

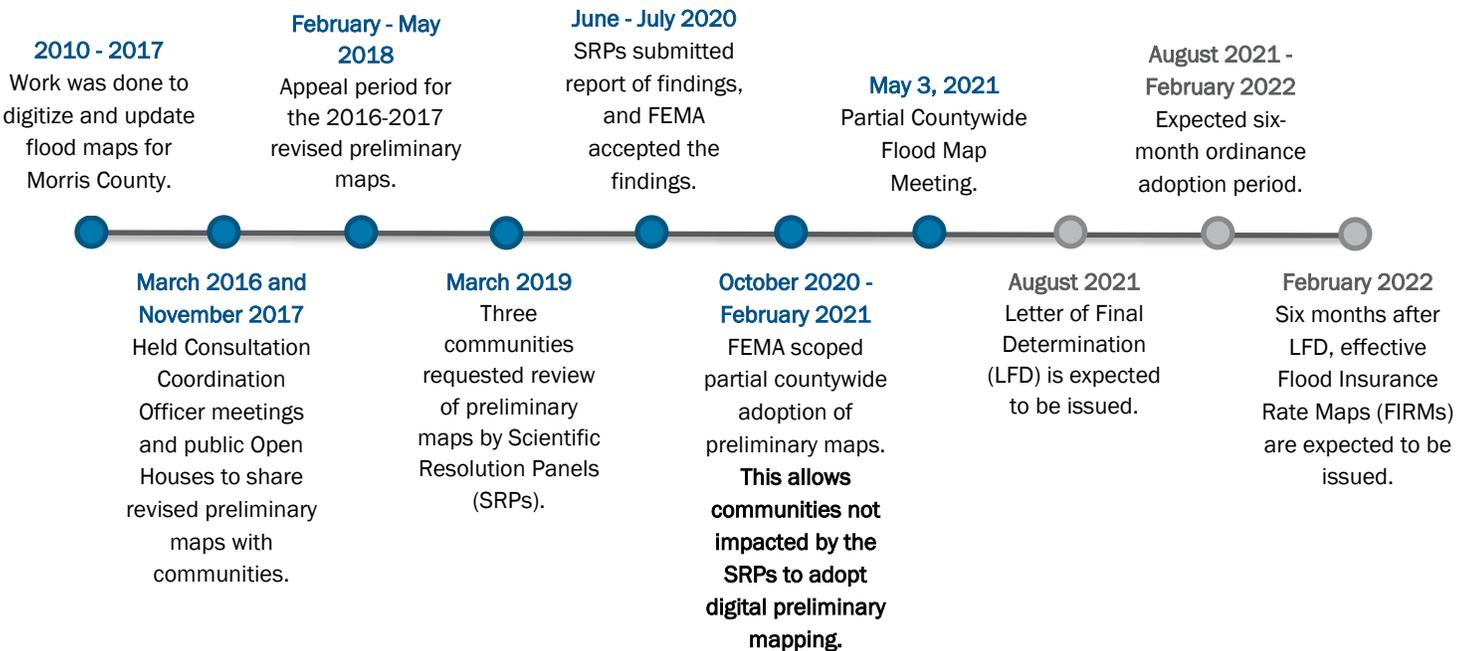
Morris County, New Jersey

Partial Countywide Flood Map Meeting

Flooding is the most frequent and expensive disaster in the United States. Communities around the country need up-to-date flood hazard information in order to protect their homes. In Morris County, communities are using paper flood maps that were published between 1979 and 2002. FEMA, state and county officials have been working together to provide updated, digitally available flood hazard data. In Morris County, current preliminary mapping will soon be effective for 36 communities.

The current preliminary mapping incorporates the best available data and up-to-date engineering methods. In addition to informing insurance requirements, the updated flood maps will help state and local leaders plan for the future of their communities and reduce the impacts of disaster on people, businesses, property and the environment.

Partial Countywide Timeline



FEMA

Flood Mapping in Morris County

There are three ongoing floodplain mapping efforts in Morris County:

Partial Countywide LFD – For 36 communities in Morris County, current preliminary mapping is scheduled to become effective in February 2022. These maps are the focus of the Partial Countywide Flood Map Meeting.

Physical Map Revision – FEMA initiated this study in 2017 to further update the flood maps, as part of an effort to review and update flood hazard data every five years. This study will provide 31 communities in Morris County with the best available information about their flood exposure. Effective maps for the county are scheduled to be available in mid 2023.

SRP Revised Preliminary – Certain streams in the borough of Lincoln Park, the township of Montville, and the township of Pequannock are being restudied in response to recommendations from SRPs. Effective maps from this revised preliminary study are scheduled to be available in late 2023.

Why Are We Meeting?

The preliminary Flood Insurance Study (FIS) and FIRMs are scheduled to become effective in February 2022 for 36 communities in Morris County. The purpose of the Partial Countywide Flood Map Meeting is to explain the impacts of effective maps and review the procedures that must be undertaken by the community to ensure adoption of the new maps.

Community To-Do List

1. **Adopt a new floodplain management ordinance that meets or exceeds National Flood Insurance Program (NFIP) requirements.**
2. **Reach out to notify residents, businesses and property owners affected by changes on the flood maps.**
3. **Reduce your risk by considering mitigation grant opportunities and championing the use of new information in community planning, policies and programs.**

1. Adopt a Floodplain Ordinance

The LFD is issued to notify each community that their maps will become effective in six months. When a flood map becomes effective, it becomes regulatory; NFIP-participating communities are required to adopt a compliant floodplain management ordinance by the effective date to remain in good standing with the NFIP.

To get a head start, communities can submit a copy of their current floodplain ordinance to the state NFIP Coordinator's office as soon as possible. The NFIP Coordinator will work with the community to:

FEMA Fact Sheet

- Review the existing ordinance.
- Suggest changes based on the state model ordinance to improve and/or clarify language as needed.
- Explain what higher regulatory standards could be included to further protect your community.
- Offer examples of floodplain management ordinances that illustrate how communities meet minimum NFIP provisions.

Working with FEMA, the New Jersey Department of Environmental Protection (NJDEP) recently released the [New Jersey Model Code Coordinated Ordinances](#). Communities in Morris County can update this model ordinance with their community-specific information and adopt the ordinance to remain in good standing with the NFIP.

After updates have been incorporated and the ordinance is adopted, FEMA will review the ordinance to ensure it meets minimum federal regulatory requirements. The community must have an ordinance approved by FEMA by the effective date of the new FIRM and FIS, or face suspension from the NFIP. If a community is suspended, existing insurance policies are not renewed, and new policies are not issued.

2. Spread the Word: The FIRM is Changing!

It is the responsibility of the community to notify property owners and other stakeholders that they will be impacted by the map changes. Individual letters may be sent; the community is also encouraged to spread the word through other communication channels, such as scheduled community meetings or social media.

Preliminary flood hazard data is available on the Flood Map Changes Viewer website at <https://msc.fema.gov/fmcy>.

Once the new FIRM and FIS are effective, the maps will be digitally available for download or viewing at <http://msc.fema.gov/>, and hard copies of the FIRM and FIS will be sent to the community. The new information will also be available on the [National Flood Hazard Layer \(NFHL\)](#) website. The NFHL is for community officials and members looking to view effective regulatory flood hazard information in a Geographic Information Systems application.

Once the new FIRM and FIS are effective, the old materials will no longer be valid. However, it is a good idea to retain and archive these files. If permitting or insurance questions ever arise about something that happened before the new materials became effective, the old materials can provide the evidence needed to justify your decisions.

3. Insure Your Risk

Adopting a new FIRM may change the NFIP policy rating for both present and future NFIP policyholders. Insurance agents doing business in the community, as well as property owners, are strongly encouraged to obtain more information before the new map becomes effective. Insurance may be purchased from most licensed property insurance agents or brokers.

Houses newly mapped in an area of high flood risk, especially those with a mortgage or line of credit, may require flood insurance coverage. If homeowners in newly mapped areas buy a policy within the first year after the new FIRM



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is adopted, they may be eligible for the cost-saving Newly Mapped Procedure. This procedure starts out with a low-cost policy:

- The premium for a one to four family dwelling is about \$600/year for maximum building coverage (\$250,000 building and \$100,000 contents). Lower cost options may be available.
- The rate will increase by no more than 15% per year until it reaches the actuarial rate, or the full price for the policy that applies to your flood zone.

Homeowners in newly mapped areas of moderate risk may be eligible for a Preferred Risk Policy (approximately \$600/year for maximum coverage). Lower cost options may be available.

Always speak to an insurance agent for specific questions about a flood insurance policy and options. The NFIP website at <https://www.floodsmart.gov/> offers a variety of resources, including a listing of local insurance agents and brokers.

For More Information on Flood Maps in Your County

GENERAL INFORMATION

Call the toll-free number for the FMIX:

877-336-2627 (877-FEMA-MAP)

EMAIL: FEMA-FMIX@fema.dhs.gov

WEBSITE: msc.fema.gov/fmix

FEMA REGION 2

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NJDEP

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