

# NJ NFIP REVIEW COURSE

Benefits and Success of  
Offering the Course in New Jersey

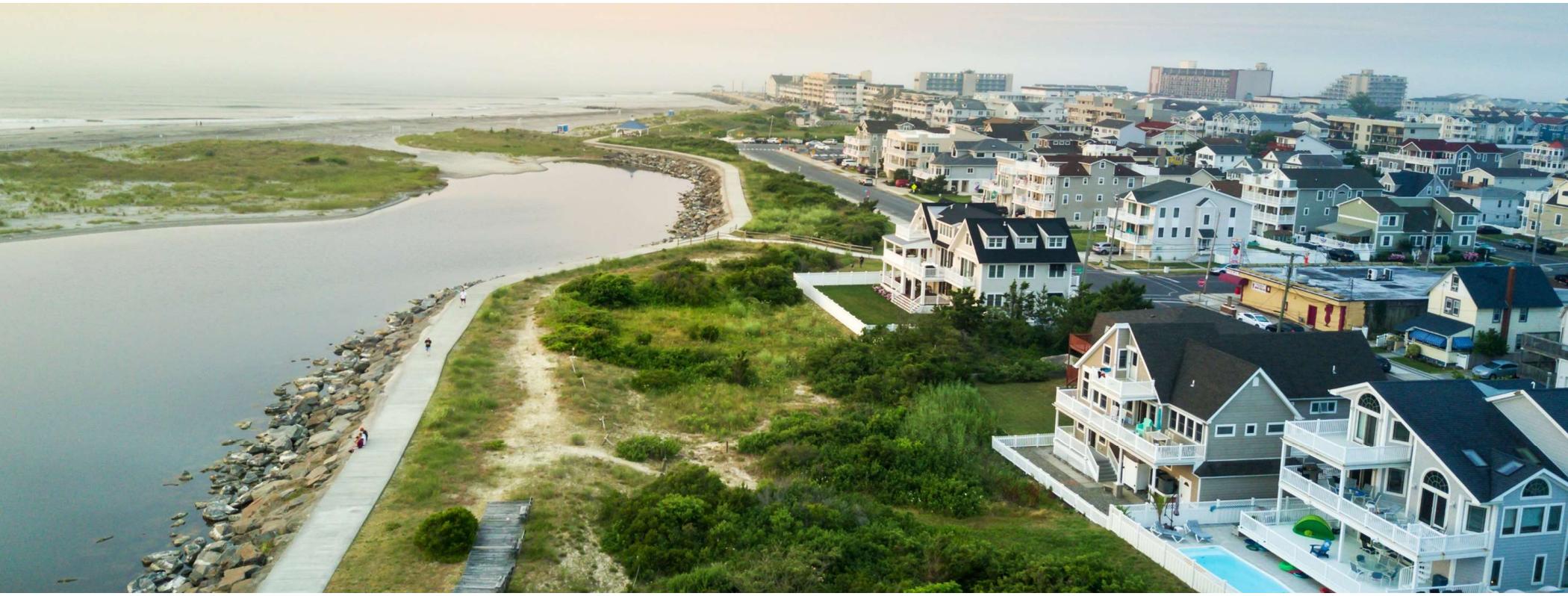


NEW JERSEY  
DEPARTMENT OF  
ENVIRONMENTAL  
PROTECTION

# AGENDA

- **Why take NJ NFIP Training?**
- **Course Overview**
- **How to Register**





**WHY TAKE NFIP TRAINING?** |

# MANAGING FLOOD RISK IN NEW JERSEY



## **Flooding is the #1 natural hazard in NJ**

Flood is the deadliest and most costly natural hazard for municipalities across the state. Floods are becoming more severe and frequent with the changing climate.

## **Municipalities are responsible for implementing NFIP**

Failing to follow NFIP requirements may result in homeowners losing access to federal flood insurance.

## **Every NFIP community has a floodplain administrator**

A requirement for participating in the NFIP is having a local official responsible for implementing floodplain management.

## **New Jersey has higher standards than FEMA**

There are several ways in which New Jersey's regulations are more stringent than FEMA, which allows states and municipalities to adopt higher standards.



# WHAT IS THE NFIP?

- A voluntary Federal program enabling property owners in participating communities to purchase insurance as a protection against flood losses
- Administered by the Federal Emergency Management Agency (FEMA)
- Under a voluntary mutual agreement with the Federal government, participating communities adopt and enforce floodplain management regulations that limit development in the FEMA-defined 1% annual chance floodplain in exchange for the following:
  - NFIP Federal Flood Insurance
  - Federally backed mortgages and loans
  - Eligibility for Federal grants/loans
  - Post-Disaster Public Assistance



*NFIP stands for FEMA's National Flood Insurance Program*

## What is a local Floodplain Administrator (FPA)?

- The FPA is a community's champion for sound floodplain management.
- Mandated position for communities that participate in the NFIP
- No specific national requirements
- Many communities may now require the CFM as a requirement
- Position or office is designated in the community's Flood Damage Prevention Ordinance.



**CFMs Make a Difference!**

- CFMs reduce community liability
- CFMs promote safer development
- CFMs know how to reduce flood insurance premiums and property damage
- CFMs help improve water quality
- CFMs advise wise land-use
- CFMs are trusted local advisors
- CFMs abide by a Code of Ethics

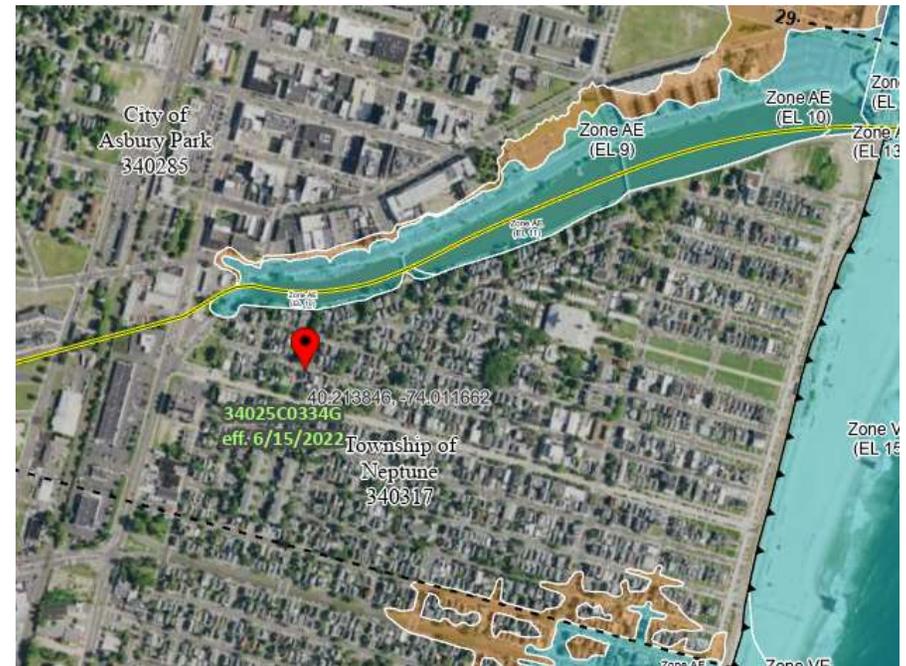


**CERTIFIED  
CFM<sup>®</sup>  
FLOODPLAIN MANAGER**

**Association of  
State Floodplain  
Managers**

# FPA RESPONSIBILITIES

- Review floodplain development permits
- Discourage development in the regulated floodplain when alternatives are possible
- Restrict development in the floodway to comply with NJ State Law
- Educate community members and local officials about the requirements and benefits of floodplain management.
- Provide information to property owners and the public about flood boundaries, Base Flood Elevations (BFEs), Design Flood Elevations (FHD, DFE, and LDFE), and flood risk



FEMA Flood Map

# BENEFITS OF THE NFIP TRAINING

- No cost to attend
- In-depth knowledge of New Jersey floodplain regulations
- Hands-on learning with knowledgeable instructors
- Offers continuing education credits for CFMs and NJ Uniform Construction Code (UCC)
- CFM Exam fees waived for local officials that participate in the course





# COURSE OVERVIEW



# LEARN FEDERAL REQUIREMENTS

- Days 1 & 2 cover NFIP requirements
- Students learn key terms and concepts:
  - Flood zone designations
  - Requirements for NFIP communities
  - How to find and read Flood Insurance Rate Maps & Flood Tables
  - Specific building requirements for A & V zones
  - Elevation Certificates
  - How to calculate substantial damage/substantial improvement
  - Alignment between NFIP and other federal regulations
  - Hazard mitigation planning & current grant programs
- Hands-on exercises and quizzes are a popular feature of each class



# LEARN NJ REQUIREMENTS

- Day 3 of each course covers NJ regulations
- New Jersey floodplain regulations **exceed the NFIP regulations** and are considered more restrictive
- Know where to **find resources** for more effective floodplain management
- Learn about the **Flood Hazard Act, Inland Flood Rule**, and other state-specific regulations
- Understand how to determine the **Local Design Flood Elevation**
- Participants learn the **types of permits and ordinances** required



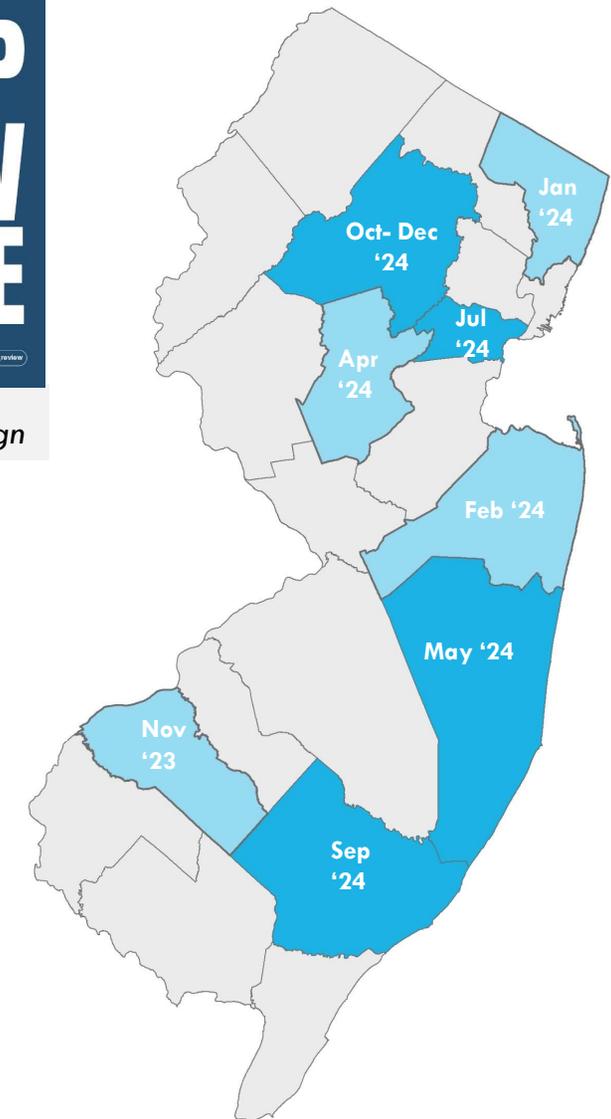
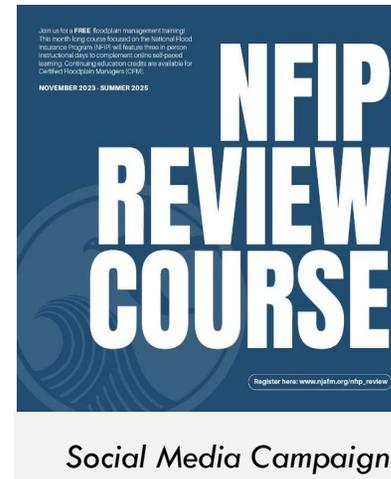
# PREPARE FOR CFM EXAM

- CFM is a globally recognized credential that is administered by the national Association of State Floodplain Managers (ASFPM)
- Lays the foundation for ensuring that highly qualified individuals are available to meet the challenge of breaking the damage/rebuild cycle on the nation's human, financial and natural resources.
- Keeps professionals abreast of changes in federal and state regulations, legislative requirements, and comprehensive floodplain management awareness
- Having a CFM as floodplain manager increases CRS points for municipality

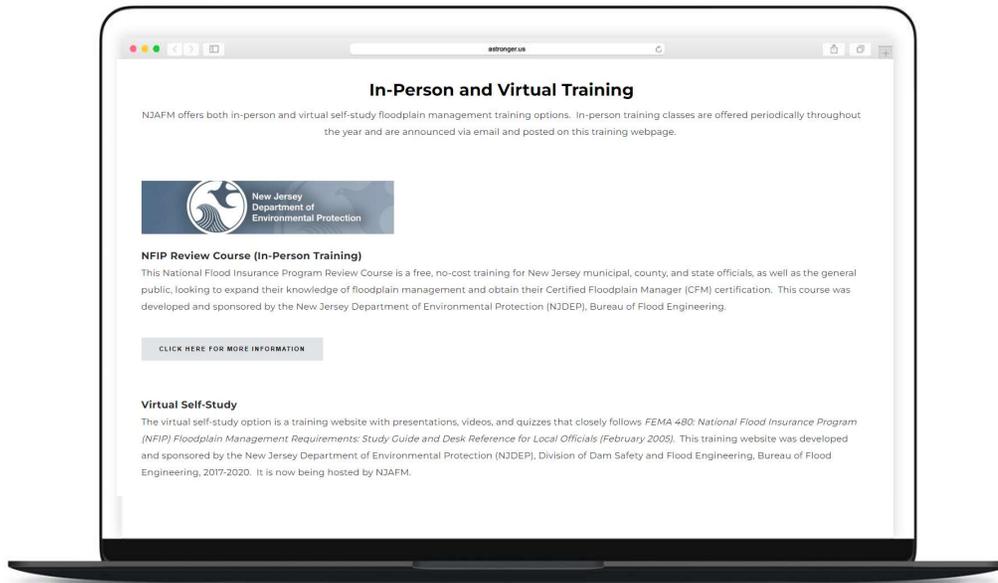


# TIMING & LOCATIONS

- Three-day, in-person training (with two-week breaks)
- Upcoming trainings located in Ocean (May 2024), Union (July 2024), Atlantic County (Fall 2024), Morris County (Fall 2024)
- Trainings will be scheduled through 2025. May hold future trainings in same location.
- Look for notifications of new dates on NJDEP and NJ Association for Floodplain Managers websites, emails, and social media platforms



# REGISTERING FOR THE CLASS



- Pre-registration is required through NJAFM's website <http://www.njafm.org/nfip.html>

Although this course is open to the general public, priority will be given to government officials when registering.

# OTHER RESOURCES

NJ Model Flood Damage Prevention Ordinance

<https://www.nj.gov/dep/floodcontrol/modelord.htm>

NJ Floodplain Administrator Guidebook

<https://www.nj.gov/dep/floodcontrol/guidebook.htm>

NJ Model Floodplain Development Permit

<https://www.nj.gov/dep/floodcontrol/model-floodplain-permit.htm>

NJ Local Design Flood Elevation Worksheet

<https://www.nj.gov/dep/floodcontrol/links.htm>

NJ Substantial Damage Management Plan Template

<https://www.nj.gov/dep/floodcontrol/links.htm>

NJ Floodplain Communicator-Quarterly Newsletter

<https://www.nj.gov/dep/floodcontrol/newsletters.htm>

## NEW JERSEY

### FLOODPLAIN ADMINISTRATOR'S GUIDEBOOK

Version 2.0

August 17th, 2023

Prepared by the New Jersey Department of Environmental Protection (NJDEP), Division of Dam Safety & Flood Engineering, NFIP State Coordinator's Office

In cooperation with the Federal Emergency Management Agency (FEMA) Region II



**FEMA**



# THANK YOU!

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