



COUNTY OF BERGEN
OFFICE OF THE COUNTY EXECUTIVE
One Bergen County Plaza ~ Room 580 ~ Hackensack, NJ 07601
(201) 336-7300 ~ Fax (201) 336-7304

James J. Tedesco, III
County Executive

February 2015

Dear Mayor:

Within the past year, FEMA has released new Draft Flood Hazard Area (FHA) maps for Bergen County. FHA maps show the limits of the 100 year storm event that, in turn, is used to show flood limits that include or exclude your home from flood insurance requirements. Since its inception, FEMA has underwritten flood insurance premiums for homes in the flood hazard area. However, the cost of the underwriting has become too large, even for the federal government, so homeowners with mortgages will soon be required to pay the costs previously paid by the federal government. These new costs might be substantial, depending on the potential for flood damage to your area homes.

The new Draft flood limits have in some cases changed by several feet of elevation, and in other cases, there is little change from the older maps. But every resident near a flood limit must check the status of their home with respect to the new Draft FHA maps: your home, your responsibility. If you believe you or your residents have been mistakenly included in the new maps, you must address the issue with FEMA before the maps are officially finalized. Trying to remove a home after the finalization is very difficult.

FEMA has held four informational seminars which were advertised to municipal officials so that these officials and/or their engineers and flood plain managers could attend. There were two sessions held for southern Bergen County municipalities and two sessions for northern Bergen County municipalities.

Now FEMA and NJDEP are offering two more informational seminars, but this time, the general public is being urged to attend as well as municipal officials. FEMA will enter your address into their system and advise you immediately if you are included in a FHA. The FEMA website can also be accessed by the computer savvy, but at the Open House events, FEMA and NJDEP personnel will be able to answer your questions, which may be more difficult to track down on the internet.

We are urging all local officials in or near a flood area to please avail yourselves to get direct first-hand knowledge of your flood vulnerability and to inform your residents of the two upcoming sessions.

The Open House Sessions will be held on February 10, 2015 at One Bergen County Plaza, Hackensack, 1st Floor All purpose Room, and on February 11, 2015 at the Police and Fire Safety Academy at 281 Campgaw Road, Mahwah. Both Sessions will begin at 4 p.m. with a tentative end at 8 p.m. All residents are urged to attend the session closest to their homes, but are free to attend either session – RSVP's are not required.

Sincerely,

A handwritten signature in blue ink that reads "James J. Tedesco, III". The signature is written in a cursive style with a large initial "J" and a distinct "III" at the end.

JAMES J. TEDESCO III
Bergen County Executive