

Ocean-Monmouth Multi-Jurisdictional Program for Public Information

**December 13, 2023
2024 Annual Update**

Prepared by:
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New Jersey Coastal Coalition
Pdietrich416@comcast.net

This report will serve as an update to the December 2023 Ocean-Monmouth Multi-Jurisdictional Program for Public Information (MJPPI). The original MJPPI was submitted on February 12, 2024. This update covers public outreach documented by the Municipal Members of the MJPPI and our stakeholders during 2023. We did not add any new members during 2024.

The PPI held two PPI committee meetings for the 2024 update, December 18, 2023 and June 20, 2024 (Appendix B). Discussions were held about enhancing stakeholder outreach and reminding municipal members that they needed to continue their outreach. All municipal members (Appendix C) and stakeholders were present. Each municipal member has documented the outreach they completed in 2023 and have updated their outreach they anticipate completing in 2024 (Appendix E). Each municipal member has presented this annual update to their governing body (Appendix G).

Municipal members of the MJ PPI

Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Brick	Vincent Palmieri	Tara Paxton	David Chadwick	Larissa Paxton
Mantoloking	Stacy Ferris	Scott Hulse, Francis Bruton	Peter Kizima	Victoria McDougal
Middletown	Stacy Krause		Charles Ehret	
Neptune Twp	Don Clare	Tracy James	Bridget Neary	Robin Liebeskind
Oceanport	Donna Phelps	Buzz Baldanza	Kim Jungfer	Toni Sverapa
Pt Pleasant Beach	Brian Martin	Matthew Rack Henliz Borja	Peter Ritchings	Lino Dealmeida

The PPI Committee plans to increase participation of regional stakeholders in the MJ PPI.

Current stakeholders include:

- Risk Reduction Plus (Insurance)
- Manasquan Bank (Bank)
- (Realestate)
- NJ Gas
- Radio
- Monmouth County
- Ocean County
- Insurance Promotion Stakeholders
 - Risk Reduction Plus

Stakeholder outreach for 2024 is documented in Appendix F.

The PPI Committee completed a Program for Flood Insurance Promotion (CRS Activity 370) as part of the MJPPI. Each town has adopted a resolution committing to implement the insurance promotion program activities.

At the June 20, 2024, the PPI Committee meeting the stated goals, objectives, outcomes, priority audiences and outreach topics were discussed. Members agreed that the goals, objectives, outcomes, outreach topics and audiences do not need to be changed at this time. Member municipalities have made some minor changes in the outreach projects and updated outreach is included in Appendix D. Changes were made to outreach project based on individual municipal funding or change of direction from governing body.

Each municipality maintains a presence on the Web and has a page dedicated to resources about the hazards of flooding and flood insurance (Appendix H)

Municipalities have noticed that more people are aware of flooding issues in their area and that more flood related construction is occurring. Flood related construction includes municipal projects like raising roadways and bulkheads or constructing stormwater pumps and private projects like house raising.

Goals

- Ensure that those affected by flooding are aware of risks;
- Coordinate municipal efforts to increase flood awareness;
- Inform residents of tools that their local government offers to prevent injury and property damage from flooding; and
- Engage in floodplain management activities that protect and bolster economic activity.

Objectives

1. Inventory the region's flood hazard and flood response efforts;
2. Determine flood insurance coverage within the region
3. Examine gaps and opportunities in awareness about flood hazard;
4. Develop outreach activities about flooding for members of the community
5. Prepare materials that can be used to educate the community about flood risk;
6. Maintain flood protection outreach efforts in perpetuity and update these efforts as issues arise;
7. Maximize participation in the NFIP and CRS to provide flood insurance premium discounts to policyholders within the region; and
8. Publicize the participating municipalities' services about flooding.

Priority Audiences

1. Properties Located in the SFHA
2. Senior Citizen Population
3. RL/SRL Properties

4. Seasonal Residents and Potential Homebuyers
5. Properties Located Just Above the SFHA
6. Real Estate, Lending, and Insurance Companies
7. Building Contractors, Architects, Surveyors, and Engineers
8. New Resident/Property Owners
9. The Entire Community

Priority Outreach Topics

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions

Additional Outreach Topics

7. Protection and Assistance are readily available for your community
8. Be prepared for future flooding events
9. Don't wait until it's too late
10. Funding is available for your home repairs

APPENDIX A

New Member Information

No new members for 2024.

APPENDIX B

Meeting Minutes

2023 Annual Meeting for Ocean-Monmouth MJPP

December 13, 2023

Host: Neptune



Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What we are asking our Stakeholders for in 2024
- ▶ Flood Insurance Promotion
- ▶ Next steps



Participating Municipalities



Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Brick	Vincent Palmieri	Tara Paxton	David Chadwick	Larissa Paxton
Mantoloking	Stacy Ferris	Scott Hulse, Francis Bruton	Peter Kizima	Victoria McDougal
Middletown	Stacy Krause		Charles Ehret	
Neptune Twp	Don Clare	Tracy James	Bridget Neary	Robin Liebeskind
Oceanport	Donna Phelps	Buzz Baldanza	Kim Jungfer	Toni Sverapa
Pt Pleasant Beach	Michael Thulen	Patty Harth John Mele	Peter Ritchings	Lino Dealmeida

Participating Stakeholders

- ▶ *Risk Reduction Plus*
- ▶ *NJ Gas*
- ▶ *Ocean First Bank*
- ▶ *Press Communications , LLC (Radio)*



Participating Insurance Stakeholders

- ▶ *Risk Reduction Plus*
- ▶ ** ANFI Certified*



Update Process in 2024

- ▶ Required attendance at two MJPPI meetings
- ▶ Participation at other monthly MJPPI meetings
- ▶ Update outreach spreadsheets
- ▶ Website check
- ▶ Flood Insurance Outreach and Public Meeting
- ▶ Towns must submit the MJPPI document to Governing body & be approved by resolution
- ▶ Submit Annual Update to FEMA/ISO



Stakeholder Outreach



Community: MJPPJ Stakeholder Outreach

330 OUTREACH PROJECTS WORKSHEET

Reviewer: _____ Date: _____

330 Outreach Project (OP) Worksheet																									
OP#	Outreach Projects	Points per Topic	Topics Covered						PPI Messages				Target Audiences	Times per Year	OP	Multipliers									
			1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Protection and assistance	8. Hurricane/ Severe Storm	9. Don't Wait	10. Funding				PPI?	PPI (OP)	STK?	STK (OP)	OP + PPI + STK					
OP#STK1	Atlantic City Press	2	x		x	x		x					All Residents	4	32	y	12.8	y	9.6	54.4					
OP#STK2	Heist Insurance Radio Ads	2	x	x	x	x	x				x	x	All Residents	5	80	y	32.0	y	24.0	136.0					
OP#STK3	SJ Gas Website	1	x			x							Webpage	1	3	y	1.2	y	0.9	5.1					
OP#STK8	SJ Hauck/ Int. Assoc Str. Movers	1		x		x	x	x					All Residents	1	5	y	2.0	y	1.5	8.5					
OP#STK9	Ocean First Bank Website	1	x	x		x	x						All Residents	1	4	y	1.6	y	1.2	6.8					
OP#STK10	Longport Media	2	x	x	x	x	x	x			x	x	All Residents	5	80	y	32.0	y	24.0	136.0					
OP#11														0			0.0		0.0	0.0					
OP#12														0			0.0		0.0	0.0					
OP#13														0			0.0		0.0	0.0					
OP#14														0			0.0		0.0	0.0					
OP#15														0			0.0		0.0	0.0					
OP#16														0			0.0		0.0	0.0					
OP#17														0			0.0		0.0	0.0					
OP#18														0			0.0		0.0	0.0					
OP#19														0			0.0		0.0	0.0					
OP#20														0			0.0		0.0	0.0					
OP#21														0			0.0		0.0	0.0					
c330 = cOP:			340.00	+	cFRP:	0.00	=	0.00											ΣOP:	200	ΣPPI:	80.00	ΣSTK:	60.00	340.00

346.8

Number of OP projects: **6**

Notes: c330 ≤ 350

ΣOP ≤ 200

ΣPPI ≤ 80

ΣSTK ≤ 60

Flood Insurance Promotion Activity 370

Included three components

- ▶ Flood Insurance Assessment
- ▶ Coverage Improvement Plan
- ▶ Coverage Improvement Plan Implementation



Flood Insurance Promotion Activity 370



Coverage Improvement Plan

In addition to our normal outreach we are adding the following projects:

- ▶ Annual community outreach meeting
- ▶ Annual outreach letter from the Mayor
- ▶ Technical Assistance
- ▶ Flood Insurance Brochure in Mail and with Permits

Next Steps

- ▶ Submit the update report to our Governing Body and Provide me with resolution of approval
- ▶ Flood Insurance - Coverage Improvement Plan
 - ▶ Implement the plan with project
 - ▶ Document you Technical Support



**MJPPI Meeting
Sign-In Sheet
December 13, 2023**

Name	Title	Company	Phone	Email
Neptune				
Don CLARE	Assist Dir Code-Cons	Neptune Township	732-988-5200 Ext 263	dclare@neptunetownship.org
Jeffrey Beekman	Attorney	The Beekman Law Firm, LLC	732-774-8262 x107	Jeffrey.Beekman@Beekmanlaw.com
Cindy Nelson	Realtor	Nelson Realtor	732-774-5557	Cindy.Sells@n6y.com
Bridget Neary	Planner	Monmouth County	732-691-1725	bridget.neary@co.monmouth.nj

Oceanport				
DANNA M. PHELPS	ADMINISTRATOR	OCEANPORT	732-222-8221	D.PHELPS@OCEANPORTBORO.COM
Toni Sverapa	President	Oceanport	732-539-1620	Sverapa@MSN.COM

Pt Pleasant Beach				
Michael Thuler	C.O.	PPB	732-581-4367	mthuler@pointbeach.org
John Mele	Borough Engineer	P.P.B.	732-892-1118 x209	jmele@pointbeach.org
Pete Ritchings	Res. / E Comm	P.P.B.	732-979-7322	ritchings@pointbeach.org

MJPPI Meeting
Sign-In Sheet
December 13, 2023

Name	Title	Company	Phone	Email
Brick				
Vincent Palmeri	Staff Planner	Brick		vpalmeri@twp.bricknj.us
Larsa Paxton	Public	—		lpaxton@co-ocean-nj.us
Jana Paxton	Twp Planner	Brick		jpaxton@twp.bricknj.us

Mantoloking				
Shawn Ferris	Chief of Police	Mantoloking	732-295-1401	ferris@mantoloking.org
Scott Hudse	DPW Manager	Mantoloking	917-455-4005	PUBLICWORKS@mantoloking.org
Frank Bruner	Engineer	Matt Mac Donald	732 7806565	
Peter Kizime	Public	Mantoloking	732 890 9682	Pssstine@Hotmail.com

Middletown				
MARCO FERNANDES	MIDDLETOWN EMS CHIEF	MIDDLETOWN	732 239 3214	MFERNANDES@MIDDLETOWNNJ.ORG
Spicy Krause	CFM	Middletown	732-615-2000x2167	skrause@middletownnj.us

2024 Bi-Annual Meeting for Ocean-Monmouth MJPP

June 20, 2024

Host: Brick



Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What we are asking our Stakeholders for in 2024
- ▶ Flood Insurance Promotion
- ▶ Next steps



Participating Municipalities



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Middletown	Stacy Krause		Charles Ehret	
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Pt Pleasant Beach	Michael Thulen	Patty Harth John Mele	Peter Ritchings	Lino Dealmeida

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- ▶ *NJ Gas*
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- ▶ Submit Annual Update to FEMA/ISO



Goals

- ▶ Ensure that those affected by flooding are aware of risks;
- ▶ Coordinate municipal efforts to increase flood awareness;
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- ▶ Engage in floodplain management activities that protect and bolster economic activity



Objectives

1. Inventory the region's flood hazard and flood response efforts;
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Priority Audiences

1. Properties Located in the SFHA
2. Senior Citizen Population
3. RL/SRL Properties
4. Seasonal Residents and Potential Homebuyers
5. Properties Located Just Above the SFHA
6. Real Estate, Lending, and Insurance Companies
7. Building Contractors, Architects, Surveyors, and Engineers
8. New Resident/Property Owners
9. The Entire Community
10. Special Communities



Priority Outreach Topics

1. Know your flood hazard
2. Insure your property for your flood hazard
3. Protect people from the hazard
4. Protect your property from the hazard
5. Build responsibly
6. Protect natural floodplain functions



Additional Outreach Topics



7. Protection and Assistance are readily available for your community
8. Be prepared for future flooding events
9. Don't wait until it's too late
10. Electricity and water don't mix

Stakeholder Outreach



Community: MJPPI Stakeholder Outreach

330 OUTREACH PROJECTS WORKSHEET

Review Date: _____ Date: _____

330 Outreach Project (OP) Worksheet																					
	Outreach Projects	Points per Topic	Topics Covered						PPI Messages				Target Audiences	Times per Year	OP	Multipliers					
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Flood Insurance Promotion Activity 370

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- ▶ Flood Insurance Assessment
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Flood Insurance Promotion Activity 370



We provided review of Flood Policies in each community showing breakdown and comparison from the 2020 MJPPI information.

- ▶ Flood Policy Overview
- ▶ Flood Policy by Flood Zone

Flood Insurance Promotion Activity 370



Community	Penetration Rate		CIF		Residential Structures (NSI 2.0)		Pct. Of CIF in SFHA
	SFHA	Community	SFHA	Community	SFHA	Community	
Brick	49.7%	7.7%	3077	3742	6190	48,616	82.2%
Mantoloking	63.0%	63.1%	395	396	627	628	99.7%
Middletown	67.3%	9.9%	1973	2231	2930	22,552	88.4%
Neptune	64.9%	6.3%	246	628	379	9,984	39.2%
Oceanport	78.2%	28.5%	482	606	616	2,127	79.5%
Pt Pleasant Beach	61.1%	45.9%	1223	1295	2002	2,821	94.4%

Flood Insurance Promotion Activity 370



Coverage Improvement Plan

In addition to our normal outreach we are adding the following projects:

- ▶ Annual community outreach meeting
- ▶ Annual outreach letter from the Mayor
- ▶ Technical Assistance
- ▶ Flood Insurance Brochure in Mail and with Permits

Next Steps

- ▶ Submit the update report to our Governing Body and Provide me with transmittal letter/agenda
- ▶ Flood Insurance - Coverage Improvement Plan
 - ▶ Implement the plan with project
 - ▶ Document you Technical Support



MJPI Meeting
Sign-In Sheet
June 20, 2024

Name Title Company Phone Email

Brick

Tara Paxton	Ops coord.	Green	973-202-4783	tpaxton@tup.brwn.jv.us
DAVID CHADWICK	CHAIR, Zoning Bd	BRICK	848-240-3511	DAVID.C.CHADWICK@GMAIL.COM
Vin Palmieri	Planner	Brick	732-604-7042	Vpalmieri@twp.brwn.jv.us
CHRISTINA WALKER	Flood Plain (part of committee members)		732-261-0466	ceyxzpr1@comcast.net

Mantoloking

Franc Brunel	Engineer	Matt Marzulli	732 780 6565	francis.brunel@matthee.com
Peter Krizina	Resident	Mantoloking	732 890 9682	Pssstin@Hotmail.com
Scott Dulise	Dpw Manager	Mantoloking	917-455-4005	PUBLICWORKS@MANTOLOKING.NJ.ORG
Stacy Ferris	POLICE CHIEF	Mantoloking	732-597-9616	FERRIS@MANJOLOKING.ORG

Middletown

Stacy Krause	floodplain man.	Middletown	732-265-2000	Skrause@middletownnj.us
CHARLES EHRET	OWN	MIDDLETOWN	732-320-6459	CEHRET@MIDDLETOWN.NJ.ORG

SIGNS IN SHEET MTPPI Meeting June 20, 2024

Neptune

Bridget Neary	Planner	Monmouth County	732-691-1725	bridget.neary@co.monmouth.nj.us

Oceanport

Donna Phelps	clerk	Oceanport	Online	

Pt Pleasant Beach

Brian Martin	Billy Inup	Pt Pleasant Beach	Online	bmartin@pointbeach.org
Pete Ritchys	Resident	" "	Online	
Cino Dealmeida	Resident	" "	Online	

SIGN IN SHEET MISSISSIPPI MEETING JUNE 20, 2024

Stakeholders

Paul Dietrich	Coastal Coalition	Dietrich 4/6 & comcast.net
DAVID MCKEN	NACE ADVISER	

APPENDIX C

Municipal Members

Municipal Members (2024 Update)

Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Brick	Vincent Palmieri	Tara Paxton	David Chadwick	Larissa Paxton
Mantoloking	Stacy Ferris	Scott Hulse, Francis Bruton	Peter Kizima	Victoria McDougal
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Neptune Twp	Don Clare	Tracy James	Bridget Neary	Robin Liebeskind
Oceanport	Donna Phelps	Buzz Baldanza	Kim Jungfer	Toni Sverapa
Pt Pleasant Beach	Brian Martin	Mathew Rack Henliz Borja	Peter Ritchings	Lino Dealmeida

APPENDIX D

Municipal Outreach

3330 Outreach Project (OP) Worksheet		Town, Brick										Who Responsible	Stakeholder?					
Outreach Projects	Topics Covered										Times per year	Rep. Loss	Real Estate/bank /ms	Target Audiences	Electricity	10. Residents		
	1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Protection and assistance	8. Hurricane/Severe Storm	9. Don't Wait	10. Electricity								
OP#1	Static Display - Muni Bldg	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#2	Static Display - Civic Plaza	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#3	Static Display - Library	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#4	Static Display - BTMUA	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#5	Static Display - Senior Ctr.	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#6	Info Table at Farmers Mkt.	x	x	x	x	x	x	x	x	x	x	x	x	x	x	8	Planning	
OP#7	Info Table at Summerfest	x	x	x	x	x	x	x	x	x	x	x	x	x	x	4	Planning	
OP#8	Info Table Hurricane Season @ Traders Cove	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#9	Concerts on the Bay	x	x	x	x	x	x	x	x	x	x	x	x	x	x	4	Planning	
OP#10	Info Table at Green Fair/Fall Festival	x	x	x	x	x	x	x	x	x	x	x	x	x	x	2	Planning	
OP#11	Info Table at Senior Fair	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#12	Township Newsletter	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#13	RLA Mailing	x	x	x	x	x	x	x	x	x	x	x	x	x	x	2	Planning/Engineering - FPM	
OP#14	Waiting Area - Flood/Hurricane Power Port	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#15	Township Website - FEMA Flyers & Brick 6 Topics	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#15	BTV - Power Point - 2x in Hurricane Season	x	x	x	x	x	x	x	x	x	x	x	x	x	x	2	Planning	

330 Outreach Project (OP) Worksheet

Middletown

Outreach Projects	Topics Covered										Audiences	Real Estate/bank/ins	Rep Loss	Engineer/surveyor	Times per year	When?	Stakeholder?
	Who is Responsible	Hazard	1	2	3	4	5	6	7	8							
OP#1	Resident Packet- quarterly	X	X	X	X	X	X	X	X	X	X	X	X			with quarterly 1 tax bill	
OP#2	Real Estate/ Bank/ Ins Flyer	X	X	X	X	X	X	X	X	X	X	X	X			1 September	
OP#3	Engineer/ Surveyor Flyer	X	X	X	X	X	X	X	X	X	X	X	X			1 September	
OP#4	Repetitive Loss Info	X	X	X	X	X	X	X	X	X	X	X	X			1 May	
OP#5	Hurricane season/plan signs	X	X	X	X	X	X	X	X	X	X	X	X			1 June-Nov	
OP#6	FB/IG -	X	X	X	X	X	X	X	X	X	X	X	X			4 quarterly	
OP#7	Middletown Minutes monthly	X	X	X	X	X	X	X	X	X	X	X	X			monthly	
OP#8	USACE project quarterly outreach	Engineer/PIO	X	X	X	X	X	X	X	X	X	X	X			12 newsletter 4 quarterly	
OP#9	New Resident Packet	Building Dept	X	X	X	X	X	X	X	X	X	X	X			upon issue of 1 CO	
OP#10	Middletown Day	PIO/CFM	X	X	X	X	X	X	X	X	X	X	X			1 September	
OP#11	FEMA rack cards	CFM/OEM														Throughout	
OP#12	FB/IG/Nike - Major Storm	PIO/OEM	X	X	X	X	X	X	X	X	X	X	X			1 Year	
OP#13	Middletown web site	PIO/CFM	X	X	X	X	X	X	X	X	X	X	X			1 as needed 1 Year	
OP#14	floodplain station at middletown library (permanent)	CFM	X	X	X	X	X	X	X	X	X	X	X			Throughout 1 Year	planned for start on Jan 1 2024

APPENDIX E

Insurance Outreach

Flood Insurance Promotion Activity 370

Flood Insurance Assessment (FIA)	15 pts
Coverage Improvement Plan (CP)	30 pts
Coverage Improvement Plan Implementation (CPI)	
CPI#1 Mayor Letter = (3 messages x 4) x 1 x 1.4 x 1.0 =	33.6 pts
CPI#2 Brochure = (2messages x 4) x 1 x 1.4 x 1.0 =	22.4 pts
CPI#2 Brochure = (2messages x 4) x 1 x 1.4 x 1.0 =	22.4 pts
	78.4 pts
Maximum points	60 pts
Technical Assistance	20 pts
Flood Insurance Brochures (FIB)	25 pts
Flood Insurance Meeting (FIM)	20 pts
Total	170 pts

						Community: MJPPI			
370 FLOOD INSURANCE PROMOTION WORKSHEET									
Flood Insurance Promotion Worksheet									
	Outreach Projects	A. Points per Topic	B. Number of times project is delivered	CPI i = A x B x 2	Multipliers				
					PPI?	PPI (CPI)	STK?	STK (CPI)	CPI + PPI + STK
CPI#1	Mayor Letter	12	1	24	y	9.6	n	0.0	33.6
CPI#2	Brochure w/ Letter	8	1	16	y	6.4	n	0.0	22.4
CPI#3	Brochure w/ permits	8	1	16	y	6.4		0.0	22.4
CPI#4				0		0.0		0.0	0.0
CPI#5				0		0.0		0.0	0.0
CPI#6				0		0.0		0.0	0.0
CPI#7				0		0.0		0.0	0.0
CPI#8				0		0.0		0.0	0.0
CPI#9				0		0.0		0.0	0.0
CPI#10				0		0.0		0.0	0.0
CPI#11				0		0.0		0.0	0.0
CPI#12				0		0.0		0.0	0.0
CPI#13				0		0.0		0.0	0.0
CPI#14				0		0.0		0.0	0.0
CPI#15				0		0.0		0.0	0.0
CPI#16				0		0.0		0.0	0.0
CPI#17				0		0.0		0.0	0.0
CPI#18				0		0.0		0.0	0.0
CPI#19				0		0.0		0.0	0.0
CPI#20				0		0.0		0.0	0.0
CPI = Σ(CPI + PPI + STK) =		60	ΣCPI:	56	ΣPPI:	22.4	ΣSTK:	0.0	78.4
Coverage of the topic of flood insurance in the same project cannot be credited under both 370 and 330. If a project implemented pursuant to the CPI covers several topics, the topic of flood insurance should be scored only in 370 while the other topics can be scored in 330.									CPI ≤ 60



THE TOWNSHIP OF UPPER

2100 Tuckahoe Road, Petersburg, NJ 08270
PO Box 205, Tuckahoe, NJ 08250-0205

SAMPLE LETTER

Resident

RE: Flood Insurance Promotion Meeting

Dear Resident:

The Township of Upper is expanding its public outreach to residents in and adjacent to the Flood Hazard Area. Currently residents receive a 25% discount on flood insurance rates since our community is Class 5 in the Community Rating System (CRS). This rating is based on the various activities that the Community does. Buildings located in the Flood Hazard Area are required to have Flood Insurance. Buildings being insured help our town respond quicker after a flooding event. If you have a federally backed mortgage you are required to have Flood Insurance. Please read the attached brochure that explains more about Flood Insurance. I encourage you to carry Flood Insurance to help protect your home.

This year we want to invite you to have experts review your elevation certificate and flood insurance policy to see if you are being rated correctly. We will hold a meeting on Date here at 10:00 AM at the Location Here . The meeting is being sponsored by Flood Risk Evaluator (FRE) and a local Insurance Agent (). We will have insurance agents, engineers and our floodplain manager in attendance to help review your documentation to make sure your home is being rated accurately. There is no cost or obligation to change your insurance as part of this review.

Please bring your elevation certificate, flood insurance declaration page and two pictures of the exterior of your home. We hope to see you at the meeting on May 5th. If you can't make this meeting, please try to attend one of the other sponsored meetings held throughout the year.

If you have any additional questions, please reach out to our floodplain manager, Paul Dietrich at 609-628-2011 ext. 244.

Very truly Yours,

Mayor

The Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be.

While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at http://www.fema.gov/plan/prevent/fhm/fq_gen11.shtm.

We have partnered with several local insurance companies through the NJ Coastal Coalition to provide technical assistance with understanding your flood insurance policy and how your premiums are calculated. You can contact

- Heist Insurance (<http://www.heistinsurance.com/>) at 609-399-0655 or
- Brown & Brown Insurance (<http://www.bbinj.com/>) at 609-390-3360 or
- McMahon Insurance (<https://mcmahonagency.com/>) at 609-399-0060 or
- Flood Rise Evaluator (FRE) (<https://yourfloodrisk.com/>) at 866-599-7066 or
- Byrne Insurance Agency (<http://www.jbyrneagency.com/>) at 609-522-3406.

Have your Elevation Certificate and your Insurance Policy with you when you call. Any other insurance companies that want to assist our community in this outreach efforts please contact NJ Coastal Coalition at acmcoastalcoalition@gmail.com.

APPENDIX F

Stakeholder Outreach

330 OUTREACH PROJECTS WORKSHEET
2024

Community: MJPP I Stakeholder Outreach

Reviewer: _____

Date: _____

Outreach Projects	Points per Topic	Topics Covered							PPI Messages				Target Audiences	Times per Year	OP	Multipliers			
		1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Protection and assistance	8. Hurricane/ Severe Storm	9. Don't Wait	10. Electric Safety	PPI?				PPI (OP)	STK?	STK (OP)	OP + PPI + STK
OP#STK1	2	x	x	x	x	x	x	x	x			All Residents	2	36	y	14.4	y	10.8	61.2
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
														0		0.0		0.0	0.0
	c330 =	61.20	+	cFRP:	0.00	=	0.00						ΣOP:	36	ΣPPI:	14.40	ΣSTK:	10.80	61.20

Number of OP projects: 1

Notes: c330 ≤ 350

ΣOP ≤ 200 ΣPPI ≤ 80 ΣSTK ≤ 60

61.2

Northern MJPPPI Event - NJ Coastal Coalition

Ocean Fun Day Festivals

May 18, 2024, Island Beach State Park, Ocean County NJ

May 19, 2024, Sandy Hook, Monmouth County, NJ

Participation facilitated by stakeholder NJ Natural Gas

Material Provided at the Events:

FEMA Guide – Answers to Questions about the NFIP

FEMA Guide - Elevate Residential Structures

FEMA Guide – “Are You Ready” In-depth Guide to Citizen Preparedness

FEMA /CRS Fact Sheet handouts (June 2017)

FEMA newsletter – NJ Risk Rating 2.0

NFIP newsletter – Backgrounder – About the NFIP

NFIP brochure – Increased Cost of Compliance Coverage

NFIP brochure – Top Ten Facts for Consumers

NFIP / CRS Update – “Resources to Promote Flood Insurance”

Locally produced handout with QR Code links for the following nine topics:

- Office of Flood Insurance Advocate FY 2022 Report: Insights and Recommendations
- Why you need flood insurance – Q & A document
- Steps to Prepare for Flooding
- Limit Your Flood Damage
- Flood Survivors with Flood Insurance Coverage - Apply for Assistance
- Flood Insurance Advocate – Useful Links
- Prepare Now for Riverine Flooding
- What are Flood Zones and Maps
- How to Reduce your Costs Associated with Flooding

Materials from the Township of Brick, NJ

- Floodplain Management Plan Annual Progress Report, 2023
- Handout – “Know your Flood Hazard and What you can do about it”

- Handout – “CRS Overview and Participation”

Other Handouts:

NJ Coastal Coalition handout – Overview of organization and available assistance

Homeland Security brochures – “Ready” - Preparing for an Emergency

NJDEP handout – NJPACT Resilient Environment and Landscapes (REAL)

J. Cousteau National Reserve handout – “My Coast: NJ Help Document on Changing Coast”

Neptune Township / FEMA handout - “Limiting Flood Damage to your Home”

Barnegat Bay Partnership (National Estuary Program) brochure – “The Impact of Stormwater on the Barnegat Bay”

Vendor Brochure – National Flood Protection LLC, “Tide Flood Solutions”

APPENDIX G

Municipal Action