

# *Have you seen your Updated Flood Hazard Maps?*

Learn about your Flood Risk by attending one of the

## **Passaic County Flood Risk Open Houses**

Join Passaic County, New Jersey DEP, and FEMA to ask questions about:

- Your Flood Risk
- Flood Insurance
- Flood Risk Mitigation

**Come at any time between the hours of 4PM and 8PM either on:**

***Wednesday, November 4th, 2015***

Carnevale Center

10 Lenox Avenue, Pompton Lakes, NJ 07442

*Or*

***Thursday, November 5th, 2015***

Passaic Valley Regional High School

100 East Main in Street, Little Falls, NJ 07424

Bring your Flood Insurance Policy and/or Elevation Certificate to learn how the new flood maps may affect you.

*The following information will **not** be available at this meeting: outstanding insurance claims, State Programs and any disaster-related recovery efforts*



**FEMA**



**Know Your Flood Risk: New FEMA Flood Maps for Passaic County Ready for Review. Open House Scheduled.**

*Residents can come to one of the two Public Open Houses either on Wednesday, November 4<sup>th</sup> or Thursday, November 5<sup>th</sup>, 2015 both between the hours of 4 PM and 8 PM.*

**November 3, 2015** –The Federal Emergency Management Agency (FEMA) Region II office released updates to the flood hazard maps, known as Flood Insurance Rate Maps (FIRMs), for Passaic County. These updates were preliminarily issued to Passaic County on January 9<sup>th</sup>, 2015. The FIRMs identify areas that have flood risk in Passaic County. Insurance companies use FIRMs to determine flood insurance rates for buildings and their contents, and lenders utilize this information to determine flood insurance requirements. Passaic County residents and property owners are encouraged to learn more about their flood risk and what actions can be taken to mitigate that risk.

Due to the high turnout at the Flood Risk Open House on September 17<sup>th</sup>, 2015, two additional Open Houses have been scheduled. Residents of Passaic County are encouraged to come to only one of the two events to ask about their flood risk and its implications. The first Open House will be held on Wednesday, November 4<sup>th</sup>, 2015 at the Carnevale Center at 10 Lenox Avenue in Pompton Lakes. The second Open House will be held on Thursday, November 5<sup>th</sup>, 2015 at the Passaic Valley Regional High School at 100 East Main in Street, Little Falls.

Attend the Open House most convenient for you at any time between the hours of 4PM and 8PM. There will be no presentation or general assembly and no appointment is required. There will be information booths where representatives from the State, FEMA and their mapping partners will be available to answer flood risk and insurance questions, and explain the preliminary flood hazard maps using interactive flood hazard maps at these Open Houses. Residents should bring their elevation certificates and/or flood insurance policies to the event in order to get the best information about how their flood insurance may change as a result of the new preliminary flood maps or because of recent legislative reforms to flood insurance.

The following information will **not** be available at this event: disaster-related recovery efforts, NJ State programs and outstanding insurance claims.

Please plan to attend this event if your property is currently mapped within a Special Flood Hazard Area (SFHA), newly mapped into an SFHA, and/or if you currently have flood insurance. If you are unsure of your flood risk, please refer to the Preliminary FIRMs which are available on the FEMA Map Service Center website, <https://msc.fema.gov/portal>, or call the FEMA Map Information eXchange (FMIX) at 1-877-FEMA MAP (1-877-336-2627) or your local flood plain administrator or building official.

If you are in a high-risk flood zone, known as the SFHA, you may be required by your lender to carry flood insurance. FEMA staff will be available at the Open House to talk about these changes.

Flooding is the number one natural disaster in the United States. It is vital for property owners to understand their risk and taking advantage of tools and programs available to them. Property owners can take action by purchasing flood insurance and implementing mitigation actions to help reduce future flooding impacts.

The preliminary flood hazard maps that will be shared at the Open House are an update of the existing FIRMs. These preliminary FIRMs and the associated Flood Insurance Study (FIS) provide the basis for flood risk education and floodplain management measures. Passaic County is required to adopt updated maps to continue participating in the National Flood Insurance Program (NFIP), which makes flood insurance available to the community.