



Lambertville Flood Damage Prevention

An expanded ordinance required for adoption
Deadline for adoption Feb 15, 2023



Lambertville Flood Damage Prevention

DEP Model Ordinance
adoption required





Lambertville Flood Damage Prevention

DEP Model Ordinance purpose –
to combine all regulations in
FEMA, NFIP, UCC, ASCE 24 and
ICC.



Lambertville Flood Damage Prevention

Improving the City's resiliency
is a concern for all





Floods have
happened and
will happen
again



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Floods have happened and will happen again



Lambertville Flood Damage Prevention Ordinance

Purpose of this brief presentation:

1 Understand some of the
basic terminology

2 Identify recommended
changes to our existing ordinance

Acronyms

NFIP – National Flood Insurance Program

FEMA – Federal Emergency Management Agency

DEP – Department of Environmental Protection

CRS – Community Rating System

SD/SI – Substantial Damage/Substantial Improvement

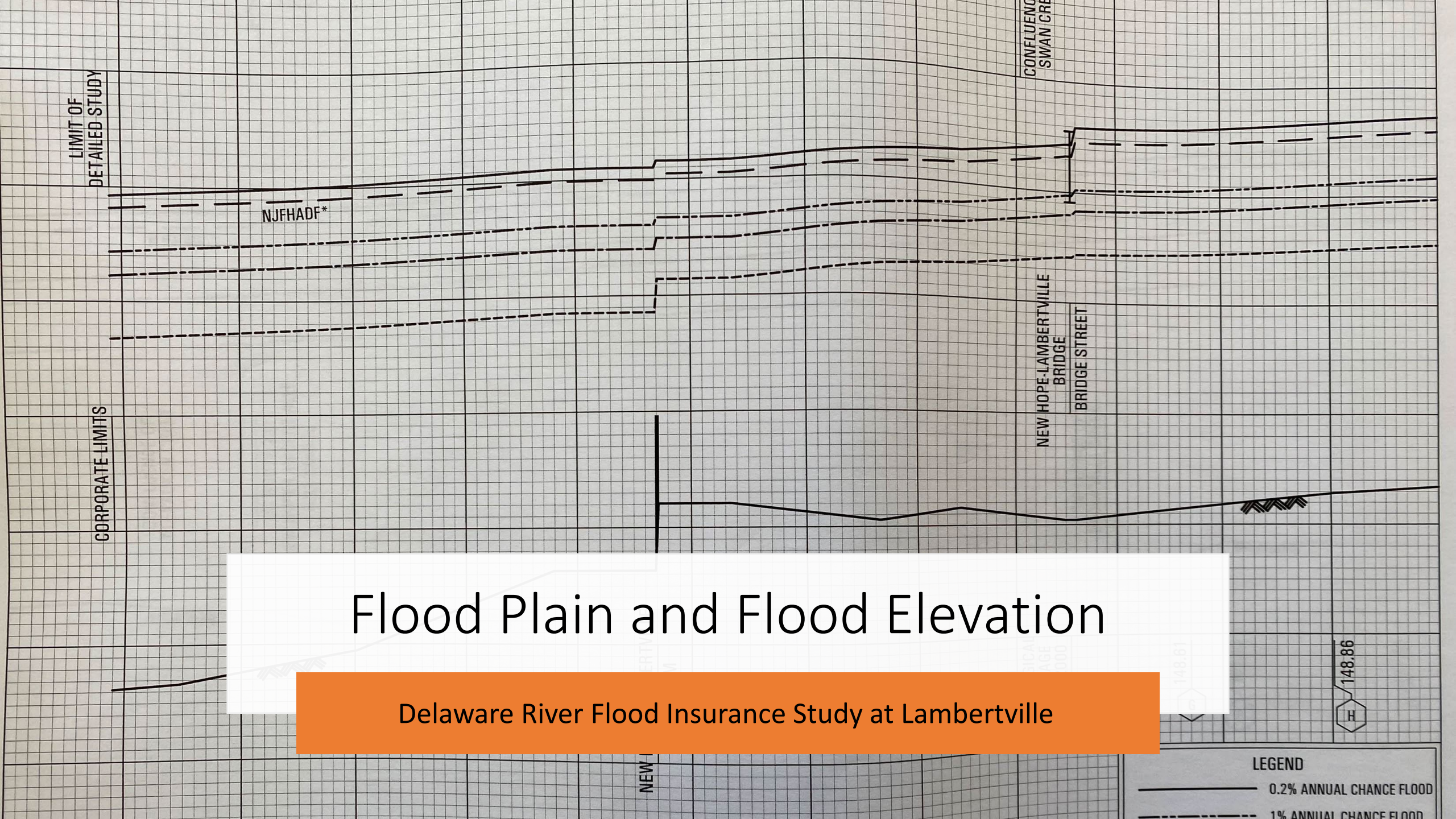
RL – Repetitive Loss

FHACA – (DEP) Flood Hazard Area Control Act

SFHA – Special Flood Hazard Area

Flood Plain and Flood Elevation

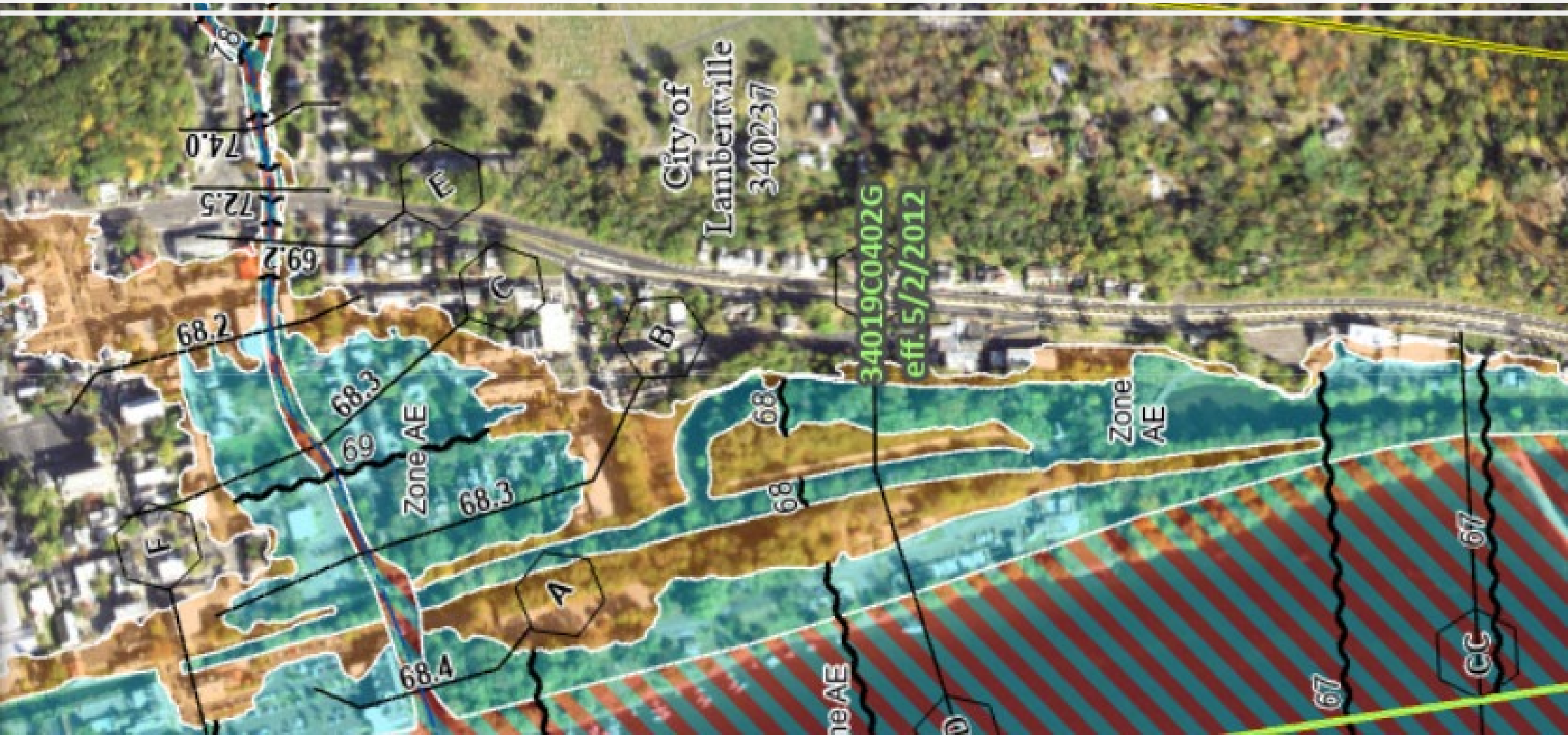
- Flood Plain – three primary parts
 - Floodway – Area of primary water flow and main current
 - Zone A – 1% annual chance of flood, 100-year flood plain
 - Zone X -- .2% annual chance of flood, 500-year flood plain
- Current SFHA in Lambertville is the 1% annual chance of flood
- Proposed is the .2% annual chance of flood
- Future DEP higher standards in 2023



Flood Plain and Flood Elevation

Delaware River Flood Insurance Study at Lambertville

100 vs 500 Year Flood Plain



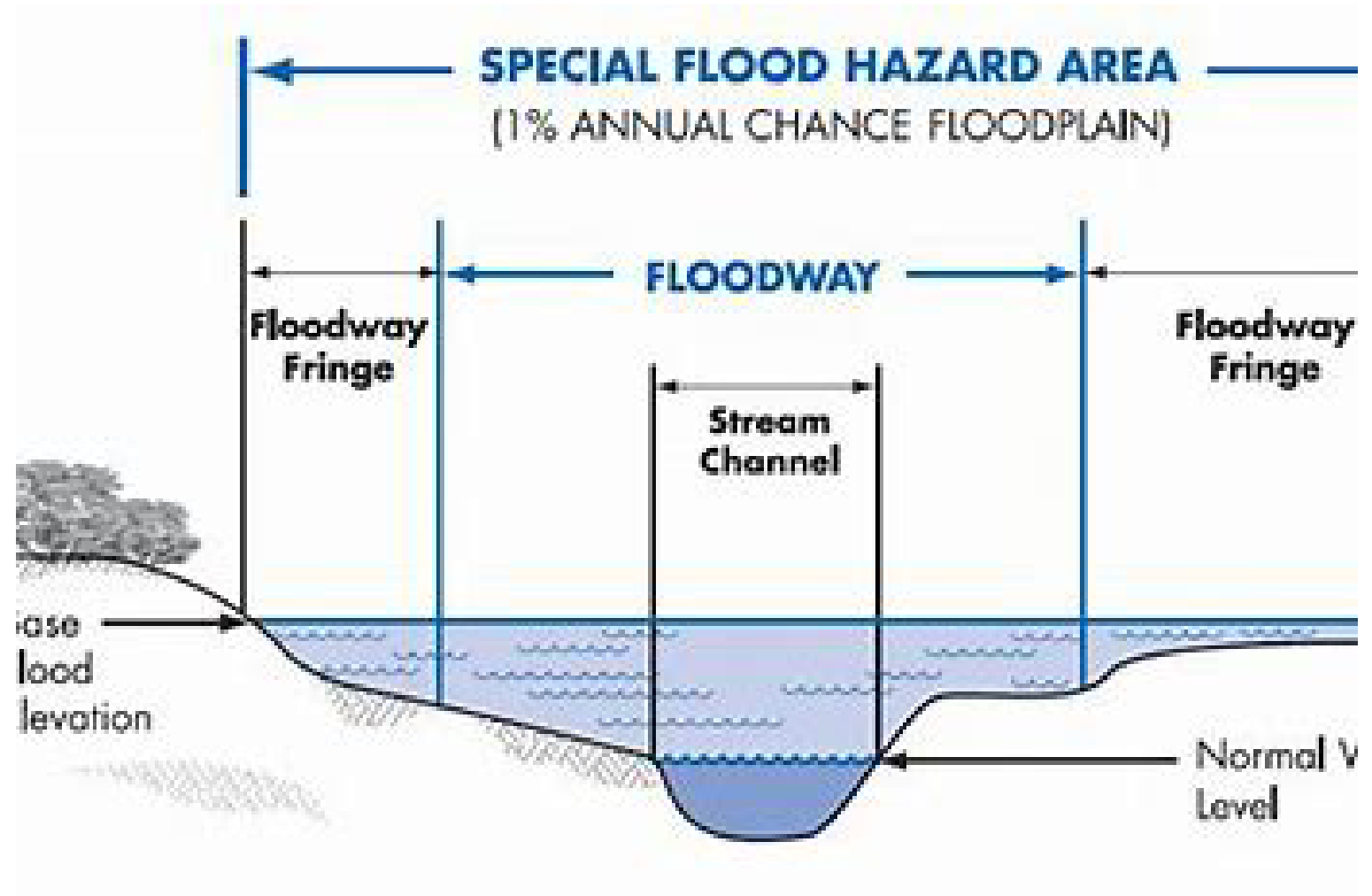
100 vs 500 Year Flood Plain



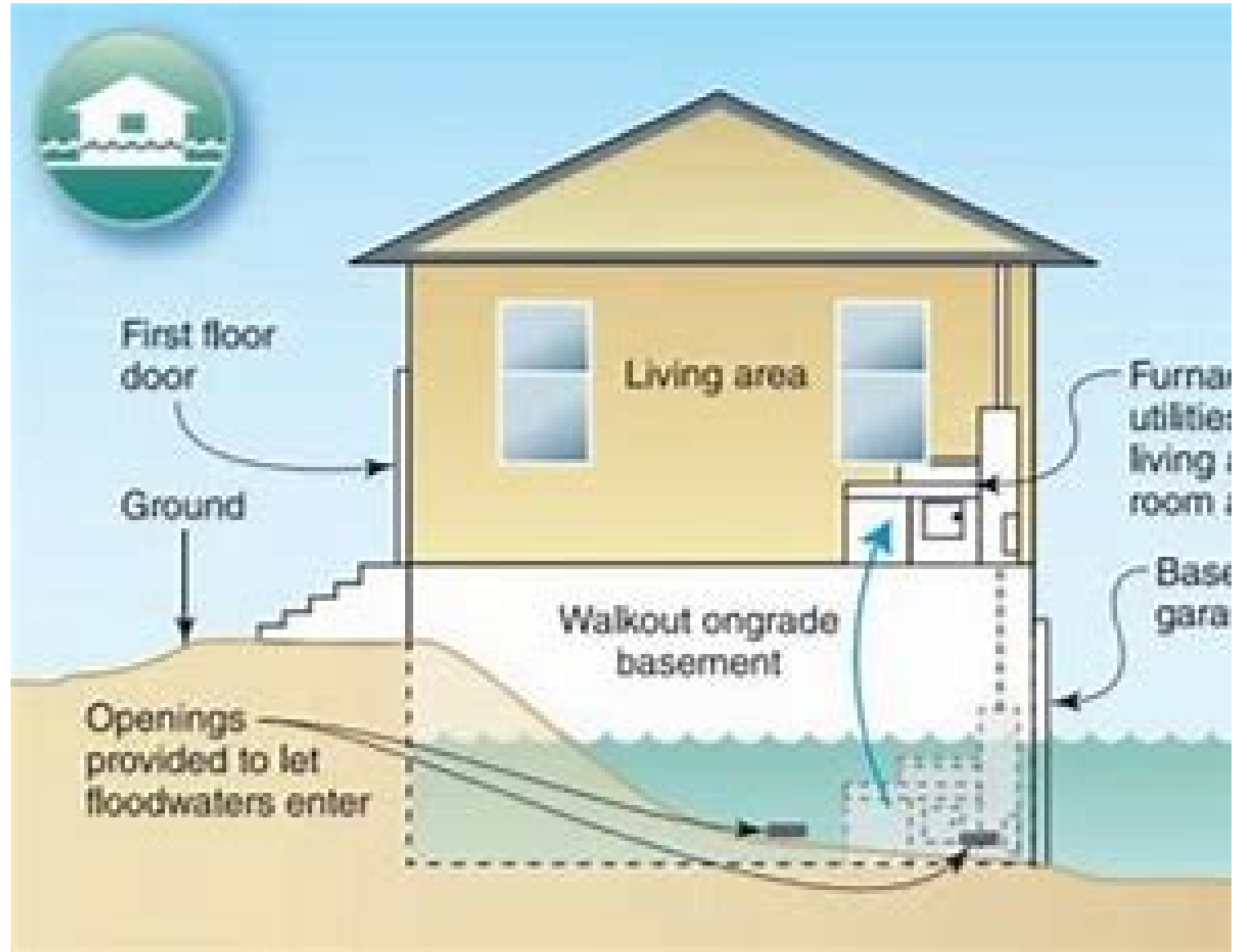
100 vs 500 Year Flood Plain



Define Flood Elevation

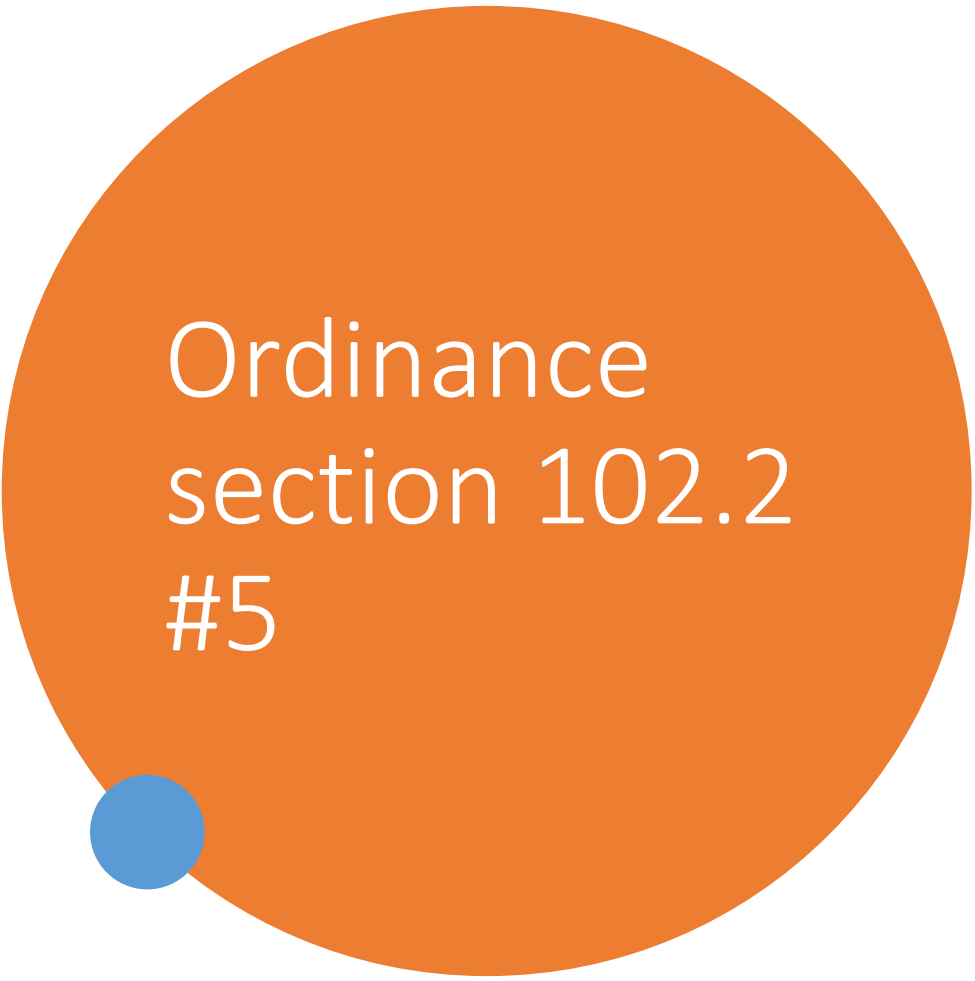


Define Flood Elevation



Ordinance section 102.2

- 102.2 Establishment of Flood Hazard Areas. The City of Lambertville was accepted for participation in the National Flood Insurance Program on April 1, 1981.
- The National Flood Insurance Program (NFIP) floodplain management regulations encourage that all Federal, State, and Local regulations that are more stringent than the minimum NFIP standards take precedence in permitting decisions.



Ordinance section 102.2 #5

- 5) The most restrictive 0.2% annual chance (500 year) flood area, based on the effective or preliminary FEMA flood study, is adopted by this ordinance for consideration when establishing the Best Available Flood Hazard Data Area and shall be considered the Special Flood Hazard Area. This section does not apply to substantial improvement determinations for structures that have not been substantially damaged.

Market Value Definition

- MARKET VALUE – The price at which a property will change hands between a willing buyer and a willing seller, neither party being under compulsion to buy or sell and both having reasonable knowledge of relevant facts. As used in these regulations, the term refers to the market value of buildings and structures, excluding the land and other improvements on the parcel. Market value shall be determined by the tax assessment value adjusted to approximate market value by a factor provided by the Tax Assessor employed by the City of Lambertville.

103.14 Substantial improvement and substantial damage determinations

- (1) Estimate the market value, or require the applicant to obtain a professional appraisal prepared by a qualified independent appraiser, of the building or structure before the start of construction of the proposed work; in the case of repair, the market value of the building or structure shall be the market value before the damage occurred and before any repairs are made. To provide uniformity in all determinations, the market value of the structure shall be the tax assessed value plus any percentage used by the tax assessor in determining that value.

Appeal vs Variance

Appeals are not included in the DEP model ordinance; language could be added in a future amendment to this ordinance.

An appeal can be made through the ZBOA or Governing Body as is the case for all appeals under Lambertville Ordinances

Included under the allowance for a variance from this ordinance.

Appeal vs Variance

- VARIANCE – A grant of relief from the requirements of this section which permits construction in a manner otherwise prohibited by this section where specific enforcement would result in unnecessary hardship.

Lambertville Flood Damage Prevention

We have a choice as flooding progressively gets worse

Think about the future and act or keep things the same

Take action to prevent any future loss of life or property

