



Federal Emergency Management Agency

Washington, D.C. 20472

December 20, 2017

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

IN REPLY REFER TO:
115I

The Honorable Rick O'Neil
Mayor, Borough of Highlands
42 Shore Drive
Highlands, New Jersey 07732

Community Name: Borough of Highlands,
Monmouth County,
New Jersey
Community No.: 345297
Map Panels Affected: See enclosed Listing of
Communities Table

Dear Mayor O'Neil:

On January 31, 2014, you were provided copies of the preliminary Flood Insurance Study (FIS) report and Flood Insurance Rate Map (FIRM) panels for Monmouth County, New Jersey (All Jurisdictions) that identify existing flood hazard determinations in your community. The flood hazard determinations for your community may include addition or modification to Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Areas (SFHAs), zone designations, and regulatory floodways. SFHAs are the areas subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). The 90-day appeal period that was initiated on April 3, 2015, when the Department of Homeland Security's Federal Emergency Management Agency (FEMA) published a notice of proposed flood hazard determinations for your community in the *Two Rivers Times* in addition to the *Asbury Park Press*, has elapsed.

Although FEMA did not receive any appeals of the proposed flood hazard determinations from your community, numerous appeals and comments were received from other communities in Monmouth County during the statutory 90-day appeal period that followed release of the map products. All appeals and comments received from Monmouth County have been resolved; however, the appeal received from the City of New York that challenged certain aspects of the coastal storm surge analysis remains open. Therefore, the determination (copy enclosed) of the Agency as to the flood hazard information for your community is considered final. FEMA will publish a notice of final flood hazards determinations in the *Federal Register* as soon as possible. The FIRM for your community will become effective on June 20, 2018, and will revise the FIS report and FIRM which were in effect prior to that date. For insurance rating purposes, the community number and new suffix code for the panels being revised are indicated on the maps and must be used for all new policies and renewals. Final printed copies of the report and maps will be mailed to you in the near future.

Effective with the date of this letter, your community should use the BFE data presented on the preliminary FIS report and FIRM for regulating floodplain development in accordance with the guidance provided in the Floodplain Management Bulletin titled *Use of Flood Insurance Study (FIS) Data As Available Data*. Use of the BFEs on the preliminary and revised preliminary FIS report and FIRM as "best available data" is required where the area is an approximate A zone on the current effective map. While this requirement does not apply to areas that currently have a BFE, for permitting purposes, we

recommend that you either use it or inform potential developers of changes when the BFEs are higher than on the current map.

To assist your community in maintaining the FIRM, we have enclosed a Summary of Map Actions (SOMA) to document previous Letters of Map Change (LOMCs) (i.e., Letters of Map Amendment [LOMAs], Letters of Map Revision [LOMRs]) that will be superseded when the revised FIRM panels become effective. Information on LOMCs is presented in four categories: (1) LOMCs that have been included on the revised FIRM panels; (2) LOMCs that have not been shown on the revised FIRM panels because of scale limitations or because the LOMC that was issued had determined that the lots or structures involved were outside the SFHA shown on the FIRM; (3) LOMCs that have not been included on the revised FIRM panels because they are being superseded by new detailed flood hazard data; and (4) LOMCs that will be re-determined. The LOMCs in Category 2 of this form are revalidated through a single letter that reaffirms the validity of a previously issued LOMC. LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures have changed (Category 4) cannot be revalidated through this administrative process. However, we will review the data which were previously submitted as part of the original LOMA or LOMR request and issue a new determination for the subject properties after the FIRM effective date.

By the effective date of the FIRM, your community is required, as a condition of continued eligibility in the National Flood Insurance Program (NFIP), to adopt or show evidence of adoption of floodplain management regulations that meet the standards of Section 60.3(e) of the NFIP regulations. These standards are the minimum requirements and do not supersede any State or local requirements of a more stringent nature.

It must be emphasized that all of the standards specified in Section 60.3(e) of the NFIP regulations must be enacted in a legally enforceable document. This includes the adoption of the effective FIS report and FIRM to which the regulations apply and the modifications made by this map revision. Some of the standards should already have been enacted by your community. Any additional requirements can be met by taking one of the following actions:

1. Amend existing regulations to incorporate any additional requirements of Section 60.3(e);
2. Adopt all of the standards of Section 60.3(e) into one new, comprehensive set of regulations; or,
3. Show evidence that regulations have previously been adopted that meet or exceed the minimum requirements of Section 60.3(e).

Communities that fail to enact the necessary floodplain management regulations will be suspended from participation in the NFIP and subject to the prohibitions contained in Section 202(a) of the Flood Disaster Protection Act of 1973 as amended.

For assistance with your floodplain management ordinance or enacting the floodplain management regulations, please contact the Floodplain Management Program at the New Jersey Department of Environmental Protection. John H. Moyle or Joseph Ruggeri, P.E., CFM, the NFIP State Coordinators, are accessible by telephone at (609) 292-2296, in writing at Post Office Box 420, Trenton, New Jersey 08625-0420, or by electronic mail at john.moyle@dep.state.nj.us or joseph.ruggeri@dep.state.nj.us. If

you should require any additional information, we suggest you contact your Consultation Coordination Officer (CCO), Michael Moriarty, Director, Mitigation Division, at our Regional Office in New York, New York, by telephone at (212) 680-3600, or in writing at FEMA Region II, 26 Federal Plaza, New York, New York 10278-0002.

Additional information and resources your community may find helpful regarding the NFIP and floodplain management, such as *Use of Flood Insurance Study (FIS) Data as Available Data*, *The National Flood Insurance Program Code of Federal Regulations*, *Answers to Questions About the National Flood Insurance Program*, *Frequently Asked Questions Regarding the Effect that Revised Flood Hazards have on Existing Structures*, and *National Flood Insurance Program Elevation Certificate and Instructions*, can be found on our website at <http://www.floodmaps.fema.gov/lfd>. Paper copies of these documents may also be obtained by calling our FEMA Map Information eXchange toll free at (877) 336-2627 (877-FEMA MAP).

Sincerely,



Luis Rodriguez, P.E., Director
Engineering Modeling Division
Federal Insurance and Mitigation Administration

Enclosures:

Listing of Communities Table
Final Flood Hazard Determinations
Final SOMA

cc: Dale Leubner, Zoning Officer, Borough of Highlands
Lillian G. Burry, Freeholder Director, Monmouth County
Edward Sampson, Planning Director, Monmouth County

The table that follows is provided for your community's use in determining the FIRM panels affecting your community. Note, only those FIRM panels highlighted in the table below are affected by this revision and will have a new FIRM effective date of June 20, 2018.

<u>LISTING OF COMMUNITIES</u>						
COMMUNITY NAME	COMMUNITY NUMBER	LOCATED ON PANEL(S)	INITIAL ID DATE	INITIAL NFIP MAP DATE	INITIAL FIRM DATE	MOST RECENT FIRM PANEL DATE
TOWNSHIP OF ABERDEEN	340312	0020, 0028, 0029, 0036, 0037, 0038, 0039	February 28, 1975	February 28, 1975	March 18, 1985	June 20, 2018
BOROUGH OF ALLENHURST	340283	0332, 0351	August 24, 1973	August 24, 1973	March 15, 1979	September 25, 2009
BOROUGH OF ALLENTOWN	340284	0332, 0334, 0351, 0353	December 21, 1973	December 21, 1973	September 16, 1981	September 25, 2009
CITY OF ASBURY PARK	340285	0066, 0067, 0068, 0069	July 13, 1973	July 13, 1973	February 15, 1979	September 25, 2009
BOROUGH OF ATLANTIC HIGHLANDS	340286	0334, 0342	February 20, 1976	February 20, 1976	August 3, 1981	June 20, 2018
BOROUGH OF AVON-BY-THE-SEA	340287	0333, 0334, 0341, 0342	February 1, 1974	February 1, 1974	March 15, 1979	September 25, 2009
BOROUGH OF BELMAR	345283	0455, 0456	May 13, 1972	May 13, 1972	May 12, 1972	September 25, 2009
BOROUGH OF BRADLEY BEACH	340289	0334	December 21, 1973	December 21, 1973	August 1, 1979	September 25, 2009
BOROUGH OF BRIELLE	340290	0455, 0456	August 31, 1973	August 31, 1973	April 2, 1979	September 25, 2009
TOWNSHIP OF COLTS NECK	340291	0152, 0153, 0154, 0158, 0159, 0161, 0162, 0163, 0164, 0166, 0167, 0168, 0169 ² , 0178, 0186, 0188, 0310, 0326	April 12, 1974	April 12, 1974	April 15, 1982	September 25, 2009
BOROUGH OF DEAL	340292	0194, 0213, 0332, 0351	January 14, 1972	January 14, 1972	March 5, 1976	September 25, 2009
BOROUGH OF EATONTOWN	340293	0183, 0187, 0189, 0191, 0192, 0193, 0194	June 21, 1974	June 21, 1974	September 16, 1981	June 20, 2018
BOROUGH OF ENGLISHTOWN	340294	0140	June 21, 1974	June 21, 1974	March 15, 1981	September 25, 2009
BOROUGH OF FAIR HAVEN	340295	0068, 0181, 0182	July 6, 1973	July 6, 1973	October 16, 1979	June 20, 2018
BOROUGH OF FARMINGDALE	340296	0310	March 15, 1974	March 15, 1974	November 26, 1982	September 25, 2009
BOROUGH OF FREEHOLD ¹	345536	0143, 0144, 0281, 0282	September 25, 2009	September 25, 2009	September 25, 2009	September 25, 2009

LISTING OF COMMUNITIES

COMMUNITY NAME	COMMUNITY NUMBER	LOCATED ON PANEL(S)	INITIAL ID DATE	INITIAL NFIP MAP DATE	INITIAL FIRM DATE	MOST RECENT FIRM PANEL DATE
TOWNSHIP OF FREEHOLD	340297	0140, 0141, 0142, 0143, 0144, 0161, 0163, 0260, 0266, 0267, 0280, 0281, 0282, 0283, 0284, 0290, 0291, 0292, 0301	February 15, 1974	February 15, 1974	April 4, 1983	September 25, 2009
TOWNSHIP OF HAZLET	340298	0029, 0033, 0034, 0037, 0039, 0041, 0042	December 28, 1973	December 28, 1973	December 1, 1982	September 25, 2009
BOROUGH OF HIGHLANDS	345297	0067, 0069, 0086, 0088	December 15, 1970	December 15, 1970	September 3, 1971	June 20, 2018
TOWNSHIP OF HOLMDEL	340300	0037, 0039, 0041, 0042, 0043, 0044, 0152, 0154, 0156, 0157, 0158, 0159	January 25, 1974	January 25, 1974	March 1, 1982	September 25, 2009
TOWNSHIP OF HOWELL	340301	0163, 0164, 0168, 0169, 0282, 0284, 0292, 0294, 0301, 0302, 0303, 0304, 0310, 0311, 0312, 0313, 0314, 0320, 0430, 0435	March 22, 1974	March 22, 1974	January 6, 1983	September 25, 2009
BOROUGH OF INTERLAKEN	340302	0332	March 15, 1974	March 15, 1974	January 2, 1981	September 25, 2009
BOROUGH OF KEANSBURG	340303	0034, 0042, 0055	April 20, 1973	April 20, 1973	May 16, 1983	September 25, 2009
BOROUGH OF KEYPORT	340304	0029, 0033, 0037	January 23, 1974	January 23, 1974	July 2, 1979	September 25, 2009
BOROUGH OF LAKE COMO	340328	0341, 0342	February 22, 1974	February 22, 1974	November 28, 1980	September 25, 2009
BOROUGH OF LITTLE SILVER	340305	0179, 0181, 0182, 0183, 0184	August 31, 1973	August 31, 1973	February 1, 1978	June 20, 2018
VILLAGE OF LOCH ARBOUR	340306	0332, 0351	November 30, 1973	November 30, 1973	March 15, 1979	September 25, 2009
CITY OF LONG BRANCH	340307	0184, 0192, 0194, 0203, 0211, 0213	May 31, 1974	May 31, 1974	May 5, 1976	June 20, 2018
TOWNSHIP OF MANALAPAN	340308	0120, 0130, 0135, 0140, 0141, 0143, 0260, 0280	July 20, 1973	July 20, 1973	September 15, 1977	September 25, 2009
BOROUGH OF MANASQUAN	345303	0343, 0456, 0457	May 13, 1972	May 13, 1972	May 12, 1972	September 25, 2009
TOWNSHIP OF MARLBORO	340310	0020, 0038, 0039, 0130, 0135, 0141, 0142, 0151, 0152, 0153, 0154, 0161, 0163	December 21, 1973	December 21, 1973	June 15, 1978	September 25, 2009
BOROUGH OF MATAWAN	340311	0036, 0038	March 1, 1974	March 1, 1974	September 30, 1981	June 20, 2018

LISTING OF COMMUNITIES

COMMUNITY NAME	COMMUNITY NUMBER	LOCATED ON PANEL(S)	INITIAL ID DATE	INITIAL NFIP MAP DATE	INITIAL FIRM DATE	MOST RECENT FIRM PANEL DATE
TOWNSHIP OF MIDDLETOWN	340313	0034, 0042, 0044, 0055, 0060 ² , 0061, 0062, 0063, 0064, 0066, 0067, 0068, 0069, 0080 ² , 0086, 0088, 0157, 0159, 0176, 0177, 0178, 0179, 0181	July 19, 1974	July 19, 1974	February 15, 1984	June 20, 2018
TOWNSHIP OF MILLSTONE	340314	0115, 0120, 0235, 0255, 0260, 0265, 0266, 0267, 0268 ² , 0280	March 29, 1974	March 29, 1974	January 20, 1982	September 25, 2009
BOROUGH OF MONMOUTH BEACH	340315	0182, 0184, 0201, 0203	May 17, 1974	May 17, 1974	May 16, 1977	June 20, 2018
TOWNSHIP OF NEPTUNE	340317	0327, 0328, 0329, 0331, 0332, 0333, 0334, 0341, 0342, 0353	July 13, 1973	July 13, 1973	February 16, 1977	September 25, 2009
BOROUGH OF NEPTUNE CITY	340316	0333, 0334	June 28, 1974	June 28, 1974	August 11, 1978	September 25, 2009
TOWNSHIP OF OCEAN	340319	0189, 0193, 0194, 0213, 0327, 0331, 0332	June 1, 1973	June 1, 1973	October 14, 1977	September 25, 2009
BOROUGH OF OCEANPORT	340320	0183, 0184, 0191, 0192, 0203	May 11, 1973	May 11, 1973	February 16, 1977	June 20, 2018
BOROUGH OF RED BANK	340321	0177, 0179, 0181, 0183	March 8, 1974	March 8, 1974	May 19, 1981	June 20, 2018
BOROUGH OF ROOSEVELT	340322	0255	February 1, 1974	February 1, 1974	May 25, 1978	September 25, 2009
BOROUGH OF RUMSON	345316	0068, 0069, 0088, 0181, 0182, 0184, 0201, 0203	December 28, 1973	December 28, 1973	December 21, 1973	June 20, 2018
BOROUGH OF SEA BRIGHT	345317	0088, 0201	October 14, 1971	October 14, 1971	October 8, 1971	June 20, 2018
BOROUGH OF SEA GIRT	340325	0343, 0344, 0456, 0457	February 2, 1973	February 2, 1973	March 5, 1976	September 25, 2009
BOROUGH OF SHREWSBURY	340326	0179, 0183, 0187, 0191	June 7, 1974	June 7, 1974	August 1, 1979	June 20, 2018
TOWNSHIP OF SHREWSBURY ¹	340002	0179, 0187	September 25, 2009	September 25, 2009	August 9, 2013	September 25, 2009
BOROUGH OF SPRING LAKE	340329	0182, 0341, 0342, 0343, 0344	May 25, 1973	May 25, 1973	February 17, 1982	September 25, 2009
BOROUGH OF SPRING LAKE HEIGHTS	340330	0341, 0343	May 3, 1974	May 3, 1974	December 15, 1981	September 25, 2009

LISTING OF COMMUNITIES

COMMUNITY NAME	COMMUNITY NUMBER	LOCATED ON PANEL(S)	INITIAL ID DATE	INITIAL NFIP MAP DATE	INITIAL FIRM DATE		MOST RECENT FIRM PANEL DATE
					INITIAL FIRM DATE	INITIAL FIRM DATE	
BOROUGH OF TINTON FALLS	340318	0178, 0179, 0186, 0187, 0188, 0189, 0310, 0326, 0327, 0328, 0329	April 12, 1974	April 12, 1974	April 15, 1982	September 25, 2009	
BOROUGH OF UNION BEACH	340331	0029, 0033, 0034, 0041	December 28, 1973	December 28, 1973	May 15, 1980	September 25, 2009	
TOWNSHIP OF UPPER FREEHOLD	340332	0229 ² , 0235, 0240, 0245, 0255, 0265, 0380 ² , 0385, 0405	March 22, 1974	March 22, 1974	October 2, 1979	September 25, 2009	
TOWNSHIP OF WALL	340333	0169 ² , 0310, 0320, 0326, 0328, 0329, 0333, 0340, 0341, 0342, 0343, 0435, 0455, 0456	June 1, 1973	June 1, 1973	February 16, 1977	September 25, 2009	
BOROUGH OF WEST LONG BRANCH	340334	0191, 0192, 0194	August 24, 1973	August 24, 1973	January 16, 1981	September 25, 2009	

¹ NO SPECIAL FLOOD HAZARD AREAS IDENTIFIED

² PANEL NOT PRINTED

Monmouth County, New Jersey (All Jurisdictions)

Docket No.: FEMA-B-1471

Community	Community map repository address
Borough of Highlands.....	Municipal Office, 42 Shore Drive, Highlands, NJ 07732.
Borough of Little Silver.....	Borough Hall, Clerk's Office, 480 Prospect Avenue, Little Silver, NJ 07739.
Borough of Matawan.....	Borough Hall, 201 Broad Street, Matawan, NJ 07747.
Borough of Monmouth Beach...	Borough Hall, 18 Willow Avenue, Monmouth Beach, NJ 07750

FINAL SUMMARY OF MAP ACTIONS

Community: HIGHLANDS, BOROUGH OF

Community No: 345297

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the effects of the enclosed revised FIRM panels(s) on previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs), Letter of Map Revision based on Fill (LOMR-Fs), and Letters of Map Amendment (LOMAs)) that will be affected when the revised FIRM becomes effective on June 20, 2018.

1. LOMCs Incorporated

The modifications effected by the LOMCs listed below will be reflected on the revised FIRM. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below will not be reflected on the revised FIRM panels or will not be reflected on the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will remain in effect until the revised FIRM becomes effective. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

2A. LOMCs on Revised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
LOMA	NJ 1582	11/09/1995	LOT 1.1, BLOCK 1, UNIT B-17 – 200 PORTLAND ROAD	345297 0002 A	34025C0088G
LOMA	96-02-146A	12/24/1996	LOT 14, BLOCK 1.02, UNIT B-11, BUILDING B - 200 PORTLAND ROAD	345297 0002 A	34025C0088G

2B. LOMCs on Unrevised Panels

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		

FINAL SUMMARY OF MAP ACTIONS

Community: HIGHLANDS, BOROUGH OF

Community No: 345297

3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Final revised FIRM panels because they are being superseded by new or revised flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded
LOMR-F	01-02-0990A	10/19/2001	LOT 1, BLOCK 53—MILLER STREET AND SHORE DRIVE	3
LOMR-F	11-02-2561A	11/07/2011	LOTS 12 & 13, CORNERS PARK – 246 BAYSIDE DRIVE	3
LOMR	16-02-0850P	11/28/2016	NAVESINK SHORES	4
LOMR	16-02-2118P	07/19/2017	SANDY HOOK BAY MARINA	4

1. Insufficient information available to make a determination.
2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
4. Revised hydrologic and hydraulic analyses.
5. Revised topographic information.
6. Superseded by another LOMC.

4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures is no longer valid, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and if appropriate issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Original Panel	Current Panel
			NO CASES RECORDED		