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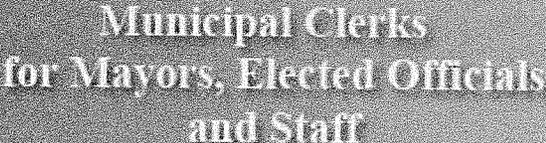
Masser, Michelle

From: Lashway, Lisa
Sent: Friday, January 11, 2013 2:50 PM
To: Canning, Sean; Masser, Michelle
Subject: FW: 1/11/13-5

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From: NJLM to Municipal Officials [mailto:njlm-clerks@cityconnections.com]
Sent: Friday, January 11, 2013 2:34 PM
To: Lashway, Lisa
Subject: 1/11/13-5

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Mayors Advisory

January 11, 2013

RE: Rebuilding Post Hurricane Sandy
Important Floodplain Considerations for NJLM Members

Dear Mayor:

The New Jersey Association for Floodplain Management (NJAFM) wanted to make you aware of four important issues during this time of rebuilding. This information is purely advisory and you should check with your local emergency management and flood mitigation experts before implementing any changes:

Substantial Damage – Municipal issuance of Substantial Damage declarations, when 50-percent or more of the structure is damaged, are tough when homeowners are suffering. Municipal representatives need to understand that it is important for these determinations reflect the actual scope of structural damage so that appropriate mitigation, and associated funding, is available to support a more sustainable reconstruction effort. In some cases there is a tendency to underestimate the actual damages as a means to lessen the impact to property owners. However, what may seem kind today may cost the homeowner in the future as floodplain elevations and zones will change and non-compliant structures will be ratered with exorbitantly high flood insurance premiums: often more than double the premium today. This post-disaster moment is the best of any to make your community resilient to future storms. FEMA's Substantial Damage calculation procedure takes the subjectivity out of the assessment. See: <http://www.fema.gov/library/viewRecord.do?id=4166> for the Estimator.

Mitigation Grants - Over \$500 million in mitigation funds are pending that will help communities adapt to coastal and inland flood risk. Make sure to check in with you municipal OEM Coordinator on instructions in submitting Letters of Intent to apply for mitigation grants. He or she will be contacted by NJOEM through the County OEM.

Advisory Base Flood Elevation (ABFE) Maps – Municipalities are strongly encouraged to adopt FEMA’s Advisory Base Flood Elevations Maps that contain new flood elevations and zones. With the extent of rebuilding, and with new mapping to be adopted in the near future (2014), use of this new data will ensure safer structures in the future, and will save property owners a significant amount of money on flood insurance premiums.

In addition, your municipality should consider adding two feet of freeboard above the ABFE elevations. According to a 2006 FEMA study, the costs of adopting freeboard on new structures is minimal, typically adding between 0.25 to 1.5 percent to the total construction expenses for each foot of elevated height. Overall, the benefits for freeboard outweigh the costs. For homeowners, this generally results in a minor increase in monthly mortgage payments; however, the resulting monthly savings on flood insurance premiums usually exceed the additional mortgage cost. Ultimately, freeboard protects homeowners and first responders, and produces aggregate cost savings.

Community Rating System Points – Communities that participate in the FEMA Community Rating System, the “good driver” premium discount program under the National Flood Insurance Program, and adopt the Advisory Base Flood Elevations (as above), are eligible for 300 points. NJAFM is hearing that there is a 30-day eligibility window, but since it takes time for advertisement and hearings for ordinance adoption, more time is being sought, with details to follow.

NJAFM’s website has important Hurricane Sandy resource information linked at www.njafm.org. NJAFM also has a phone hotline, 609-203-8935, to help with any outstanding questions or to direct an inquiry to the best source of information. Check the NJAFM website often as they will be posting training on a number of topics that will help municipal officials.

Also, don’t forget about the 9th Annual NJAFM Conference at The Revel in Atlantic City, Wednesday, October 16-17th, 2013.

Very truly yours,

William Dressel Jr.
Executive Director

*If you would like to be removed from receiving faxed advisories please contact Shirley Cade at scade@njslom.com or 609-695-3481 ext. 114 with the name of your municipality and fax number. Thank you.

Please be advised that the information you receive is not legal advice. You must consult your town attorney to make sure that any of the material you receive is in accordance with current state law and your particular facts and situation.

Please be advised that the New Jersey State League of Municipalities is subject to the New Jersey Open Public Records Act. As such, any email sent or received by the League may be subject to a records request.

New Jersey League of Municipalities
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