

Mercer County, New Jersey Flood Hazard Mapping Status Report for Property Owners

FLOOD INSURANCE

Who Should Purchase Flood Insurance?

There is no Federal requirement to purchase flood insurance for structures located in the SFHA unless they are financed by a loan from a federally-regulated lending institution or when the mortgage is federally insured or guaranteed. However, FEMA recommends that property owners in at-risk areas carry flood insurance voluntarily. The National Flood Insurance Reform Act of 1994 requires individuals in SFHAs who receive disaster assistance for flood disaster losses to real or personal property to purchase and maintain flood insurance coverage for as long as they live in the dwelling. If flood insurance is not purchased and maintained, future disaster assistance will be denied. It is prudent to protect your investment with flood insurance even in low-to-moderate risk areas. Floods occur, with all too tragic frequency, in these areas as well; in fact, nearly 25% of all NFIP claims are for properties outside of the SFHA. Structures in these areas are eligible for considerably lower cost coverage. Standard homeowners' insurance policies do *not* provide coverage against flood losses.

Who May Purchase A Flood Insurance Policy?

Insurance through the NFIP is available to all owners and renters (including condominium associations and condominium owners) of insurable property in a community participating in the NFIP. Insurable property includes buildings and/or the contents, including personal property.

What Factors Determine Federal Flood Insurance Premiums?

A number of factors determine Federal flood insurance premiums, including the amount of coverage purchased, deductible, location, age, occupancy, and type of building. For newer buildings in floodplains, the elevation of the lowest floor relative to the BFE is also used to rate the policy.



How Is Flood Insurance Purchased?

A policy may be purchased from any licensed insurance agent or broker. The steps to purchase flood insurance are:

- 1) A property owner or renter perceives a risk of flooding and elects to purchase flood insurance; or a lender extending or renewing a loan informs an owner that the building is in a SFHA and flood insurance is required.
- 2) The insurance agent completes the necessary forms. In the case of a building constructed in a SFHA after the issuance of a FIRM, a certified elevation certificate must be obtained.
- 3) The insurance agent submits the application and premium.

Flood Insurance versus Disaster Assistance

You are in control. Flood insurance claims are paid even if a flood is not a Presidentially declared disaster.

Federal disaster assistance declarations are awarded in less than 50% of damaging floods.

The average cost of a \$100,000 flood policy is \$370 annually or just over one dollar per day.

The most typical form of disaster assistance is a loan that must be repaid with interest.

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This fact sheet provides background information on the National Flood Insurance Program (NFIP) administered by the Federal Emergency Management Agency (FEMA) as well as an overview of the flood hazard mapping revisions being completed for Mercer County, New Jersey. The Digital Flood Insurance Rate Maps (FIRMs) for Mercer County are being revised to reflect new data so residents, homeowners, business owners, and community officials can better understand their flood risk and manage development.

BACKGROUND

What Is The National Flood Insurance Program (NFIP)?

In 1968, Congress established the NFIP in response to escalating costs to taxpayers for flood disaster relief. The NFIP is based on the agreement that if a community practices sound floodplain management, the Federal Government will make flood insurance available. FEMA maps and publishes flood hazard areas including the Special Flood Hazard Area (SFHA), which is the area that has a 1% or greater chance of flooding in any given year and is commonly referred to as the 100 year flood. Development may take place within the SFHA provided that it complies with local floodplain management ordinances that meet the minimum Federal criteria.

What Is A Flood Insurance Rate Map (FIRM)?

When FEMA maps flood hazards in a community and/or county, two products are typically produced: a Flood Insurance Study (FIS) report and a FIRM. A FIRM illustrates the extent of flood hazards in a community by depicting flood risk zones and the SFHA, and is used with the FIS report to determine who must buy flood insurance and the floodplain development regulations that apply in each flood risk zone. FIRMs also depict other information including Base Flood Elevations (BFEs) and/or depths associated with the risk zones and floodways, and common physical features such as roads.

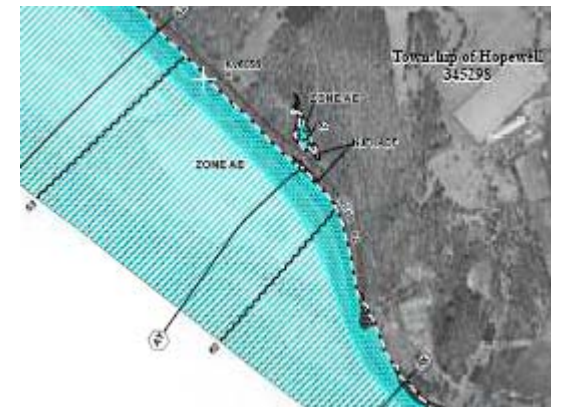
What is the Significance of the Special Flood Hazard Area (SFHA)?

The SFHA has at least a 1% chance of flooding in any given year, and at least a 26% chance of flooding over the life of a typical 30-year mortgage. The Flood Disaster Protection Act of 1973, as amended, mandates that flood insurance must be purchased for structures located within the SFHA as a condition of financing from any federally-backed or federally-regulated lending institution.

MERCER COUNTY'S FIS AND DIGITAL FIRM REVISION

This revised preliminary FIS and Digital FIRM will update flood hazard data on the Delaware River portion of the previous preliminary FIS and Digital FIRM for Mercer County dated June 30, 2008. The Mercer County preliminary FIS encompasses 13 incorporated communities within Mercer County, on 89 Digital FIRM panels. The July 16, 2010, revised preliminary incorporates:

- Revised flood hazard data for the Delaware River
- New Jersey Flood Hazard Area Design Flood (NJFHADF) boundary to the Digital FIRM maps and Flood Insurance Report (FIS) profiles
- For the revised preliminary, 2007-2008 Orthoimagery from the NJ Office of Information Technology (NJ OIT), Office of Geographic Information Systems (OGIS).
- 16 DFIRM Panels and Index Sheet were revised.
- Improved floodplain delineation per 2008 PAMAP LiDAR

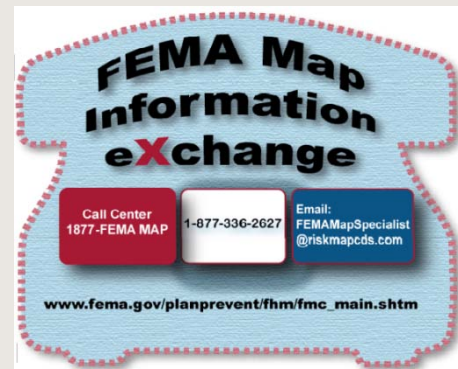


WHERE CAN I GET MORE INFORMATION?

For any questions concerning the Mercer County, New Jersey flood hazard mapping, or LOMAs and LOMR-Fs, please contact the FEMA Map Information eXchange (FMIX) toll-free information line at (877) FEMA MAP (877- 336-2627).

Visit http://www.fema.gov/plan/prevent/fhm/fmc_loma.shtm for more information about LOMAs and LOMR-Fs.

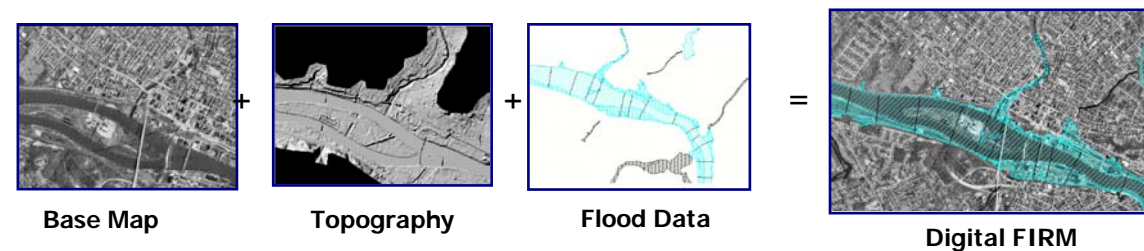
For any questions concerning flood insurance, please contact the Flood Insurance Program at (800) 638-6620.



Mercer County, New Jersey Flood Hazard Mapping Status Report for Property Owners

DIGITAL FLOOD INSURANCE RATE MAP

The FIRM for Mercer County has been converted to a digital format. Digital FIRMs (DFIRMs) are more accurate and easier to update than hardcopy maps, and DFIRMs clearly show whether structures are located inside or outside of flood hazard areas with the incorporation of an orthophoto base map. The June 30, 2008 preliminary DFIRM for Mercer County incorporates a base map provided by the NJ Office of Information Technology (NJ OIT), Office of Geographic Information Systems (OGIS) (2002 High Resolution Orthophotography). The July 16, 2010, revised preliminary DFIRM for Mercer County incorporates (2007-2008 High Resolution Orthophotography), supplemented with stream centerlines, and political and road name data. The key components of a DFIRM are shown in the figure below.



RESTUDIES and REDELINEATION

Restudies were performed for approximately 13.9 stream miles of the Delaware River in Mercer County. Updates to the backwater influence from the Delaware River, and improvement to the floodway delineation was also performed for approximately 1.6 stream miles. Redelineation uses digital elevation data and effective flood elevations to revise the 1%- and 0.2%- annual-chance flood hazard areas without conducting new hydrologic or hydraulic analyses. For more information on the studied streams, please see the accompanying insert "Mercer County Floodplain Mapping Fact Sheet."

POST-PRELIMINARY PROCESSING

FEMA held a meeting with officials on November 10th 2010 to represent the June 30th, 2008 preliminary and the July 16, 2010 revised preliminary DFIRM to the communities. A public open house, designed to assist residents locate their properties on the preliminary maps, will be held shortly after the Community Coordination (CCO) meetings. A final DFIRM and FIS report will be published approximately six months after the final determination in both paper and digital format.

What are Appeals and Protests?

When a FIRM revision results in new, proposed BFEs, community officials, or individual property owners working through community officials, may submit a formal objection to the new, proposed BFEs to FEMA during the 90-day appeal period. These objections, which are referred to as appeals, must be based on data that show the proposed BFEs to be scientifically or technically incorrect. Objections to any new information shown on a preliminary FIRM or FIS Report submitted during the 90-day appeal period that do not involve new or revised BFEs are called protests; these generally involve concerns with updated floodplain boundaries, floodways, corporate limits, jurisdictional boundaries, and/or road names.

PROPERTY SPECIFIC REVIEWS

How Do I Find Out If My Structure Or Property Is Located In The Floodplain?

You can view the existing maps online by visiting the FEMA Map Service Center at <http://msc.fema.gov>. You can also view paper copies of the FIRMs at your local map repository, locations of which are provided in the enclosed Floodplain Mapping Fact Sheet. For additional assistance, you can contact the FEMA Map Information eXchange (FMIX) toll-free at 1-877-FEMA MAP.

To view the preliminary maps online, please visit <http://www.rampp-team.com/nj.htm>. You can also view paper copies of the preliminary maps at your local map repository listed below.

Is There Any Recourse If I Do Not Agree With The New Map?

Although FEMA uses the most accurate flood hazard information available, limitation of scale or topographic definition of the source maps used to prepare flood hazard maps may cause small areas that are at or above the BFE to be inadvertently shown within SFHA boundaries. Such situations may exist in Mercer County. For these situations, FEMA established the Letter of Map Amendment (LOMA) and the Letter of Map Revision-based on Fill (LOMR-F) processes to remove such structures from the SFHA. To remove an entire property, the lowest lot elevation (lowest point on the property) must be at or above the BFE.

Also, structures that have moved into higher-risk zones on the revised FIRM may be eligible to retain the rate for the low or moderate risk zone they were originally mapped into, under certain circumstances, through a process known as grandfathering. Additional information on grandfathering is available through FEMA's website at the following location: <http://www.fema.gov/library/viewRecord.do?id=2497>.

How Can I Request A LOMA?

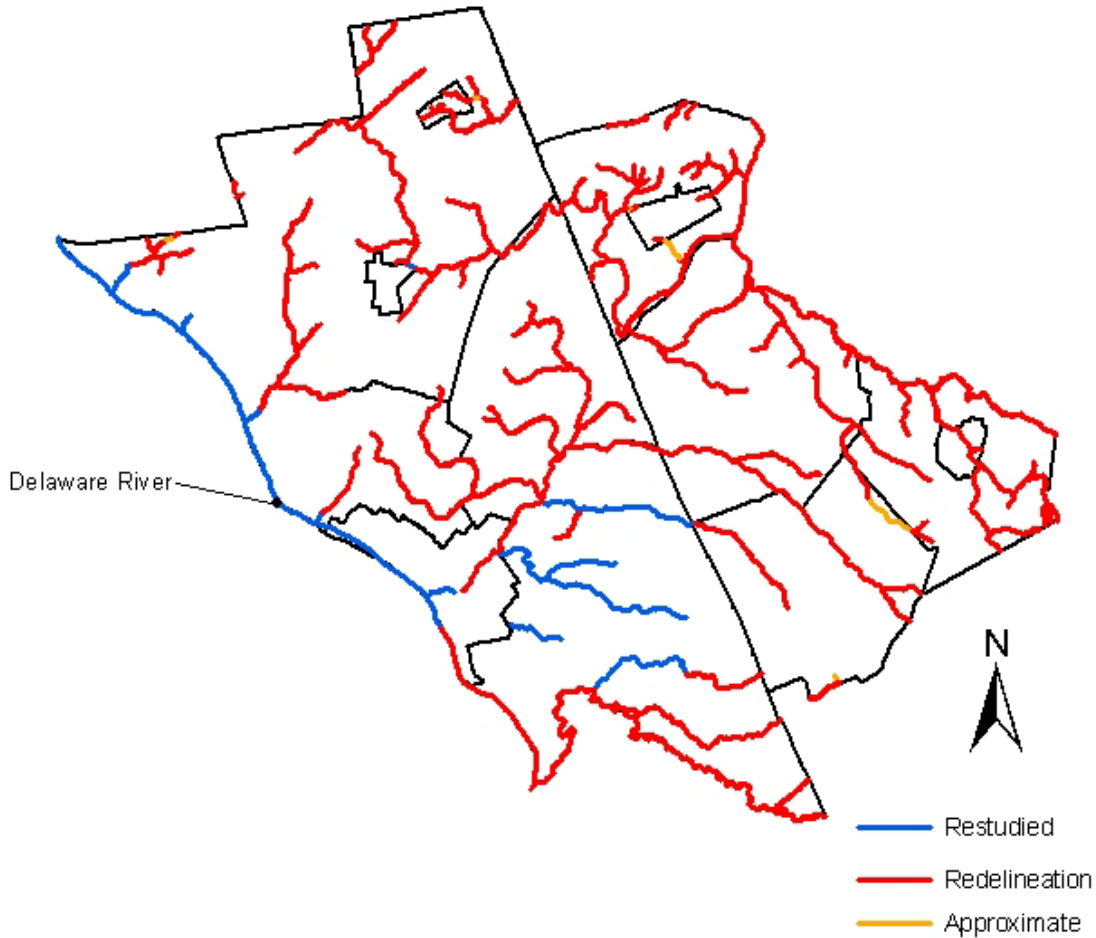
To obtain a LOMA, the requester must complete a LOMA application form. For a LOMA to be issued removing a structure from the SFHA, NFIP regulations require that the lowest adjacent grade (the lowest ground touching the structure) be at or above the BFE. There is no fee for FEMA's review of a LOMA request, but the requester of a LOMA must provide all of the information needed for FEMA's review of the request, including elevation information certified by a licensed land surveyor or professional engineer. The issuance of a LOMA or a LOMR-F, which determines that the lowest adjacent grade is at or above the BFE, may result in the lender's removing the requirement to carry flood insurance. However, it is the lender's right to require the purchase of flood insurance to protect their investment regardless of whether the structure has been officially removed from the SFHA by a LOMA or LOMR-F.

Letter of Map Change (LOMC) Revalidation

When a new FIRM becomes effective, it automatically supersedes previously issued LOMCs (LOMAs, LOMR-Fs, and Letters of Map Revision) that have been issued for property(ies) on the revised FIRM panels. Recognizing that some LOMCs may still be valid, FEMA has an automatic process for reviewing and revalidating LOMCs, as appropriate.

Mercer County Floodplain Mapping Fact Sheet

SCOPE OF STUDY



Which streams were restudied?

Stream	Study Type	Mileage	Scope of Revision
Back Creek*	Detailed	3.30	From its confluence with Crosswicks Creek to US Route 130.
Delaware River	Detailed	13.90	From a point 0.26 miles downstream of Route 1 Bridge Crossing From (Cross-section F) to Mercer/Hunterdon County Line.

Mercer County Floodplain Mapping Fact Sheet

Miry Run*	Detailed	4.16	From its confluence with Assunpink Creek to the upstream corporate limits of the Township of Hamilton.
North Branch Pond Run*	Detailed	1.96	From its confluence with Pond Run to Whitehorse-Mercerville Road.
Pond Run*	Detailed	5.96	From its confluence with Assunpink Creek to a point approximately 1,000 feet upstream of Whitehouse-Hamilton Square Road.
Shady Brook*	Detailed	1.53	From the outlet to the storm sewer at Hutchinson Street to Arena Drive in the Township of Hamilton.
Assunpink Creek	Detailed	0.61	Updated backwater influence from the Delaware River, and improved floodway delineation per NJ 2007-2008 Orthos. From confluence with the Delaware River to a point 0.61 miles upstream of confluence.
Fiddlers Creek	None	0.41	Updated backwater influence from the Delaware River. From confluence with the Delaware River to a point 0.41 miles upstream of confluence.
Gold Run	Approximate	0.20	Updated backwater influence from the Delaware River. From confluence with the Delaware River to a point 0.20 miles upstream of confluence.
Jacobs Creek	Detailed	0.40	Updated backwater influence from the Delaware River. From confluence with the Delaware River to a point 0.40 miles upstream of confluence.
Miry Run	Detailed	3.55	From the Township of Hamilton corporate limit to a point 0.28 miles upstream of Sharon Road. Updated backwater influence per LOMR Study 07-02-0844P.
Moore's Creek	Detailed	0.74	Updated backwater influence from the Delaware River. From confluence with the Delaware River to a point 0.74 miles upstream of confluence.
Moore's Creek	Approximate	1.59	
Stony Brook	Detailed	0.30	Updated Zone A in Borough of Pennington.

*Note: Studies are effective per LOMR 07-02-0844P dated 5/15/2008

Which streams were redelineated?

Stream	Study Type	Mileage	Scope of Revision
Assunpink Creek	Detailed	15.88	From a point 0.61 miles upstream of confluence with the Delaware River to Mercer/Monmouth County Line.
Back Creek	Approximate	2.42	
Baldwins Creek	Detailed	0.22	Stony Brook backwater redelineation.
Baldwins Creek	Approximate	1.49	
Bear Creek	Detailed	2.38	From mouth to a point 0.63 miles upstream of Hankins Road crossing.
Bear Creek	Approximate	0.65	
Beden Brook	Detailed	2.95	From Province Line Road to a point 40 feet upstream of a Private Road crossing in Borough of Hopewell.

Mercer County Floodplain Mapping Fact Sheet

Beden Brook	Detailed	0.66	Zone X
Big Bear Brook	Detailed	6.66	From Mouth to a point 100 feet upstream of Mercer Street.
Big Bear Brook	Approximate	0.28	
Bridegroom Run	Detailed	1.42	From Mouth to Old Trenton Road.
Bridegroom Run	Approximate	0.94	
Canoe Brook	Detailed	1.19	From Mouth to Penn-Lyle Road.
Cedar Swamp Brook	Detailed	0.09	Rocky Brook backwater redelineation.
Cedar Swamp Brook	Approximate	2.60	
Central Cedar Swamp Brook	Approximate	1.47	
Cherry Run	Detailed	0.57	From Mercer/Hunterdon County Line to a point 80 feet upstream of Cherry Hill Road.
Cherry Run	Approximate	0.61	
Crosswicks Creek	Detailed	15.00	
Delaware River	Detailed	4.99	From Mercer/Burlington County Line to a point 0.26 miles downstream of Route 1 Bridge Crossing (Cross-section F).
Ditch-1	Approximate	0.83	
Doctors Creek	Detailed	5.00	From a point 0.19 miles downstream of South Broad Street to Mercer/Monmouth County Line.
Duck Pond Run	Detailed	3.60	From Mouth to Penn-Lyle Road.
Ewing Creek	Detailed	1.97	From Mouth to a point 100 feet upstream of Scotch Road.
Gold Run	Approximate	2.02	Entire effective Zone A length.
Harrys Brook	Detailed	1.14	From Mouth to a point 60 feet upstream of Snowden Lane.
Harrys Brook	Approximate	0.38	
Harrys Brook Branch 1	Detailed	0.57	From Mouth to a point 70 feet upstream of Bertrand Drive.
Harrys Brook Branch 2	Detailed	1.50	From Mouth to a Harrison Street.
Harrys Brook Branch 2-1	Detailed	0.23	From Mouth to Van Dyke Road.
Harrys Brook Branch 2-2	Detailed	0.40	From Mouth to a point 450 feet upstream of Grover Avenue.
Honey Creek	Detailed	0.23	Stony Brook backwater redelineation.
Honey Creek	Approximate	0.23	
Jacobs Creek	Detailed	0.81	From a point 0.40 miles upstream of confluence with the Delaware River to confluence of Ewing Creek.
Jacobs Creek	Approximate	5.21	
Jacobs Creek Tributary	Approximate	0.76	
Lewis Brook	Detailed	0.30	Stony Brook backwater redelineation.
Little Bear Brook	Detailed	2.32	From Mouth to a point 1.32 miles upstream of Alexander Road crossing.
Little Shabakunk Creek	Detailed	3.30	From Mouth to a point 0.60 miles upstream of Skillman Avenue.
Millstone River	Detailed	17.05	From Mercer/Somerset County Line to Mercer/Middlesex County Line.
Miry Run Tributary	Detailed	1.15	Miry Run backwater redelineation.
Mountain Brook	Detailed	2.31	From Mouth to Great Road crossing.
Mountain Brook	Approximate	0.31	

Mercer County Floodplain Mapping Fact Sheet

Mountain Brook Branch 1	Approximate	0.22	
Mountain Brook Branch 1	Detailed	0.07	Mountain Brook backwater redelineation.
Mountain Brook Branch 2	Detailed	0.74	From Mouth to a point 800 feet upstream of footbridge crossing.
Mountain Brook Branch 2	Approximate	0.40	
Mountain Brook Branch 3	Detailed	0.03	Mountain Brook backwater redelineation.
Mountain Brook Branch 3	Approximate	0.35	
Mountain Brook Branch 3-1	Approximate	0.40	
Mountain Brook Branch 4	Detailed	0.05	Mountain Brook backwater redelineation.
Mountain Brook Branch 4	Approximate	0.33	
New Sharon Branch	Detailed	1.23	From Mouth to Mercer/Monmouth County Line.
Peters Creek	Approximate	0.28	
Pleasant Run	Detailed	1.23	From Mouth to a point 0.28 miles upstream of Extonville Road crossing.
Rocky Brook	Detailed	5.87	From Mouth to Mercer/Monmouth County Line.
Rosedale Lake	Approximate	0.58	
Rosedale Lake	Detailed	0.09	Stony Brook backwater redelineation.
Sand Run	Detailed	1.80	From Mouth to a point 1000 feet upstream of Farm Road.
Shabakunk Creek	Detailed	6.06	From Mouth to Bull Run Road.
Shabakunk Creek	Approximate	0.42	
Shipetaukin Creek	Detailed	5.3	From Mouth to Cold Soil Road.
Stony Brook	Detailed	20.79	From Mouth to Mercer/Hunterdon County Line.
Stony Brook Tributary 4	Detailed	0.05	Stony Brook backwater redelineation.
Stony Brook Tributary 4	Approximate	1.43	
Timber Run	Detailed	0.27	From Mouth to a point 500 feet upstream of Maxwell Avenue.
Tributary 1 to Beden Brook	Detailed	0.18	Beden Brook backwater redelineation.
Tributary 1 to Beden Brook	Approximate	1.20	
Tributary 1 to Millstone River	Detailed	0.18	Millstone River backwater redelineation.
Tributary 1 to Millstone River	Approximate	0.29	
Tributary 1 to Moores Creek	Approximate	1.03	
Tributary 1 to Rocky Brook	Detailed	0.07	Rocky Brook backwater redelineation.
Tributary 1 to Rocky Brook	Approximate	0.33	
Tributary 1 to Stony Brook	Approximate	0.29	
Tributary 1 to Stony Brook	Detailed	0.24	Stony Brook backwater redelineation.
Tributary 1-1 to Moores Creek	Approximate	0.41	
Tributary 2 to Beden Brook	Detailed	0.12	Zone B to Zone X.
Tributary 2 to Millstone River	Detailed	0.13	Millstone River backwater redelineation.
Tributary 2 to Millstone River	Approximate	1.34	
Tributary 2 to Moores Creek	Approximate	0.47	
Tributary 2 to Rocky Brook	Detailed	0.52	Rocky Brook backwater redelineation.
Tributary 2 to Stony Brook	Detailed	0.03	
Tributary 2 to Stony Brook	Approximate	0.80	Stony Brook backwater redelineation.
Tributary 3 to Beden Brook	Detailed	0.11	Zone B to Zone X.
Tributary 3 to Rocky Brook	Detailed	0.12	Rocky Brook backwater redelineation.
Tributary 3 to Rocky Brook	Approximate	0.59	
Tributary 3 to Stony Brook	Detailed	0.12	Stony Brook backwater redelineation.

Mercer County Floodplain Mapping Fact Sheet

Tributary 3 to Stony Brook	Approximate	0.50	
Tributary 3-1 to Rocky Brook	Approximate	0.25	
Tributary 3-3 to Rocky Brook	Approximate	0.27	
Tributary 4 to Beden Brook	Detailed	0.17	Zone B to Zone X.
Tributary 5 to Stony Brook	Detailed	0.08	Stony Brook backwater redelineation.
Tributary 5 to Stony Brook	Approximate	2.39	
Tributary 6 to Stony Brook	Approximate	1.79	
Tributary 6-1 to Stony Brook	Approximate	0.81	
Tributary A	Detailed	0.92	From Mercer/Monmouth County Line to a point 0.52 miles upstream of US Highway 526.
Tributary A to Little Shabakunk Creek	Detailed	0.38	From Mouth to Rail Road.
Tributary B to Shipetaukin Creek	Detailed	1.82	From Mouth to a point 500 feet upstream of Walkway.
Tributary C to Shipetaukin Creek	Detailed	0.63	From Mouth to Van Kirk Road.
Tributary to Bear Creek	Approximate	0.39	
Tributary to Big Bear Brook	Approximate	0.36	
Tributary to Big Bear Brook	Detailed	0.04	Big Bear Brook backwater redelineation.
Tributary to Van Horn Brook	Approximate	0.14	
Tributary to Van Horn Brook	Detailed	0.33	From a point 0.10 miles upstream of Mercer/Somerset County Line to Herrontown Road.
Unnamed Stream	Detailed	0.08	Tributary A backwater redelineation.
Unnamed Stream	Approximate	0.18	New
Unnamed Stream	Detailed	0.98	Dock Pond Run backwater redelineation.
Van Horn Brook	Detailed	1.03	From a point 0.10 miles upstream of Mercer/Somerset County Line to a point 200 feet upstream of Arreton Road.
West Branch Shabakunk Creek	Detailed	4.43	From Mouth to a point 2000 feet upstream of Carlton Avenue.
Woodsville Brook	Approximate	1.33	
Woolsey Brook	Approximate	0.96	

How can I find more information regarding the revised mapping in Mercer County?

You can view the new map for your community by visiting your local map repository. The table below you find the location of the local floodplain administrator who maybe able to help you find the location of your property on the new preliminary maps. Mercer County maps available for reference at the map repository, but not for distribution. Additional information can be found online at the FEMA Map Service Center (<http://www.msc.fema.gov>), and also at RAMPP-Team Website (<http://www.rampp-team.com/nj.htm>).

Community Name	Floodplain Administrator	Phone Number	Map Repository
Mercer County	Brian M. Hughes/County Executive	609.989.6584	Planning Division
Ewing Township	Bill Erney	609.833.2900 x.7611	Municipal Building
Hamilton Township	Richard S. Williams, PE, PP, CME	609.890.3636	Department of Community Planning and Compliance
Trenton City	Monifa Banks-Harrison	609.989.3562	City Hall
Hopewell Borough	Robert E. Ward	609.466.2570	Borough Hall

Mercer County Floodplain Mapping Fact Sheet

Hopewell Township	Robert Miller	609.737.0612 x.643	Municipal Building
Hightstown Borough	George Chin	609.490.5100 x.622	Borough Hall
Lawrence Township	James F. Parvesse, P.E., C.M.E	609.844.7087	Municipal Building
Pennington Borough	John L. Hall, Jr.	609.737.0276	Borough Hall
Princeton Borough	Robert Hough, P.E., P.P., C.M.E.	609.497.7639	Borough Hall
Princeton Township	Robert V. Kiser, P.E.	609.924.5704	Municipal Building
Robbinsville Township	Timothy F. McGough, P.E.	609.918.0002	Municipal Building
East Windsor Township	Mark Liss	609.443.4000 x. 210	Municipal Building
West Windsor Township	Francis Guzik, P.E.	609.779.2400 x. 336	Municipal Building