



BOROUGH OF BOUND BROOK

230 Hamilton St. • Bound Brook, NJ 08805

(732) 356-0833 • Fax: (732) 356-8990

www.boundbrook-nj.org

Dear Resident:

Earlier this year, the Federal Emergency Management Agency issued a Letter of Map Revision (LOMR) - Case No. 16-02-0324P - to the Flood Insurance Rate Map for portions of the Borough of Bound Brook. This letter is enclosed and the enclosures referenced in the letter can be obtained at Borough Hall.

This latest revision to the Flood Insurance Rate Map of the Borough removes almost all of the properties from the Special Flood Hazard Area (SFHA). Also enclosed is the revised Flood Insurance Rate Map which became effective July 18, 2016.

Flood Insurance Rate Maps are used to determine who may be required to buy flood insurance. In accordance with the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, flood insurance is required for all structures in a Special Flood Hazard Area that carry a home-mortgage loan backed by a federally regulated lender or servicer.

Lenders may also require flood insurance policies for structures outside the SFHA, as part of their standard lending practices. These are known as preferred risk policies (PRP) and are generally less expensive for those structures.

Please review the enclosed map. If your house is no longer shown in the SFHA and you have been required to carry flood insurance, contact your lending institution to inform them that your flood hazard has changed and ask for a letter which removes the flood insurance requirement. You will need to provide the enclosed LOMR to your insurance agent before your flood insurance policy can be modified or cancelled.

If your lender still requires flood insurance, or if you need to obtain an official FEMA flood zone determination that is specific to your house, you may request a Letter of Map Amendment (LOMA). Please see the enclosed directions that details how to submit the application electronically.

You can also visit FEMA's website to download an application that can be completed and mailed in for review <https://www.fema.gov/media-library/assets/documents/31858>. This document is also available at Borough Hall.

Please contact the FEMA Map Information eXchange (FMIX) at 877-336-2627 if you need assistance with the application. Assistance in Spanish is also available.

List of Enclosures:

1. A Guide to Understanding a Letter of Map Revision
2. Letter of Map Revision from Patrick Sacbibit to Mayor Fazen
3. Flood Insurance Rate Map of the Borough of Bound Brook - July 18, 2016
4. Detailed directions for submitting the Letter of Map Amendment application electronically.



FEMA

Understanding a Letter of Map Revision (LOMR)

The Federal Emergency Management Agency (FEMA) issued a Letter of Map Revision (LOMR) for portions of the Borough of Bound Brook, NJ. The LOMR will become effective July 18, 2016. A LOMR is an official revision to a Flood Insurance Rate Map (FIRM), and illustrates changes to the extent of flood hazards. FIRMs are used to determine who may be required to buy flood insurance and the floodplain development regulations that apply in the flood risk zones depicted. The information below is intended to help you better understand LOMRs and what you can do if a LOMR affects your property.

How can a LOMR change flood hazards within a community?



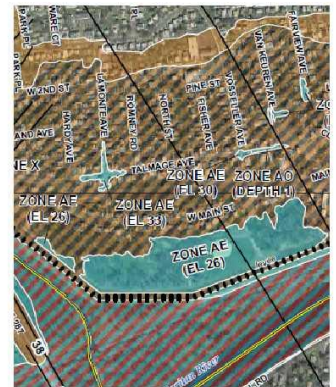
A LOMR is issued to reflect physical changes to a community's flood map. LOMRs can change Base (1-percent-annual-chance) floodplains, also known as Special Flood Hazard Areas (SFHAs); 0.2-percent-annual-chance floodplains (areas of moderate risk); Base Flood Elevations (BFEs), which are the level to which base flood waters are expected to rise; or regulatory floodways, which include stream channels and the areas immediately adjacent.

The LOMR process allows a specific area to be updated in significantly less time than it would take to update the flood hazards for an entire community. For LOMR updates, you may contact the Borough's Floodplain Administrator or you may check online at the Borough's website: <http://www.boundbrook-nj.org/>.

How will I understand what has changed?

When viewing the new flood hazard information for your community, you will notice a solid thick black line on the map. This is the boundary of the area that has been revised by the LOMR.

SFHAs within your community will be labeled as Zone AE or Zone AO on the FIRM and shaded light blue. Areas within the 0.2-percent-annual-chance floodplain (area of moderate risk) will be labeled as Zone X, and will be shown as an area shaded light orange. Areas within the newly identified Area with Reduced Risk Due to Levee are also labeled Zone X and are shown as an area shaded light orange with grey hatching. Areas of minimal risk are also labeled as Zone X, but are not be shaded.



What should I do if my property is no longer in an SFHA?

The Federal flood insurance requirement applies to structures located in SFHAs that are offered as collateral for a loan from a federally regulated lending institution.

If your house is no longer shown in the SFHA (once the LOMR is effective) and you have been required to carry flood insurance, contact your lending institution to inform them that your flood hazard has changed, and ask for a letter which removes the flood insurance requirement. You will need to provide this letter to your insurance agent before your flood insurance policy can be modified or cancelled.

If your lender still requires flood insurance, or if you need to obtain an official FEMA flood zone determination that is specific to your house, you may request a Letter of Map Amendment (LOMA), free of charge. You may apply for a LOMA online at <http://www.fema.gov/online-lomc>, or you may visit FEMA's website at http://www.floodmaps.fema.gov/pdf/fhm/mt1_complete.pdf to download an application that can be completed and mailed in for review. If you need assistance with the application, you may contact the **FEMA Map Information eXchange (FMIX)**, toll-free at **(877) 336-2627**. To support the application, you will need to either upload or mail a copy of your recorded subdivision plat map (if you live in a subdivision) or a copy of your recorded property deed, accompanied by a tax assessor's map. Recorded plat maps and deeds can be obtained from the County Clerk's office, and tax assessor's maps are available at the Bound Brook Office of the Municipal Tax Assessor. If any other documentation is required, your case reviewer will contact you directly.

After receiving the flood insurance waiver from your lender, your insurance agent will submit a form to either cancel or modify your policy. If you have not received a claim payment from the National Flood Insurance Program (NFIP), you may be eligible for a refund of the flood insurance premium paid for the current policy year. If the LOMR becomes effective within a six month period after you renew your policy, you may also be eligible for a refund of the premium for an additional policy year. If your flood insurance policy is not through the NFIP, refund policies and procedures may be different than those that exist for NFIP policies, and it is recommended that you contact your insurance servicer for more information.

It is important to mention that a lender may still require flood insurance as a condition of a loan, but premiums are lower for structures outside the SFHA. Additionally, if a property has been removed from the SFHA, it does not mean the risk of flooding has been eliminated. In fact, approximately 30 percent of all flood insurance claims occur in areas designated at moderate or minimal flood risk. Therefore, FEMA recommends flood insurance coverage, even if it is not required by law or a lender.

What should I do if my property is still in an SFHA?

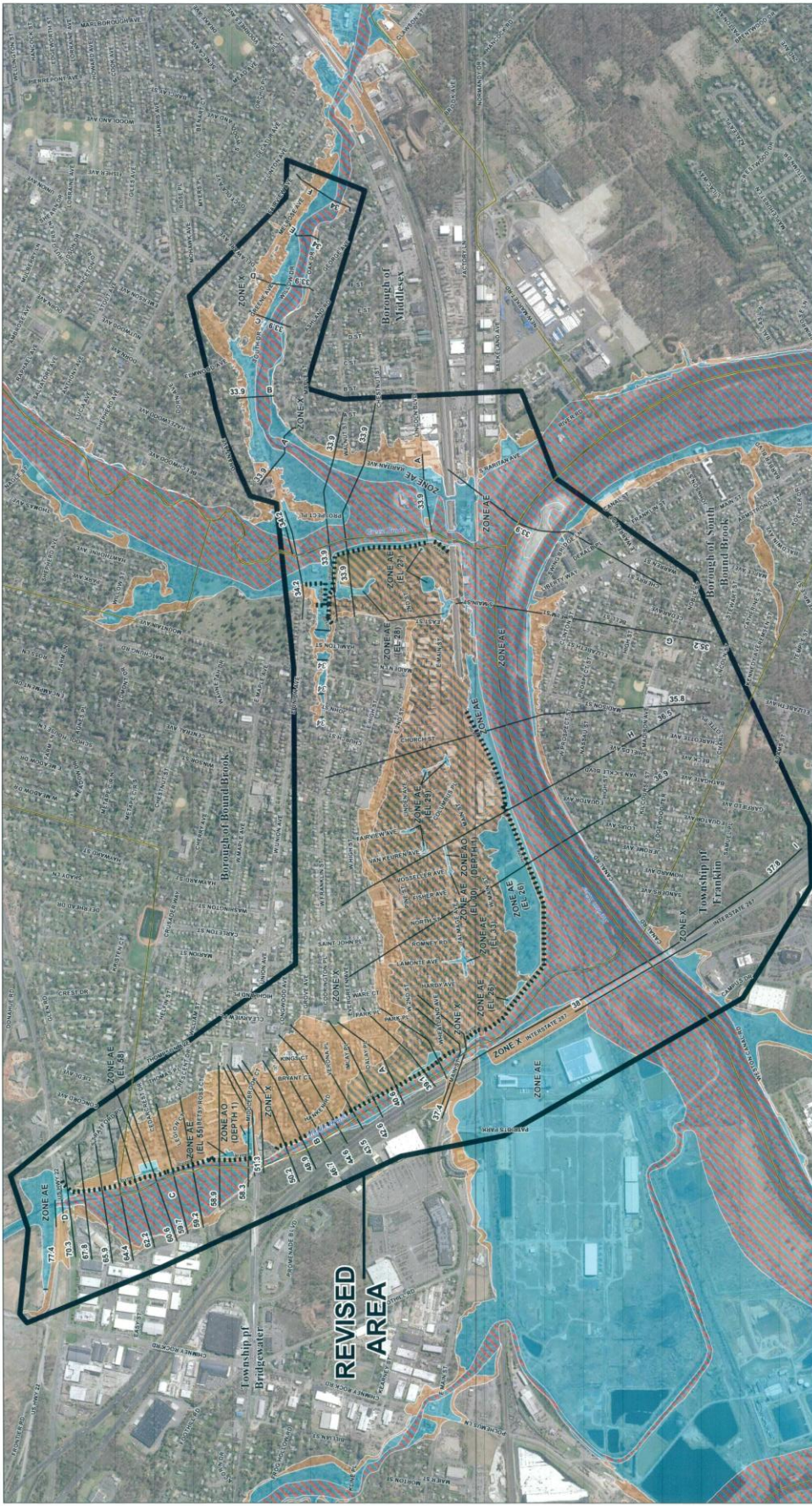
If your property is still shown in the SFHA, check to see whether the BFE has changed in your area. This LOMR shows reduced flood hazards in Bound Brook by both decreasing the extent of the floodplain and by lowering the expected flood levels in the area behind the levee. Even if your house is still shown in the SFHA, you may be eligible for a reduction in the cost of your flood insurance if the elevations of your house are used to determine your flood insurance premium. It is recommended that you contact your flood insurance agent for more information. You may also contact the NFIP, toll-free at (800) 638-6620, or you may visit the NFIP online at www.floodsmart.gov.

You may also want to consider applying for a Letter of Map Amendment (LOMA) to receive an official FEMA flood zone determination for your property. If the Lowest Adjacent Grade (LAG) to a structure is at or above the BFE, the structure may be able to be removed from the SFHA. The LAG is defined as the elevation of the lowest ground touching the structure, including any patios, stairs, deck supports, or garages. A licensed land surveyor or professional engineer will need to certify the LAG on either the Elevation Form within the application or on a FEMA Elevation Certificate.

If your property has been elevated by fill material, you may request a Letter of Map Revision Based on Fill (LOMR-F). For those requests involving structures/properties elevated by fill, the lowest floor elevation, including basements and crawlspaces, must also be equal to or greater than the BFE to be considered for removal from the SFHA. Also, a signed Community Acknowledgement Form and a processing fee must be provided. The LOMA/LOMR-F application is available on FEMA's website at http://www.floodmaps.fema.gov/pdf/fhm/mt1_complete.pdf. Information concerning LOMR-F fees can be found online at <http://www.fema.gov/forms-documents-and-software/flood-map-related-fees#2>. You may contact the **FEMA Map Information eXchange (FMIX)**, toll-free at **(877) 336-2627**, for assistance with the application.

What if there is already a LOMA for my property?

LOMAs that have already been issued for properties located in areas revised by the LOMR will be reevaluated to determine whether a new determination should be issued. New LOMAs may be issued if the BFE changes for a property, or if a property is no longer located in an SFHA.



**REVISED
AREA**

**BOUND BROOK LEVEE SYSTEM LOMR
EFFECTIVE JULY 18, 2016**



LEGEND

FLOOD HAZARD INFORMATION

- 1%-Annual-Chance Flood Zone AE AO
- Regulatory Floodway Zone AE
- 0.2%-Annual-Chance Flood Zone X
- Area with Reduced Risk Due to Levee Zone X

OTHER FEATURES

- Cross Sections
- Base Flood Elevations
- Profile Baseline
- Jurisdiction Boundary

HOW TO APPLY ELECTRONICALLY FOR A LETTER OF MAP AMENDMENT

The web-based application offers many advantages over the traditional paper-based request process: applicants may save information online and finish applying at their convenience, it eliminates mailing time associated with paper-based submissions by routing all correspondence via e-mail, and requestors can check their application status in real-time by logging into their account.

Once you have initially registered to use the service, please select Create Amendment Application to begin. A tutorial is provided at to assist you with submitting your application at <http://www.fema.gov/media-library/assets/documents/30274?fromSearch=fromsearch&id=6838#>

Visit <https://hazards.fema.gov/femaportal/onlinelomc/signin> to start your online application

If you are unable to view the webpage, please make sure you are using the latest version of your browser.

Please note that typically the following supporting materials must be uploaded to your application:

- A recorded plat map **OR** recorded property deed accompanied by a tax parcel map.
- Elevation information, provided on either the Elevation Form or an Elevation Certificate, must be included for all requests, except those in which the structure is *clearly* outside of the SFHA as shown on the Flood Insurance Rate Map. If you are unsure as to whether your structure is located within the SFHA, you may view your map online at the FEMA Flood Map Service Center <http://msc.fema.gov/portal/search> .
- For properties elevated by fill, a signed Community Acknowledgement Form is required.

Links to the required forms will be provided within the application.

Determinations are typically finalized within 60 days from the receipt of all required application materials.