



James Belford Damiano

Mayor, Township of Little Falls

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September 2020

RE: FEMA Flood Map Revisions - 2020

Dear Resident,

I have heard from several residents regarding recent changes to the flood maps issued by the Federal Emergency Management Agency (FEMA) and the impact this has on insurance needs. This letter is intended to provide some background on the new FEMA maps and how residents may appeal the determination of FEMA.

The Department of Homeland Security's Federal Emergency Management Agency (FEMA) is the agency empowered by the federal government to prepare and publish Flood Insurance Rate Maps (FIRM). These maps identify Special Flood Hazard Areas (SFHA) which are used to identify properties that must participate in the National Flood Insurance Program if they have a mortgage backed by a federally regulated lender.

The FIRM maps were updated this year (April 17, 2020) by FEMA based on the most recent watershed data and your property status may have changed. Properties along the fringe of the prior mapping flood hazard area may now be included in the SFHA requiring insurance by your mortgage lender. A copy of the map can be viewed at: <https://msc.fema.gov/portal/home>

If your property is within a Special Flood Hazard Area (SFHA) and you believe you should not be, or would like further detailed confirmation on the limits of the flood hazard area, FEMA has a process where a property owner may apply for a Letter of Map Amendment (LOMA). LOMAs are letter determinations that officially amend an effective FIRM map. If a LOMA application is successful, it will remove the mandatory Federal flood insurance requirement. However, some lenders may still require you obtain insurance, albeit at a substantially lower rate. You may want to discuss this with your lender prior to incurring the time and expense of applying for a LOMA.

Attached is a fact sheet from FEMA outlining the LOMA application process (also found here: https://www.fema.gov/media-library-data/1490118979672-c9c3172e0cd7437cb033da371cf1751e/LOMA-LOMRF_Fact_Sheet.pdf). Unless the property is clearly shown outside the SFHA, survey information is needed to demonstrate the elevations of structures relative to the flood plain. This is typically provided in the form of an Elevation Certificate prepared by a licensed land surveyor. Many land surveyors also have the experience and expertise to assist further with the LOMA application.

The New Jersey Society of Professional Land Surveyors contains a tool to find a licensed surveyor at <https://www.njspls.org/page/A1>. Some local surveyors that are experienced with the Township are listed below:

- H2M Associates, Inc.: (862) 207-5900
- Pronesti Surveying, Inc.: (973) 857-3319
- Rigg Associates, P.A.: (201) 445-0053

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Please note that the issuance of a LOMA does not mean the risk of flooding has been eliminated. FEMA recommends flood insurance coverage even if it is not required by law or a lender. The good news is that you may be eligible for significantly lower premiums for flood insurance coverage if your property is removed from the Special Flood Hazard Area (SFHA).

I hope you have found the above information helpful, however, should you have additional questions regarding this process, please do not hesitate to contact me, and I will try my best to provide you with a thorough response.

Sincerely,



James Belford Damiano
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