



FEMA

December 21, 2023

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

Toni D. Van Camp
Borough Clerk and Administrator
Borough of Newfield
P.O. Box 856
Newfield, New Jersey 08344

Dear Administrator Van Camp:

I am happy to announce that the Department of Homeland Security's Federal Emergency Management Agency (FEMA) has approved the Borough of Newfield's application to participate in the National Flood Insurance Program (NFIP). In accordance with Section 1336 of the National Flood Insurance Act of 1968, the Borough of Newfield is eligible to participate in the Regular Phase of the NFIP effective on December 1, 2023. Flood insurance is now available to local property owners and may be purchased from any insurance agent or broker licensed to do business in the State where the insurable property is located.

I am enclosing a copy of the news release announcing the Borough of Newfield's eligibility to participate in the NFIP. I hope it assists you in your efforts to publicize the availability of this important coverage. The Borough of Newfield's property owners will want to know about this opportunity to obtain insurance protection against losses from future flooding. The buildings and contents coverage is now available to building owners and tenants.

In general, new flood insurance policies and endorsements adding or increasing coverage become effective following a 30-day waiting period. However, there are three exceptions.

1. Map Revision Exception: Coverage becomes effective after a 1-day waiting period during the first 13 months following a flood map revision newly identifying a building as located within a Special Flood Hazard Area (SFHA) when it was previously identified as outside an SFHA.
2. Loan Exception: If the initial purchase of new, additional, or increased flood insurance coverage is in connection with making, increasing, extending, or renewing a loan secured by the insured property (for example, a mortgage loan) – and if the NFIP receives the request for insurance and premium within an appropriate timeframe, then no waiting period applies and coverage becomes effective as of the time of the loan closing.
3. Post-Wildfire Exception: In certain cases, coverage becomes effective after a 1-day waiting period.

Detailed requirements regarding the waiting periods can be found in the NFIP Flood Insurance Manual ([Current Flood Insurance Manuals | FEMA.gov](#)).

The Flood Insurance Rate Map (FIRM), which shows the Base Flood Elevations (BFEs) established for the Borough of Newfield, became effective on January 20, 2010. This FIRM date indicates the effective date for the authorization of the sale of first and second layer flood insurance coverage at full-risk rates for all new construction and substantial improvements to existing structures within the Borough of Newfield. The first layer coverage on structures built prior to June 17, 1991, will be available at subsidized rates unless improvements are made to the structure.

Please be aware that the flood insurance costs for a structure is based on many factors including: the location of the structure compared to the flooding source, the structure's first floor and its relationship to the adjacent ground elevation, the structure's individual building characteristics, and the structure's replacement cost. In addition, on the effective FIRM date, the FIRM supersedes all previous maps for the purpose of determining whether individual properties are located inside or outside the SFHA. After the effective FIRM date, new construction will be charged full-risk rates, which may be higher, if the structure is not built in compliance with the NFIP floodplain management requirements.

Under the Flood Disaster Protection Act of 1973, as amended, flood insurance must be purchased by property owners seeking any Federal financial assistance for construction or acquisition of buildings in SFHAs. This financial assistance includes certain federally guaranteed mortgages and direct loans, federal disaster relief loans and grants, as well as other similarly described assistance from FEMA and other agencies.

In addition, all loans individuals obtain from Federally regulated, supervised, or insured lending institutions that are secured by improved real estate located in SFHAs are also contingent upon the borrower obtaining flood insurance coverage on the building. However, purchasing and maintaining flood insurance coverage on a voluntary basis is frequently recommended for properties located outside SFHAs.

If you need additional assistance or information, I recommend you contact Kunal Patel, P.E., CFM, the NFIP State Coordinator, by telephone at (609) 292-2296, in writing at the New Jersey Department of Environmental Protection, 44 South Clinton Avenue, Third Floor, Trenton, New Jersey 08625, or by electronic mail at kunal.patel@dep.nj.gov. The FEMA Regional staff in New York, New York, is also available to assist you. You may contact the Regional staff by

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telephone at (212) 680-3600 or in writing. Please send your written inquiries to the Director,
Mitigation Division, FEMA Region 2, at 26 Federal Plaza, Suite 1307, New York, New York 10278.

Sincerely,



Rachel Sears, Director
Floodplain Management Division
Mitigation Directorate | FEMA

Enclosure

cc: David Warrington, Regional Administrator, FEMA Region 2
Kunal Patel, P.E., CFM, NFIP State Coordinator, New Jersey Department of Environmental
Protection
Wayne Johnson, Borough Engineer, Borough of Newfield

SAMPLE NEWS RELEASE

FEDERAL FLOOD INSURANCE NOW AVAILABLE
IN THE BOROUGH OF NEWFIELD, NEW JERSEY

Washington, D.C. – The Borough of Newfield has joined over 22,000 communities nationwide that are allowed to purchase federally backed flood insurance. This availability follows the community's adoption and enforcement of ordinances to reduce flood losses and acceptance by the National Flood Insurance Program (NFIP).

The Borough of Newfield is now a participant in the NFIP effective on December 1, 2023. Residents of the Borough of Newfield will be able to purchase flood insurance up to the limits under the Regular Phase of the program. However, there is a 30-day waiting period before flood insurance coverage goes into effect. For single-family dwellings, the building coverage limit is \$250,000, and the contents coverage limit is \$100,000. Renters can also protect their belongings by purchasing contents coverage. For commercial properties, the building and contents coverage limits are both \$500,000.

Lenders must require borrowers whose properties are located in a designated flood hazard area to purchase flood insurance as a condition of receiving a federally backed mortgage loan in accordance with the Federal Disaster Protection Act of 1973.

The NFIP is implemented through the Federal Emergency Management Agency. There are over 5 million flood insurance policies in more than 22,000 participating communities nationwide.