

MONMOUTH COUNTY CRS USERS GROUP

July 23, 2015 @ 10am
Monmouth University
Bey Hall, 2nd Floor, Turrell Boardroom

- 1) Introductions
- 2) Monmouth University:
Tony MacDonald
Jim Nickels
Mike Schwebel
- 3) FEMA:
Garrett Byma- New Jersey ISO
Andrew Martin - HWM Initiative/insurance/mapping
Crystal Tramunti – FEMA Region II CRS Coordinator
- 4) Chris Tucker/County GIS/County Planning/County OEM
Evacuation Mapping Initiative
- 5) Joe Barris/Brittany Ashman
What-ifs/CEDs
CRS Topics-pick 3
- 6) Getting to Resilience update- Chris Huch and Mike Schwebel
- 7) Chris Huch
JC NERR/Rutgers
Feedback on Web-based Mapping Tools
- 8) Open Comments, Questions, Discussion

General Comments:

- FEMA 273 Course – Mahwah, Bergen County, must register, course is free, travel/meals/lodging on your own
- NJAFM Conference – October 20-22, 2015 @ Bally's
- Next meeting – October 15, 2015 10:00am Sandy Hook, Sea Grant
- County Fair – July 22-26, 2015 Brochures for points

CRS CEDS (Comprehensive Economic Development Strategy) Update

Community Rating System for Flood Insurance:

On March 13, 2014, the Monmouth County Board of Chosen Freeholders passed a resolution and municipal program guidelines establishing the Monmouth County Community Rating System (CRS) Assistance Program. The program serves as a planning and outreach support system for Monmouth County municipalities. Specifically, the resolution initiated quarterly CRS Users Group meetings which are facilitated by the County Division of Planning and County Office Emergency Management. The Users Group meetings provide a peer learning forum for municipalities to learn more about the CRS program, exchange strategies and ideas for program advancement, and provides an opportunity to ask the County for professional assistance, with no cost incurred to the municipality. County assistance also includes professional and technical assistance such as GIS mapping services to display buildings and structures located within a Special Flood Hazard Area (SFHA), floodplain management planning, outreach and community engagement, and participation on municipal Program for Public Information (PPI), all of which help municipalities obtain CRS points. In addition to County municipal participation, national and state representatives (FEMA, CRS Coordinators, NJDEP), resiliency stakeholders (Jacques Cousteau National Estuarine Research Reserve), and neighboring jurisdictions (municipalities and counties) have attended the CRS Users Group meetings between June 2014- June 2015.

As of May 2015, 11 municipalities are rated the CRS program (Aberdeen, Belmar, Bradley Beach, Hazlet, Keansburg, Manasquan, Middletown, Neptune Township, Oceanport, Spring Lake, and Union Beach). In 2015, 3 new municipalities joined the National Flood Insurance Program (NFIP) CRS program including Belmar, Keansburg, and Neptune Township. Based 'what if' statements provided by NFIP, policy holders save the following amount in flood insurance premiums:

Municipality	CRS Status	Policy Holder Savings (\$)
Aberdeen Township	9	\$5,298
Belmar Borough*	6	\$51,320
Bradley Beach Borough	7	\$4,341
Hazlet Township	6	\$40,032
Keansburg Borough*	7	\$167,853
Manasquan Borough	7	\$206,274
Middletown Township	6	\$399,695
Neptune Township*	6	\$69,008
Oceanport Borough	8	\$78,867
Spring Lake Borough	6	\$71,464
Union Beach Borough	8	\$146,539
<i>Total Policy Holder Savings</i>		<i>\$1,240,691</i>
<i>Total Policy Holder Savings (new CRS communities)</i>		<i>\$288,181</i>
<i>*denotes new CRS community for 2015 Information based on 2015 'what if' statements provided FEMA CIS website</i>		

In addition, 3 municipalities made new applications to the NFIP CRS program this year.

Resilient Infrastructure R&D:

To promote resilient infrastructure, Monmouth County began work this year on establishing a regional hub for Sustainable Jersey's Municipal Green Team Meetings, which assists communities to become Sustainable Jersey Certified and hosts events to discuss sustainability and resiliency. One of Sustainable Jersey's Actions (points

towards certification) is Climate Mitigation & Adaptation. This category is designed to help communities identify vulnerability to flooding impacts, and ways to improve a community's overall resiliency.

Monmouth County is also encouraging resilient infrastructure by devoting a chapter of the *Monmouth County Master Plan* update (2016) to Community Resiliency which includes stakeholder strategies for resilient infrastructure and utilities. Two examples of stakeholder strategies, or recommendations made through master plan working groups that are implementable at the local level include (1) encouraging municipalities to work with utility companies and authorities to conduct regular maintenance, repair, cleaning, and inspections for integrated utility systems to ensure proper function before and during storm events, and (2) replace old and failing utilities with more efficient, higher capacity systems to better withstand climate and weather conditions. Additionally, the *Monmouth County Master Plan* update (2016) includes a section identifying stakeholders and partners in Community Resiliency. One such partnership is Jacques Cousteau National Estuarine Research Reserve (JCNERR) which offers municipal tools such as "NJ Flood Mapper" and "Getting to Resilience." These two tools enhance preparedness and influence land use planning decisions with considerations for possible future conditions and risks associated with coastal hazards, climate change, and sea level rise.

Future Meeting Topics for CRS User Groups

Please circle (3) topics that you would like to discuss during a future meeting:

- Individual CRS activities
- CRS webinars
- the *2013 CRS Coordinator's Manual*
- Community Assistance Visits with new CRS Manual
- How to prepare for a cycle visit
- Program for Public Information (PPI), Activity 330
- Recertification
- Introduction to CRS and getting into a Class 9
- Case Studies on CRS communities
- High Scoring CRS activities
- How to get CRS credits in more "difficult" areas
- "Low Hanging Fruit" presentation
- How CRS measures helped reduce damage in a flood event
- Repetitive Loss Areas
- Substantial damage/substantial improvement
- Elevation certificates
- Getting CRS credit through counties and other regional organizations
- How Silver Jackets can help CRS communities
- Using HAZUS for CRS communities
- FloodSmart tools and resources
- CRS statistics
- Floodproofing process and procedures
- Flood openings
- Flood Insurance Reform
- High Water Mark (HWM) initiative
- Changes in building codes
- Post-disaster lessons learned and how to prepare for the next event
- State mitigation grant opportunities
- Elevation grant projects
- Field trips to see homes in the process of elevation
- MS4 permitting and outreach
- Building public support for floodplain management with an elected official element
- Floodplain land use regulation and legal enforcement
- Jurisdictional rights to regulating floodplains
- Coastal resiliency index
- Drought impact on the region
- FEMA National Tool to help with repetitive loss properties
- The new Flood Insurance Rate Maps (FIRMs)
- Appealing the FIRMs
- LOMC procedures and changes
- Limits of Moderate Wave Action (LiMWA) on the new FIRMs
- Outreach- low cost/high impact and exposure

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1. Welcome

Tony MacDonald (Monmouth University; Urban Coast Institute (UCI)) welcomed everyone to the meeting and offered his organization's support for future CRS endeavors.

2. Introductions

3. UCI Assistance to Keansburg w/High Water Mark

Jim Nickels (Monmouth University) provided an update on the assistance Monmouth U. provided with the High Water Mark (HWM) initiative. The University surveyed land and identified locations for HWM signs for about 20 sites in Keansburg which led to a discussion on creating a uniform countywide HWM sign. Andrew Martin (FEMA) discussed FEMA's approach to the high water mark campaign and provided examples of approaches from Lambertville and New York City. Usually the local programs are coordinated with a public event or a commemoration. It would be possible for all the CRS towns to coordinate through the County. FEMA will pay for the design and fabrication of signs up to \$2,000/sign per municipality, but not for surveys. Ideas included providing QR codes on the signs leading to a website with more information about flood hazards. The date of the event memorialized should be included on the sign. The program is intended not to scare folks or deter real estate transactions, but to be a reminder of the need for preparedness. The HWM signs are for the purpose to memorialize the locations hit by recent storms. They serve as a reminder what could happen again if mitigation does not occur. Lambertville is having an event soon to memorialize Hurricane Irene and the HWM signs will be a part of the event. The number of CRS points a HWM sign gets a community depends on what the message is displaying. FEMA also updated that Aberdeen is moving from a 9 to an 8, and the annual recertification is in October. There are plans to develop an app that detects and notifies when someone is in a flood zone.

Joe Barris (MC Planning) suggested the creation of a subcommittee to work out the details of how this a countywide HWM program could work with FEMA support.

- *Margaret will send out the CRS meeting notes and ask which towns would like to be on a subcommittee to discuss signs.*

4. Flood Insurance

Andrew Martin (FEMA) and Crystal Tramunti (FEMA) updated the group on flood insurance; gave a quick history of flood insurance and explained the "newly mapped in" and "grandfathering" process for the Flood Insurance Rate Maps (FIRMs). They recommended always knowing your flood risk, stay updated on your address, and get an elevation certificate for properties in Special Flood Hazard Areas (SFHAs) with survey information for a proper rate.

It was mentioned that the USGS will be releasing high water mark maps soon. Chris Hutch (JC NERR) mentioned certain discrepancies with the USGS data.

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Andrew will provide Margaret with NFIA updates. Crystal found out that a "lapse" in policy for NFIA purposes is considered a discontinuation of federal flood insurance, even if the policy holder chooses private flood insurance as an interim policy. This information has to be made clear to the public that they could lose their status in NFIP including their subsidies.

- *Margaret to forward NFIA updates.*
- *NFIA changes/information shall be posted on the CRS webpage of Planning and OEM.*

5. Evacuation Zone Mapping

Chris Tucker (Manasquan) and Meghan Leavey (MC Planning- GIS) updated the group on the their evacuation mapping initiative; the County is taking Army Corp data and putting it into GIS to display county-wide long term centers, flood zones, hospitals, OEM services, EMS, fire, and police services. Evacuation will be by zone and based on an anticipated storm surge event. It will be similar to the color code system used in New York City. Mike Oppegaard (MC OEM) stated that this approach will be much more effective and will be implemented throughout the County. This will be the first of the kind in New Jersey, and other counties will eventually take a similar approach.

6. CEDS and What Ifs

Joe Barris and Brittany Ashman (MC Planning) gave a brief update on the relationship between the County's CEDS (Comprehensive Economic Development Strategy) and CRS. The Monmouth County CEDS, which was approved by the USEDA (Economic Development Administration) late last year, recommends advancement of CRS program as an economic development activity for the County. Between the CEDS and Hazard Mitigation Plan, the County is layering its support for CRS and hazard mitigation activities which will hopefully lead to better federal funding opportunities down the road. The County is required to provide USEDA an annual report on the CEDS which includes "What-if" statement updates. The most current "What-if" statements show that policy holders, in aggregate, can attribute a savings of \$1,240,691.00 through municipal CRS efforts. Three new communities entered the CRS program this year including Belmar, Keansburg, and Neptune Township. Policy holders in these towns received a total of \$288,181.00 in insurance premium discounts.

7. Getting to Resiliency (GTR)

Chris Huch (JC NERR) explained two helpful mapping tools: NJ flood mapper, which was built by NOAA and has a new storm surge layer, and NJADAPT which has overlay features, both free to the public. Towns can look into sea level rise and marsh migration.

Chris Huch also gave an update on Getting to Resilience (GTR), a recommendations report prepared by JC NERR to improve resiliency. Each report is specific to the municipality seeking assistance. A recent Resilient Coastal Communities Initiative (RCCI) grant has funds available for the implementation of resiliency actions found in the recommendation reports. Seven (7) communities in Monmouth County have completed the GTR process with interest from many more.

- *Chris will send Margaret GTR info to forward to CRS towns*

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It was mentioned that the State of New York has a State CRS Users Group meeting once a year. This is an idea for the State of New Jersey. Joe Barris will contact the NJAFM to see if they would be willing to accommodate a social of CRS User Groups at the annual conference.

- **Joe to contact NJAFM to see if they could host a CRS statewide user group social**

8. Open Comments, Questions, and Discussions

Next meeting: October 15, 2015 @ 10am, Sandy Hook, Sea Grant