

Ocean 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.

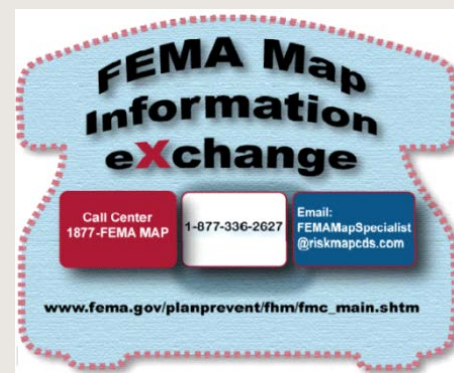
The most typical form of disaster assistance is a loan that must be repaid with interest.

WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Ocean 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@riskmapcnds.com.

Visit 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.



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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 Ocean County, New Jersey by the New Jersey Department of Environmental Protection (NJDEP) and FEMA Region II. The Digital Flood Insurance Rate Maps (DFIRMs) for Ocean 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.

OCEAN COUNTY'S FIS AND DFIRM REVISION

This preliminary FIS and DFIRM updates SFHAs within 31 communities within Ocean County and affects 132 DFIRM panels. The March 28, 2014 preliminary incorporates:

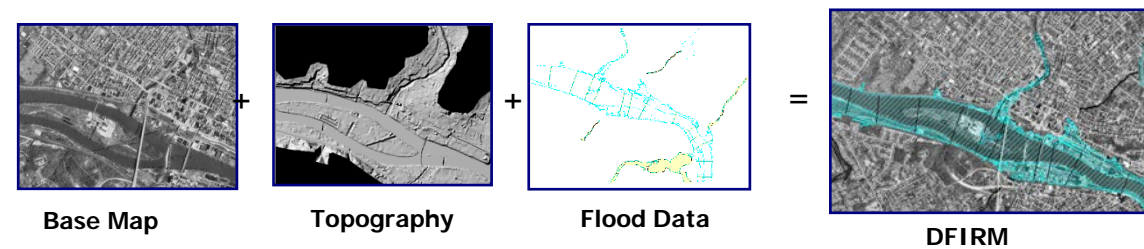
- Detailed Coastal study of 130 miles on the Atlantic Ocean;
- Updated coastal storm surge elevations;
- Detailed Riverine: 4.2 miles of North Branch Forked River and 6.4 miles of Cedar Creek
- Redelineation on 31.59 miles of stream
- Reviewed tidally influenced riverine areas;
- Incorporated latest Coastal Barrier Resources System (CBRS) Information
- Approximate study: 61.6 Miles
- 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 Ocean 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 March 214, 2014 preliminary DFIRM for Ocean 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 Ocean County, NJ, and serves as the basis for updated FIRMs.

POST-PRELIMINARY PROCESSING

FEMA will hold meeting(s) with officials after March 28, 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@riskmapcds.com.

View the Preliminary FIRMs and FIS Online

To view the preliminary FIRMs and FIS online, please visit 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.

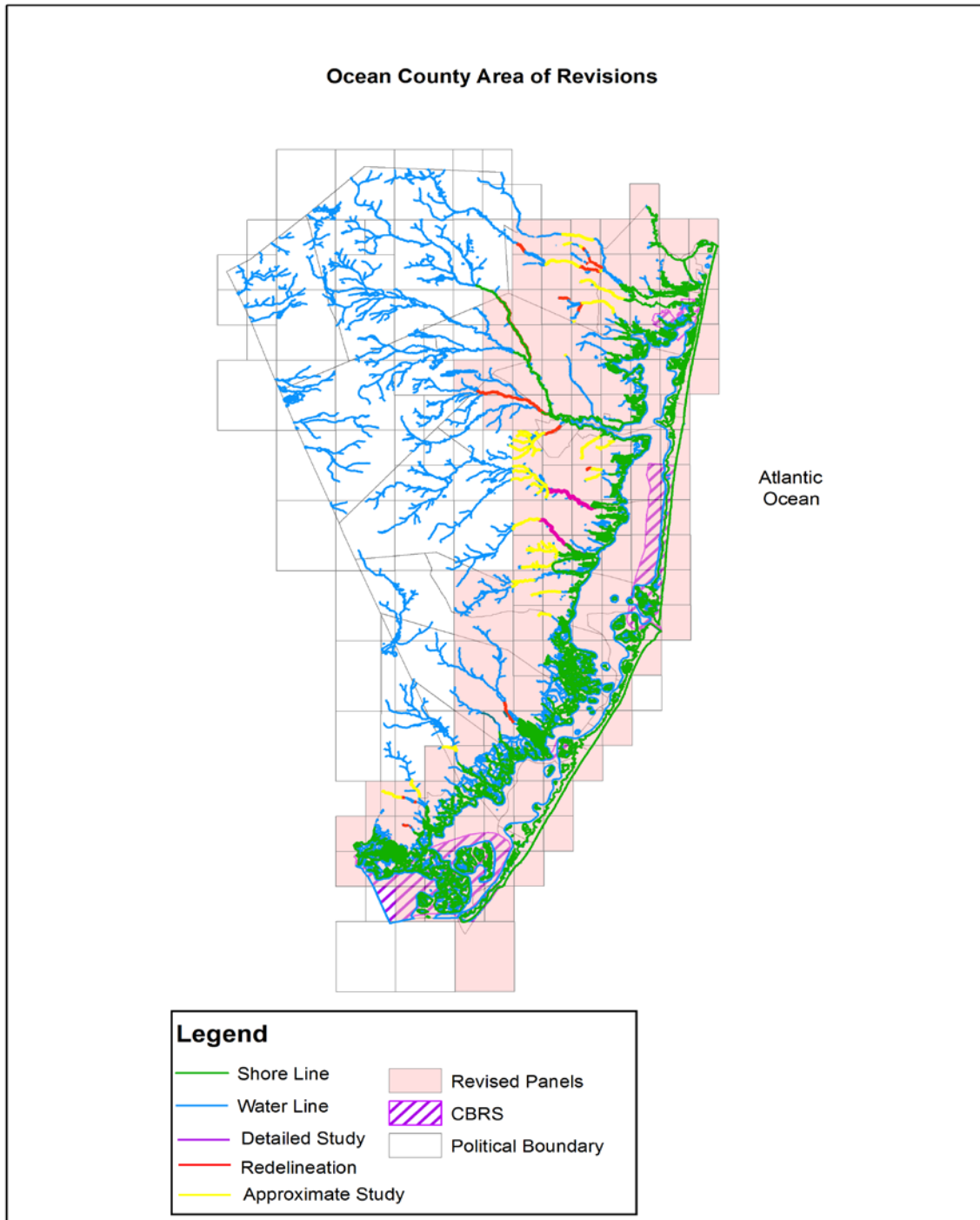
For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. For LOMR-F determinations, the lowest floor must also be at or above the BFE. LOMA/LOMR-F requesters must provide all 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.

Ocean County, New Jersey Floodplain Mapping Fact Sheet

SCOPE OF STUDY



Which stream was restudied using detailed methods?

Body of water studied	Study Type	Mileage	Scope of Revision
Atlantic Ocean	Detailed	130	Atlantic Ocean Coastline
Cedar Creek	Detailed	6.4	From 2800 feet downstream of U.S. Highway 9 to 600 feet upstream of Garden State Parkway South
North Branch Forked River	Detailed	4.2	From 200 feet downstream of South Main Street to the Garden State Parkway
Cabinfield Branch	Redelineation	2.0	From the confluence with North Branch Metedeconk River to 150 feet upstream of Park Avenue
Giffords Mill Branch	Redelineation	1.3	From the confluence with Mill Branch to 50 feet upstream of Otis Bog Road
Green Branch	Redelineation	1.2	From the confluence with Kettle Creek to 1050 feet upstream of Chesterfield Court
Jakes Branch	Redelineation	1.8	From the confluence with Toms River to 2000 feet upstream of Double Trouble Road
Kettle Creek	Redelineation	1.5	From the confluence of Green Branch to Albert Avenue
Manahawkin Mill Creek	Redelineation	1.1	From approximately 1.3 miles downstream of State Route 72 to approximately .3 miles downstream of State Route 72
North Branch Metedaconk	Redelineation	4.3	From approximately 100 feet downstream of US route 88 to 100 feet upstream of Ridge Avenue. Then from approximately 100 feet State Route 547/Squakam Road to 1100 feet upstream of US Route 9/ Madison Avenue
Potter Creek	Redelineation	.44	From approximately 3000 feet upstream of US Route 9 to approximately 5300 feet upstream of US Route 9
Schoolhouse Branch	Redelineation	.75	From the confluence with Cabinfield Branch to approximately 300 feet upstream of Woodlake Drive
South Branch Metedaconk	Redelineation	4.0	From approximately 150 feet downstream of Chambers Bridge Road to 100 feet upstream of New Hampshire Avenue. Then from US route 9 to approximately 100 feet upstream of Hope Chapel Road
Tarkilin Branch Kettle Creek	Redelineation	.47	From the confluence with Kettle Creek to approximately 1000 feet upstream of Huntington Drive
Toms River	Redelineation	6.6	From the confluence of Union Branch to approximately 1000 feet upstream of railroad
Willis Creek	Redelineation	.83	From Atlantis Boulevard to approximately 50 feet upstream of Center Street
Wrangle Brook	Redelineation	5.3	From approximately 5000 feet downstream of the confluence with Davenport Branch to approximately 1400 feet upstream of the confluence with Michael's Branch
Cabinfield Branch	Approximate	1.14	From downstream of Somerset Avenue to Ridge Avenue
Cedar Bridge Branch	Approximate	3.21	From upstream of New Hampshire Avenue to the Hooper Avenue
Cedar Bridge Branch Trib 1	Approximate	0.13	From upstream of Cedar Bridge Avenue to upstream of Cedar Bridge Avenue

Body of water studied	Study Type	Mileage	Scope of Revision
Atlantic Ocean	Detailed	130	Atlantic Ocean Coastline
Cedar Creek and Tributaries	Approximate	9.34	From downstream of Lacey Road to The Garden State Parkway
Cedar Run Creek	Approximate	1.13	From downstream of Garden State Parkway to downstream of U.S. Route 9
Clamming Creek	Approximate	1.08	From upstream of Wheaton Avenue to U.S. Route 9
Giffords Mill Branch	Approximate	1.25	From the Ocean County Boundary to Otis Bog Road
Green Branch	Approximate	0.11	From downstream of Kensington Circle to upstream of Portsmouth Drive
Jakes Branch and Tributaries	Approximate	11.10	From upstream of Pinewald Keswick Road to upstream of Double Trouble Road
Kettle Creek	Approximate	2.33	From downstream of Buckingham Drive to downstream of Brick Boulevard
Lochiel Creek	Approximate	1.06	From downstream of Bengal Boulevard to U.S. Route 9
Long Swamp Creek	Approximate	0.10	From downstream of Garden State Parkway to downstream of Whitty Road
Middle Branch Forked River and Tributaries	Approximate	5.13	From upstream of Garden State Parkway to the confluence with Barnegat Bay
Mill Branch and Tributaries	Approximate	2.50	From downstream of The Garden State Parkway to the Nugentown Road
Mill Creek	Approximate	1.74	From upstream of Railroad Avenue to downstream of Chelsea Avenue
North Branch Forked River and Tributaries	Approximate	2.90	From downstream of Cows Head Road to The Garden State Parkway
North Branch Metedeconk River	Approximate	2.69	From downstream of Squankum Road to Ridge Avenue
Oyster Creek and Tributaries	Approximate	2.02	From upstream of Cluen boulevard to downstream of The Garden State Parkway
Potter Creek	Approximate	0.57	From downstream of Wheaton Avenue to downstream of U.S. Route 9
South Branch Metedeconk River	Approximate	2.46	From U.S. Route 9 to New Hampshire Avenue
Tributary to Toms River	Approximate	1.17	From downstream of Scott Drive to West Atlantic Avenue
Unknown Tributaries to Barnegat Bay	Approximate	4.60	From upstream of the Garden State Parkway to the confluence with Barnegat Bay
Waretown Creek	Approximate	2.17	From downstream of the Garden State Parkway to US Route 9

Body of water studied	Study Type	Mileage	Scope of Revision
Atlantic Ocean	Detailed	130	Atlantic Ocean Coastline
Westcunk Creek and Tributary	Approximate	1.67	From downstream of the Garden State Parkway to upstream of Railroad Avenue

Ocean County, New Jersey Floodplain Mapping Fact Sheet

How can I find more information regarding the revised mapping in Ocean 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. Ocean 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. 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 Barnegat Light</i>	<i>Mr. Frank Zappavigna</i>	<i>(609) 494-3522</i>	<i>Municipal Building 10 East 7th Street Barnegat Light, NJ 08006</i>
<i>Borough of Bay Head</i>	<i>Mr. Bart Petrillo</i>	<i>(732) 892-0638</i>	<i>Municipal Building 81 Bridge Avenue Bay Head, NJ 08742</i>
<i>Borough of Beach Haven</i>	<i>Ms. Beverly Tromm</i>	<i>(609) 492-1500</i>	<i>Borough Hall 420 Pelham Avenue Beach Haven, NJ 08008</i>
<i>Borough of Beachwood</i>	<i>Mr. Wayne Gibson</i>	<i>(732) 286-6000 ext 218</i>	<i>Municipal Complex 1600 Pinewald Road Beachwood, NJ 08722</i>
<i>Borough of Harvey Cedars</i>	<i>Mr. Frank Zappavigna</i>	<i>(609) 361-6016</i>	<i>Borough Hall 7606 Long Beach Boulevard Harvey Cedars, NJ 08008</i>
<i>Borough of Island Heights</i>	<i>Mr. Kenneth Anderson</i>	<i>(732) 270-0388</i>	<i>Borough Hall 1 Wanamaker Municipal Complex Island Heights, NJ 08732</i>
<i>Borough of Lavallette</i>	<i>Mr. Ken Kiseli</i>	<i>(732) 793-7477</i>	<i>Municipal Building 1306 Grand Central Avenue Lavallette, NJ, 08753</i>
<i>Borough of Mantoloking</i>	<i>Mr. Bob Mainburger</i>	<i>(732) 780-6565</i>	<i>Borough Offices 340 Drum Point Road Yogi Plaza 2nd Floor Brick, NJ 08723</i>
<i>Borough of Ocean Gate</i>	<i>Mr. Paul Butow Jr</i>	<i>(732) 26-3166 ext 25</i>	<i>Municipal Building 801 Ocean Gate Avenue Ocean Gate, NJ 08740</i>
<i>Borough of Pine Beach</i>	<i>Mr. John Tilton</i>	<i>(732) 349-6425</i>	<i>Municipal Building 599 Pennsylvania Avenue Pine Beach, NJ 08741</i>
<i>Borough of Point Pleasant</i>	<i>Mr. David Maffei</i>	<i>(732) 892-3434</i>	<i>Borough Hall 2233 Bridge Avenue Point Pleasant, NJ 08742</i>
<i>Borough of Point Pleasant Beach</i>	<i>Mr. Michael Gardner</i>	<i>(732) 899-3306</i>	<i>Municipal Building 416 New Jersey Avenue Point Pleasant Beach, NJ 08742</i>

Community Name	Floodplain Administrator	Phone Number	Map Repository
<i>Borough of Seaside Heights</i>	<i>Mr. Charles Laskey</i>	<i>(732) 793-9100 ext 133</i>	<i>Municipal Building 901 Boulevard Seaside Heights, NJ 08751</i>
<i>Borough of Seaside Park</i>	<i>Mr. Felipe Contraras</i>	<i>(732) 286-9220 ext 1601</i>	<i>Borough Hall 1701 North Ocean Avenue Seaside Park, NJ 08752</i>
<i>Borough of Ship Bottom</i>	<i>Ms Susan Kilcheski</i>	<i>(609) 494-2171 ext 121</i>	<i>Municipal Building 1621 Long Beach Boulevard Ship Bottom, NJ, 08008</i>
<i>Borough of South Toms River</i>	<i>Mr. James Richardson</i>	<i>(201) 349-0403</i>	<i>Municipal Building 144 Mill Street South Toms River, NJ, 08757</i>
<i>Borough of Surf City</i>	<i>Mr. Frank Zappavigna</i>	<i>(609) 494-6448</i>	<i>Municipal Building 813 Long Beach Boulevard Surf City, NJ, 08008</i>
<i>Borough of Tuckerton</i>	<i>Mr. Phil Reed</i>	<i>(609) 296-4916</i>	<i>Borough Hall 140 East Main Street Tuckerton, NJ 08087</i>
<i>Township of Barnegat</i>	<i>Mr. Louis Fischer</i>	<i>(609) 689-0080</i>	<i>Municipal Building 900 West Bay Avenue Barnegat, NJ 08005</i>
<i>Township of Berkley</i>	<i>Mr. Rejean LaLiberte</i>	<i>(732) 244-0660 ext 212</i>	<i>Town Hall 627 Pinewald-Keswick Road Bayville, NJ 08721</i>
<i>Township of Brick</i>	<i>Ms. Elissa Commins</i>	<i>732-262-1040</i>	<i>Municipal Building 401 Chambersbridge Road Brick, NJ 08723</i>
<i>Township of Eagleswood</i>	<i>Mr. Karl Sillitoe</i>	<i>(609) 296-3040</i>	<i>Town Hall 146 Division Street West Creek, NJ 08092</i>
<i>Township of Jackson</i>	<i>Mr. Daniel Burke</i>	<i>(732) 928-1200</i>	<i>Jackson Township Municipal Building 95 West Veterans Highway Jackson, NJ 08527</i>
<i>Township of Lacey</i>	<i>Mr. Frank Crandell</i>	<i>(609) 693-1100 ext 2252</i>	<i>Municipal Building 818 West Lacey Road Forked River, NJ 08731</i>
<i>Township of Lakewood</i>	<i>Mr. Mike Saccomanno</i>	<i>(732) 364-3760</i>	<i>Municipal Building 231 Third Street Lakewood, NJ 08701</i>
<i>Township of Little Egg Harbor</i>	<i>Mr. Mark Ellis</i>	<i>(609) 294-7421 ext 616</i>	<i>Municipal Building 7 Guilford Road Little Egg Harbor, NJ 08008</i>
<i>Township of Long Beach</i>	<i>Ms Joanne Tallon</i>	<i>(609) 361-6679</i>	<i>Building Department 6805 Long Beach Boulevard Brant Beach, NJ 08008</i>
<i>Township of Manchester</i>	<i>Mr. Michael Martin</i>	<i>(732)-341-1000 ext 3901</i>	<i>Town Hall 1 Colonial Drive Manchester, NJ 08759</i>

Community Name	Floodplain Administrator	Phone Number	Map Repository
<i>Township of Ocean</i>	<i>Mr. Louis Fischer</i>	<i>(609) 693-3600</i>	<i>Municipal Building 50 Railroad Avenue Waretown, NJ 08758</i>
<i>Township of Stafford</i>	<i>Ms Bonnie N Flynn</i>	<i>(609) 597-1000 ext 8529</i>	<i>Municipal Building 260 East Bay Avenue Manahawkin, NJ 08050</i>
<i>Township of Toms River</i>	<i>Mr. Robert Chankalian</i>	<i>(732) 341-1000 ext 8200</i>	<i>Township Engineer's Office 33 Washington Street Toms River, NJ 08753</i>