New Jersey
Department of Environmental Protection

Five-Year Floodplain Management Work Plan

September 30, 2004

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I. State Authority

The Legislature of the State of New Jersey has in N.J.S.A. 40:48-1, et seq., delegated the responsibility to local governmental units to adopt regulations designed to promote public health, safety, and general welfare of its citizenry. The New Jersey Department of Environmental Protection is designated as the State agency responsible for coordinating Federal, State and local aspect of flood plain management activities as required under the provisions of the National Flood Insurance Program.

II. Five-Year Vision for Floodplain Management

The goal of the National Flood Insurance Program (NFIP) and of the New Jersey Department of Environmental Protection (NJDEP) is to reduce threats to life and property through improved flood hazard information, enforcement of flood damage reduction regulations, and promotion of flood damage reduction activities including, and also exceeding, minimum NFIP standards. The challenge is to provide appropriate outreach in a State with 546 municipalities in the Regular Program. Program participation characterized by 185,214 policies, $106,260,564 in annual premiums, and written coverage of $31,108,225,000. Since 1978, 68,944 NFIP claims have been paid, valued at $582,958,612.

Current Efforts.

The New Jersey Department of Environmental Protection currently carries out its responsibilities under the Community Assistance Program with one full time and two part-time staff located in Trenton, New Jersey.

New Jersey has 566 municipalities with 546 participating in the National Flood Insurance Program. Maintaining an understanding of the requirements of the NFIP in each of these municipalities presents a considerable challenge, particularly when there is a high turnover rate among local floodplain administrators.

The program goal is ideally to reach out to each NFIP participating community over a five-year cycle. We have reached 275 municipalities through 2100 contacts (CAVs, CACs, workshops and technical assistance contacts) since 2000.

Community Assistance Visits. CAVs are the most in depth form of contact with a local community. Because of limited staff we try to coordinate joint CAVs with Region II in municipalities with repetitive losses, high numbers of policies or losses, with new or proposed new development, with new floodplain administrators, and with known floodplain development problems.

The municipalities requiring a CAV are developed through negotiation with FEMA Region II, according to the standards mentioned above. When flooding occurs, it becomes necessary to revise priorities in order to visit flooded communities.

Community Assistance Contacts. CACs are short visits or telephone interviews. Sometimes a CAC results from a site visit to provide assistance with respect to specific development. Other times, they are targeted to communities that have not received an NJDEP or a FEMA contact in some time. General technical assistance contacts often become CACs due to the time spent assisting a community with a project.

Local Ordinance Assistance. New Jersey municipalities must formally adopt new and revised map panels and Flood Insurance Studies in order to legally enforce NFIP requirements. Due legal process requires that a community have a public process to adopt and enforce a Flood Insurance Rate Map and Flood Insurance Study. This requires communities to formally adopt by ordinance any new or revised map panel or Flood Insurance Study that affects land within its jurisdiction. To assure that New Jersey municipalities maintain the legal ability to enforce NFIP development requirements, the NJDEP works with local communities to help them maintain local laws that are compliant with NFIP regulations. In particular, NJDEP provides local municipalities with a model local ordinance and map adoption language, and reviews local ordinance amendments and replacements.

Workshops and Other Training.

In 2004, NJDEP scheduled four workshops through Rutgers University and New Jersey Department of Community Affairs sufficient to cover a large percentage of New Jersey's municipalities. Most workshops are five-hour introductory level NFIP workshops for local code officials. The introductory course is fully accredited by New Jersey Department of Community Affairs for continuing education units for building inspectors.

In addition to NFIP training for code and building officials, the NJDEP conducts training for licensed land surveyors in use and completion of Elevation Certificates.

General Technical Assistance. One of the most important things the State does to support the NFIP is to provide technical assistance to local officials, property owners, developers, architects, engineers and surveyors with respect to development in a Special Flood Hazard Area. Such assistance results in development which is more flood resistant, and which is compliant with NFIP standards. Technical assistance contacts range from ten-minute telephone calls to detailed technical assistance on a project that can take days of staff time. Often a workshop results in a sudden increase in calls from community officials who now have learned enough about the NFIP that they want to call for additional information.

Assistance to Communities to join the CRS. Forty-four (44) New Jersey municipalities participate in the Community Rating System (CRS) receiving up to a 15

percent premium reduction. The New Jersey Dam Safety program, new state storm water management requirements, and the development of all hazard mitigation plans, provides CRS credits for all municipalities. We also encourage communities to adopt freeboard elevation requirements, which also provide CRS credits. Many municipalities in New Jersey are small and lack the professional support to fill out a CRS application, or do not have the flood insurance policy base to make it worth their while. However, we do reach out to communities during CAVs, CACs, technical assistance contacts and workshops to promote the CRS.

Mapping Assistance.

- Prioritize mapping projects in New Jersey with consideration of variables such as population, past and projected population growth, adequacy of current maps, development in floodplains, historic flood losses, links to other state or federal projects (such as Corps of Engineers flood protection projects), and changes to floodplains.

- In coordination with FEMA Region II and the mapping contractor, meet with all local communities in proposed new mapping areas to present the nature of the project and to discuss their priorities. Local and state priorities are developed into project wide scoping materials as a Time and Cost meeting. Such meetings for countywide mapping projects are held two to four times over a two to three day period in at least two central locations. Every community in a county is invited, and NJDEP staff, with FEMA's assistance, meets one on one with each community in order to develop each community's mapping priorities. A letter to each community's Chief Elected Official then verifies those priorities. Priorities are then developed on a county or project wide basis.

- Participate with FEMA in Community Coordination Meetings upon the completion of any preliminary map. Communities are presented with maps, asked about necessary corrections, and are provided information about the statutory appeals process and map adoption process. These final map meetings are held at county-wide sessions to which every community is invited and NJDEP staff, with FEMA's assistance, meets with every community.

Coordination with Other State Programs and Agencies. NJDEP works closely with the Office of Emergency Management, New Jersey State Police, Mitigation Division to assist with mitigation programs such as the Hazard Mitigation Grant Program, the Pre-Disaster Mitigation Program, and the Flood Mitigation Assistance Program. In particular, NJDEP assists NJSP-OEM to review and rank grant applications, and review applications for consistency with floodplain development standards. NJDEP also provides engineering assistance when needed for review of projects in waterways or floodways.

The NJDEP Floodplain Management Section coordinates this with other NJDEP flood related programs, including dam safety and land use regulation programs. NJDEP floodplain management section also coordinates with other state agencies and NJDEP program areas of interest including wetland protection, stormwater management, and coastal zone management.

Assistance to Communities in Responding to Disasters. In the event of a disaster that impacts properties in flood hazard areas, NJDEP makes disaster response a priority over other CAP-SSSE activities. In particular, NJDEP works with NJSP-OEM, FEMA and other agencies to provide NFIP-related support and training during and immediately after disasters. NJDEP performs or assists with community visits in impacted communities. NJDEP also provides support to FEMA as needed in damage assessment, collection and documentation of high water marks, and community outreach. In the event of a large disaster, other contracted activities may be delayed or replaced.

Strengths and Weaknesses.

New Jersey Department of Environmental Protection's greatest strength is an experienced staff with two full time and one part time personnel who are expert either at NFIP issues or in mapping planning issues. Each staff member has program experience in excess of 20 years and an in-depth knowledge of the State, including watercourses, flood-prone areas, and the measure of knowledge and expertise available within the communities.

Our primary weakness is a vulnerability in the area of program continuity, as three of four staff members are at or near retirement eligibility, and may exercise that option within the next one to five years.

III. Strategy to Improve Floodplain Management

Fundable Program Management Activities.

With only a few exceptions, we feel that we are well on track to provide appropriate floodplain management assistance in New Jersey. With current funding levels, we intend to continue to provide activities as listed above in the following manner:

- **CAVs.** Our current goal is to conduct approximately five (5) full CAVs per year. CAVs will be prioritized on an annual basis in consultation with the Region II office based on: length of time since the previous CAV; size of community and number of flood insurance policies; number of claims and repetitive losses; flood experience; knowledge of the local administrator or existence of a new local administrator; community requests; potential development; and communities interested in joining the CRS program.

- **CACs.** We will fill the gap with smaller communities by conducting telephone CACs with communities that have had no program contact in the last 7-10 year period. In

addition, face to face community contacts for assistance on a project will also be developed into CACs.

- **Technical Assistance.** We will continue to provide technical assistance via telephone, e-mail, and letter to communities, state agencies, residents and businesses, consulting firms, surveyors, developers and others on all matters related to the National Flood Insurance Program and floodplain management. In a typical year, we conduct over 200 technical assistance contacts. That may increase with Map Modernization as more people become aware of NFIP requirements. While we will continue to respond to all requests for technical assistance, whether from community officials, state agencies, surveyors and engineers, or citizens, this workload sometimes forces us to reduce our outputs in other areas.

- **Ordinance Assistance.** We will continue to work with communities to update their local ordinances, as needed, due to new map panels or revisions, or other need to modernize their ordinances. We work with local communities by providing them a fill model ordinance, reminding them of due dates, and reviewing submitted laws.

- **Workshops and other Training.** We will continue to provide an average of four technical workshops per year on NFIP issues. Primary audiences include local building inspectors and code enforcement officials. Audiences also include other public officials, state agency staff, engineers and consultants, surveyors and planners. The primary courses are introductory level NFIP courses.

- **Mapping Assistance.** We will annually review and, if needed, revise our state-wide mapping priorities. We will participate in scoping meetings to explain the map revision process to the affected communities. When preliminary maps are issued, we will participate in final map meetings with each affected community to present and explain the maps, provide an opportunity for feedback and questions, explain the statutory protest and appeals processes, and provide an initial explanation of the requirement to update the local ordinance to adopt the maps prior to final publication.

- **Coordination with Other State Programs and Agencies.**

  The New Jersey State Police, Office of Emergency Management (NJSP-OEM), manages and implements the mitigation programs. The NJDEP works in close concert with OEM to prioritize mitigation proposals, conduct technical reviews for NFIP compliance, and to assist with the development and management of the flood protection portions of the municipality's Hazard Mitigation Plan.

- **Assistance to Communities in Responding to Disasters.** Whenever there is a disaster affecting development in flood hazard areas, NJDEP will provide needed assistance as an immediate priority. We rely on FEMA and NJSP-OEM reports to help us determine where damages have occurred. We will conduct workshops and undertake Community Assistance Contacts as needed to help communities understand the NFIP's substantial damage requirements.

Program Milestones.

Current funded staff time is insufficient to cover the 546 NFIP-participating municipalities with CAVs on a routine basis . A five year CAV rotation would require 110 CAVs per year. Operating within our current funding levels, we will implement the NFIP in New Jersey with the goal of reaching out to 20% of our communities per year in some manner, including technical assistance, workshops, and Community Assistance Contacts. Specific milestones are as follows:

- **CAVs/CACs.** 150 communities per year will receive either a CAV or a CAC.

  Priorities for CAVs will be coordinated through Region II. Detailed in-person CACs will be held on a routine basis as a part of any site visit resulting from a development or concern in a community. In addition, telephone CACs will be held with communities that have had no other form of contact from FEMA or NJDEP within the past 7-10 years.

- **General Technical Assistance.** We will document a minimum of 150 technical assistance contacts per year for community officials, state agencies, engineers, surveyors and citizens on all aspects of the NFIP.

- **Ordinance Assistance.** Communities receive assistance and materials to amend their local ordinances to adopt new or revised FIRM's and to comply with NFIP application requirements. Every community that is required to update their local flood damage prevention ordinance will receive direct assistance.

- **Workshops.** A minimum of four workshops will be held each year for community officials, surveyors, engineers and consultants.

- **Mapping Assistance.** All mapping projects will be full scoped by NJDEP staff. Preliminary maps will be presented to communities and their comments recorded and followed up on.

- **Assistance to Communities in Responding to Disasters.** Coordination with FEMA and NJSP-OEM regarding appropriate disaster response, including workshops, community assistance visits and calls, technical assistance to state and local officials, and participation in coordination efforts. This work takes priority over other program efforts.

Activity Time Breakdown.

We estimate that our activities break down according to the following table. Changes assume no new staff.

Mapping assistance requirements are expected to increase by approximately one to two staff years. In the absence of increased funding and additional staff, existing staff would need to divert their time and attention from other direct community involvement. Specifically, we will be unable to devote as much time assisting communities and agencies with detailed engineering review of proposed developments or stream changes.

Activities	Percent of Total
Ordinance Assistance	10%
CAVs	5%
CACs	35%
Workshops and other Training	10%
Gen. Technical Assistance, incl engineering asst	25%
Mapping assistance	15%
Coordination with other state programs	5%
Post Disaster Assistance*	0%
Program Management	5%
Total	100.0%

** A disaster declaration within the State of New Jersey will result in a percent of work added to this column, with a corresponding decrease in another activity area as priorities are adjusted to allow for disaster response.*

Variation in Mix of Activities.

As map modernization progresses, there will be more time devoted to participating in scoping meetings, final meetings, local ordinance assistance, and ordinance review.

Without additional staff support, less time will be available for general technical assistance and direct community contact.

There has been a slight shift in the amount of time dedicated to Community Assistance Contacts vs. full CAVs, with more time spent on CACs in an effort to increase the number of communities receiving some type of program contact. If it is determined that a particular community or communities is experiencing difficulty in enforcing the floodplain ordinance and may benefit from a more detailed CAV, priorities and time allocations may be adjusted to accommodate that need.

IV. Needs Analysis and Gap Assessments.

We have carefully analyzed our workload to in an effort to avoid reducing the total time dedicated to providing direct assistance to communities and to the general public.

Approximately 60% of our staff time is spent on responding to requests from communities and the general public for information and assistance, or initiating contact with communities that appear in need of assistance. It is our experience that requests for assistance are generated from floodplain administrators, engineers, property owners, developers, etc. who have some awareness of floodplain requirements but require some assistance, and are genuinely interested in doing the right thing by following the regulations. Time devoted to these customers has the direct effect of preventing compliance issues, rather than later spending greater amounts of time attempting to remedy issues to gain compliance.

We feel that we are where we should be with general technical assistance contacts and are close to where we would like to be with workshops and other training. In all cases, though, the added mapping assistance and ordinance review requirements will take away from time spent in other activities.

V. Map Modernization Activities.

The New Jersey Flood Mapping Program Business Plan articulated a proposal to map all of New Jersey over a 5-year period, provided that sufficient funds are available. Upon project completion, each affected municipality would be required to update their existing local flood damage prevention ordinance adopting the new digital mapping. Every municipality with a new map will receive local ordinance assistance from NJDEP.

As part of routine program outreach, through CAVs, CACs, technical assistance and workshops, we inform communities of the state's map modernization efforts and products. We have also engaged in outreach with county and regional planning agencies to identify potential mapping leverage opportunities, to utilize existing digital base mapping or floodplain modeling to contribute and promote the best possible mapping products. The program works closely with every affected community to prioritize local mapping needs and to keep communities informed.

VI. Evaluating State Performance

We will maintain our own databases, and update the CIS, to identify community contacts. In many cases, we are already exceeding expected performance measures. Details are as follows:

Outcome/Output	Method of Measurement
Maintain the percent of communities that adopt new maps by the FIRM effective date.	100% of communities with new map panels will formally adopt the maps and update their local laws as needed by the effective map date.
Increase the percentage of communities that adopt new maps prior to the 30-day letter being sent.	NJDEP will encourage communities to complete early adoption by taking proactive actions to inform the community of the need to

	amend their ordinance, and by maintaining frequent contact through the process. First year goal is to achieve 20% early adoption.
Maintain the number of flood prone communities enrolled in the NFIP in New Jersey.	The number of NFIP participating municipalities in New Jersey will not fall below 546.
Increase the number of CRS communities or CRS class improvements.	Through outreach and education, five communities either join the CRS or improve their CRS class.
Decrease the number of variances granted statewide through technical assistance to local officials.	The number of variances will decrease between FY 2004 and subsequent years, as reported on Biennial Reports. Community contacts will be targeted to communities with multiple variances.
Increase the number of CAVs and CACs to communities in New Jersey that result in increased compliance.	CAVs are targeted to communities with the most development or potential development in the Special Flood Hazard Areas. CACs are used to increase the number of communities that can be contacted. NJDEP is at maximum capability within current staffing levels, and will maintain CAC/CAVs numbers established in previous years.
Improve NFIP compliance in New Jersey.	Provide appropriate outreach to 20% of New Jersey's municipalities per year. Follow up on violations found during CAVs and CACs so that subsequent visits result in fewer violations.
Increase floodplain management training in New Jersey.	Target NFIP workshops to communities that have not had a recent workshop. Meet or exceed a goal of 4 workshops per year.
Increase the number of floodplain management violations that are brought into compliance.	Follow up on violations found during CAVs and CACs and provide technical assistance to communities to remedy violations.
Quantify general technical assistance calls handled by NYDEP.	Maintain and build upon an existing data base of technical assistance contacts. Provide a history of technical assistance contacts as background for scheduled CAVs and CACs.
Increase inter-agency coordination resulting in increased floodplain management.	Provide at least one technical workshop per year for staff of state agencies that may fund or undertake work in Special Flood Hazard Areas. Measure and document an increase in technical assistance contacts with state agencies.