

Somerset County, New Jersey Community Flood Map Fact Sheet

Flooding is the most frequent and expensive disaster in the United States. Communities around the country need up-to-date flood risk information to know how to protect their homes and infrastructure. In Somerset County, communities are using flood maps published in November 2007. County and community officials have been working together to update the flood risk data. In Fall 2018, FEMA Region 2 began a flood study of the upper Raritan River areas of Somerset County. In March 2021, Region 2 published preliminary maps for the townships of Bedminster, Branchburg, Bridgewater, Hillsborough and the borough of Raritan.



Flood Mapping: Upper Raritan River Communities in Somerset County

The recently released preliminary flood maps for the townships of Bedminster, Branchburg, Bridgewater, Hillsborough and the borough of Raritan in Somerset County incorporate the best available data, up-to-date engineering methods, and information gained over years of engagement. These maps are officially called Flood Insurance Rate Maps (FIRMs). In addition to informing insurance requirements, these updated flood maps will help state and local leaders plan for the future of their communities and reduce the impacts of disasters on people, businesses, property and the environment.



On April 21, 2020, FEMA Region 2 conducted a Flood Risk Review (FRR) meeting where representatives had the opportunity to share their input on draft maps for the upper Raritan River communities. On March 26, 2021, FEMA sent preliminary FIRMs to the five communities for review. On April 12, 2021, FEMA Region 2 held another meeting with officials from Somerset County and its communities to explain changes and gather feedback. This meeting is officially called the Consultation Coordination Officer (CCO) meeting. The new maps include updated mapping for riverine flood hazards affecting the lake shoreline. FEMA mailed copies of the maps to county and community officials, and they are available online at msc.fema.gov.

After preliminary maps are released, a 90-day Appeal and Comments period follows, to receive feedback from community members.



FEMA



To learn more about the updated maps, FEMA invites Somerset County residents of the townships of Bedminster, Branchburg, Bridgewater, Hillsborough and the borough of Raritan to the **Flood Risk and Insurance Virtual Open House on April 28, 2021**. Join the meeting from 4 to 7 p.m., using your telephone or computer. Residents of select Hunterdon County communities are also invited. Attendees will have the opportunity to ask questions about flood risk and insurance and receive “live” answers.

Join the Open House by visiting online <http://bit.ly/FEMAHunterdonSomerset>
or call toll free: (888) 475-4499
Meeting ID: 933 8773 3791 Passcode: 2021

For More Information on Flood Maps in Your County

GENERAL INFORMATION

Call the toll-free number for the **FEMA Mapping and Insurance Exchange (FMIX)**:
1-877-336-2627 (1-877-FEMA MAP)
EMAIL: FEMA-FMIX@fema.dhs.gov
WEBSITE: msc.fema.gov/fmix

FEMA REGION 2

FEMA Project Manager
Robert Schaefer
robert.schaefer@fema.dhs.gov

NJDEP

Supervising Environmental Engineer
Joe Ruggieri
joseph.ruggieri@dep.nj.gov

Is your home newly mapped in an area of moderate to high risk?

- If you have a mortgage or line of credit on your home, you may be required to purchase flood insurance.
- If you buy a policy within the first year after the new FIRM is adopted, you may be eligible for the cost-saving Newly Mapped procedures.
- Always speak to an insurance agent if you have specific questions about your policy.

What does the Newly Mapped procedure do?

- You will start out with a low-cost policy. The premium for a 1- to 4-family dwelling is about \$600/year for maximum coverage (\$250,000 building and \$100,000 contents). Lower cost options may be available.
- This rate will increase by no more than 15% per year until it reaches the actuarial rate, or the full price for the policy that applies to your flood zone.

IMPORTANT INFORMATION FOR RESIDENTS

Whether a property is in a high-risk area or a moderate- to low-risk area, most homeowners, renters, and business owners can purchase a flood insurance policy to protect their homes and businesses through the National Flood Insurance Program.

Experience has shown that residents and businesses with flood insurance recover more quickly and fully than those without coverage.

Here is what you can do to determine where your home is in relation to the floodplain:

View your community’s preliminary maps at <https://msc.fema.gov/fmfv>. You can also contact a FEMA Mapping and Insurance Specialist at 1-877-336-2627 (1-877-FEMA-MAP) or your local floodplain administrator for more information.

Is your home newly mapped in an area of moderate risk?

- If your property will be shown in or touching the moderate flood zone, you may be eligible for a Preferred Risk Policy.
- The premium for a Preferred Risk Policy is about \$600/year for maximum coverage (\$250,000 building and \$100,000 contents). Lower cost options may be available.
- This rate will increase by no more than 15% per year until it reaches the actuarial rate, or the full price for the policy.

Is your home no longer in an area of high risk?

- After your community's FIRM is finalized and adopted, flood zones and Base Flood Elevations may change. Check with your lender to determine if flood insurance is still required for your property.
- Your mortgage company or bank may require you to continue purchasing flood insurance. You may be eligible to change your policy to the lower preferred risk rate for homes in the low- to moderate-risk Zones B, C or X.
- Even if flood insurance is not required, you can take advantage of the lower rates offered for Preferred Risk Policies. That way you're covered—after all, anywhere it rains, it can flood!

Has your flood risk and/or Base Flood Elevation increased?

- Structures built or substantially improved after 1974, if they complied with floodplain ordinances, qualify for grandfathering. This allows your policy to be rated using the flood zones in effect when the structure was built.
- Properties built prior to 1974 can benefit from Pre-FIRM rating.
- Consult your insurance agent if you have any questions about your flood policy.

Do you think your home is above the flood zone elevation?

- Hire a licensed surveyor or engineer to complete an Elevation Certificate. If the Lowest Adjacent Grade is above the Base Flood Elevation, your building may be considered outside of the moderate- or high-risk flood zone.
- Apply for a Letter of Map Amendment (LOMA), an official letter stating that the structure is not in the area of high risk and the federal requirement for flood insurance does not apply. Submit your application online at hazards.fema.gov/femaportal/onlinelomc/signin or call a **FEMA Program Specialist at 1-877-336-2627 (1-877-FEMA-MAP)**.
- While this may change the federal requirement for you to have flood insurance, lenders can still require coverage. Check with your lender and discuss the risks of being uninsured with an insurance professional.

Flood Risk Information Worksheet: Key Information for Your Property

Homeowners, use this worksheet to help you record information related to your flood risk.

Flood Risk Profile

Homeowner Profile	Map Information
ADDRESS:	FIRM PANEL NUMBER:
YEAR BUILT:	EFFECTIVE MAP FLOOD ZONE:
BUILT PRE-FIRM OR POST-FIRM (FLOOD INSURANCE RATE MAP)?:	EFFECTIVE MAP BASE FLOOD ELEVATION: (THE LEVEL OF FLOODWATER EXPECTED DURING A BASE FLOOD, WHICH IS A FLOOD THAT HAS A 1% CHANCE OF OCCURRING EACH YEAR):
FOUNDATION TYPE:	PRELIMINARY MAP FLOOD ZONE:
ELEVATION CERTIFICATE (EC) (Y/N):	PRELIMINARY MAP BASE FLOOD ELEVATION:
	VIEW PRELIMINARY MAPS: http://msc.fema.gov/fmcv

Are you a renter? This information can help you protect your belongings! Speak to an insurance specialist about contents insurance.

Common Ways to Protect Your Home

Each home is built differently. Before making any changes, be sure to consult with your local floodplain administrator or code enforcement official to see if the changes comply with local ordinances. Check with your insurance agent to see if they will result in a decreased premium.



1. **Install flood vents.** Properly positioned, maintained, and installed flood vents protect homes during floods by preventing water pressure buildup that can destroy walls and foundations. Flood vents are an option only in homes where the utilities are above (or can be relocated above) the Base Flood Elevation.



2. **Elevate utilities.** Raise and anchor air conditioning condensers, heat pumps, water meters, and other service equipment onto pedestals or platforms that are at least 2 feet above the established or regulatory flood elevation. These actions can help prevent significant damage and disruption following a flood event but may only result in minor reductions to insurance premiums.



3. **Fill basement spaces.** Using pea gravel or other suitable material, fill basements, crawlspaces, or cellars to the height of the adjacent ground level. (Even an inch of space below that grade can significantly increase the insurance rate.) You will also need to install flood vents in the remaining aboveground portion of the basement. Please consult your local floodplain administrator or NJDEP for guidance.



4. **Elevate the first floor.** Elevating the first occupied floor above the base flood elevation is the best way to prevent flood damage. Flood insurance premiums can also be reduced significantly if the first floor is elevated.

More information on ways to protect your home is available at <https://go.usa.gov/xH3tZ>. More information on ways to obtain affordable insurance is available at www.floodsmart.gov.