

Rutgers Flood Conversation



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**NEW JERSEY
DEPARTMENT OF
ENVIRONMENTAL
PROTECTION**

National Flood Insurance Program (NFIP)

- No Federal or State law requires a community to join—participation is voluntary.
- When communities join the NFIP, this makes federally backed flood insurance available to the residents of participating communities. Homeowners and Businesses can purchase both building and contents coverage and Renters can purchase contents coverage.
- All property owners in communities that participate in the NFIP are able to purchase NFIP flood insurance, regardless of location in or out of the mapped flood hazard area.
- There are 552 NFIP participating communities in NJ.



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Disaster assistance and Flood Insurance

- Before most forms of Federal disaster assistance can be offered, the President must declare a major disaster.
- The most common form of Federal disaster assistance is a loan, which must be paid back with interest.
- Flood insurance claims are paid even when a major disaster has not been declared.
- Homeowners' insurance policies generally do not cover flood losses,
- Over 3rd of the claims in recent storms in NJ are outside of FEMA mapped 100-year floodplain.
- Residential properties: Coverage is available upto \$250,000 for building and \$100,000 for contents.
- Commercial properties: Coverage is available upto \$500,000 for building and \$500,000 for contents.



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To participate

- Community must adopt and enforce floodplain management regulations to implement requirements of the program. This includes the designation of a local Floodplain Administrator, who is responsible for administering the ordinances.
- The requirements are intended to prevent loss of life and property and reduce taxpayer costs for disaster relief, as well as minimizing the economic and social hardships that result from flooding.



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Floodplain Administrators can

- Issue Notices or Stop Work
- Require a person to remedy or remove a violation or unsafe condition
- Impose a 30-day review
- Provisions for repeat offenses with possibility of imprisonment or community service
- Regulate unsecured materials in the floodplain (fine of \$2,000) as solid waste

N.J.S.A. 40:49 Penalties for Violations of Municipal Ordinances

Municipal Courts can impose a \$1250 fine (or possibly up to \$2000 by ordinance) for non-compliance with court order.



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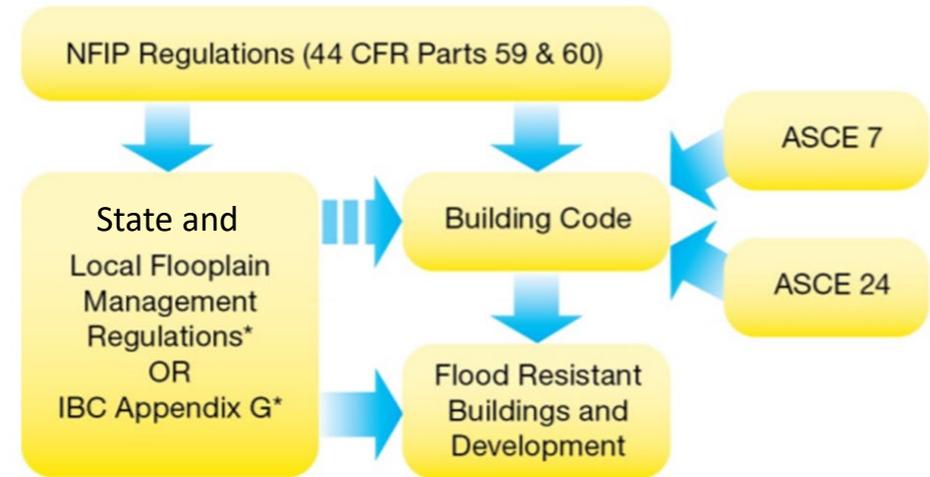


New Code Coordinated Ordinance

- Brings previous State Model ordinance to current requirements.
- Ties together 3 regulations that govern development in the Special Flood Hazard Area
 - NFIP Regulations
 - Uniform Construction Code
 - New Jersey Flood Hazard Area Control Act



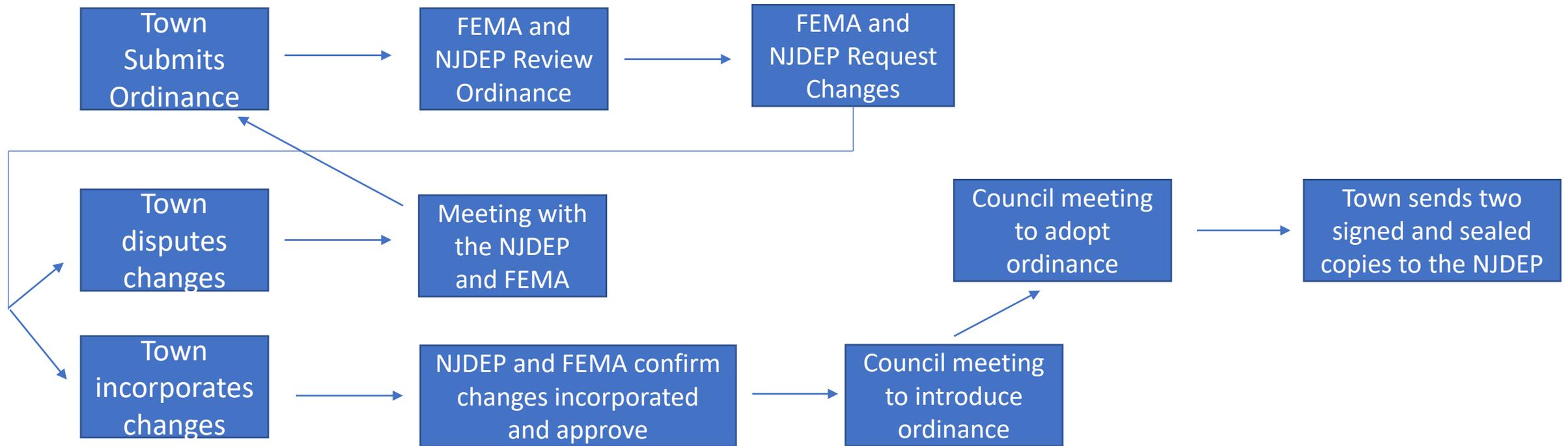
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* NFIP-consistent administrative provisions, community-specific adoption of Flood Insurance Studies and maps, and technical requirements for development outside the scope of the building code (and higher standards, in some communities).



Ordinance Review Workflow



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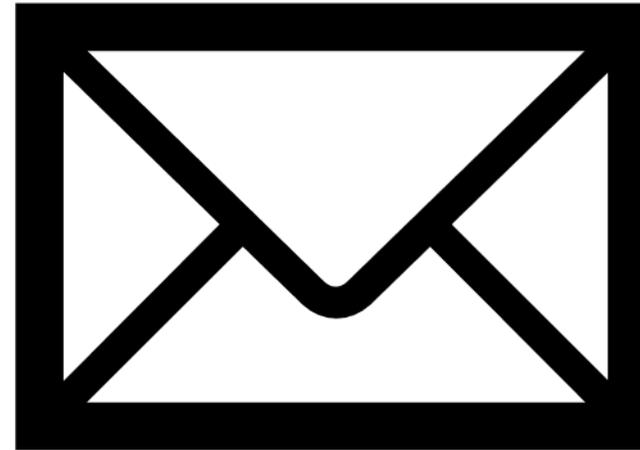
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