

# Passaic 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 Passaic County, New Jersey. The Flood Insurance Rate Maps (FIRMs) for Passaic 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 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.

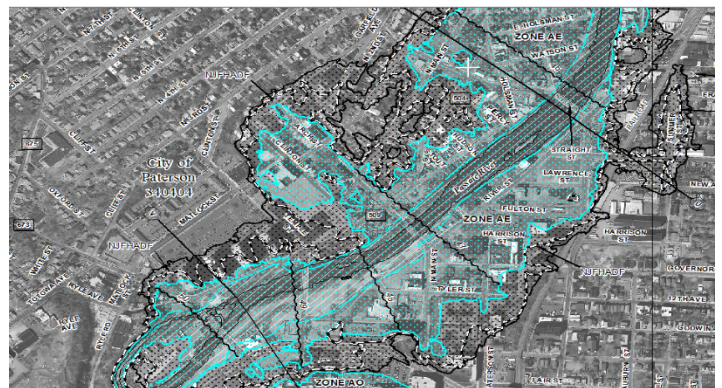
### **What Is The Significance Of The SFHA?**

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.

## PASSAIC COUNTY'S FIS AND FIRM REVISION

The FIS and FIRM for Passaic County are in a countywide format, which encompasses the 16 incorporated communities within Passaic County. The January 9, 2015, preliminary FIRM:

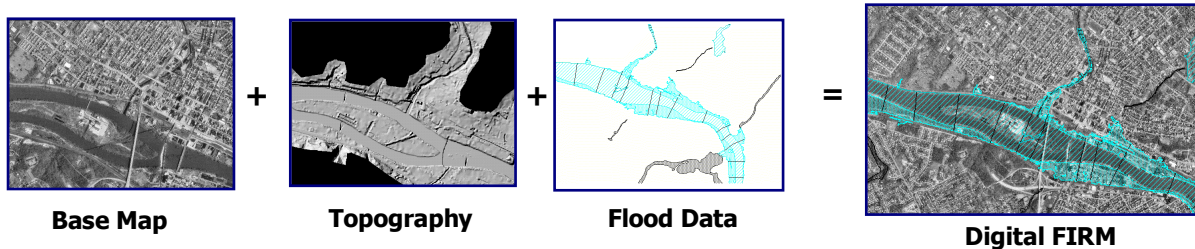
- Incorporates revised flood hazard data for 101.3 miles of detailed riverine streams
- Incorporates 15.5 miles of limited detailed riverine analysis
- Updates the base map to 2012 NJ State orthophotography
- Incorporates digital topographic data
- Incorporates validated Letters of Map Change (LOMCs)



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## FLOOD INSURANCE RATE MAP

The January 9, 2015, preliminary FIRM for Passaic 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 and REDELINEATION

Revised flood hazard analysis and mapping were incorporated for approximately 101.3 miles of detailed riverine analysis in Passaic County. Revised flood hazard analysis and mapping were incorporated for limited detailed analysis for approximately 15.5 stream miles. For more information on the studied streams, please see the accompanying insert “Passaic 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?

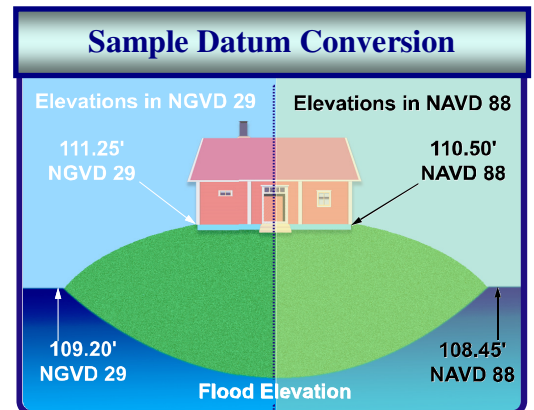
Elevations in NAVD 88 should be used for floodplain management and flood insurance purposes. This change should be noted by anyone who uses the FIRM, particularly when comparing elevation data on the new FIRM with data from an old FIRM that was produced in NGVD 29.

### 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 Passaic County. To convert from NGVD 29 to NAVD 88 in Passaic County, New Jersey, use the following equation:

$$\text{NAVD 88} = \text{NGVD 29} - 0.796 \text{ foot}$$

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 January 9, 2015, preliminary FIRM to the community. Following the meeting, Passaic 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 6 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](mailto: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:

### **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 Passaic 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., SFHAs or AE, VE Zones) built after the first FIRMs were prepared for that community, the elevation of the building in relation to the BFE 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 an 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 an 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.

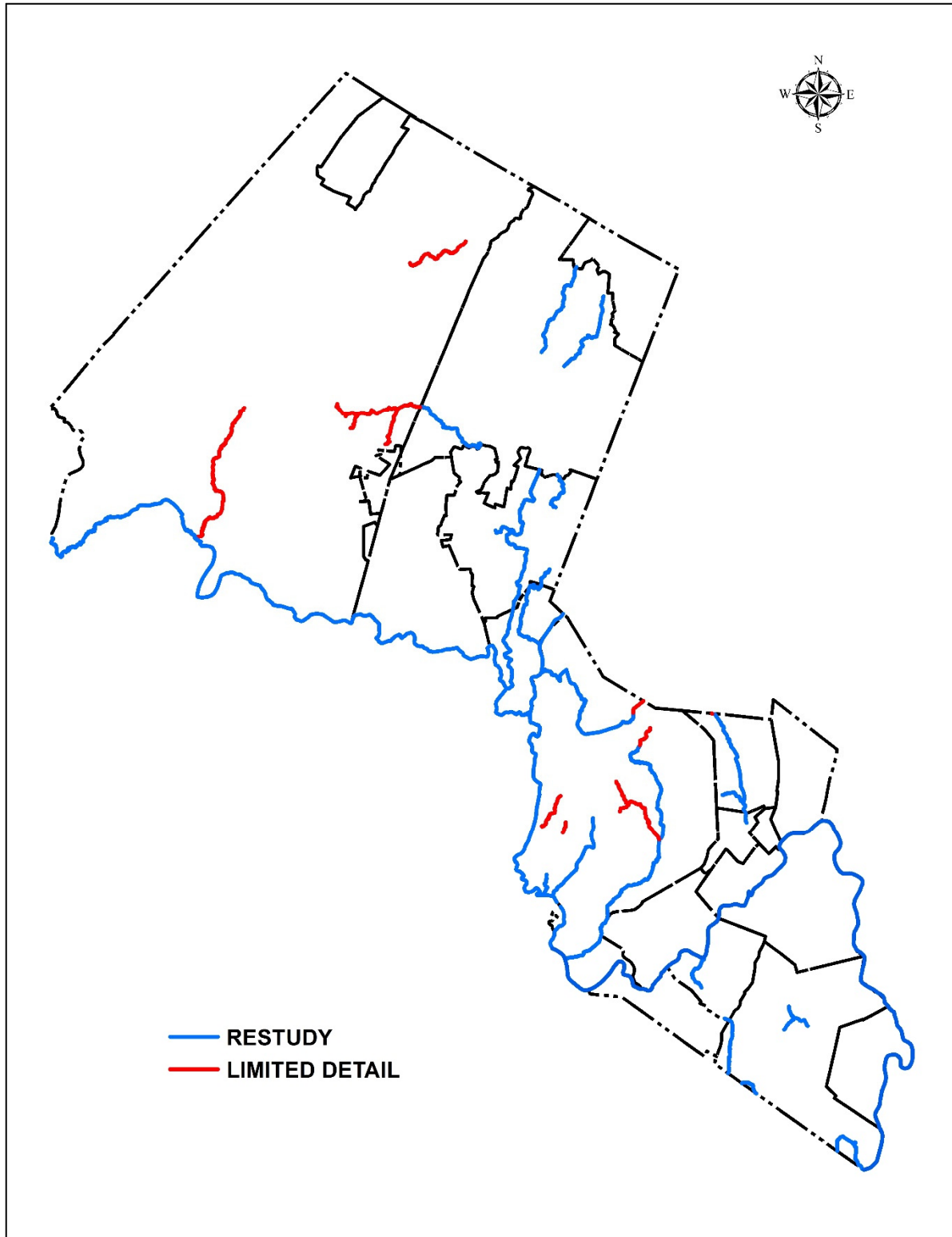
## **WHERE CAN I GET MORE INFORMATION?**

- For any questions concerning the Passaic 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](http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm)
- For any questions concerning flood insurance, please contact the National Flood Insurance Program at (800) 638-6620 or visit <http://www.floodsmart.gov/floodsmart>



# Passaic County, NJ, Floodplain Mapping Fact Sheet

## SCOPE OF STUDY



# Passaic County, NJ, Floodplain Mapping Fact Sheet

## Which streams were restudied?

Stream	Study Type	Mileage	Scope of Revision
Acid Brook	Detailed	2.98	From confluence with the Ramapo River to approximately 2,320 feet upstream of Interstate 287
Branch 3-5-2 Weasel Brook	Detailed	0.36	From confluence with Weasel Brook to approximately 1,205 feet upstream of County Highway 609
Buttermilk Falls	Detailed	0.69	From confluence with Molly Ann Brook to approximately 1,514 feet upstream of County Highway 675
Cupsaw Brook	Detailed	2.51	From confluence with Wanaque Reservoir to approximately 232 feet upstream of Kraft Place
Dowling Brook	Detailed	1.05	From confluence with the Passaic River to approximately 70 feet upstream of Lackawanna Avenue
Haycock Brook	Detailed	4.66	From confluence with the Ramapo River to approximately 4,223 feet upstream of Route 502
High Mountain Brook (Downstream Reach)	Detailed	0.72	From confluence with Meadow Brook to approximately 260 feet upstream of Wilson Drive
High Mountain Brook (Upstream Reach)	Detailed	2.24	From confluence with Meadow Brook to approximately 4,300 feet upstream of Stephens Lake Road
High Mountain Brook #2	Detailed	2.68	From confluence with Meadow Brook to approximately 6,124 feet upstream of James Drive
Meadow Brook	Detailed	3.30	From confluence with the Wanaque River to approximately 540 feet upstream of High Mountain Brook
Molly Ann Brook	Detailed	5.46	From confluence with the Passaic River to approximately 2,512 feet upstream of Sicomac Road
Packanack Brook	Detailed	2.39	From confluence with the Pompton River to approximately 3,428 feet upstream of Packanack Lake Drive
Passaic River	Detailed	21.98	From Essex/Passaic county boundary to the confluence of the Pompton River
Pequannock River	Detailed	20.32	From confluence with the Pompton River to the confluence of Oak Ridge Reservoir
Pompton River	Detailed	6.73	From confluence with the Passaic River to the confluence of the Pequannock River

# Passaic County, NJ, Floodplain Mapping Fact Sheet

## Restudied streams continued...

Stream	Study Type	Mileage	Scope of Revision
Ramapo River	Detailed	3.76	From confluence with the Pompton River to Bergen/Passaic County boundary
Ringwood Creek	Detailed	2.55	From confluence with Wanaque Reservoir to approximately 2,618 feet upstream of County Highway 698
Singac Brook	Detailed	7.46	From confluence with the Passaic River to the confluence of Preakness Brook
Third River	Detailed	3.82	From confluence with the Passaic River to approximately 1,200 feet upstream of US Highway 46
Wanaque River	Detailed	5.19	From confluence with the Pequannock River to approximately 95 feet upstream of Ringwood Avenue
Weasel Brook	Detailed	0.85	From approximately 576 feet downstream of Clifton Avenue to approximately 1,750 feet upstream of confluence with Weasel Brook Tributary
West Brook Reach 1	Detailed	2.48	From confluence with Wanaque Reservoir to approximately 5,771 feet upstream of Magee Road

## Which streams were studies with limited detailed method?

Stream	Study Type	Mileage
Hewitt Brook	Limited Detail	1.0
Hewitt Brook Tributary 2	Limited Detail	0.9
Kanouse Brook	Limited Detail	4.7
Layham Brook	Limited Detail	1.5
Lenox Brook	Limited Detail	0.6
Preakness Brook	Limited Detail	0.6
Preakness Brook Tributary 6	Limited Detail	1.9
Preakness Brook Tributary 6B	Limited Detail	0.3
West Brook Reach 1	Limited Detail	2.5
West Brook Reach 1 Tributary 11	Limited Detail	1.0
West Brook Reach 1 Tributary 12	Limited Detail	0.1
West Brook Reach 1 Tributary 13	Limited Detail	0.4
West Brook Reach 1 Tributary 13A	Limited Detail	0.1
West Brook Reach 1 Tributary 14	Limited Detail	0.1

# Passaic County, NJ, Floodplain Mapping Fact Sheet

## How can I find more information regarding the revised mapping in Passaic 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. Passaic 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
Borough of Bloomingdale	The Honorable Jonathan Dunleavy	973-838-0778	Clerk's Office 101 Hamburg Turnpike Bloomingdale, NJ 07403
City of Clifton	Michael Lardner	973-470-5794	Engineering Department 900 Clifton Avenue Clifton, NJ 07013
Borough of Haledon	Michael Moscatello	973-595-7766	Building Department 510 Belmont Avenue Haledon, NJ 07508
Borough of Hawthorne	Richard McAuliffe	973-427-5555	445 Lafayette Avenue Hawthorne, NJ 07506
Township of Little Falls	Joseph Macones	973-256-0170	Township Hall 255 Main Street Little Falls, NJ 07424
Borough of North Haledon	Phil Cheff	973-423-9422	Construction Office 103 Overlook Avenue North Haledon, NJ 07508
City of Passaic	Rick Fernandez	973-365-5514	City Hall 330 Passaic Street Passaic, NJ 07055
City of Paterson	Rhonda Thompson	973-321-1410	Clerk's Office 155 Market Street Paterson, NJ 07505
Borough of Pompton Lakes	Ron Van Dine	973-835-0143	Borough Hall 25 Lenox Avenue Pompton Lakes, NJ 07442
Borough of Prospect Park	William Mullanaphy	973-790-6654	Municipal Building 106 Brown Avenue Prospect Park, NJ 07508
Borough of Ringwood	Jeff Yuhas	973-962-7037	Clerk's Office 60 Margaret King Avenue Ringwood, NJ 07456
Borough of Totowa	Allen Del Vecchio	973-956-1000	Clerk's Office 537 Totowa Road at Cherba Place Totowa, NJ 07512
Borough of Wanaque	The Honorable Daniel Mahler	973-839-3000	Municipal Building 579 Ringwood Avenue Wanaque, NJ 07465



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Community Name	Floodplain Administrator	Phone Number	Map Repository
Township of Wayne	Heather Vitzdelrio	973-694-1800	Engineering Department 475 Valley Road Wayne, NJ 07470
Township of West Milford	Eric Miller	973-728-2858	Engineering Division 30 Lycosky Drive West Milford, NJ 07480
Borough of Woodland Park	Felix Esposito	973-345-8100	Code Enforcement Office 5 Brophy Lane Woodland Park, NJ 07424