Morris County Flood Mitigation Program

Moving People Out of Harm’s Way

ASFPM Conference 2013 – Concurrent Session B4
GOVERNMENT IS EVIL!... WE'D BE BETTER OFF WITHOUT IT!

LITTLE HELP?
**Why Morris County created this Program**

- Trapped Homeowners
- Strain on Municipalities
- Limited funding from other sources
- Permanent solution

---

Morris County Flood Mitigation Program
What is Flood Acquisition?

- Purchase home and land
- Deed restrict as permanent open space
- Demolish home, remove infrastructure
- Municipally owned and managed
Flood Acquisition is a Good Investment

• 5:1 Benefit/Cost Ratio
• Lowers Municipal costs
• Reduces negative impact to local economy
• Provides open space
• Creates flood storage
What is Eligible?

- Acquisition projects only
- Residential, willing sellers
- Municipal Applicants
- Flood Events: overland water, slope failure, saturation
- Benefit to Cost Ratio (BCR) minimum of 1:1

Municipal **benefit** =/> **cost** to acquire
How do you get a BCR?

Benefit-Cost Analysis (BCA) → Benefit-Cost Ratio (BCR)

- FEMA BCA Computer Model
- Auto-calculates costs
- Assesses future probability of flood damage
- Objective data = good business
Natural Environment

• Home’s Location
  – floodplain, floodway, flood hazard area

• River - Physical Characteristics
  – Streambed elevation vs. surface elevation
  – Base Flood Elevation (BFE)

• River - Hydrology - stream gage measurements
**RESIDENCE: Construction and Elevation**

**Physical elements**
- Year
- Square footage
- Number of stories/basement
- Foundation type

**Elevation Information**
- Natural elevation
- Steps, doors and windows
- Height that water can enter home
Funding

Funding Programs

- MATCH — 25% - match another agency
- CORE — 75% - lead funder

Approval Process

- PRELIMINARY — lump sum for Project Area
- FINAL — specific dollar amount for an individual home

** Soft Costs reimbursed on closed projects **
Sources of Funding

National → FEMA
   → HUD - Community Development Block Grants, Disaster Recovery

State → DEP – open space acquisition funds

County → Open Space Tax

Municipal → Open Space Tax
   → General Funds

Homeowner → Donation of Value
**MATCH Program**
- Up to 25% - match funder
- Expedited process
- No application
- Use Benefit-Cost Analysis done
- *Fast Track* – national disaster

**CORE Program**
- Up to 75% - lead funder
- Flood Acquisition Plan (FLAP)
- 2-page application
- Conduct Benefit-Cost Analysis
- Fell through other funding nets
Flood Acquisition Plans (FLAP)

- Created free of charge by County
- Proprietary planning document
- Secondary use by OEM → future flood events
- Assesses future funding needs
FLAP – Major Components

• Narrative
  – Waterways, Topography, Soils
  – Effects of Development
  – Flood History and Analysis

• Map
  – Flood Hazard Areas
  – Project Areas
  – Highlights CORE applicant properties

• Potential Target List
  – Lists specific homes that potentially qualify
FLAP – Narrative

• Based on:
  – FEMA Flood Insurance Studies
  – USGS stream gage data

• 2 pages

• Flood History - includes specific events

• Review of stream gage data

• Conclusion – reasons to pursue flood acquisition
FLAP – Potential Target List

• Excel spreadsheet
• Color-coded to match map’s Project Areas
• Easy-to-sort data
• Data listed:
  – Project Area
  – Street & House #
  – Owner
  – Comments
Don’t Re-create the Wheel!

Utilize FEMA resources and expertise:

- Flood Insurance Studies
- BCA Model (and training?)
- Property Acquisition Handbook
- Forms
- Project management tools
- Special Flood Hazard layer (GIS)

Before you create,
search for a template!
Snapshot of Progress to Date (16 months)

- **96 Projects in 7 towns** – $11.85 million
  - MATCH: 62 homes ($5 million)
  - CORE: 34 homes ($6.85 million)

- **24 closings** - demolitions have begun…..

- 6 Flood Acquisition Plans (FLAPs)

- Post-preservation: parks, rec fields, various gardens

- CORE applications and FLAP requests in the pipeline
What has been accomplished?

- First dedicated county flood buyout program in NJ
- Attracted $27 million in Federal and State flood acquisition funding
- $60 million in potential benefits from County’s $12 million investment
- Moved people out of harm’s way!
MORRIS COUNTY
FLOOD MITIGATION PROGRAM

Jennifer McCulloch, Program Coordinator

FOR MORE INFORMATION… … always happy to share…..

Website: www.morrispreservation.org

E-mail: jmcculloch@co.morris.nj.us

Phone: 973-829-8120