

What is your Flood Risk?

Flood risk is officially determined by FEMA's Flood Insurance Rate Maps (FIRM). Pequannock Township strongly disagrees with FEMA's newly proposed, "2017 Preliminary FIRM" for our town, and is vigorously appealing these maps.

This situation leaves the Township's residents in an unfortunate limbo, with two different FIRM to be considered in a variety of situations, e.g. flood insurance requirements.

If you'd like to find out your home's specific flood hazard designation, you can utilize some of the following resources:

Pequannock Township – below are several methods for researching the flood risk of a property

- **Property search** (flood risk) – look-up a specific address
- **1992 FEMA Effective (current) Flood Map** – used to determine current flood insurance rates
 - Floodway, AE and A zones – flood insurance required
 - 500 Year and X zones – flood insurance NOT required
- **2017 FEMA Preliminary (draft) Flood Map** – often utilized by banks to predict future flood risk and flood insurance requirements for home purchases
- **Flood Resilience Officer** – Jennifer McCulloch, CFM – can provide an un-certified flood zone designation and discuss potential flood mitigation measures
 - **online request form**
 - **jmcculloch@pegtwp.org**
 - **973-835-5700 x164**
- **Flooding Areas vs. Inches of Rain** – see historically how many inches of rain has resulted in flooding in your neighborhood

FEMA's Map Service Center – locate your property online or contact a FEMA mapping specialist to obtain free, certified flood zone designation.

- Visit online at: **<https://msc.fema.gov/portal/home>**
- Call 1-877-FEMA-MAP

www.MyFloodStatus.com - **cost \$30** – private, certified flood designations (company licensed by FEMA) or call 1-855-653-5663