

July 14, 2015

To: Residents of the Township of West Milford:

The Federal Emergency Management Agency (FEMA) is in the process of revising the Flood Insurance Rate Maps (FIRM). Municipalities must adopt a Flood Damage Prevention Ordinance to accept the new maps and to allow access for property owners to the National Flood Insurance Program (NFIP).

The Federal government started the NFIP in 1968 to provide nationwide, affordable, subsidized flood insurance for at-risk properties. The system was solvent until around 1990. However, storms like Hugo, Katrina, Irene, Sandy, etc. have run the NFIP into tens of billions of debt. In 2012, Federal legislation (Biggert-Waters) intended to bring true actuarial rates to flood insurance premiums but was too dramatic for policy holders to bear. In 2014, the Flood Insurance Affordability Act was passed in an effort to soften the blow of Biggert-Waters. The bottom line is that flood insurance rates are going to rise but at a slower rate.

FEMA provides a one-day open house for residents to inquire as to how they may be affected by the new maps. The Passaic County Open House will be held on September 17, 2015 between 4:00 pm and 8:00 pm at the Passaic County Public Safety Academy, Room 127, 300 Oldham Road, Wayne, NJ 07470. There will be a 90-day appeal period beginning in late August. The preliminary maps are available for review at the West Milford Township Engineering Division Office.

For additional information contact Eric Miller, West Milford Engineering.
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