

## **MONMOUTH COUNTY CRS USERS GROUP**

### **07/13/17 Meeting Notes**

Meeting was held at the Hazlet Municipal Building, 1766 Union Avenue at 10:00am

Attendees: See attached sign in sheet

1) Tyler Ardon and Brendan Pain from Risk Reduction Plus gave a presentation on the new FEMA Elevation Certificate and NFIP reform.

- Contact information: Phone number: 866-599-1066. Website: [www.riskreductionplus.com](http://www.riskreductionplus.com)
- Tyler explained the importance of the accuracy of the Elevation Certificates to determine home owners flood insurance rates.
- Flood Risk Elevation Certificates have already helped flood insurance customers save over 5 million dollars in insurance premiums.
- Tyler showed elevated building diagrams and how surveyors should be properly measuring the structures and their elevations.
- Insurance agents use this form to determine the flood insurance rate quotes and if the elevation certificate is not accurate than those homes would be non-compliant and this would affect their flood insurance premiums. Agents should be reaching out to the surveyors to ask for clarification.
- There is a big difference in insurance rates if the surveyor does not properly document the number of flood vents in section A8 and A9 on the elevation certificate.
- It is also very important that surveyors use the comment section to give more detailed information.
- Top issues that cost residents more money in insurance premium rates:
  - Non-compliant or non-conforming flood openings
  - Sub grade spaces
    - LAG higher than top floor
  - Not using enclosure properly
- FEMA Section 28 clear communication of risk went out in January 2017.
- New program rate changes went out in April 2017. There is a 6.3% average increase and this is the reason why it is so important to get the elevation certificates done.
- NFIP Reauthorization is the long term reauthorization of the NFIP and its National Flood Mapping Program that will ensure stability and confidence in the market while providing critical signals about flood risk.
  - Affordability – the NFIP was created to make flood insurance affordable and available.
  - Private Market Development and Consumer Protection – the development of a private market for flood insurance can offer families and businesses choices.
  - Improve Flood Mapping Technology
  - Updating Flood Zone Clarifications
  - Establish a cap on WYO compensation no more than 25%

- There has been an increase in coverage limits from \$250,000 to \$500,000 for residential structures and \$500,000 to \$1,000,000 for multifamily and commercial structures to better protect the community.
- Tyler and Brendan will be doing a community outreach events to help communities and residential residents lower insurance premiums.
- See attached slides from Tyler's presentation.

2) There will be no October meeting. There may be a meeting in September, but the date and location will be determined.

3) Monmouth County will be adopting the coastal evacuation plan in September.

- Will be doing a 610 workshop – date to be determined.

4) Allan Zaretsky, a resiliency planner with the New York City Department of Planning (NYC DCP), reached out to the Monmouth County Division of Planning asking if there were any communities that he and his team could visit to discuss how they are balancing redevelopment/reconstruction needs post-Sandy with floodplain building code, FEMA/NFIP requirements, and other community land use and zoning considerations. If anyone is interested in having Allan and his team visit their town on August 22, please reach out to Joe Barris ASAP.