

Morris County, New Jersey Flood Hazard Mapping Status Report

This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping process being completed for Morris County, New Jersey. The Flood Insurance Rate Maps (FIRMs) for Morris County, New Jersey 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?

In 1968, Congress established the NFIP 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 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. Development may take place within the SFHA provided that it complies with local floodplain management ordinances that meet the minimum Federal criteria.

What Is A FIRM?

When FEMA maps flood hazards in a community and/or county, two products are typically produced: a Flood Insurance Study (FIS) report and a Flood Insurance Rate Map (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.

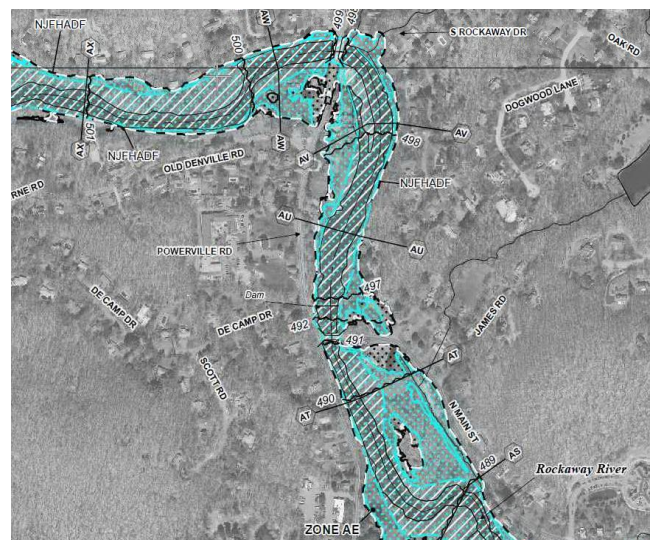
What Is The Significance Of The SFHA?

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 mandates that flood insurance must be purchased for structures located within the SFHA as a condition of receipt of Federal or federally backed financing.

MORRIS COUNTY FIS AND FIRM REVISION

The March 11, 2015 preliminary FIRM:

- Incorporates revised flood hazard analysis and mapping for 57.7 miles of detailed riverine analysis in Morris County.
- Updates the base map to 2012 orthophotography
- Updates the topology to 2012 USGS topographic map
- Incorporates New Jersey Flood Hazard Area Design Flood (NJFHADF). NJFHADF is equal to the 1-percent-annual chance flood plus an additional 25% in flow.

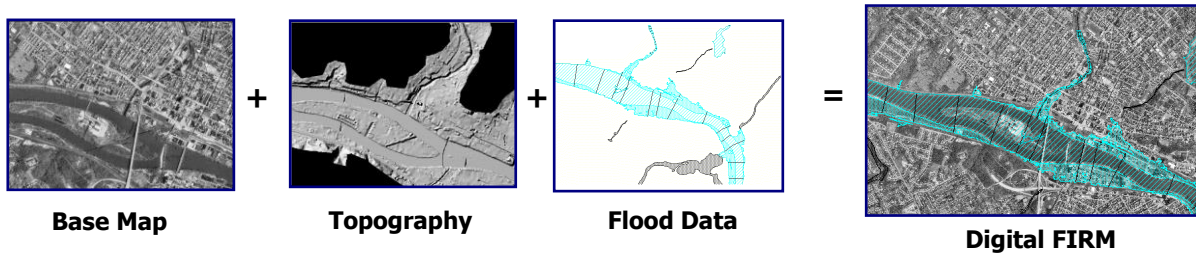


March 2015

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FLOOD INSURANCE RATE MAP

The October 31, 2014, preliminary FIRM for Morris County, New Jersey incorporates a base map (2012 High Resolution Orthophotography), supplemented with stream centerlines, and political and road name data. The key components of a FIRM are shown in the figure below.



RESTUDIES

Revised flood hazard analysis and mapping for 57.7 stream miles in Morris County based on revised hydrologic and hydraulic analysis and 2012 USGS topographic map. For more information for this revision, please see the accompanying insert “Morris County, New Jersey, Floodplain Mapping Fact Sheet.”

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).

Why Is The Vertical Datum Changing?

A datum needs to be updated periodically because geologic changes to the surface of the earth occur due to subsidence and uplift or changes in sea level. In addition, NGVD 29 was flawed because of erroneous assumptions that mean sea level at different tidal stations represented the same elevation (zero). We can now more accurately measure these elevation differences with an expanded geodetic network.

Who Will Be Impacted By The Vertical Datum Change?

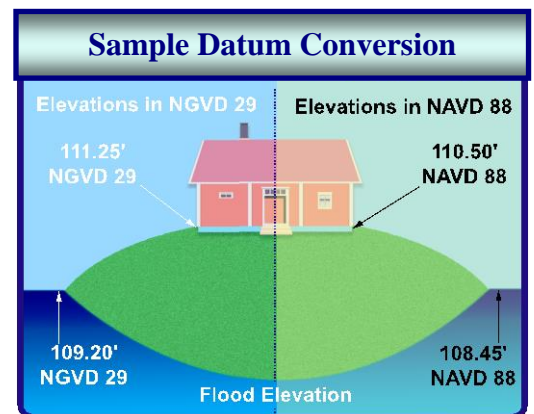
Elevations in NAVD 88 should be used for floodplain management and flood insurance purposes. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 29.

How Are NGVD 29 Flood Elevations Converted To NAVD 88?

The difference between the two datums varies from location to location. Therefore, an average offset (the difference between NAVD 88 and NGVD 29) has been computed for Morris County. To convert from NGVD 29 to NAVD 88 in Morris County, New Jersey, use the following equation:

$$\text{NAVD 88} = \text{NGVD 29} - 0.8 \text{ feet}$$

For more information on the vertical datum change, see FEMA’s publication “Converting the National Flood Insurance Program to the North American Vertical Datum of 1988—Guidelines for Community Officials, Engineers, and Surveyors.”



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FLOOD HAZARD MAPPING PROCESS

The flood hazard mapping process is divided into three major phases, each offering opportunities for community involvement:



Post-Preliminary Processing

We are now entering the post-preliminary phase. FEMA will hold a Consultation Coordination Officer's (CCO) meeting to present the October 31, 2014, preliminary FIRM to the community. Following the meeting, Morris County, New Jersey will be provided a 30-day comment period. A 90-day appeal period will also be initiated through publication of two notices in a local newspaper. After any concerns with the new maps are resolved, FEMA will issue a final determination. A final FIRM and FIS report will be published approximately six months after the final determination in both hardcopy (paper) and digital format.

What are Appeals and Comments?

When a FIRM revision results in new, proposed BFEs and/or flood depths, the proposed addition or modification of any SFHA boundary or zone designation, or the proposed addition or modification of any regulatory floodway, community officials, or individual property owners working through community officials, may submit a formal objection to FEMA during the 90-day appeal period. These objections, which are referred to as appeals, must be supported by scientific and technical data. Objections to any proposed base map feature changes are called comments; these generally involve concerns with corporate limits, jurisdictional boundaries, and/or road names.

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 <http://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>.

What Are The Options To Improve the Precision Of The New Map?

Although FEMA uses the most accurate flood hazard information available, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Morris County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA.

LETTER OF MAP CHANGE REVALIDATION

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) 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.

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FLOOD INSURANCE

Who Should Purchase Flood Insurance?

Standard homeowners' insurance policies do *not* provide coverage against flood losses. Structures located in the SFHA that are financed by a federally-backed loan, are required to purchase flood insurance. However, FEMA recommends that all property owners in at-risk areas carry flood insurance voluntarily. In addition, 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 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, nearly 25% of all NFIP claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage.

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 in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors are considered when determining your 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 homes in high-risk areas (e.g., Special Flood Hazard Areas or AE, VE Zones) built after the first Flood Insurance Rate Maps were prepared for that community, the elevation of the building in relation to the base flood elevation is also required. For more information, visit [Flooding and Flood Risks](#) or download [Flood Insurance Basics](#) to learn more.



How Is Flood Insurance Purchased?

The steps to purchase flood insurance are:

- 1) A lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required; or a property owner or renter perceives a risk of flooding and elects to purchase flood insurance.
- 2) The property owner or renter contacts a licensed insurance agent or broker.
- 3) 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 elevation certificate must be obtained from a surveyor, engineer, or architect.
- 4) The insurance agent submits the application and premium.

Flood Insurance versus Disaster Assistance

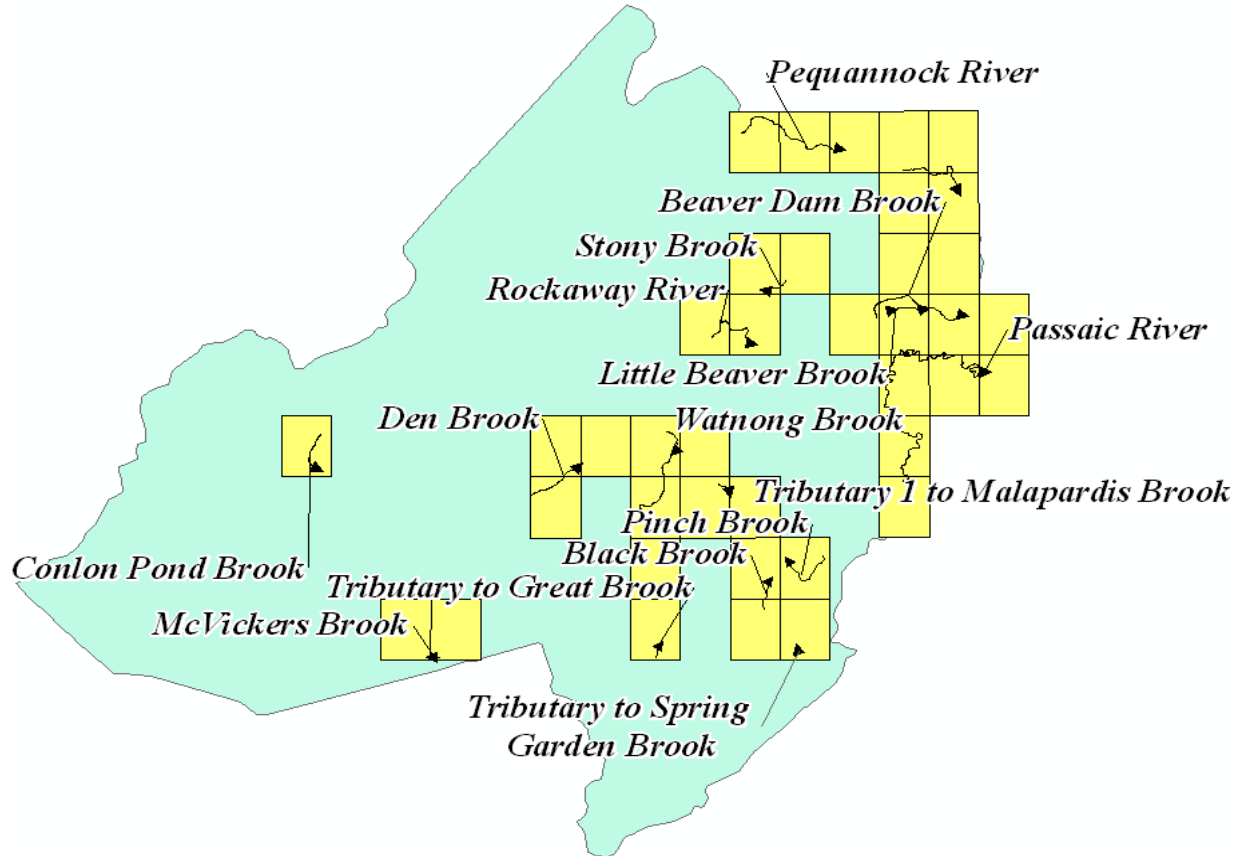
You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster. Federal disaster assistance declarations are awarded in less than 50% of damaging floods.

WHERE CAN I GET MORE INFORMATION?

- For any questions concerning the Morris County, New Jersey, flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) FEMA MAP (877- 336-2627).
- For more information about LOMAs and LOMR-Fs visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm
- For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638-6620 or visit <http://www.floodsmart.gov/floodsmart>

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SCOPE OF STUDY



What was restudied?

| Stream | Study Type | Mileage | Scope of Revision |
|---------------------|------------|---------|---|
| Beaver Dam Brook | Riverine | 4.1 | from the confluence with Pompton River to Waughaw Road |
| Black Brook B | Riverine | 1.3 | from approximately 650 feet downstream of Columbia Turnpike to approximately 2,000 feet upstream of Park Road |
| Conlon Pond Brook | Riverine | 1.8 | from the confluence with Drakes Brook to approximately 1,340 feet upstream of Chestnut way |
| Den Brook | Riverine | 0.9 | from approximately 1,500 feet downstream of Sonugum Road to 350 feet upstream of Radtke Road |
| Little Beaver Brook | Riverine | 0.5 | from confluence with Beaver Dam Brook to Jacksonville Road |
| McVickers Brook | Riverine | 14 | from approximately 160 feet downstream of Hilltop Dam to Brookrace Drive |
| Passaic River | Riverine | 3.1 | from the confluence of Pompton River to Interstate 280 |

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|----------------------------------|----------|------|--|
| Pequannock River | Riverine | 4.5 | from the confluence with Pompton River to approximately 720 feet upstream of Berkshire Valley Road |
| Pinch Brook | Riverine | 2.3 | from the confluence with Black Brook to Timber Hill Drive |
| Pompton River | Riverine | 13.3 | from the confluence with Passaic River to confluence with Pequannock River and Ramapo River |
| Rockaway River | Riverine | 2.8 | from approximately 2,700 feet downstream of North Main Street to approximately 10,800 feet upstream of Powerville Road |
| Stony Brook | Riverine | 1 | from Powerville Road to upstream of Deer Pond |
| Stony Brook B | Riverine | 1.4 | from approximately 9,350 feet to approximately 16,750 feet upstream of the confluence with Beaver Brook A |
| Tributary 1 to Malapardis Brook | Riverine | 0.7 | from the confluence with Malapardis Brook to approximately 3,300 feet upstream of the confluence with Malapardis Brook |
| Tributary to Great Brook | Riverine | 0.7 | from confluence with Great Brook to James Street |
| Tributary to Spring Garden Brook | Riverine | 0.6 | from the confluence with Spring Garden Brook to approximately 3,100 feet upstream of the confluence with Spring Garden Brook |
| Watnong Brook | Riverine | 4 | from Hanover Avenue to Powder Mill Pond |

How can I find more information regarding the revised mapping in Morris County?

You can view the new map for your community by visiting your local map repository. The table below includes the location of the local floodplain administrator who may be able to help you locate your property on the new preliminary maps. Morris County, New Jersey maps are available for reference and use on-site at the map repository, but not for distribution. Copies of the preliminary FIS and FIRMs are also available for review online at <http://hazards.fema.gov/femaportal/prelimdownload/>

| Community Name | Floodplain Administrator | Phone Number | Map Repository |
|----------------------|------------------------------------|-------------------|--|
| Boonton, Town of | Mr. John Miller, Engineer | 973-398-1776 | Boonton Town Hall, 100 Washington Street, Boonton, New Jersey 07005 |
| Boonton, Township of | Mr. R. Henry Huelsebusch, Engineer | 973-402-4012 | Boonton Township Municipal Clerk, 155 Powerville Road Boonton Township, New Jersey 07005 |
| Butler, Borough of | Mr. Paul Darnosalski, Engineer | 973-838-6565 | Butler Borough Municipal Building, 1 Ace Road, Butler, New Jersey 07405 |
| Chatham, Borough of | Mr. Vincent J. DeNave, Engineer | 973-635-0674 x270 | Chatham Borough, 54 Fairmount Avenue, Chatham Borough, NJ 07928 |

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| Community Name | Floodplain Administrator | Phone Number | Map Repository |
|---------------------------|--|-----------------------|---|
| Chatham, Township of | Mr. John Ruschke, Engineer | 908-730-6000 | Chatham Township, Construction Code Office, 58 Meyersville Road, Chatham, New Jersey 07928 |
| Chester, Township of | Ms. Sarah Jane Noll, Planning and Zoning Administrator | 908-879-5100 x823 | Chester Township, 1 Parker Road, Chester Township, New Jersey 07930 |
| Denville, Township of | Mr. John Ruschke, Township Engineer | 973-625-8334 | Denville Municipal Building, Engineer's Office, #1 St. Mary's Place, Denville, New Jersey 07834 |
| East Hanover, Township of | Mr. Thomas Perhouse, Construction Official | 973-887-5642 | East Hanover Municipal Building, 411 Ridgedale Avenue, East Hanover, NJ 07936 |
| Florham Park, Borough of | Mr. Michael Sgaramella, Engineer | 973-410-5473 | Florham Park Borough Hall, 111 Ridgedale Avenue, Florham Park, NJ 07932 |
| Hanover, Township of | Mr. Gerry Maceira, Engineer | 973-428-2488 | Hanover Township Municipal Building, Engineering Department, 1000 Route 10, Whippany, New Jersey 07981 |
| Harding, Township of | Mr. Paul Fox, Engineer | 908-234-0416 | Office of the Township Clerk, Harding Municipal Building, 21 Blue Mill Road, New Vernon, New Jersey 07976 |
| Jefferson, Township of | Mr. Jeff Elam, Engineer | 973-208-6140 | Jefferson Township Municipal Building, 1033 Weldon Road, Lake Hopatcong, New Jersey 07849 |
| Kinnelon, Borough of | Mr. Paul Darmonsalski, Engineer | 973-835-8300 | Municipal Building, 130 Kinnelon Road, Kinnelon, NJ 07405 |
| Lincoln Park, Borough of | Mr. Paul Darmonsalski, Engineer | 973-694-6100 x2024 | Building Department, 34 Chapel Hill Road, Lincoln Park, NJ 07035 |
| Madison, Borough of | Mr. Bob Vogel, Engineer | 973-593-3060 | Madison Borough Municipal Building, 50 Kings Road, Madison, NJ 07940 |
| Mendham, Borough of | Mr. Paul Ferriero, Engineer | 908-879-6209 | Mendham Borough Hall, Administrative Offices, 2 West Main Street, Mendham, New Jersey 07945 |
| Mendham, Township of | Mr. Russ Heiney, Zoning Official | 973-543-4555 x116 | Mendham Borough Hall, Administrative Offices, 2 West Main Street, Mendham, New Jersey 07945 |

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| Community Name | Floodplain Administrator | Phone Number | Map Repository |
|---------------------------------------|--|-----------------------|--|
| Montville, Township of | Mr. Mark Mantyla, Engineer | 973-331-3300 | Township Municipal Building, 195 Changebridge Road, Montville, New Jersey 07045 |
| Morris Plains, Borough of | Mr. Leon Hall, Engineer | 973-887-2270 | Morris Plains Borough Hall, 531 Speedwell Avenue, Morris Plains, NJ 07950 |
| Morris, Township of | Mr. David S. Hansenn, Assistant Township Engineer | 973-326-7400 | Morris Municipal Building, 50 Woodland Avenue, Convent Station, New Jersey 07961 |
| Morristown, Township of | Mr. Jeffery Hartke, Township Engineer | 973-292-6722 | Morristown Town Hall, 200 South Street, Morristown, NJ 07960 |
| Mount Olive, Township of | Ms. Catherine Natafalusy, Planning Coordinator | 973-691-0900 x7310 | Planning Office, Mount Olive Township, 204 Flanders- Drakestown Road, Budd Lake, New Jersey 07828 |
| Mountain Lakes, Borough of | Mr. Robert Tovo, Office of Emergency Management Director | 973-334-3131 | Mountain Lakes Borough Hall, 400 Boulevard, Mountain Lakes, NJ 17046 |
| Parsippany-Troy Hills, Township of | Mr. Justin Lizza, Engineer | 973-263-7286 | Town Hall, 1001 Parsippany Boulevard, Parsippany-Troy Hills, NJ 07054 |
| Pequannock, Township of | Mr. Joseph Golden, Engineer | 973-835-5700 x188 | Pequannock Municipal Building, 530 Newark Pompton Turnpike, Pequannock, New Jersey 07444 |
| Randolph, Township of | Mr. Paul Ferriero, Engineer | 973-989-7066 | Boonton Town Hall, 502 Millbrook Avenue, Randolph, NJ 07869 |
| Riverdale, Borough of | Mr. Paul Darnosalski, Engineer | 973-835-4060 | Riverdale Municipal Building, 91 Newark-Pompton Turnpike, Riverdale, |
| Rockaway, Township of | Mr. James Lutz, Municipal Engineer | 973-983-2810 | Engineering Department, 65 Mount Hope Road, Rockaway, New Jersey 07866 |
| Roxbury, Township of | Mr. Michael Kobylarz, Township Engineer | 973-448-2018 | Township Engineer/Director of Utilities, 1715 Route 46, Ledgewood, New Jersey 07852 |
| Victory Gardens, Borough of | Mr. Leon Hall, Engineer | 973-887-2270 | Borough Hall, 337 South Salem Street, Dover, NJ 07801 |