

## NUMBERS AT A GLANCE

### #1

Flooding is ranked as the top natural disaster in the U.S.

### 5,673

Number of flood policies in force across Union County, New Jersey\*

### \$98 Million

Amount the NFIP has paid Union County community members for flood insurance claims and costs since 1978\*

### 8

Number of federal disaster declarations for flood-related events in Union County since 2000\*

\*as of April 2016

## WHERE CAN I GET MORE INFORMATION?

Visit [www.FloodSmart.gov](http://www.FloodSmart.gov) for information on how to protect against flooding and steps local residents can take to ensure proper insurance coverage to protect their investment.

For any questions concerning flood hazard mapping or Letters of Map Change, please contact the FEMA Map Information Exchange (FMIX) at **1-877-FE-MA-MAP** or email [femamapspecialist@riskmapcds.com](mailto:femamapspecialist@riskmapcds.com).

For questions concerning flood insurance, call the NFIP at **1-800-638-6620**.

*This fact sheet provides background information on the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP). Some updates are currently being made to the flood hazard data in your area. More information regarding these updates and the status of the mapping project can be found on the following pages.*

### **What is the NFIP?**

The NFIP was developed by Congress in 1968 in response to increasing costs to taxpayers for flood disaster relief. It is aimed at reducing the impact of flooding on private and public structures by providing affordable insurance for property owners and by encouraging communities to adopt and enforce floodplain management regulations. In administering the NFIP, FEMA publishes maps that show a community's Special Flood Hazard Area (SFHA). A structure's location in relation to the SFHA is what determines insurance implications.

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

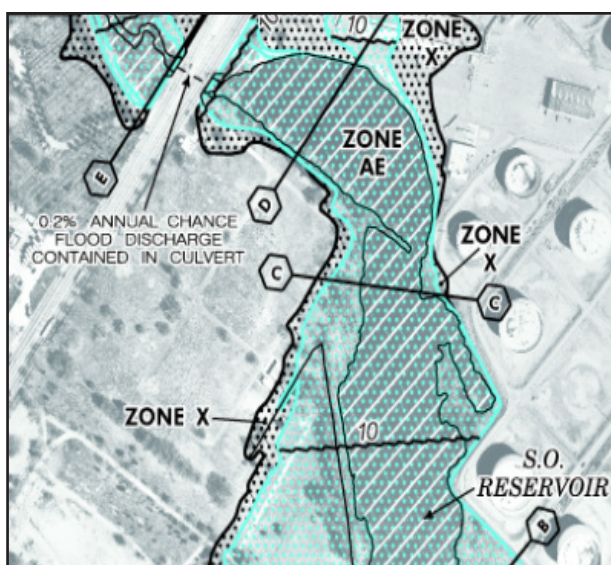
When FEMA identifies flood hazards in a community and/or county, two regulatory products are typically produced: a Flood Insurance Study (FIS) and a FIRM. A FIRM is made up of multiple map panels that illustrate the extent of flood hazards in a community. A FIRM also depicts useful information such as approximate Base Flood Elevations (BFEs), floodways, and common physical features such as roads and other infrastructure.

### **What is the significance of the SFHA?**

The SFHA has at least a 1-percent chance of flooding in any given year, and roughly a 26-percent chance of flooding over the lifetime of a typical 30-year mortgage. It is also sometimes referred to as the 100-year flood area.

### **What is a BFE?**

The BFE is the elevation to which floodwater is anticipated to rise during the 1-percent-annual-chance flood event (also known as the base flood).



### **Who should purchase flood insurance?**

There is no federal requirement to purchase flood insurance for structures located in the SFHA *unless* the mortgage is federally insured or guaranteed.

However, FEMA recommends that property owners in both high and low-to-moderate risk areas carry flood insurance voluntarily. In fact, structures outside of mapped high-risk flood areas provide over 20-percent of all NFIP flood insurance claims and receive one-third of Federal Disaster Assistance for flooding.

### **Who may purchase flood insurance?**

NFIP coverage is available to all owners of eligible property (a structure and/or its contents) located in a community participating in the NFIP. If you live in a community that participates in the NFIP and you are renting a property, you can get flood insurance to cover the contents of your home or business.

### **What determines NFIP premiums?**

A number of flood risk factors are considered when determining a 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 structures in SFHAs, the lowest adjacent grade and first rateable floor are important factors in determining NFIP premiums. See page 2 of this fact sheet for more information about lowest adjacent grade.

### **How is flood insurance purchased?**

To buy a flood insurance policy, call your insurance agent or company, or find an agent serving your area by visiting the NFIP's Agent Locator website ([https://www.floodsmart.gov/floodsmart/pages/residential\\_coverage/agent\\_locator.jsp](https://www.floodsmart.gov/floodsmart/pages/residential_coverage/agent_locator.jsp)).

## Understanding Your Flood Designation

### **How do I find out if my structure or property is located in a SFHA?**

Maps are viewable online at FEMA's Map Service Center (<https://msc.fema.gov/portal>). You can also view copies of the FIRMs at your community's map repository.

### **What are my options if I do not agree with the maps?**

You may submit an application to FEMA to receive a Letter of Map Amendment (LOMA), Letter of Map Revision Based on Fill (LOMR-F) or a Letter of Map Revision (LOMR). LOMAs, LOMR-Fs and LOMRs are all types of Letters of Map Change (LOMC). Depending on which kind of LOMC you apply for and whether or not it is approved by FEMA, your structure or lot may no longer be identified in the SFHA.

For all types of LOMCs, the requester must provide all of the necessary information needed for the review by FEMA. This may include information signed and sealed by a licensed land surveyor and/or professional engineer. The issuance of a LOMC will result in a modification of the risk identification of a structure or lot with respect to the SFHA. This may or may not result in the removal of the mandatory insurance purchase requirement.

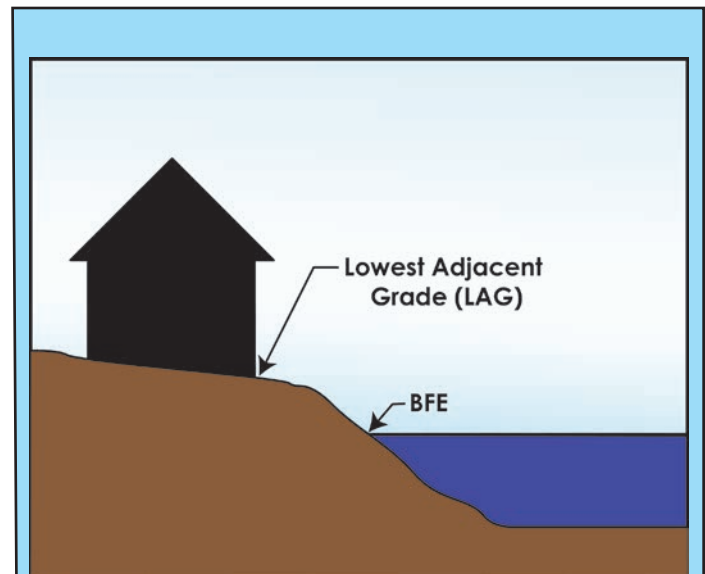
It is still the lender's right to require the purchase of insurance to protect their investment, regardless of whether the structure/property is no longer identified to be at risk of the regulatory flood.

### **How do I apply for a LOMC?**

Application forms and instructions for LOMCs are available at FEMA's Letter of Map Change website (<https://www.fema.gov/letter-map-changes#How-do-I-check-the-status-of-my-application?>) under the "Change My Flood Zone Designation" tab. The federal forms required to file LOMCs are the MTEZ or MT-1 for LOMAs and LOMR-Fs, and the MT-2 for LOMRs.

### **Where can I find out more about my flood designation and LOMCs?**

For more information about a property's flood designation or if you have further questions about LOMCs, please contact the FEMA Map Information Exchange (FMIX) at 1-877-FEMA-MAP or send an email to [femamapspecialist@riskmapcde.com](mailto:femamapspecialist@riskmapcde.com).



### **What's the difference between a LOMA, a LOMR-F and a LOMR?**

- A LOMA application is submitted when the flood hazard designation for single or multiple lots/structures located on natural grade is in question. When a complete application has been submitted, FEMA will issue an official determination letter that establishes the structure's location in relation to the SFHA. In cases where the structure's LAG (see image above) or lowest point on the lot is equal to or greater than the BFE, the determination letter will identify that the structure in question is no longer at risk of the regulatory flood.
- A LOMR-F application is submitted when the flood hazard designation for single or multiple lots/structures elevated on fill is in question. When a complete application has been submitted, FEMA will issue an official determination letter that establishes the structure's location in relation to the SFHA. In cases where the structure's LAG (see image above) or lowest point next to the structure is equal to or greater than the BFE, the determination letter will identify that the structure in question is no longer at risk of the regulatory flood.
- A LOMR application is typically submitted when a large area of flood hazard is in question. When a complete application has been submitted, FEMA will issue an official letter showing revisions to the floodplains, regulatory floodway or flood elevations.

### 2015 Updates to the FIS & FIRM in Union County

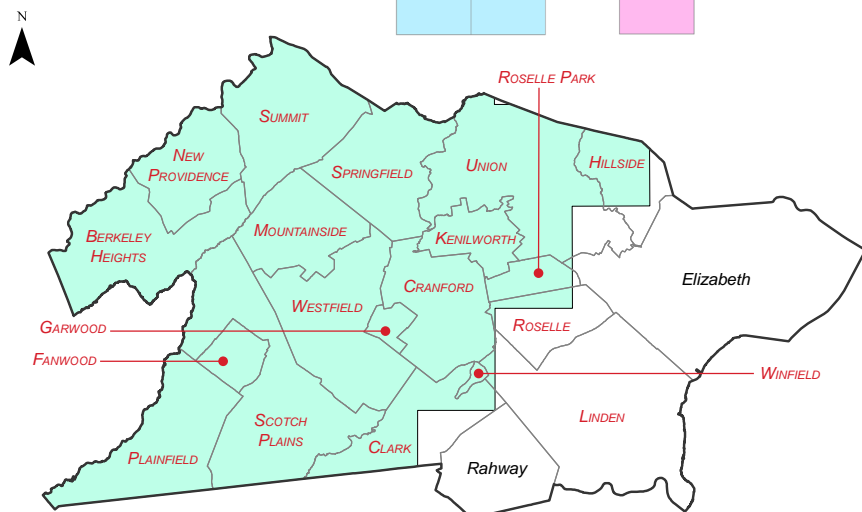
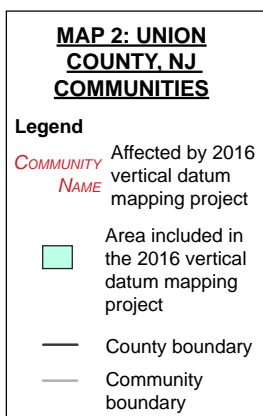
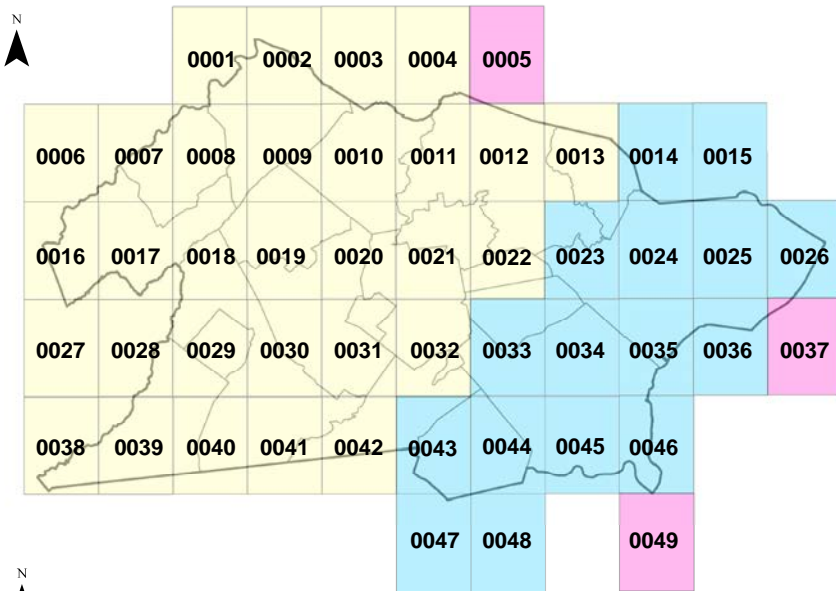
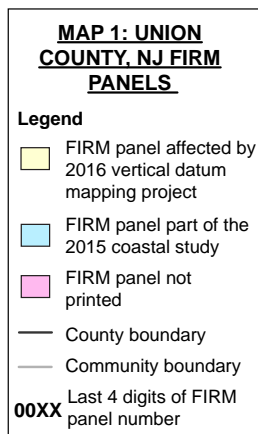
FEMA initiated a flood study and mapping project to revise the coastal flood hazards along the Atlantic Coast from Cape May to Bergen County in New Jersey including New York City. In Union County, the preliminary FIS report and FIRM were released on February 3, 2015. The appeal period for the coastal mapping project occurred from April 2, 2015 to June 30, 2015. A change in vertical datum from the National Geodetic Vertical Datum of 1929 (NGVD29) to the North American Vertical Datum of 1988 (NAVD88) for the coastal portion of Union County also occurred with the 2015 coastal preliminary FIS report and FIRM release. The preliminary FIS report and FIRM are not considered to be regulatory for flood insurance purposes until they have been updated to incorporate any valid appeals and/or comments and have been formally adopted by the communities. Refer to Map 1 below for FIRM panels updated as part of the 2015 coastal study release.

### 2016 Updates to the FIS & FIRM in Union County

To ensure consistency in the vertical datum used for the FIS report and FIRM across Union County, FEMA initiated the 2016 mapping project to convert the vertical datum for the area of Union County not included in the 2015 coastal mapping update. The 2016 mapping project converts all elevation data not previously updated in the FIS report and all elevations on the remaining FIRM panels from NGVD29 to NAVD88. No updates to SFHA boundaries, BFEs, or regulatory floodway boundaries are being made as part of this mapping project.

Initially, the mapping project is to be released as preliminary information for review by communities. The 30-day comment period provides an opportunity for communities to submit any comments regarding the preliminary information for consideration by FEMA. The preliminary FIS report and FIRM are not considered to be regulatory for flood insurance purposes until they have been updated to incorporate any valid comments and have been formally adopted by the communities.

Refer to Map 1 below for FIRM panels updated as part of the 2016 datum conversion release. Refer to Map 2 below for specific communities that are located within the limits of the 2016 datum conversion mapping project. Refer to page 5 of this fact sheet for additional information about vertical datum conversions.



**Your local Floodplain Administrator (FPA) is a powerful resource.** In addition to the Map Service Center, you can also inquire about the new revisions as well as any effective FIRM information by contacting your community's FPA or by visiting your respective map repository.

<b>COMMUNITY NAME</b>	<b>FLOODPLAIN ADMINISTRATOR</b>	<b>PHONE NUMBER</b>	<b>MAP REPOSITORY</b>
Township of Berkeley Heights	Construction Code Official	(903) 464-2700	Township of Berkeley Heights 29 Park Avenue Berkeley Heights, NJ 07922
Township of Clark	Township Engineer	(908) 272-8901	Municipal Building 430 Westfield Avenue Clark, NJ 07066
Township of Cranford	Township Engineer	(908) 709-7219	Municipal Building 8 Springfield Avenue Cranford, NJ 07016
Borough of Fanwood	Construction Official	(908) 322-5244	Municipal Building Construction Office 75 North Martine Avenue Fanwood, NJ 07023
Borough of Garwood	Construction Official	(908) 709-7213	Borough Clerk's Office 403 South Avenue Garwood, NJ 07027
Township of Hillside	Public Works Director	(973) 926-1110	Municipal Building Township Clerk's Office 1409 Liberty Avenue Hillside, NJ 07205
Borough of Kenilworth	Zoning Enforcement Officer	(908) 276-5802	Municipal Building 567 Boulevard Kenilworth, NJ 07033
City of Linden	City Engineer	(908) 474-8634	Municipal Building 301 North Wood Avenue Linden, NJ 07036
Borough of Mountainside	Borough Engineer	(908) 232-2409	Borough Hall 1385 U.S. Highway Route 22 East Mountainside, NJ 07092
Borough of New Providence	Construction Official	(908) 665-1098	Borough Hall 360 Elkwood Avenue New Providence, NJ 07974
City of Plainfield	City Administrator	(908) 226-2571	Municipal Building 515 Watchung Avenue Plainfield, NJ 07060
Borough of Roselle	Borough Engineer	(908) 259-3059	Borough Hall 210 Chestnut Street Roselle, NJ 07203
Borough of Roselle Park	Public Works Superintendent	(908) 245-7676	Department of Public Works 180 West Webster Avenue Roselle Park, NJ 07204
Township of Scotch Plains	Construction Official	(908) 322-6700	Municipal Building Engineering Dept. 430 Park Avenue, 2nd Floor Scotch Plains, NJ 07204



COMMUNITY NAME	FLOODPLAIN ADMINISTRATOR	PHONE NUMBER	MAP REPOSITORY
Township of Springfield	Construction Code Official	(973) 912-2220	Municipal Building 100 Mountain Avenue Springfield, NJ 07081
City of Summit	City Engineer	(908) 273-6404	Department of Community Services 512 Springfield Avenue Summit, NJ 07901
Township of Union	Township Engineer	(908) 851-8506	Engineering Department 1976 Morris Avenue Union, NJ 07083
Town of Westfield	Fire Department Chief	(908) 789-4130	Municipal Building 425 East Broad Street Westfield, NJ 07090
Township of Winfield	Public Safety Commissioner	908-925-3950	Municipal Building 12 Gulfstream Avenue Winfield, NJ 07036

## Understanding Vertical Datums

### What is a vertical datum?

A vertical datum is a base measurement point (or set of points) from which all elevations are determined. Without a common datum, surveyors would calculate different elevation values for the same location. Historically, the common set of points was the National Geodetic Vertical Datum of 1929 (NGVD29). However, as a result of advances in technology, an updated vertical datum was created and has been officially adopted by the federal government as a basis for measuring elevations: the North American Vertical Datum of 1988 (NAVD88).

Please visit the National Oceanic and Atmospheric Administration's National Geodetic Survey website for more information on vertical datums:  
<http://www.ngs.noaa.gov/datums/vertical/>

### How are NVGD29 elevations converted to NAVD88?

The difference between the two datums varies based on location. For Union County, the following conversion equation applies:

$$\text{NAVD88} = \text{NGVD29} - 1.0 \text{ foot}$$

### What is the effect of the datum change on flood hazard information?

The datum change does not change the relationship of the ground elevations to the water surface. It *does* change the value assigned to those elevations printed on the maps and other documents or encoded in digital data.

The figure below demonstrates that the difference in elevation between two points remains unchanged after a datum conversion is applied.

