

Meeting Notes

ATTENDEES

MELISSA DALY

Borough of Allendale

MICHAEL KELLY

Boswell Engineering

EILEEN BOLAND

Boswell Engineering

STEVEN WENDOWSKI

Borough of Fair Lawn

GEOFF SMITH

Borough of Fair Lawn

JOHN HANLON

Borough of Ho-Ho-Kus

KERRY ENGELHARDT

Borough of Ho-Ho-Kus

MICHAEL O'CONNELL

Borough of Paramus

SAM AGRESTA

Township of Saddle Brook

ANTHONY AMBROGIO

Township of Saddle Brook

MARC SEEMON

Borough of Waldwick

JOE MYSLIWIEC

Borough of Waldwick

MARK DIGENNARO

Township of Wyckoff

JOE RUGGERI

New Jersey Department of Environmental Protection

KUNAL PATEL

New Jersey Department of Environmental Protection

ANDREW MARTIN

FEMA Region II

BERGEN COUNTY CONSULTATION COORDINATION OFFICER (CCO) MEETING

Date: June 20, 2017

Time: 10:00 AM - 12:00 PM

LOCATION

Bergen County Office of Emergency Management
285 Campgaw Road
Mahwah, NJ 07430

Action Item	Owner
1. Send out presentation slides.	FEMA
2. Work with Bergen County OEM to book room for Open House.	FEMA
3. FEMA to provide list of those who are affected and suggested materials affected residents should bring to the Open House.	FEMA
4. Officials to send out invitations to the Open House, which will be held on July 18 at the Bergen County Law and Public Safety Institute from 4-8 p.m. See Open House toolkit.	Attendees

OVERVIEW

On June 20, 2017, FEMA Region II hosted a Consultation Coordination Officer (CCO) meeting for Bergen County at the Bergen County Office of Emergency Management in Mahwah, NJ. Following the release of preliminary Flood Insurance Rate Maps (FIRMs) and the preliminary Flood Insurance Study (FIS) report, FEMA Region II and community officials met to review map changes and discuss steps to appeal or adopt the maps, as well as the mitigation planning process. Officials were encouraged to ask questions to help them determine how best to communicate flood risk and map changes to their constituents. The next step in the Risk MAP Process is to host an Open House meeting to give local residents an opportunity to learn about the updated maps, insurance implications, and mitigating risk.

For any mapping questions, contact Shudipto Rahman at shudipto.rahman@fema.dhs.gov or (202) 702-4273. For floodplain management and insurance questions, contact Marianne Luhrs at marianne.luhrs@fema.dhs.gov or (347) 515-4874.



Meeting Notes

STEPHANIE GOOTMAN

FEMA Region II

SHUDIPTO RAHMAN

FEMA Region II

THOMAS SONG

FEMA Outreach
Consultant

CHRISTOPHE HOLLOCOU

FEMA Outreach
Consultant

PAIGE MANDY

FEMA Outreach
Consultant

DISCUSSION

QUESTION: If a homeowner has already submitted a Letter of Map Amendment (LOMA), do they have to re-submit after the maps go effective?

- A: It depends. We do review existing LOMAs and categorize them in order to issue a Summary of Map Actions (SOMA), which describes which LOMAs are still valid. The SOMA report was issued in May 2017 with the preliminary FIRM and FIS report.

QUESTION: Can a homeowner who is going to be mapped out do anything about this now?

- A: Homeowners cannot discontinue their flood insurance until the new maps are effective. However, homeowners may submit a LOMA if they have an elevation certificate that shows their property is above the flood levels shown on the existing FIRM. (Please note that homeowners may not use the preliminary maps as the justification for a LOMA.)

QUESTION: I was told that municipalities may adopt the preliminary maps if they want?

- A: This is true, but only for permitting purposes – not flood insurance purposes. If one version of the map is less restrictive than the other, we strongly urge using the more restrictive for construction purposes to avoid negative flood insurance consequences. Please note that building to a lower Base Flood Elevation (BFE) than what is shown on the effective FIRM would not be permitted per NFIP regulations as it pertains to the lowest floor; such construction could represent a possible violation of the NFIP regulations.

QUESTION: Why can't we go forward with the maps now?

- A: FEMA is required to hold an appeal process for all new or modified flood hazard information shown on a FIRM per Title 44, Chapter 1, Part 67 of the Code of Federal Regulations. The appeal process allows residents to work with FEMA to make sure all data and information is as accurate as possible.
- The criteria for submitting an appeal is here: [https://www.fema.gov/media-library-data/5270aa93d5b892c8420248bc8f40a1ee/FIRM+Appeals+\(EAP\)+Criteria.pdf](https://www.fema.gov/media-library-data/5270aa93d5b892c8420248bc8f40a1ee/FIRM+Appeals+(EAP)+Criteria.pdf)

QUESTION: How will residents be notified that their properties have been mapped into the flood zone?

- FEMA will send a Letter of Final Determination (LFD) to local community officials. The LFD kicks off a six-month period for communities to adopt the new flood maps. Once the maps are effective, banks will notify their customers who have been newly mapped into the floodplain. It is up to the

Meeting Notes

community to communicate a holistic picture of insurance options to those who have been affected by the updated maps.

QUESTION: Where can we find templates for Flood Damage Prevention Ordinances?

- A: <http://www.nj.gov/dep/floodcontrol/modelord.htm>



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