

FAQ: FEMA Map Appeal

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Why do these maps matter so much?

The FEMA Flood Insurance Rate Maps (FIRMs) determine who is required to get flood insurance and how much their insurance premiums are. FIRMs are in place for long periods of time, the last time our maps were updated was 1992... almost 30 years ago.

What are the issues?

FEMA's Preliminary (draft) FIRMs expand the Floodway, adding 284 structures. Floodways are the highest flood risk category; development is limited, while increasing property restrictions and flood insurance rates. These draft maps also increase the Floodplains, adding 229 structures; banks require flood insurance for mortgages/home equity loans in the Floodplains.

What has the Township done to help these homeowners and businesses?

Pequannock Township hired a top hydrologist to review the data and computer models. Their findings disagreed with FEMA's creation of these new and higher risk flood areas.

In 2018, the Township filed a formal Map Appeal, which was denied by FEMA in February 2019. A month later, the Township requested a review by a third party, independent Scientific Resolution Panel (SRP). Our appeal to the SRP was successful, and the Township is currently working closely with FEMA to 're-map' our municipality based on accurate facts and science.

FEMA may have a revised draft map available by end of 2022. Given the 6-month adoption process the Township must execute, it is hoped that we will have new, correct maps by the summer 2023.

What have our federal legislators done to help these homeowners and businesses?

On March 15, 2021, Senator Corey Booker and Representative Mikie Sherrill urged FEMA to swiftly resolve flood mapping inaccuracies, in a joint letter to the FEMA Director as well as a joint press release. The Daily Record featured an article on this issue on March 25, 2021.

- [Booker/Sherrill letter to FEMA Director](#)
- [Booker/Sherrill press release](#)
- [Daily Record article](#)

What can residents do?

Only local governments can appeal FIRMs with FEMA; individual property owners are not directly part of this process. FEMA is a federal agency, under the Department of Homeland Security, funded by Congress.

What happens in the meantime?

The Township's property owners are caught in a gray area between the two different versions of FIRMs.

Our Effective (current) FIRMs *should* be used by banks and insurance companies, but many banks are choosing to use the Preliminary (draft) FIRMs and requiring/increasing flood insurance rates for structures in these newly mapped (draft) flood risk areas.

How do I keep up to speed on the Map Appeal?

Please click on the **Flood Information button** on Pequannock's website, then check either **News Briefs** or **FAQs** sections for updates. You can also contact the Flood Resilience Officer listed at 973-835-5700 x164, or jmcculloch@peqtwp.org