Reality Check

- There are some parcels that Mother Nature *owns*
- Extreme weather events are the new ‘normal’
- Biggert-Waters Flood Insurance Reform Act
- Excessive flooding across Central Europe
Who knew? Facts about flooding in NJ

Ranked #2 *nationwide* for severe, repetitive flood losses

- **9 floods**
  - (36 yrs)
  - 1955 - 1991

- **14 floods**
  - (18 years)
  - 1992 - 2010

- **7 floods**
  - (last 2 years)
  - 2010 - 2012
This is about..... People
What is Flood Acquisition?

- Purchase home and land
- Deed restrict as *permanent* open space
- Demolish home, remove infrastructure
- Municipally owned /managed

Morris County Flood Mitigation Program
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
**Morris County’s Program Design**

1. Create a dedicated, long term program
2. Seek partnerships
3. Identify / create stable funding sources
4. Develop Benefit/Cost Analysis methodology
5. Hire / train a subject matter expert
6. Streamline, simplify, assist!
1) Create a long term, dedicated program

• Eligibility/Rules
  – Municipal applicants only
  – Residential properties, willing sellers
  – Minimum Benefit-Cost Ratio of 1:1
  – Rolling application

• Funding Tracks
  – MATCH – 25% - match funding
  – CORE – 75% - lead funding

• Approval Process:
  – Preliminary – lump sum for a “Project Area” is set aside
  – Final – releases a specific dollar amount for an individual home
**MATCH Program**
- Up to 25% - match funder
- Expedited process
- No application
- Use BCR of other agency
- *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, unofficial planning document
- Informs local officials of flood issues
- Assesses future funding needs
- Secondary use by OEM → future flood events
Major Components of FLAP

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

• Map (GIS)
  – Shows Special Flood Hazard Areas
  – Creates color-coded Project Areas
  – Parcel specific, highlights CORE applicant properties

• Potential Target List (Excel)
  – Lists specific homes, by Project Area, that potentially qualify for flood mitigation funding
2) **Seek partnerships at all levels**

**National** → FEMA  
→ ASFPM

**State / County**  
→ Floodplain Managers  
→ Office of Emergency Management  
→ Homeland Security and Preparedness  
→ Open Space Agencies  
→ Planning Departments  
→ Disaster Recovery Groups

**Local** → OEM  
→ Mayor, Town Administrator, Town Council  
→ Flood Mitigation and Open Space Groups
3) Identify / create stable funding source

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
4) Develop Benefit/Cost Analysis methodology

Municipal benefit…

must be equal to, or greater than …

the cost to acquire

- Projects must have a minimum Benefit/Cost Ratio of 1:1 (BCR)
- Objective criteria defends against the ‘loss of ratables’ argument
- Don’t re-create the wheel – utilize state or federal models, if possible
5) Hire / train a staff as a subject matter expert

- Experienced grant administrator
- Help with program design and evolution
- Point of contact for all inquiries / applications
- Flood information sponge
- Flood Mitigation megaphone
6) **Streamline, Simplify, Assist!**

- Emergent situation
- Parallel federal/state programs
- Clearly articulate program
- Train your applicants
- Regular status meetings

Morris County Flood Mitigation Program
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!
When all else fails.....

• Throw a party for your whole neighborhood
• Treat everyone real nice
• Make them dinner
• Have a couple of bottles of wine
• Use the gentle persuasion that New Jerseyans are known for ... to get things done 😊

In the end,

it’s all about people!
MORRIS COUNTY
FLOOD MITIGATION PROGRAM

Jennifer McCulloch, Program Coordinator

FOR MORE INFORMATION… ….

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