

Memo

January 9, 2023

Re: changes to the Flood Damage Prevention Ordinance

The DEP has required the adoption of a new Flood Damage Prevention Ordinance that is more detailed in its requirements for the City and for all property owners. Below are the additional adjustments that the Floodplain Administrator, in consultation with the Mayor, has suggested:

- A All Freeboard should be maintained at 1 foot above any current requirements or design flood elevations determined by the DEP. This will maintain and/or increase current CRS points for insurance discounts
- B The definition of Market Value is specifically identified as the tax assessed value of the structure itself, excluding the land and any accessory structures. This provides for uniformity in all Substantial Damage/Improvement determinations.
- C Allowance for variances to Historical Structures to be granted through the Floodplain Administrator rather than the normal variance procedure through the ZBOA
- D Include the 500-year zone, or .2% annual chance area of flood, into the City of Lambertville Special Flood Hazard Area is based on the follow points of reasoning:
  - 1 A Flood Insurance Study that was performed during the 2022 CRS re-certification process revealed that many flood insurance claims are made by property owners outside of the 100-year zone, or 1% annual chance of flood area.
  - 2 Flood insurance claims have been repeatedly paid without any requirement to comply with flood damage prevention measures which increases insurance premiums for all individuals.
  - 3 Expanding the SFHA while keeping the same requirements from within the existing SFHA will eventually reduce losses and claims.
  - 4 It may provide the opportunity to gain further CRS points. If we gain enough points, we have the possibility of receiving better CRS rating with higher flood insurance discounts.
  - 5 Higher standards are encouraged by NFIP, FEMA, DEP
  - 6 It excludes any Substantial Improvement from required compliance. All Substantial Damage and Repetitive Loss requirements will still apply.

[One negative is this will increase the work load on the FPA (floodplain administrator) and the Construction Office based on a higher number of FHADP's being brought into the office]

The suggested changes will ultimately create a reduction in the damages caused by flooding in the City of Lambertville which is the specified goal of this ordinance.

Sincerely,

Ken Rogers  
Construction Official  
Floodplain Administrator  
CRS Coordinator