



MAPPING THE RISK

Flood Hazard Maps for Your Community May Have Changed: What You Should Know

Flood Risk Profile

Address:

Homeowner Profile

Year Built?

Pre- or Post-FIRM

Primary, Non-Primary Residence or Commercial?

Substantial Damage/Improvement?

What Year?

Foundation Type:

Elevation Certificate (Y/N)

Map Information

FIRM Panel Number:

Effective Map Flood Zone:

Effective Base Flood Elevation (BFE), the level of flood water expected in a Base Flood, or a flood that has a 1-percent-annual-chance of occurring:

Preliminary Map Flood Zone:

Preliminary BFE:

This risk profile is not a legal document and should not be used for official purposes. Risk profiles are meant to be used as advisory tools for general flood hazard awareness and education.

Useful Links and Information on Flood Maps in Your County

Visit Region2Coastal to view the Preliminary FIRMs:

<http://www.region2coastal.com/preliminaryfirms>

Visit www.FloodSmart.gov for information on how to protect against flooding and steps local residents should take to ensure proper insurance coverage to protect their investment.

General Information

Call the FEMA Map Information exchange (FMIX) at 1-877-FEMA-MAP or email femamapspecialist@riskmapcds.com

Notes

Flood Risks and Flood Zones

Flood hazard maps refer to areas of high, moderate, or low risk as “flood hazard zones” and the zones of highest risk as “Special Flood Hazard Areas.” The table below summarizes the flood hazard zones and their associated risk levels.

Risk Level	Flood Hazard Zone
High Flood Risk	AE, A, AH or AO Zone. These properties have at least a 1-percent chance of flooding in any year, and a 26-percent chance of flooding over the life of a 30-year mortgage.
	VE or V Zone. These properties have at least a 1-percent chance of flooding in any year and also face hazards associated with coastal storm waves.
Low or Moderate Flood Risk	Insurance note: High-risk areas are called Special Flood Hazard Areas, and flood insurance is mandatory for most mortgage holders.*
	Shaded X Zone. These properties are outside the high-risk zones. The risk is reduced but not removed.
	X Zone. These properties are in an area of overall lower risk.
	Insurance note: Lower-cost, preferred-rate flood insurance policies (known as Preferred Risk Policies) are often an option in these areas.

* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

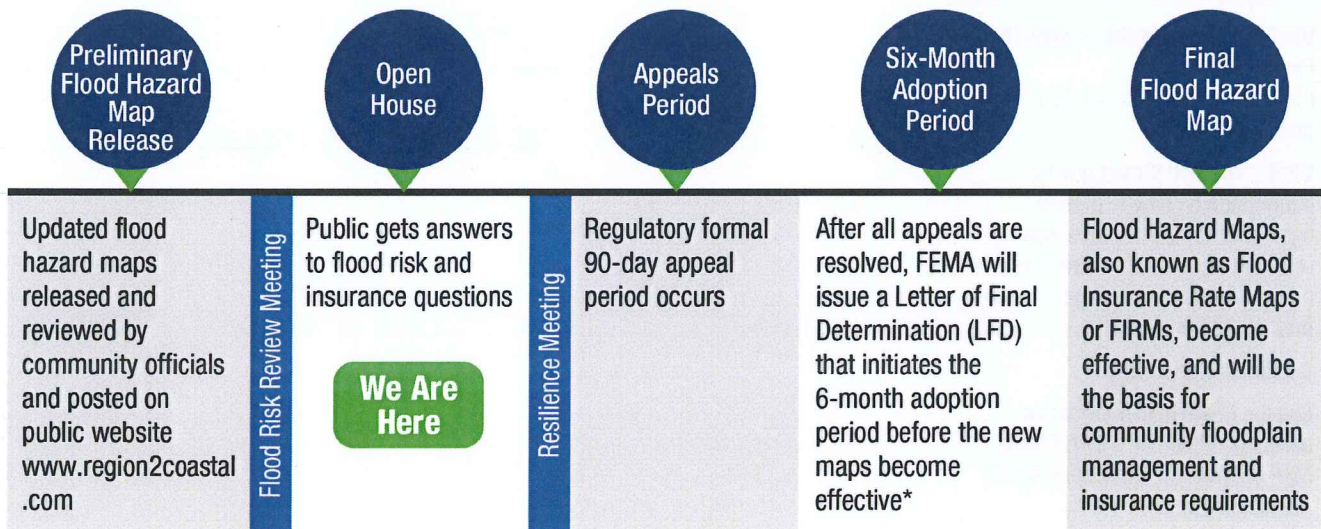
Flood Insurance Requirements and Options

When the new flood hazard maps are adopted, flood insurance requirements will change. However, options exist that allow property owners to save money while still protecting their property. The table below summarizes these options.

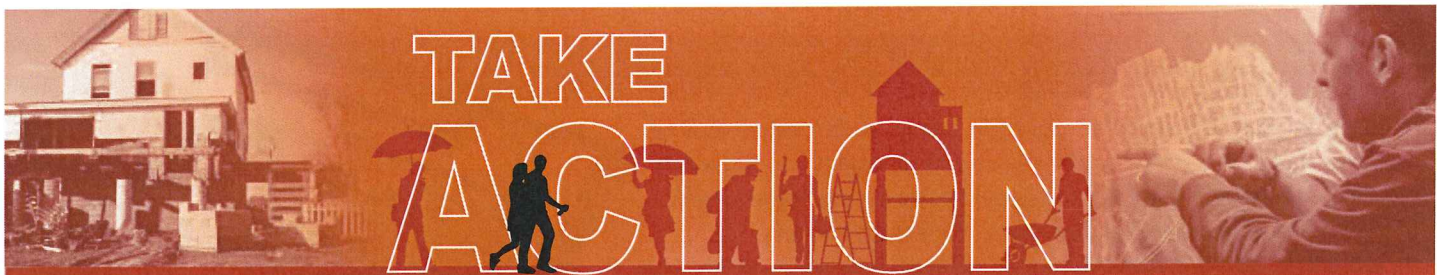
If Maps Show...	These Requirements, Options and Savings Apply
Change from low or moderate flood risk to high risk	Flood insurance is mandatory. Flood insurance will be federally required for most mortgage holders.* Insurance costs may rise to reflect the true (high) risk.
Change from high flood risk to low or moderate risk	Flood insurance is optional, but recommended. The risk has only been reduced, not removed. Flood insurance can still be obtained, at lower rates. Twenty-five (25) percent of all flood insurance claims come from low- to moderate-risk areas. Conversion offers savings. An existing policy can be converted to a lower-cost Preferred Risk Policy.
No change in risk level	No change in insurance purchase requirements. Property owners should talk to their insurance agent to learn their specific risk and take steps to protect their property and assets.

* Required for loans provided by federally regulated lenders as well as Government Sponsored Enterprises such as Freddie Mac and Fannie Mae.

Timeline and Next Steps



*Intended for local officials, no action from homeowners are needed.



TAKE ACTION

Preparing your household now can reduce your losses during future floods. What actions will you take to protect you and your family from flooding?

PURCHASE FLOOD INSURANCE

Maintaining flood insurance is one of the first and most important things you can do to protect your family against the economic damages associated with flooding.

Flood insurance is available to any property owner, and flood damages are not covered by regular homeowners' insurance policies. If your house or other building on your property is affected by a flood, and you do not have flood insurance coverage, you will be responsible for all of the costs for clean-up and recovery. You may benefit from purchasing flood insurance even if your property is outside a Special Flood Hazard Area (SFHA). At www.Floodsmart.gov, you will find extensive information about flood insurance, including how to find an agent, understand premiums and deductibles, and keep up with changes to the National Flood Insurance Program that may affect how much you will pay for flood insurance.

Do I need flood insurance?

FEMA and the New Jersey Department of Environmental Protection have been using the best available methods and data to update flood risk information. This process includes updating the flood risk maps that are used by banks and lenders in determining whether property owners must purchase flood insurance. You can determine if your building is in a Special Flood Hazard Area (SFHA) by visiting FEMA's Map Service Center website (<https://msc.fema.gov>) and also www.Region2coastal.com. Flood risk maps will tell you if your property is in a SFHA, but even areas outside of SFHAs, can experience loss from flooding. You may benefit from having flood insurance, and will find the lower your flood risk, the lower your rates will be. Review the tools listed in our *Know Your Risk* handout to learn more about your property's specific risk.



Check with FEMA's Map Service Center website at <https://msc.fema.gov> to determine if your building is in a regulated floodplain.

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PREPARE YOUR HOUSEHOLD

Preparing your household means taking steps now to get ready for a future flood. These steps include making an emergency go-kit, which will contain everything you need to quickly leave your home or work and take temporary shelter elsewhere. Many sites, including www.Ready.gov and www.Focusonfloods.org can help you decide what should go in your emergency go-kit, but consider including flashlights, emergency weather radios, batteries, a first aid kit, blankets, and a few days' worth of personal essentials that you can quickly grab if you need to evacuate. Go-kits can also come in handy during temporary power outages.



Get weather alerts. If you live in a flood-prone area, make sure you are ready to receive alerts in case of a coming storm or flood. Consult the local weather forecast office of the National Weather Service (NWS) for various tools to learn about coastal and inland flooding. For most counties in NJ, residents should visit the website of the NWS Mt. Holly, NJ forecast office at www.weather.gov/phi. Some northern coastal communities, including Union, Hudson and Bergen Counties, should consult with the NWS New York City weather forecast office at www.weather.gov/okx. Your local weather forecast office will provide updated coastal flood watches and warnings, and often share weather briefings alerting you to your risk during acute events. Also, contact your local emergency management organization to find out what local services exist to notify you of an impending flood. Many counties have services to push notifications to people via text messages on cell phones.

Stay safe on the road. Take time to reinforce to family members, including young drivers, the importance of never driving in floodwaters, no matter how shallow they seem. Even 18-24 inches of water can wash a car off the road, and flooded roads can capsize underneath the water. **Spread the word: "Turn Around, Don't Drown."**

Make a family plan. Create a family plan so members in your family know where to go in event of a disaster. Floods often block common travel routes, so decide on alternative ways to get to a safe meeting location. Flood plans can also help you decide what important documents and mementos you need to safeguard and back-up. Decide in advance how you will handle household pets during an emergency, and research now to find shelters that will accept pets, or friends who can take your pet in an emergency. For help creating a good flood plan, visit www.focusonfloods.org/flood-plans or www.ready.gov/make-a-plan.

PREPARE YOUR PROPERTY AND HOME

Floodproofing: After you have prepared your household, consider what steps you can take to protect your property and home from flooding. Depending on your particular situation and property, you may be able to take some steps to flood-proof your property. Dry flood-proofing involves preventing water from entering a home or structure, while wet flood-proofing allows water to enter a property in a controlled manner so that it does not cause structural damage. In some cases, homeowners can construct barriers to prevent water from entering, or they may use waterproofing compounds to prevent water from seeping into a structure. Federal and local governments have regulations about the types of flood-proofing that are allowed. Consult with local professionals before undertaking any work, and select a licensed, bonded, insured contractor who has experience with the particular method you have chosen.

Elevation: Homeowners should also consider elevating important utilities, such as electrical panels, water heaters, and furnaces, above the level at which flooding is possible. In some cases, property owners may choose to or be required to elevate their homes, to raise the first floor of the home above flood level. Consider hiring a surveyor to determine your property's specific elevation, and secure an **Elevation Certificate**, which will help guide your planning. Your local municipality's floodplain administrator can be a resource for you in this process.

Have you already taken action to protect your family from flooding? Tell your story at www.preparethenshare.org



If a flood is coming...

If you know a flood is coming, the most important thing you can do is make sure you and your family, friends, and neighbors are safe. Follow local emergency managers' requests to evacuate. If you have prepared in advance of the flood, you can quickly grab important documents, and have a safe exit route away from the flooded area. If you have secured your home and property, you can feel comfortable knowing you have done all you can to minimize losses.

KNOW YOUR RISK. KNOW YOUR ROLE. TAKE ACTION.



Building community flood resilience requires a strong, local effort. How can you reduce flood losses in your community?

■ PREPARE

The actions you take now to prepare for flooding can make a big difference to your family, and your community. Whether you do something small, like prepare for an evacuation, or something large, like elevating your house, you are reducing the strain on your community during a flood event.

FEMA's www.Ready.gov and www.FloodSmart.gov websites have important checklists to help you stay safe before, during, and after a flood. These sites include resources to help you safeguard your possessions, protect your property, and develop emergency plans.

Mitigation strategies, such as elevating your house, can also reduce flood losses, and may decrease your flood insurance premium. Talk with your local and State planning, development, and emergency management agencies about what resources are available to help you mitigate your structure's flood risk.

Prepared households:

- Have an emergency action plan
- Reduce the need for emergency evacuation and rescue
- Recover faster after a flood event
- Reduce or minimize the impact of a flood

■ THEN SHARE

You can inspire others to take action by preparing, and then sharing what you have done.

A new website, www.preparethenshare.org invites coastal New Jersey residents to share their experiences of flood loss and rebuilding, and to identify which mitigation and preparedness strategies they have taken. By searching a community's zip code, you can find out how many properties in a neighborhood have taken specific preparedness and mitigation strategies.



By sharing your own story online, you can inspire your neighbors to take steps that will improve everyone's outcomes during the next flood event.

PREPARE

Know your risk.
Discover what you can do to reduce flood damage.



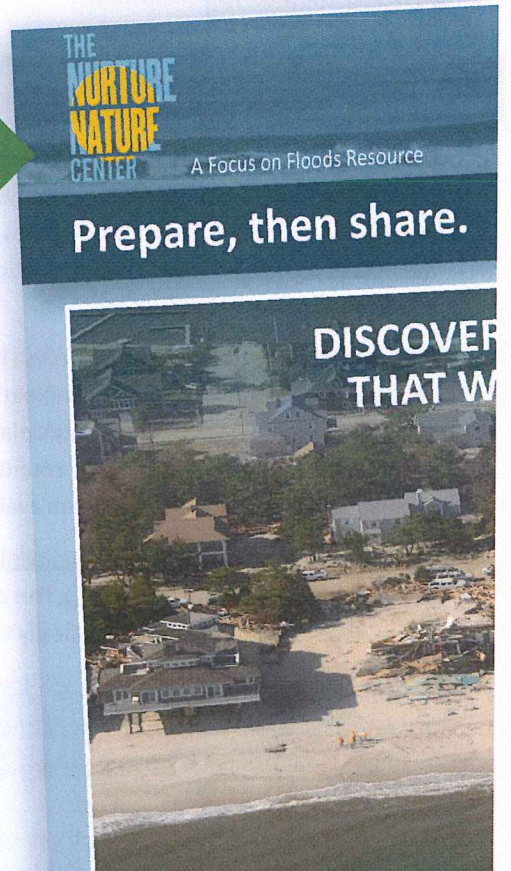
SHARE

Know your role.
Share your recovery story to help others understand how they should prepare for future weather events.



BE AWARE

Take action.
Learn about the actions your neighbors have taken to improve recovery from future storms and flooding.



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■ SUPPORT YOUR LOCAL COMMUNITY RATING SYSTEM (CRS) EFFORT

What is CRS?

The Community Rating System (CRS) is an initiative of the National Flood Insurance Program (NFIP) designed to encourage municipalities to go above and beyond what is required, in order to make communities more resilient to flooding. Through CRS, communities earn credits for taking local mitigation, floodplain management, or outreach actions that exceed the minimum requirements of the NFIP. In turn, flood insurance premium rates for property owners in CRS communities are reduced between 5% and 45% based on the level of higher standards adopted by your local community.

How does CRS work?

CRS is a voluntary program, organized by a local municipality. Communities must apply and qualify for the program, and then must identify, implement, and report about their actions to earn credits. CRS communities are rated by a class rating. Class 9 offers a 5% discount in flood insurance premiums, while class 1 offers a 45% discount in flood insurance premiums. New Jersey currently has about 60 municipalities enrolled in the program, including one community that has reached a Class 5 designation, which means property owners receive a 25% discount in insurance premiums in that municipality.

To learn more about FEMA's Community Rating System, visit:
www.crsresources.org

How can I help my community's CRS effort?

There are four categories of activities to help communities earn CRS credits and eliminate their flood risk:

- Public information
- Mapping and regulations
- Flood damage reduction
- Flood preparedness

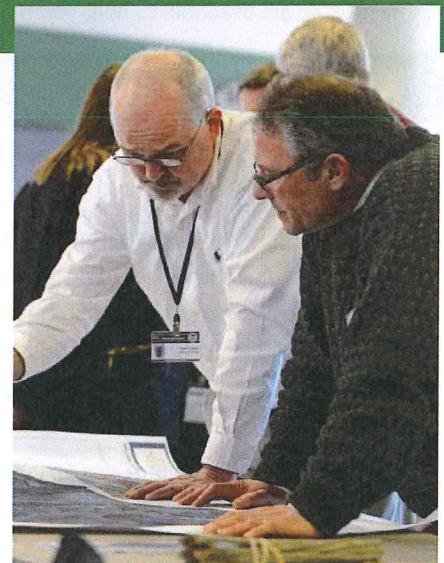
Your community may be already taking actions that would earn CRS credits. In NJ, nearly 60 communities are already enrolled in CRS. Talk with your local floodplain administrator to find out whether your community is enrolled and how you can help.

■ PARTICIPATE IN LOCAL MITIGATION PLANNING

In addition to Federal and State efforts, most counties and/or municipalities have plans and strategies for reducing a community's flood risk. Hazard Mitigation Plans identify the primary hazards communities face, and establish strategies to reduce the risks of those hazards. Hazard mitigation plans identify key areas for mitigation and ways to reduce flood losses.

Hazard mitigation planning groups often invite citizens to provide input and suggestions, or to volunteer in the mitigation planning process. Your time and input will help strengthen your community's plan and increase community support for important mitigation actions. Many counties and municipalities share hazard mitigation plans online or make them available to residents who inquire.

You can also ask about your community's local floodplain management plan, which many communities update annually. This document has important information about flood risks that pertain specifically to your area.



Use and Share FEMA Flood Hazard Data

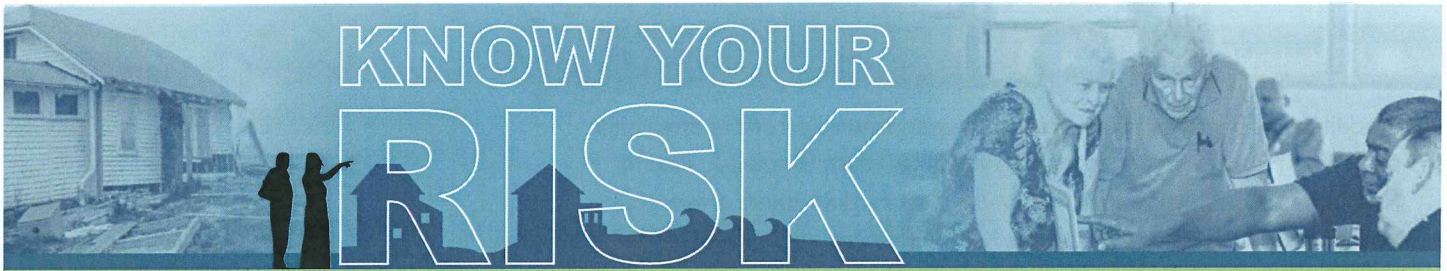
FEMA's www.region2coastal.com site contains critical flood hazard data and tools you can use to make decisions about your flood risk. Familiarize yourself with these tools, and tell your neighbors and family about the resources available. This data will help your community make the best decisions for improving resiliency.

<http://www.region2coastal.com/bestdata>



Knowing your role means learning about your community's needs, and spreading the word about important resources. Join your community's planning and recovery efforts to help your community reduce losses from future flooding.

KNOW YOUR RISK. KNOW YOUR ROLE. TAKE ACTION.



To prevent flood losses, it is critical to understand the risk of flooding at your property.
How can you determine your specific risk of flooding?

■ REVIEW YOUR FLOOD INSURANCE RATE MAP (FIRM)

Flood Insurance Rate Maps (FIRMs) are the first step to understanding your property's risk.

The Federal Emergency Management Agency (FEMA), and its local and State partners, including New Jersey Department of Environmental Protection (NJDEP), have been working for the past several years to update flood risk information throughout New Jersey. Updated flood risk information has been released for a number of communities already.

To find your community's flood risk information or to learn more about the mapping process in New Jersey, you can visit the FEMA Region II Coastal site: www.region2coastal.com. Your community's flood risk information is also available at your local municipality. For additional information about your flood risk, please see: <http://nj.stormsmart.org/before/hazard-id/interpreting-firms-and-fis-reports/>. This information will help you determine whether your property is in a regulated flood hazard area, whether you will be required or should purchase flood insurance, and what risk you may face from future flood events.



Households that know their risk and take action will likely have less damage and fewer losses during future flood events.

■ FIND YOUR BASE FLOOD ELEVATION (BFE)

The **base flood** is a flood with a 1% chance of occurring in any given year. You've likely heard this referred to as the "100-year flood."

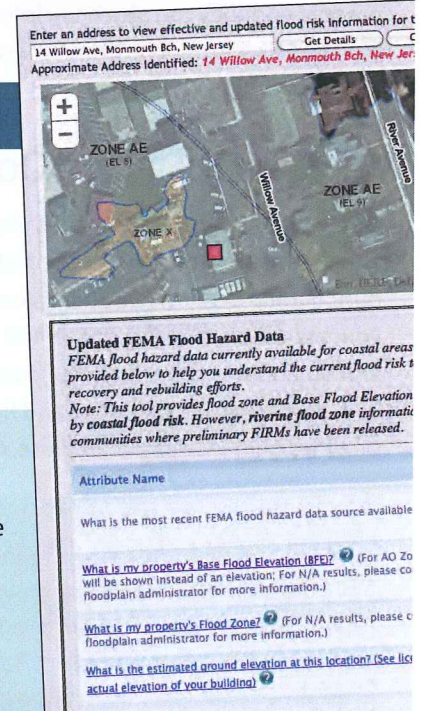
The **base flood elevation** identifies how high the water is likely to rise during a 1% annual chance flood. The BFE is used in determining the required elevation of any new or substantially improved structure. The BFE helps determine insurance premiums in the National Flood Insurance Program (NFIP).

FEMA's online "What is my BFE?" Tool

You can find your BFE by entering your address into FEMA's online "What is my BFE?" tool found at www.region2coastal.com/sandy/table. Enter your address. Please make sure the locator is on your structure (count rooftops from a street corner/landmark). Click the "Get Details" button and scroll down for more information. This tool should be used as a guide and is not an official determination. You should consult with a local floodplain manager or building official for the most up-to-date information.

Flood Maps can help you:

- Identify the flood hazard in a specific area
- Identify the Base Flood Elevation at a specific site
- Identify Special Flood Hazard Areas
- Locate regulatory floodways
- Identify undeveloped coastal barriers



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REVIEW LOCAL DATA

In addition to Federal and State tools, county, and municipal offices often offer plans and resources for understanding your local coastal flood risk. **Hazard Mitigation Plans**, which counties and municipalities must update on a regular basis, are comprehensive plans that guide communities in identifying and reducing their risks from hazards, such as coastal flooding. These plans form the foundation for a community's long-term risk reduction strategy, and are used in helping communities to obtain funding for mitigation projects.

Your local hazard mitigation plan will have information about specific regional flood risk, including highly vulnerable areas and regions identified as priorities for mitigation. Hazard Mitigation Plans often include local data, such as natural resource maps and historical maps, that will help you to understand what the risk of flooding is at your property and in your community. Additionally, local governments also have assigned Floodplain Managers, who are available to assist residents with understanding the flood risk at a specific property.

EXPLORE ONLINE MAPS AND RESOURCES

Region2coastal.com: is the FEMA Region II Coastal Analysis and Mapping website. It includes the best available data for flood risk on a county-by-county basis. Here you can also find updated Flood Risk Tools that can be used in conjunction with your FIRM to help you understand your community's risk of flooding. Many New Jersey municipalities have been using these tools as part of their county hazard mitigation planning process, and they can also be helpful for homeowners. For more information on Flood Risk Tools, see: <http://www.region2coastal.com/flood-risk-tools/tool-descriptions>.

StormSmart Coasts

StormSmart Coasts for New Jersey: <http://nj.stormsmart.org>

This website includes information about steps you can take before and during a storm to reduce your risk and protect yourself, your family, and your neighbors. Use this site to find contacts for local government agencies and organizations that handle flood risk issues, and to learn more about your preparedness, planning, and hazard mitigation options. This site also provides guidance about land use, construction practices, and more.

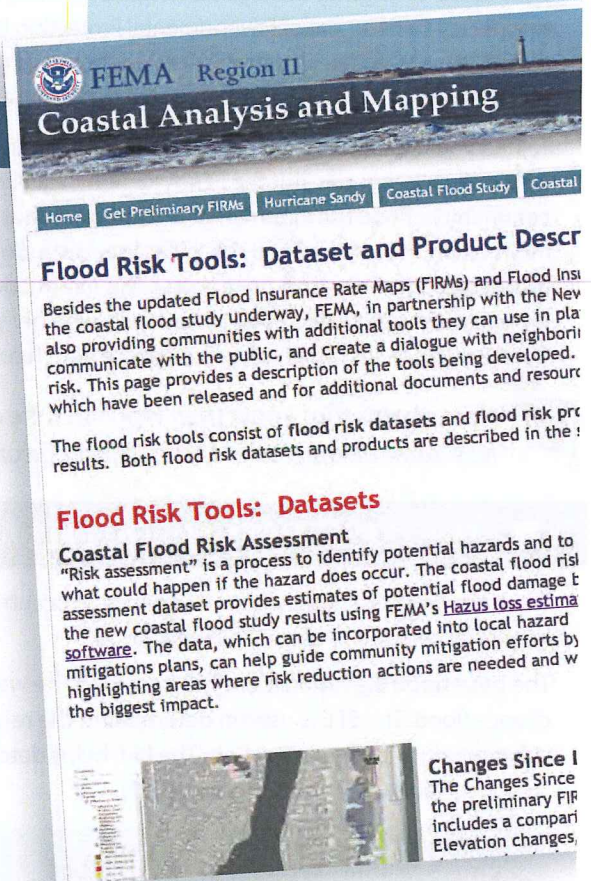
NJ Flood Mapper: www.njfloodmapper.org

This new interactive mapping website allows users to visualize coastal flood hazards and sea level rise. Users can see the most recent flood elevation data from FEMA, as well as simulate sea level rise from one to six feet. NJ Floodmapper also has maps showing areas affected by Hurricane Sandy's storm surge.



Hazard Mitigation Plans

are commonly shared online, and can be found with a simple web search including your county or municipality name, State and "hazard mitigation plan." For instance, search "Bergen County NJ Hazard Mitigation Plan," and you will find the entire report online available for download. Many local governments also maintain a variety of local data online that may help you in identifying and addressing your particular risk.



KNOW YOUR RISK. KNOW YOUR ROLE. TAKE ACTION.

HOW RECENT LEGISLATIVE CHANGES AFFECT FLOOD INSURANCE >>>



FEMA



The National Flood Insurance Program (NFIP) is in the process of implementing Congressionally mandated reforms required by the Homeowner Flood Insurance Affordability Act of 2014 that repeal and modify the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12). This fact sheet provides an overview of the changes to flood insurance rates under the NFIP. While the new law is implemented, policyholders are encouraged to maintain and keep their current flood insurance policies. Allowing policies to lapse will leave policyholders unprotected.

Policyholders who have questions about their flood insurance policies should contact their insurance agent.

CHANGES TO FLOOD INSURANCE SUBSIDIES

Several provisions of both the 2012 and 2014 laws apply to older buildings constructed before the effective date of the community's first Flood Insurance Rate Map (FIRM). Such buildings are referred to as "pre-FIRM." Many pre-FIRM buildings located in high-risk flood zones have flood insurance policies with subsidized rates. Most subsidies remain, although they will be phased out over time. The rate of phaseout will depend on the type of policy. The following charts explain how premium rates are affected for different policy types.

PRE-FIRM PRIMARY RESIDENCE POLICIES IN HIGH-RISK AREAS

For Most Pre-FIRM Primary Residences in High-Risk Areas, Subsidized Rates Remain in Effect, but with Newly Required Minimum Increases—and an 18 Percent Increase Limit for Any Individual Policy—Until Premiums Reach Their Full-Risk Rates.¹

Policy Type	Impact On Rate
Existing policies	Policies can be renewed at subsidized rates. ²
Newly written policies	Policies can be issued and renewed at subsidized rates.
Policies on newly purchased buildings	Policies can be issued and renewed at subsidized rates.
Policies re-issued after a lapse ³	Policies for pre-FIRM buildings in high-risk areas that lapsed due to a late renewal payment (received after the 30-day grace period but less than 90 days after expiration) can be re-issued and renewed at subsidized rates.

PRE-FIRM BUILDING POLICES IN HIGH-RISK AREAS

For Other Pre-FIRM Buildings in High-Risk Areas, Subsidized Rates Continue, but Will Increase More Quickly to Reach Full-Risk Rates.

Policy Type	Impact On Rate
Policies for non-primary residences (secondary or vacation homes or rental properties)	25% annual increases at policy renewal until premiums reach their full-risk rates.
Policies for business buildings	Future 25% annual increases at policy renewal.
Policies for Severe Repetitive Loss properties	25% annual increases at policy renewal for severely or repetitively flooded properties that include 1 to 4 residences.

¹ Full-risk rates are determined using data from an Elevation Certificate.

² Full-risk rates could be lower than subsidized rates.

³ Buildings with lapsed policies are not eligible for the subsidy unless the lapse was the result of the policy no longer being required to retain flood insurance coverage.

OTHER POLICIES

For Most Other Policy Types, Rates Will Increase by No More than 18 Percent for Any Individual Policy.

Policy Type	Impact On Rate
Policies for newer ("post-FIRM") buildings in high-risk areas	Not affected by subsidies; already paying full-risk rates.
Policies for buildings in moderate- to low-risk areas	Not affected by subsidies; properties in these areas (shown as B, C, or X zones on flood maps) do not pay subsidized rates.
Policies for buildings "grandfathered in" when map changes show higher flood risk	Grandfathering remains in effect at this time. Buildings constructed in compliance with earlier maps or continuously covered by flood insurance stay in their original rate class when maps change or properties are sold.
Policies for buildings covered by Preferred Risk Policy Eligibility Extension (PRP EE)	Properties continue to be eligible for lower, preferred-risk rates for the first year after a map change. Starting the following year, rates will increase by no more than 18% for any individual policy until premiums reach their full-risk rate.

REFUNDS

BW-12 required an immediate move to property-specific, full-risk rates when pre-FIRM properties were sold or new policies issued. Some policyholders saw significant premium increases. The new law allows a return to subsidized rates for most properties—and refunds of the difference paid between the subsidized rate and current full-risk rate. FEMA is working with participating insurance companies to start the refund process by the end of this year.

RATE CHANGES WHEN PROPERTIES ARE SOLD

The 2014 law protects policyholders from significant and unanticipated increases in flood insurance costs that could impact their property sales. Subsidized rates continue to apply, and as of May 1, 2014, both the policy and its subsidized rates can be transferred to the new owner. Grandfathered rates can also be transferred at the time of sale.

OTHER PROVISIONS OF THE NEW LAW

Surcharges. A new surcharge will be added to all new and renewed policies to offset the subsidized policies and achieve the financial sustainability goals of BW-12. A policy for a primary residence will include a \$25 surcharge. All other policies will include a \$250 surcharge. This new surcharge will be included on all policies, including full-risk-rated policies and Preferred Risk Policies. The surcharge will be implemented in 2015.

Deductibles. To help homeowners manage their premium costs, the law raises maximum residential deductible limits from \$5,000 to \$10,000.

To keep current as FEMA implements these and other changes to the National Flood Insurance Program, visit fema.gov/flood-insurance-reform.

Policyholders who have questions about their flood insurance policies should contact their insurance agents.