRMs are more accurate and easier to update than hardcopy maps, and DFIRMs clearly show whether structures are located inside or outside of flood hazard areas with the incorporation of an orthophoto base map. The January 31, 2014 preliminary DFIRM for Middlesex County incorporates a 2012 base map provided by the New Jersey Office of Information Technology (NJOIT), Office of Geographic Information Systems (OGIS), supplemented with stream centerlines, and political and road name data. The key components of a DFIRM are shown in the figures below.



## COASTAL ANALYSIS

The FEMA, Region II office, initiated a study in 2009 to update the coastal storm surge elevations within the states of New York and New Jersey including the Atlantic Ocean, the Barnegat Bay, the Raritan Bay, the Jamaica Bay, the Long Island Sound and their tributaries. The study replaces outdated coastal analyses as well as previously published storm surge stillwater elevations for all FIS Reports in the study area, including Middlesex County, NJ, and serves as the basis for updated FIRMs.

## POST-PRELIMINARY PROCESSING

FEMA will hold meeting(s) with officials after January 31, 2014, following a review period for the preliminary FIS. A public open house, designed to assist residents locate their properties on the preliminary maps, will be held shortly after the Consultation Coordination Officer (CCO) meetings with community officials. A final FIS report and DFIRM will be published approximately six months after the final determination in both paper and digital format.

## What are Appeals and Comments?

Community officials, or individual property owners working through community officials, may submit a formal objection to FEMA regarding the updated flood hazard information in the FIS report and on the FIRM during the 90-day appeal period. These objections, referred to as 'appeals', must be based on data that show the new or modified BFEs, base flood depths, SFHA boundaries or zone designations, or regulatory floodways are scientifically or technically incorrect. Objections to other information in the FIS report or on the FIRM that do not involve flood hazard information are called 'comments'; these generally involve concerns with updated corporate limits, jurisdictional boundaries, and/or road names.

## 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).

## 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@riskmapcgs.com](mailto:FEMAMapSpecialist@riskmapcgs.com).

### View the Preliminary FIRMs and FIS Online

To view the preliminary FIRMs and FIS online, please visit [www.fema.gov/preliminaryfloodhazarddata](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>.

### Is There Any Recourse if I Do Not Agree with the New Map?

Although FEMA uses the best available flood hazard information, if you have access to more detailed flood study data to improve the FIRMs within your community, it should be submitted during the 90-day appeal period for consideration. If the appeal period has ended, you may wish to apply for a Letter of Map Change (LOMC) after the FIRM is effective. LOMCs which officially update the physical delineation of the floodplains and/or floodways, or which update BFEs or flood depths are called Letters of Map Revision (LOMRs); these must be formally adopted by the community. Letters of Map Amendment (LOMAs) and Letters of Map Revision Based on Fill (LOMR-Fs) are official property-specific determinations from FEMA, and may be requested to officially determine whether structures or parcels are located in the SFHA.

### How Can I Request a LOMC?

To obtain a LOMA, the requester must complete a LOMA application form and submit supporting property information to FEMA for review. You may submit a LOMA application using the Online LOMC tool, located at <http://www.fema.gov/online-lomc>. Alternatively, you may submit your request by printing the application from the Online LOMC website and mailing in the required documentation. At this time, LOMR-F requests must be submitted by mail.

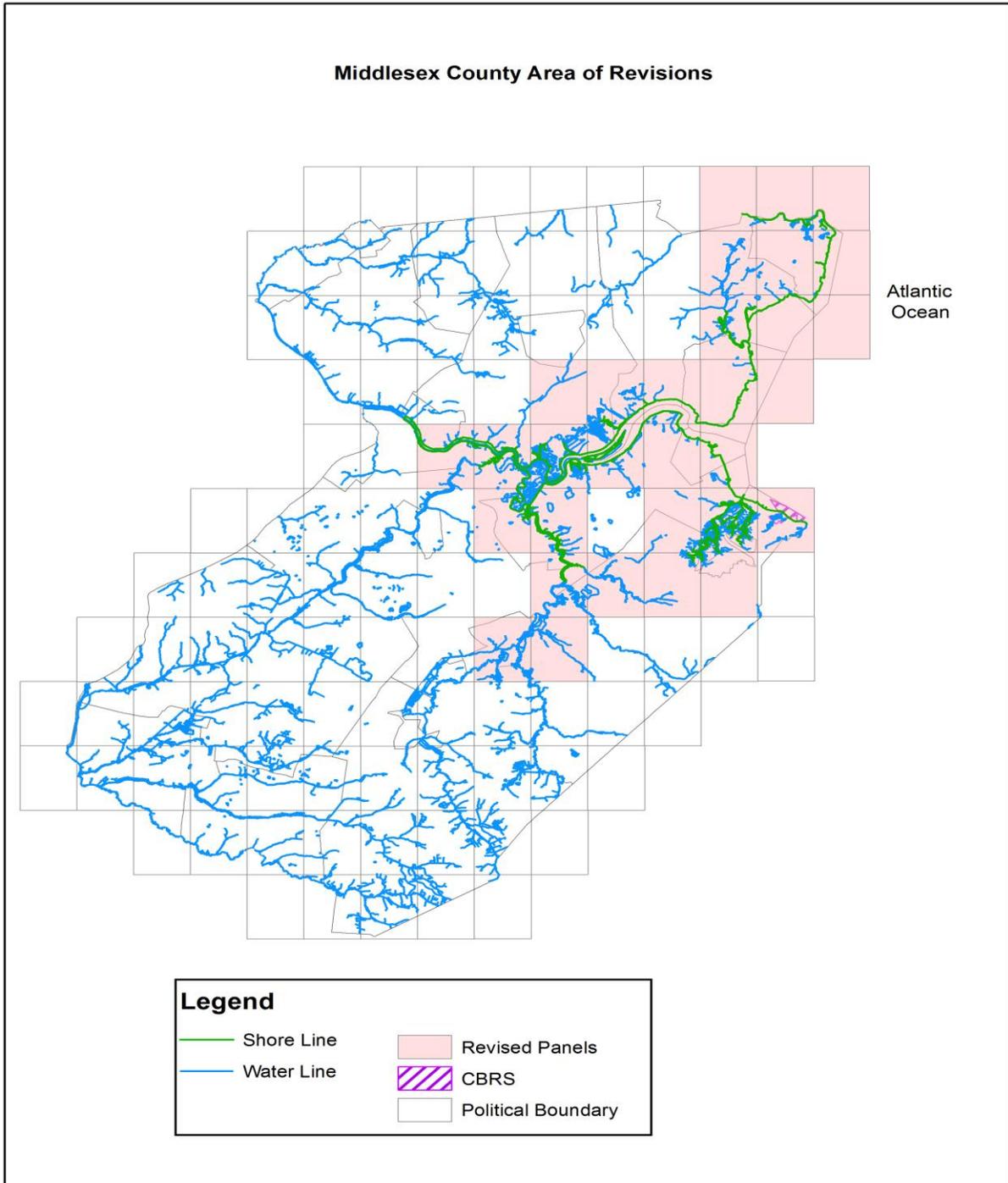
For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. For LOMR-F determinations, the lowest floor must also be at or above the BFE. LOMA/LOMR-F requesters must provide all of the information needed for FEMA's review of the request, which may include elevation information certified by a licensed land surveyor or professional engineer. The issuance of a LOMA or a LOMR-F removal determination means that the Federal flood insurance and development requirements no longer applies to the structure. However, it is the lender's right to require the purchase of flood insurance to protect their investment regardless of whether the structure has been officially identified as no longer in the SFHA by a LOMA or LOMR-F.

### LOMC Revalidation

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs that have been issued for properties 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. You may check with your community to inquire whether a previously issued LOMC has been revalidated.

# Middlesex County, New Jersey Floodplain Mapping Fact Sheet

## SCOPE OF STUDY



**Which area was restudied using detailed methods?**

Body of water studied	Study Type	Mileage	Scope of Revision
Atlantic Ocean	Detailed	25	Atlantic Ocean Coastline

# Middlesex County, New Jersey Floodplain Mapping Fact Sheet

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

You can view the new map for your community by visiting your local map repository. The table below lists the location of the local floodplain administrator who maybe able to help you find the location of your property on the new preliminary maps. Middlesex County maps are available for reference at the map repository, but not for distribution. To view preliminary mapping data online, please visit [www.fema.gov/preliminaryfloodhazarddata](http://www.fema.gov/preliminaryfloodhazarddata). Additional information about this study, including meeting presentations can be found online at the RAMPP-Team Website (<http://www.rampp-team.com/nj.htm>). Information about coastal flood hazard mapping efforts in New Jersey may be found online at <http://www.region2coastal.com>.

Community Name	Floodplain Administrator	Phone Number	Map Repository
<i>Borough of Carteret</i>	Mr. John DuPont	(732) 541-3847	<i>Memorial Municipal Building 61 Cooke Avenue Carteret NJ 07008</i>
<i>Borough of Highland Park</i>	Mr. Scott Luthman	(732) 819-3795	<i>Municipal Building 221 South 5th Street Highland Park NJ 08904</i>
<i>Borough of Middlesex</i>	Mr. Jim Ayotte	(732) 356-7400	<i>Municipal Building 1200 Mountain Avenue Middlesex NJ 08846</i>
<i>Borough of Sayreville</i>	Mr. Kirk Mick	(732) 390-7077	<i>Borough Hall 167 Main Street Sayreville NJ 08872</i>
<i>Borough of South River</i>	Mr. Glenn Lauritsen	(732) 257-1999	<i>Municipal Offices 48 Washington Street South River NJ 08882</i>
<i>Borough of Spotswood</i>	Mr. Andy Mashanski	(732) 416-1832	<i>Municipal Building 77 Summerhill Road Spotswood NJ 08884</i>
<i>City of New Brunswick</i>	Mr. Thomas Guldin	(732) 745-5056	<i>City Hall 78 Bayard Street New Brunswick NJ 08901</i>
<i>City of Perth Amboy</i>	Mr. Ernest Feist	(732) 605-9440	<i>City Hall 260 High Street Perth Amboy NJ 08861</i>
<i>City of South Amboy</i>	Mr. Mark Rasimowicz	(732) 605-9440	<i>Municipal Building 140 North Broadway South Amboy NJ 08879</i>
<i>Township of East Brunswick</i>	Mr. Gregory Potkulski	(732) 390-6870	<i>Municipal Building 1 Jean Walling Civic Center Dr East Brunswick NJ 08816</i>
<i>Township of Edison</i>	Mr. John Medina	(732) 248-7248	<i>Edison Municipal Complex 100 Municipal Boulevard Edison NJ 08817</i>
<i>Township of Monroe</i>	Mr. Robert Downey	(732) 656-4585	<i>Municipal Building 1 Municipal Plaza Monroe Township NJ 08831</i>
<i>Township of Old Bridge</i>	Mr. Mike Serdinsky	(732) 721-5600	<i>Municipal Building 1 Old Bridge Plaza Old Bridge NJ 08857</i>

Community Name	Floodplain Administrator	Phone Number	Map Repository
<i>Township of Piscataway</i>	Mr. Joseph Hoff	<i>(732) 562-2325</i>	<i>Municipal Complex 455 Hoes Lane Piscataway NJ 08854</i>
<i>Township of Woodbridge</i>	Mr. Scott Thompson	<i>(732) 602-6047</i>	<i>Municipal Building 1 Main Street Woodbridge NJ 07095</i>
<i>Township of North Brunswick</i>	Mr. Tom Paun	<i>(732) 247-0922</i>	<i>Municipal Building 710 Herman Road North Brunswick NJ 08902</i>
<i>Borough of Metuchan</i>	Mr. William Boerth	<i>(732) 623-8540</i>	<i>Borough Hall 500 Main Street Metuchen NJ 08840</i>