

FEMA Flood Insurance Map Updates

FEMA (Federal Insurance Management Agency) is in the process of adopting new Flood Insurance Rate Maps (FIRMs) for Morris County. The process has involved the review of the prior mapping which, for Long Hill Township, were adopted in the late 1970's/early 1980's. The new maps will be published in digital form and include the underlying aerial photography making them much more user friendly. This article is intended to provide some basic information on the purpose of the FIRMs, the process for the adoption of the new maps and the actions that individual homeowners can take during the process. The information provided herein is only very general and more detailed information can be obtained from the Morris County Planning Board's website at <https://planning.morriscountynj.gov/firms/>.

What is a FIRM?

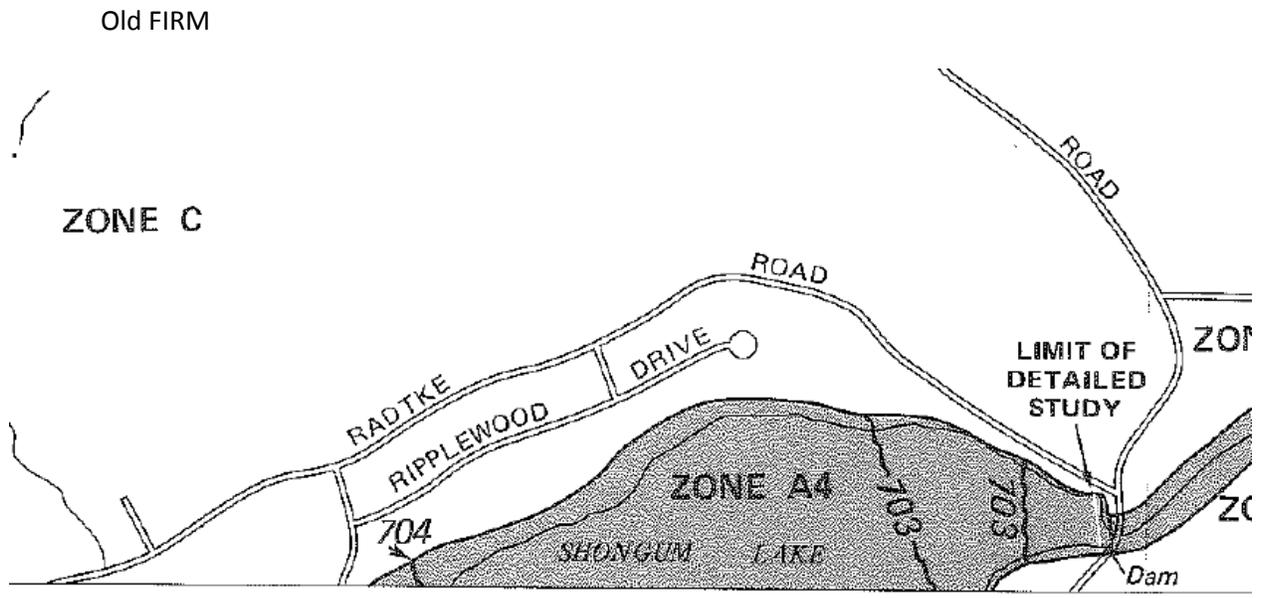
A Flood Insurance Rate Map is a document published by FEMA that graphically depicts flood zones. There are several different types of flood zones shown on the map that impact Long Hill Township. These include the floodway (area of highest flood levels and highest velocity), the .01 flood zone (chances of flooding are 1% in any given year), the .002 flood zone (chances of flooding are .2% in any given year) and the area of minimal flood risk (those areas outside of the areas identified above). These FIRMs are used to assess the flooding risk for properties as well as determine the requirement and costs of flood insurance and the applicability of flood damage prevention regulations.

What is Flood Insurance?

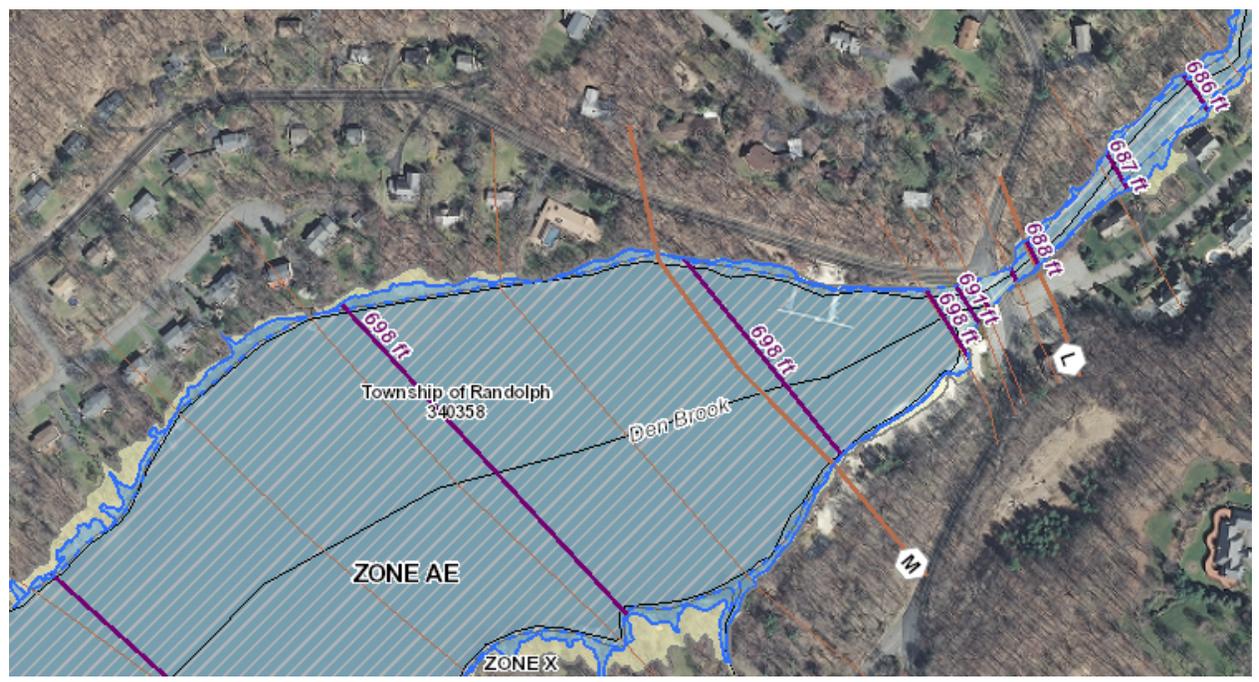
Flood insurance is a government back program by which property owners can insure their property against losses associated with flooding. The cost for flood insurance varies based on a number of factors including the flood zone, height of the structure relative to the depth of flooding, residential vs. commercial property, etc. Flood insurance is MANDATORY for any property in a designated flood zone that is financed with a federally backed mortgage. While homes outside the designated flood zones are not required to get flood insurance by the federal government, individual lenders may require borrowers to obtain flood insurance. Flood insurance can be purchased for properties that are not within a flood zone at relatively low cost. Flood insurance will cover losses not covered by homeowners insurance such as some landslides and flash floods. Much more information on the program is available on the Morris County website and the links provided on the site.

What do the new FIRMs mean?

The new FIRMs are based on updated flood plain modeling using newer storm data and topography. Since they include aerial photographs, they are much easier to read and identify properties. Below is a section of the old and new maps.



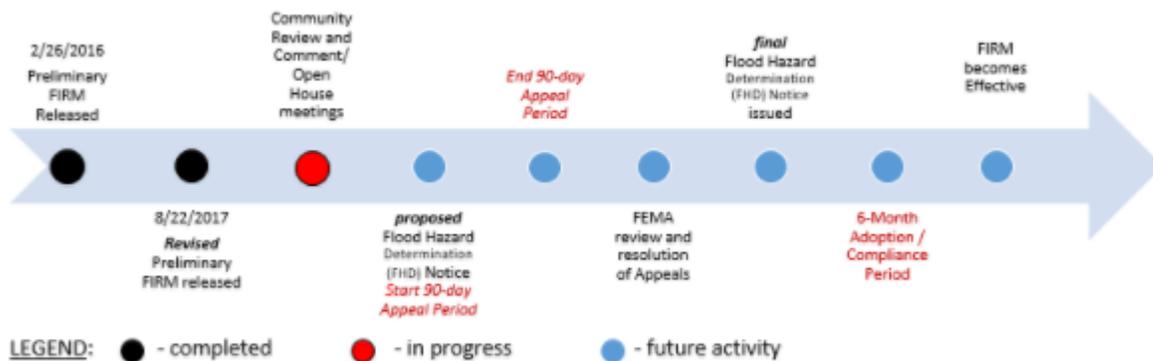
New FIRM



Once the maps are effective, they will be used to set flood insurance premiums as well as the requirements to obtain flood insurance.

What is the map adoption process?

Before the maps are adopted and become effective, there is a public information and comment process. The sequence of the process is provided below. Note that except for the 90 day appeal period (which has not yet started), there are no fixed time periods for any of the events on the sequence. FEMA has advised that the time period for the adoption process is generally from 18-24 months. It should be noted that the timing of the events is subject to a variety of influences, including the fact that virtually all FEMA staff have been mobilized to Houston for the current recovery efforts.



What should you do as a property owner?

The Morris County website contains information on the adoption process and the steps along the way. The next event to occur will be the open house meetings hosted by FEMA. The dates and locations for these meetings have not been established as of yet. Once they are, they will be published on the County and Township web sites.