

Atlantic-Cape Multi-Jurisdictional Program for Public Information

October 2017

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Introduction

Initial interest in forming a multi-jurisdictional program for public information developed through regular monthly meetings of the Atlantic-Cape Coastal Coalition, a group of New Jersey waterfront communities that meet monthly in a workshop setting, to discuss common municipal issues. Formed in response to the 2012 Superstorm Sandy, the Coastal Coalition has met regularly since January 2013. These meetings are conducted in a non-political manner and include elected officials, County and Municipal staff, as well as selected professionals. The Coalition recognizes that “Mother Nature” periodically wreaks havoc on the Jersey Shore and works to avoid the “Fix and Forget” mentality that has existed in response to coastal events such as the 1944 September Hurricane, the 1962 “March Storm”, the three 1991-92 Northeasters, and the 2016 Winter Storm Jonas that caused such devastation to coastal communities. The mission of the Coalition is to build more resilient communities at the Jersey Shore by developing policies and practices that will anticipate future concerns and to create solutions to be shared by all participants.

The Coalition currently has the following active municipal participants: Atlantic City, Brigantine Beach, City of Pleasantville, Ventnor City, Margate City, Longport Borough, Linwood, Somers Point, Egg Harbor Township, Ocean City, Sea Isle City, Stone Harbor Borough, Avalon Borough, City of North Wildwood, West Wildwood Borough, Upper Township, Cape May City and Downe Township. Our associate participants are: The Jacques Cousteau National Estuarine Research Reserve, Stockton University Coastal Research Center, Stevens Institute of Technology, Montclair State University School of Conservation and the Henry M. Rowan College of Engineering. Federal and State agencies that attend include the Federal Emergency Management Agency (FEMA), United States Army Corps of Engineers (USACE-Philadelphia District), the NJ Department of Environmental Protection (NJDEP) and the NJ Department of Transportation (NJDOT). While not all are involved in the Multi-Jurisdictional Program for Public Information, the discussions and information shared during Coalition meetings increases the capacity of the MJ PPI to develop and share the best outreach possible to our constituents.

Atlantic County and Cape May County are positioned along New Jersey’s Atlantic Coastline. The immediate coastline is comprised of barrier islands, followed by back bays and the mainland. Several communities are comprised of both barrier island and mainland areas. The Atlantic County communities are Atlantic City, Egg Harbor Township, Longport, Margate, Somers Point, and Ventnor. The Cape May communities are Avalon, Cape May City, North Wildwood, Ocean City, Sea Isle City, Stone Harbor, and Upper Township.

Table 1: Municipal members of the MJ PPI

Municipality	County
Atlantic City	Atlantic
Avalon	Cape May
Cape May City	Cape May

Egg Harbor Township	Atlantic
Longport	Atlantic
Margate	Atlantic
North Wildwood	Cape May
Ocean City	Cape May
Sea Isle City	Cape May
Somers Point	Atlantic
Stone Harbor	Cape May
Upper Township	Cape May
Ventnor	Atlantic

The Committee plans to increase participation of regional stakeholders in the MJ PPI. Firm commitments of the following stakeholders have been secured:

The Press of Atlantic City - Fourth largest daily newspaper in New Jersey based in Pleasantville, New Jersey;

Ocean First Bank - Regional bank servicing Central and Southern New Jersey;

Cape May County Association of Realtors - Regional board of realtors with 1,200 realtors;

Thomas H. Heist Insurance Agency - Regional insurance company specializing in personal, commercial, condominium, and flood insurance;

South Jersey Gas - Natural gas utility of 113 municipalities in New Jersey, covering approximately 1/3 of the geographic area of the state;

The Nature Conservancy - Regional environmental non-profit currently performing extensive regional work involving preservation, habitat restoration, and education in coastal areas.

Each Stakeholder has committed to having individuals serve on or coordinate with the MJ PPI committee and will assist in the development and dispersal of outreach materials and techniques.

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

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

Flood Damage Characteristics

Losses from flood damage can be calculated in many ways, from lost time and mental health risks to property damage and insurance claims. The MJ PPI seeks to use information and government coordination to minimize losses of all kinds, including property and personal. This MJ PPI Plan will refer to several terms that characterize flood damage that are defined below to help navigate the document (definitions are per the Federal Emergency Management Agency):

Base Flood: A flood having a one percent chance of being equaled or exceeded in any given year.

Base Flood Elevation (BFE): The height to which floodwater are expected to rise during a base flood. Buildings in the Special Flood Hazard Area are required to be elevated to at least the Base Flood Elevation.

Community Rating System (CRS): A voluntary incentive program undertaken by municipalities that credits flood protection activities with flood insurance premium discounts for policyholders.

Limit of Moderate Wave Action (LimWA): A line drawn in the Special Flood Hazard Area on which the seaward side of the line may be affected by breaking waves 1.5 feet or higher. This frequently refers to the V and VE zones, though areas of the A zone within the LimWA are known as the *coastal A zone*.

National Flood Insurance Program (NFIP): Federal flood insurance program that provides coverage in qualifying municipalities.

Repetitive Loss Structures (RL): Insurable building that has had two or more claims of \$1,000 or more paid by the National Flood Insurance Program within any 10-year period.

Severe Repetitive Loss (SRL): A residential property that is covered under an NFIP flood insurance policy and has had at least four NFIP claim payments (including building and

contents) over \$5,000 each, and the cumulative amount of such claim payments exceeds \$20,000; or for which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. For both, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than ten days apart.

Special Flood Hazard Area: The land area covered by waters of the base flood. FEMA floodplain management regulations must be enforced in this area and flood insurance is required to be purchased for homes with a federally-backed mortgage. This includes the A/AE, V, and VE zones.

Substantial Damage: Any structure damaged to the point that the cost of restoration would exceed 50 percent of its market value prior to the damage occurring.

Acronyms Used in this Plan

ABFE-Advisory Base Flood Elevation
BFE-Base Flood Elevation
CRS- Community Rating System
FEMA- Federal Emergency Management Agency
MJ PPI- Multi-Jurisdictional Program for Public Information
NFIP- National Flood Insurance Program
PPI- Program for Public Information
RL- Repetitive Loss
SFHA- Special Flood Hazard Area
SRL- Severe Repetitive Loss

Multi-Jurisdictional Program for Public Information

For CRS Credit, the PPI must be developed according to a seven-step planning and public involvement process. It must include:

1. Establish a Program for Public Information committee
2. Assess the community's public information needs
3. Formulate messages
4. Identify outreach projects to convey the messages
5. Examine other public information initiatives
6. Prepare the Program for Public Information document and adopt the Program for Public Information
7. Implement, monitor, and evaluate the program

Step 1: Establish a Program for Public Information committee

Per past revisions to the Coordinator's Manual in 2013, the Program for Public Information (PPI) was introduced by the Federal Emergency Management Agency (FEMA) to assist in the distribution of information to the residents of local communities such as those in Cape May and Atlantic County. The main duty of the PPI is flood hazard outreach, whether that is FEMA pamphlet distribution, holding flood hazard prevention meetings open to the public, or developing a multitude of electronic tools that the public can use to assist in; easily accessible by social media, municipal website, and mobile download. In order for a municipality to create a PPI, there are a series of steps that must be completed in order to be eligible to receive points via the Community Rating System (CRS) program.

FEMA acknowledges the benefit of creating a multi-jurisdictional PPI in their 2014 document entitled "Developing a Program for Public Information for Credit Under the Community Rating System of the National Flood Insurance Program". When CRS communities in an area come together to form a multi-jurisdictional PPI the "approach has the advantage of sharing resources, avoiding duplication of effort, and capitalizing on regional media", all of which the Atlantic Cape Multi-Jurisdictional Program for Public Information aims to accomplish. In addition, by working on a larger regional level, the Cape Atlantic MJ PPI has been able to recruit larger stakeholder groups that would not be able to work at the municipal level.

In order to meet the requirements for CRS credit for a MJ PPI, individual community needs must not be lost in the larger operation. This requires the following provisions:

1. The community must send at least two representatives to the multi-jurisdictional committee,
2. At least half of the community's representatives must be stakeholders from outside the local government, and
3. At least half of the representatives must attend all the meetings of the committee. In effect there must be a quorum from EACH community at EVERY meeting.

Remote attendance, e.g., via a webinar that allows for everyone to talk, is considered acceptable but the Atlantic Cape MJ PPI aims to avoid this whenever possible through careful scheduling.

The intentions of our PPI Committee are to protect the wellbeing of our residents' health and properties, while also improving communal resiliency to coastal storms/flood risk. By distributing as much information regarding flood hazard prevention, we are looking to educate multiple demographics, whether that is a first-time homeowner or senior citizen looking to make his/her home more resilient to flooding. The Atlantic Cape Multi-Jurisdictional Program for Public Information (MJ PPI) operates using a variety of channels:

- A website that will be operated specifically for the Atlantic Cape Coastal Coalition

- Municipal Flood Information web pages
- Municipal social media accounts

The Program for Public Information is comprised of a municipal representative (public member) and municipal resident (private member) for each participating municipality as well as other community stakeholders. The stakeholders represent insurance, real estate, banker/lender, engineer, and environmental groups. By having participation of these members, the PPI committee receives valuable insight from their collective expertise.

Table 2. Appointees to the MJ PPI Committee

Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Atlantic City	Anthony Cox	Thomas Smith	Mariann Hardiman	
Avalon	John Tracy	Richard E. Dean	William Burns	Miriam Kautermann
Cape May City	Jason Dilworth	Louis Belasco	Christina Clemans	Todd DeSatnick
Egg Harbor Township	Pat Naticchione	Matthew von der Hayden	Anthony D'Alicandro	Samantha Roessle
Longport	Bruce Funk		Sean O'Leary	
Margate	Jim Galantino		Mike Cristaldi	
North Wildwood	Ronald Simone	Sal DeSimone, Ralph Petrella	Jodie DiEduardo	
Ocean City	Benny R. Tafoya,	Patrick Newton	Thomas Heist IV, President, Thomas Heist Insurance Agency	Mike Contino
Sea Isle City	Cornelius Byrne		Robert Boyle	
Somers Point	Wes Swain	Jason Frost	Greg Schneider	Nichol Hoff
Stone Harbor	Michael Koochembere	Jill Gougher	Sam Wierman	
Upper Township	Paul Dietrich	Shelley Lea, Scott Morgan	Ralph Cooper	
Ventnor	Dino Cavaleri	Jim Agnesino	Danielle Manera	

The committee includes floodplain administrators, Certified Floodplain Managers (CFM's), and members of individual municipality's public information offices from numerous municipalities in order to increase the knowledge and capacity of the committee.

Table 3. Appointees to the MJ PPI Committee who are Floodplain Managers, CFM's, or from the public information office

Municipality	Floodplain Administrators	Certified Floodplain Managers	Public Information Office Representatives
Atlantic City			
Avalon	John Tracy		
Cape May City	Jason Dilworth	Jason Dilworth	
Egg Harbor Township			
Longport	Bruce Funk	Bruce Funk, Sean O'Leary	
Margate	Jim Galantino	Jim Galantino	
North Wildwood	Ralph Petrella	Sal DeSimone	Ron Simone
Ocean City		Benny Tafoya	
Sea Isle City	Cornelius R Byrne CFM	Cornelius R Byrne CFM	Katherine Custer
Somers Point		Greg Schneider	
Stone Harbor	Michael Koochembere		Jill Gougher
Upper Township	Paul Dietrich	Paul Dietrich	
Ventnor	Dino Cavalieri	Dino Cavalieri	

The role of the committee has been to assist in developing the PPI by providing feedback, from their perspective, on areas of the community that should be targeted for outreach, what type of messages should be delivered, who should delivering these messages, and how often the messages should be delivered. The members of the committee were also asked to share information on any efforts related to this work that have occurred or are occurring within their municipalities and private entities.

Tom Quirk, Executive Director of the Atlantic-Cape Coastal Coalition, was responsible for the development of agendas and facilitation of meetings. Meetings were scheduled in order to encourage maximum attendance as well as ensure CRS standards for minimum attendance. Two full official meetings of the MJ PPI committee were held in addition to monthly unofficial meetings which took place before regularly scheduled Coastal Coalition meetings.

Step 2: Assessment of Public Information Needs

A. Local Flood Hazard

The member towns of the Atlantic Cape Multi-Jurisdictional Program for Public Information are exposed to a variety of flooding threats. Tidal flooding related to hurricanes, tropical storms,

nor'easters, and extreme astronomical flooding impacts the low lying areas along the Atlantic Ocean and back bays. Precipitation based flooding from heavy rain events can also be compounded by stormwater limitations during tidal flooding events. Damage from wave action can take place along the oceanfront and bayfront. Riverine flooding is also possible in mainland locations.

Table 4. Atlantic County Land Use from 2010 Atlantic County Master Plan

Land Use	Acres	Percent
Commercial	15,412	3.9%
Industrial	19,082	4.9%
Residential	229,124	58.6%
Agriculture	24,483	6.3%
Conservation	91,375	23.4%
Institutional	2,320	0.6%
Park	1,100	0.3%
Transportation	309	0.1%
Wetlands	23,640	6.0%
Total	391,264	100%

Table 5. Cape May County Land Use from the Cape May Strategic Recovery Planning Report

Land Use	Acres	Percent
Commercial	6,983	4.5%
Industrial	411	0.3%
Residential	29,011	19.0%
Apartment	151	0.1%
Mobile Home Park	362	0.2%
Campground	2,106	1.3%
Farm	7,521	4.8%
Preserved Farmland	3,380	2.2%
Preserved Open Space	77,286	49.0%
Public Property	7,193	4.6%
Vacant	15,105	10.0%

Church	559	0.4%
Cemetery	117	0.1%
Other Exempt	1,315	0.8%
School	592	0.4%
Total	156,612	100%

The PPI committee reviewed mapping of the 100 year floodplain by analyzing maps of the Special Flood Hazard Area provided by FEMA. However, storms rarely stop at the edge of the SFHA. As such, we also have included maps for storm surge extents for Category 1, 2, and 3 hurricanes as determined by the Sea, Lake, and Overland Surges from Hurricanes (SLOSH) model. These maps are also found in the appendix. Storms of these magnitude are rare but still possible and represent a portion of the flooding threat to the region.

B. Flood Damage in the Region

Atlantic County and Cape May County have experienced many large scale flooding events. The Great Atlantic Hurricane of 1944 was a Category 3 hurricane that, despite never making landfall, resulted in heavy flooding and damage throughout coastal regions. An intense nor'easter in 1962 lasted for several days, resulting in heavy ocean front damage and intense tidal stacking, a phenomena that is caused by persistent onshore winds that prevent the tides from lowering in the back bays. A series of strong nor'easters in 1991 and 1992 also caused intense coastal flooding in the region. Hurricane Irene in 2011 resulted in heavy rainfall that caused riverine flooding in many interior portions of Atlantic County and Cape May County. Superstorm Sandy in October of 2012 brought severe and widespread damage to the entire state with recovery continuing. Winter Storm Jonas in 2016 resulted in heavy flooding in Atlantic County with record flooding in many areas of Cape May County.

The State of New Jersey 2014 Hazard Mitigation Plan has information on the number of policies, claims, repetitive loss properties, severe repetitive loss properties, and flood disaster declarations as of 2013.

Table 6. NFIP Summaries and FEMA data

County	Atlantic County	Cape May County
Number of Policies	32,382	55,703
Number of Claims	20,309	26,803
Repetitive Loss Properties	1,022	2,302
Severe Repetitive Loss Properties	89	249
Flood Disaster Declarations	13	10

Further assessment of past storm events, flood damages, and future risk was evaluated by the committee through the review of the 2016 Atlantic County Hazard Mitigation Plan (<http://www.atlantic-county.org/hazard-mitigation/plan-final.asp>) and the 2016 Cape May Hazard Mitigation Plan (<http://www.capemaycountyhmp.com/Pages/default.aspx>). Both plans contain extensive information about land use, population, trends, hazard occurrence, hazard probability, and past damages. The Borough of Avalon is not a member of a county hazard mitigation plan and instead administers floodplain management activities through its own Floodplain Management Plan which can be found in the appendix.

C. Community Rating System

This Multi-Jurisdictional Program for Public Information will assist in the implementation of outreach projects and activities creditable under the Community Rating System (CRS). The Community Rating System requires basic outreach projects for repetitive loss properties and incentivizes additional outreach projects through bonuses. This MJ PPI plan will also serve as a portion of the required documentation for each municipality's CRS submittals.

This PPI document is designed to assist the municipalities in supporting the communication objectives of these CRS activities:

Map Information Service:

All of these projects will publicize how residents and businesses can access FEMA Flood Insurance Rate Map information. This information can be easily accessed using FEMA's www.region2coastal.com. Each municipality maintains a link to the www.region2coastal.com site. This information can be searched for any parcel in all of the jurisdictions by street address using the "What's My Base Flood Elevation? Address Lookup Tool". Information provided includes "What is the most recent FEMA flood hazard data source available for this location?", "What is my property's Base Flood Elevation (BFE)?", "What is my property's flood zone?", "Is my property in the Area of Moderate Wave Action?", "What is the estimated ground elevation at this location?", "What does my FEMA Flood Hazard Map Panel look like?", and "Where can I get the GIS information for my property area?". The tool also provides the ability to view the property location on an interactive web tool. This FEMA run website is anticipated to be replaced by a new version in the near future. At that time, all information linking residents to the www.region2coastal.com page will be updated. In addition, all municipalities will provide this information by phone or in person at their offices, and some municipalities offer this information in writing through a FIRM letter.

Outreach Projects:

This document implements all outreach projects to the community regarding the six priority messages as well as the four additional messages available through the establishment of the MJ PPI.

Hazard Disclosure:

The participating members of the MJ PPI includes an annual email to real estate agents through the Cape May Association of Realtors with messages that communicate the select CRS topics. It includes copies of numerous brochures with the recommendation that they share with their clients including information about how someone can learn the flood zone, map flood and other flood hazard details for any parcel in all of the jurisdictions. The email will also includes information about how their clients can contact the jurisdictions for site visits or other information.

Flood Protection Information:

All MJ PPI outreach projects include each municipality's web site as an important conduit of information in the MJ PPI. The municipalities will agree to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page. This same checklist would be offered to media, stakeholder groups, and other partners. The checklist would include:

- The PPI committee-selected communication topics and messages;
- Information about flood warning systems, flood hazard and evacuation maps, and links to flood safety precautions, and shelter locations, including special-needs shelters;
- Links to:
 - Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
 - FEMA's FloodSmart website;
 - Emergency operations centers for Atlantic and Cape May County as well as emergency operations centers for each municipality
 - Elevation Certificate look-up or information on where to view elevation certificates
 - Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (<http://www.njweather.org/>)

Flood Protection Assistance:

All participating municipalities house staff that provides one-on-one advice to anyone interested in protecting their building from flood damage. Some mitigation techniques may be inexpensive, such as retrofitting an elevated foundation with the proper flood openings. Other mitigation can be more expensive, such as elevating buildings. Therefore the assistance includes a discussion of possible financial assistance currently available to homeowners and all relevant regulatory requirements. Some instances may include a site visit to determine the source of flood damage and to review alternative protection measures. These may be followed by a written summary of the flood problem and recommended alternatives. The reviews will include how elevating a building, retrofitting flood openings, and having the proper enclosed areas can reduce flood insurance premiums.

Figure 1: Example of Log of Flood Protection Assistance Visits

Log of Flood Map Information & Public Assistance Inquiries
Township of Upper

Date	Block	Lot	Address	Map Page	Existing Zone	Preliminary Zone	Past Flooding Area	Depth of Flooding	Un. via Zone	Wetlands	Insurance info	Notes
5/6/17	319	5-92	163 Marshallville Rd	60	AE7-B	na	no	na	na	no	verbal	Resident asking about change in flood zones

Currently, several municipalities already provide financial assistance advisory programs as a service to the public. The MJ PPI will work to increase the offerings of financial assistance by each municipality.

Table 7. Financial Assistance Advisory Programs

Municipality	Flood Insurance Outreach by Elected Officials
Cape May City	Handled by City Administration.
Longport	Carried out by staff on a regular basis though Longport does not have an official Financial Assistance Advisory Service.
Upper Township	Floodplain Manager explains what assistance may be available to a homeowner when they contact the office.
Ventnor	Building Dept / Mayor's office is responsible for financial assistance info as requested.

Insurance Promotion:

This MJ PPI document includes communication that supports the goal of increasing flood insurance coverage. A bank (Ocean First) and an insurance representative (Thomas H. Heist Insurance) both sit on the PPI Committee as stakeholders. The PPI includes the assessment of NFIP coverage for number of policies in each jurisdiction, the location of each of the flood zones, and the number of policies covering residential and non-residential structures. An outcome for all six of the priority outreach projects is to increase the number of NFIP flood insurance policies in the jurisdictions. An elected official in each jurisdiction will send the letter to Repetitive Loss Area property owners and residents.

Currently, several municipalities already promote flood insurance through their elected officials, increasing the reach of flood insurance outreach. The MJ PPI will work to increase the participation of elected officials in flood insurance outreach.

Table 8. Flood Insurance Outreach by Elected Officials.

Municipality	Flood Insurance Outreach by Elected Officials
Cape May City	Promotion done at Council meetings.
Egg Harbor Township	The Township's CRS program is promoted by the Township Committee and Administrator.

	<p>Example here: http://www.shorenews.com/egg-harbor-township/news/egg-harbor-township-residents-to-see-discount-on-flood-insurance/article_e6b31db6-b40a-51d1-a53c-70162da09185.html</p>
North Wildwood	Annual floodplain management workshop hosted by the City of North Wildwood where elected officials are present, where a flood insurance presentation is conducted by Lisa Meola of J Byrne Insurance Agency. A letter is sent from the Mayor to all insurance, real estate agencies and lenders including sample FEMA pamphlets that are available in public information office for distribution to their private businesses.
Sea Isle City	Elected officials attend events and promote flood insurance in the mayor's newsletter.
Stone Harbor	Elected Officials are in attendance at several of the municipality's insurance related Outreach Projects.
Upper Township	Elected officials remind residents that insurance is required if their structure is located in the SFHA.

Repetitive Loss Outreach:

The PPI identifies repetitive loss and severe repetitive loss areas as a target area and includes two outreach projects to separate priority audiences: residents and non-resident owners of houses in repetitive loss areas. It also verifies that the outreach messages promote flood insurance, flood protection assistance and warning systems and response.

Flood Warning and Response:

The committee is encouraging individuals not simply to turn on the TV or radio to learn if a storm is coming, but to CHOOSE a method of personal notification. In the area, those options include:

- CodeRed–A free telephone, text or email service;
- Facebook–Municipal Facebook pages, Offices of Emergency Management pages, etc post real time updates about emergency conditions and offer general preparedness information;
- Twitter–There are two County Twitter accounts that disperse emergency information: Atlantic County OEM: @AtlCoOEP and Cape May County government: @CMCGovernment

Table 9. CRS activities covered in MJ PPI

Activity	Element Activity Code	Description
320 - Map Information Service	All	Publicize map information services
350 - Flood Protection Information	WEB	Credit for additional topics in the MJ PPI covered on websites
360 - Flood Insurance Assistance	PPA, PPV, FAA	MJ PPI covers all topics
370 - Flood Insurance Promotion	All	Incorporated into the MJ PPI
420 - Open Space Preservation	NFOS	Educational materials are provided about the natural functions of open space

540 - Drainage System Maintenance	SDR	Publicity regarding regulations prohibiting dumping
610 - Flood Warning and Response	FTR, EWD	Publicize available options for notification of flood warnings and information during flood events

D. Determination of the Priority Audiences

Population information was collected from Municipal Demographic Profiles created by Rutgers University's Senator Walter Rand Institute for Public Affairs. The full profiles can be found in the appendix of this document. Although the identities of each community are unique, all members of the MJ PPI share the same flooding concerns and desire to have properly informed and prepared residents.

Table 10. Municipal populations from Municipal Demographic Profiles

Municipality	County	2014 Estimated Population
Atlantic City	Atlantic	39,521
Avalon	Cape May	1,852
Cape May City	Cape May	3,576
Egg Harbor Township	Atlantic	43,699
Longport	Atlantic	949
Margate	Atlantic	6,343
North Wildwood	Cape May	3,995
Ocean City	Cape May	11,520
Sea Isle City	Cape May	1,824
Somers Point	Atlantic	10,783
Stone Harbor	Cape May	775
Upper Township	Cape May	12,231
Ventnor	Atlantic	10,632

After discussion of the demographics of the region, the committee determined a list of **priority audiences**.

- I. **Properties Located in the SFHA:** Properties located in the special flood hazard area have the highest associated flooding risk. Properties located in the special flood hazard area that are purchased with a mortgage are required to have flood insurance. Properties constructed in the V zone or between the LimWA line and the V zone are also required to be built to higher standards.
- II. **Senior Citizen Population:** Committee agreed that older residents unaware that their house is not up to FEMA standards with regards to resiliency to coastal storms must be a target for the distribution of public information.

- III. **RL/SRL Properties:** Buyers and homeowners of pre-FIRM structures are often unaware of what they can do their property to ensure resiliency to coastal storms. Unfortunately, most residents living in repetitive loss areas have no better choice than to raise their homes, which is costly to say the least. Each participating member of the Cape Atlantic Multi-Jurisdictional Program for Public Information operates partially or fully in a special flood hazard area, and as such, many repetitive loss properties exist. Our goal as a PPI is to reduce the number of repetitive loss properties, through the distribution of public information pertaining to the resiliency of one's home, including information on grants to raise properties. Our main goal for repetitive loss areas is to develop a long-term mitigation for each individual claiming repetitive flood damage. We chose this target market to promote getting to resiliency and to better the safety of our residents.

- IV. **Seasonal Residents and Potential Homebuyers:** Cape May and Atlantic County are highly desirable vacation areas , and as such, are predominantly driven by tourism during the summer months. As a result, the area has a significant amount of part-time residents/seasonal property owners. Our committee chose the third target area because they are not always in the area, and sometimes cannot obtain information as quickly as someone who is a "full time" resident. In order to cater to these seasonal resident, our committee has highlighted the necessity to keep flood information sections of the municipal websites updated as well as try to disseminate relative information through social media.

- V. **Properties Located Just Above the SFHA:** The committee chose to target these areas to increase awareness that flood insurance is available even if you are not within a Special Flood Hazard Area (SFHA). They wanted the property owners to be aware of their flood zone and need for flood insurance.

- VI. **Real Estate, Lending, and Insurance Companies:** These companies are key to conveying information about flood hazards and the need for flood insurance. The committee wants to make sure the agencies have all the information they need to promote flood insurance and inform potential property owners of the dangers of flooding.

- VII. **Building Contractors, Architects, Surveyors, and Engineers:** This group is responsible for the design and construction of buildings throughout the region. As proper design and construction of buildings can greatly reduce how vulnerable a structure is to flood damage, this group was targeted to encourage proper education and knowledge of access to municipal assistance.

- VIII. **New Resident/Property Owners:** People new to the area often purchase without municipal staff having the opportunity to discuss storm hazards, flooding, or flood zone information. Getting information to this group may assist in answering questions

regarding flood insurance and an array of other information that would be helpful in the case of flooding and or storm.

- IX. **The Entire Community:** Storms do not always stop at the edge of the SFHA and as a result, the committee felt it was important to share relevant flood information with the entire community. This includes businesses and schools.

E. Public Outreach - Gap Analysis

Prior to the adoption of the MJ PPI, several of the participating municipalities' outreach actions were limited to those undertaken for initial NFIP/CRS activities, rebuilding efforts, and activities undertaken and recorded for the Atlantic County Multi-Jurisdictional Hazard Mitigation Plan and the Cape May County Multi-Jurisdictional All Hazard Mitigation Plan. Several participating communities are just entering the Community Rating System and were in the process of developing outreach that would be creditable in CRS. Other communities had been in the CRS for significant lengths of time and had come close or fully maximized the available points in the outreach sections. The following is a listing of the past outreach projects conducting by each municipality.

Table 11. Past outreach projects by Atlantic City

Atlantic City	Past Outreach Projects
OP#1	Why You Need Flood Insurance flyer in tax bill
OP#2	Mayor's newsletter; flood insurance section
OP#3	ACPD hosts meeting on emergency preparedness
OP#4	Red Cross meeting on emergency preparedness
OP#5	letter to lenders/real estate/insurance on flood mapping services
OP#6	letter to RL/SRL properties about mitigation
OP#7	Messages on Boardwalk video boards
OP#8	Grandparents as parents, emergency preparedness meeting
OP#9	City website hosts flood outreach, maps, etc
OP#10	Postcard for flood prevention measures mailed out

Table 12. Past outreach projects by Avalon

Avalon	Past Outreach Projects
OP#1	Flyer
OP#2	Cover Sheets of FEMA booklets
OP#3	Aloha Meeting (Brochure, FEMA books)
OP#4	General meeting (Brochure, FEMA books)

OP#5	Do Not Dump
OP#6	Television ads (Borough)
OP#7	Radio broadcast (Borough)
OP#8	Facebook posts
OP#9	Twitter posts
OP#10	Email (flyer)
OP#11	General mailing (flyer)
OP#12	Newsletter (flyer)

Table 13. Past outreach projects by Cape May

Cape May	Past Outreach Projects
OP#1	letter to rep loss area properties
OP#2	Live-stream of various flood related topics
OP#3	Council meetings covering flood related topics
OP#4	Social Media
OP#5	Website
OP#6	Beach Survey
OP#7	City Newsletter
OP#8	Marking drains; cleaning drains and drainage ways.
OP#9	Flood mitigation report
OP#10	Handouts and brochures at various locations
OP#11	Map inquiry service
OP#12	City Master Plan
OP#13	Elevation Certificates
OP#14	Information Guide
OP#15	Information center
OP#16	Social Media
OP#17	Information Guide
OP#18	Information center
OP#19	Handouts on flood insurance
OP#20	Beach Clean-up
OP#21	Adopt a Beach
OP#22	Website
OP#23	Emergency Supplies

OP#24	National Preparedness Month
OP#25	Social Media
OP#26	Phone tree
OP#27	Warning sirens
OP#28	Social media
OP#29	Website
OP#30	Social Media
OP#31	Television
OP#32	Flood Risk Management for Public
OP#33	Beach inspections
OP#34	Public Address system
OP#35	Signage
OP#36	Social Media
OP#37	Youth education
OP#38	Regional information dissemination

Table 14. Past outreach projects by Egg Harbor Township

Egg Harbor Township	Past Outreach Projects
OP#1	Flood protection website
OP#2	Flood info handouts
OP#3	Open space handouts
OP#4	"Do Not Dump" drains
OP#5	Township professional services
OP#6	Map Information Service
OP#7	Township Flood Info Session
OP#8	Flood Insurance Seminar
OP#9	Press of AC Flood Supplement
OP#10	RL/SRL Outreach
OP#11	Neighborhood Outreach Events

Table 15. Past outreach projects by Longport

Longport	Past Outreach Projects
OP#1	Displays boards in Municipal hallways
OP#2	Brochure stand

OP#3	Flood Information letter distributed by American Legion
OP#4	Borough website
OP#5	Safety bags w/ information
OP#6	Newsletter "Town Topics"
OP#7	Letters to Realtors/Lenders
OP#8	Letter to rep loss properties
OP#9	Senior luncheons
OP#10	Storm Ready Publication-Current News Magazine
OP#11	OEM hosted brochures
OP#12	"Hurricane preparedness" community meeting
OP#13	Letters to repetitive loss properties
OP#14	FEMA brochures at historical society
OP#15	Newsletter "Town Topics" at historical society

Table 16. Past outreach projects by Margate

Margate	Past Outreach Projects
OP#1	City website hosts info on mitigation
OP#2	Water sewer insert on flood insurance
OP#3	Notice to all properties on flooding
OP#4	Margate flood information brochure
OP#5	FEMA FMA Flood mitigation fact sheet

Table 17. Past outreach projects by North Wildwood

North Wildwood	Past Outreach Projects
OP#1	Storm Preparedness Guide
OP#2	Mailouts to all residents
OP#3	Publish NFOS Forms Online
OP#4	Annual Floodplain Workshop
OP#5	Online Flood Info Database
OP#6	Hand outs at Public Events
OP#7	Grant Workshop for FMA
OP#8	Flood Insurance/NFIP Pamphlets; Construction Office
OP#9	Flood Insurance/NFIP Pamphlets; Recreation Center

OP#10	Flood Insurance/NFIP Pamphlets; Borough Hall entrance
OP#11	NFIP/FEMA related Mailouts to real estate, insurance and lenders/banks
OP#12	Map Inquiry Service
OP#13	No Dumping Signage for Drains
OP#14	Emergency Radio Station

Table 18. Past outreach projects by Ocean City

Ocean City	Past Outreach Projects
OP#1	City to send outreach brochure to all property owners with 3rd quarter tax bill. Contact provided for property protection advice, site visits, and financial assistance also included.
OP#2	Presentations to 5 community groups
OP#3	Knowledgeable City Employee available to answer questions at City-wide Block Party with informational brochures
OP#4	Presentation to City Council on Drainage in City, Presentation is Recorded and Broadcast on Local Access Channel
OP#5	Local Insurance Agents have agreed to advise their clients that flood insurance is a good idea and give them the OP 1 brochure
OP#6	"Dump No Waste, Drains to Waterway" cast into all storm drains or sign is placed on all storm drains
OP#7	Local Real Estate Agents have agreed to advise their clients that flood insurance is a good idea.
OP#8	Local Real Estate Agents have agreed to notify interested buyers about the flood hazard and flood insurance purchase requirements
OP#9	Local Real Estate Agents have agreed to provide "Check Before You Buy" handout and OP1 brochure
OP#10	Local Insurance Agents have agreed to hold annual training session for new brokers, educate about flood insurance, flood hazards, and give them the OP 1 brochure
OP#11	Targeted letter to owners of repetitive loss properties about flood hazard, flood insurance, protecting property, protecting people, building responsibly, and reducing flood damage risk
OP#12	Teach School Children About Flooding by presenting to a group of students
OP#13	City to Create Annual Emergency Management Magazine and Distribute
OP#14	City to Note on All Concrete and Grading Permits the Elevation of Floodwaters During Hurricane Sandy with Estimated Water Depth

OP#15	City to Create Targeted Letter to Surveyors to Educated on Elevation Certificates
OP#16	Local Insurance Agents Have Agreed to Speak at the Annual Board of Realtors Meeting About Flood Insurance and Flooding
OP#17	Targeted Letter to Local Landscapers About Blocking Storm Drains and Protecting Wetlands
OP#18	Targeted Letter to Local Title Companies About Flood Hazards and Elevation Certificates
OP#19	Targeted Letter to Historical Properties and Ground Floor Businesses About Flood Hazard and Contents Insurance
OP#20	Install Elevation Markers on Utility Poles and Post Locations at www.ocnj.us/elev

Table 19. Past outreach projects by Sea Isle

Sea Isle	Past Outreach Projects
OP#1	Community Day outreach by Neil Byrne
OP#2	Newsletters
OP#3	Flood protection information on website
OP#4	Flood insurance meeting

Table 20. Past outreach projects by Somers Point

Somers Point	Past Outreach Projects
OP#1	RL/SRL Outreach
OP#2	Real Estate/Bank/Ins. Letter
OP#3	EDAC Business Meetings
OP#4	Flood Insurance Seminar
OP#5	Severe Weather Conference
OP#6	Flood Insurance Brochure
OP#7	Do Not Dump Stencils
OP#8	Prepare Pets Brochure
OP#9	Prepare for Disaster Booklet
OP#10	Prepare for Disaster Spanish
OP#11	Get Ready Now Brochure
OP#12	Website Information
OP#13	Preparathon

OP#14	Building Partners Brochure
OP#15	Prepare for Business Brochure
OP#16	Every Busi. Plan
OP#17	Special Needs Directory
OP#18	Emerg Supply List
OP#19	Design Guidelines
OP#20	Elevate Structures

Table 21. Past outreach projects by Stone Harbor

Stone Harbor	Past Outreach Projects
OP#1	Annual Mailing to all SFHA
OP#2	Handout at SHPOA meeting
OP#3	Handout by Beach Taggers
OP#4	Door Hanger by SJ Gas
OP#5	Web Post-Pets in Emg.
OP#6	eblast-Pets in Emg
OP#7	Annual Fall Flood Newsletter
OP#8	Do Not Dump Stickers posted
OP#9	Spring/Summer Newsletter
OP#10	Eblast SJ Gas Notice
OP#11	Annual mailing to RL Area
OP#12	Annual Mailing to Realtors
OP#13	Shut it Down Video on web
OP#14	Shut it Down Video eblasted
OP#15	Sustainable Hub - Insurance
OP#16	GO Green Fair

Table 22. Past outreach projects by Upper Township

Upper Township	Past Outreach Projects
OP#1	Resident Packet - Yearly
OP#2	Real Estate/ Bank/ Ins Flyer
OP#3	Engineer/ Surveyor Flyer
OP#4	Repetitive Loss Info
OP#5	Signs

OP#6	FB - Map Info Service
OP#7	FB - Hazards
OP#8	FB - Warnings
OP#9	New Resident Packet
OP#10	Off-shore properties Packet
OP#11	CERT training class
OP#12	SIA summer meeting
OP#13	UT Business meeting
OP#14	Resident Packet - Town Hall

Table 23. Past outreach projects by Ventnor

Ventnor	Past Outreach Projects
OP#1	Brochure stand at City Hall
OP#2	Letter to all City Properties
OP#3	Website
OP#4	Library inventory
OP#5	National Night Out stand
OP#6	Realtor Office Seminar
Activity 360	Flood Information Given

After reviewing past outreach efforts, all participating municipalities noted that while individual outreach programs may be strong, a region wide approach to outreach could have numerous benefits that were not previously realized. Lack of region wide stakeholder delivery was also seen as a gap in current outreach efforts. The same consistent message coming from stakeholders across the region would have a greater impact than messaging that was limited to municipal boundaries. While individual municipalities have specific flood related information to share, messages such as the importance of knowing what your flood hazard is, the need to purchase flood insurance, and the functions of natural floodplains were outreach messages that should be consistent throughout the region through large stakeholder delivery efforts.

The committee also noted that while certain outreach may be creditable in CRS, there is a vast opportunity for improving the effectiveness of outreach through sharing of outreach materials. Each municipality committed to sharing their outreach materials in an effort to identify the most effective messaging. The priority of the committee is first to identify the most effective outreach materials that will keep residents, visitors, and businesses safe and then assess how to make sure that outreach is creditable in CRS.

F. Assessment of Flood Insurance Coverage

A Flood Insurance Coverage Assessment was undertaken to assess the current level of flood insurance coverage in the MJ PPI region and to identify where coverage needs to be improved. The committee began crafting its public information program with a review of countywide FEMA Flood Insurance Rate Maps, and consideration of areas where the National Flood Insurance Program reported repetitive losses. The committee was specifically interested in looking at V Zones, A and AE zones; regulatory floodways in the AE zones; X Zones outside the Special Flood Hazard Area; and repetitive loss areas in each of the communities.

Collect flood insurance information

The Committee collected NFIP policy data through flood insurance sheets updated as of 5/31/17. These sheets were the Insurance Zone and the Insurance Occupancy. The Insurance Zone document shows the statistics on the number of flood insurance zones and how many flood insurance policies are in each flood zone. The Insurance Occupancy documents show the statistics on the occupancy class of the buildings covered by flood insurance. There are four classes of occupancy. Both documents include information on the paid losses. Information on paid losses will be used to determine if there is any way the MJ PPI Committee can help owners avoid future losses.

Determine level of flood insurance coverage

These two sheets summarize key statistics of policies in force and past claims. These data were organized into two categories. First, the number of residential and non-residential structures that are insured is summarized in these tables.

Table 25. Flood insurance data for Atlantic City

Atlantic City	Policies in Force	Premium	Insurance in Force
Single Family	2,276	\$2,998,159	\$416,051,300
2-4 Family	740	\$1,040,157	\$136,747,200
All Other Residential	4,465	\$1,911,510	\$781,380,400
Non Residential	315	\$1,413,693	\$145,914,600
Total	7,796	\$7,363,519	\$1,480,093,500

Table 26. Flood insurance data for Avalon

Avalon	Policies in Force	Premium	Insurance in Force
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Single Family	3,152	\$2,616,498	\$951,708,200
2-4 Family	1,124	\$593,366	\$265,742,700
All Other Residential	706	\$218,246	\$131,602,000
Non Residential	109	\$341,979	\$38,431,600
Total	5,091	\$3,770,089	\$1,387,484,500

Table 27. Flood insurance data for the City of Cape May

Cape May	Policies in Force	Premium	Insurance in Force
Single Family	1,403	\$1,667,296	\$393,823,800
2-4 Family	332	\$253,870	\$76,084,000
All Other Residential	820	\$320,964	\$153,246,600
Non Residential	135	\$451,679	\$59,642,500
Total	2,690	\$2,693,809	\$682,796,900

Table 28. Flood insurance data for Egg Harbor Township

Egg Harbor Township	Policies in Force	Premium	Insurance in Force
Single Family	551	\$475,850	\$133,790,900
2-4 Family	21	\$16,190	\$4,717,900
All Other Residential	157	\$67,342	\$31,612,200
Non Residential	40	\$122,118	\$13,101,400
Total	769	\$681,500	\$183,222,400

Table 29. Flood insurance data for Longport

Longport	Policies in Force	Premium	Insurance in Force
Single Family	950	\$1,141,781	\$276,582,000
2-4 Family	62	\$41,846	\$14,127,400
All Other Residential	406	\$211,729	\$84,878,600
Non Residential	12	\$51,327	\$3,952,500

Total	1,430	\$1,446,683	\$379,540,500
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Table 30. Flood insurance data for Margate

Margate	Policies in Force	Premium	Insurance in Force
Single Family	3,411	\$3,830,178	\$944,540,500
2-4 Family	590	\$464,689	\$123,543,800
All Other Residential	1,490	\$597,950	\$255,382,500
Non Residential	85	\$387,464	\$36,160,400
Total	5,576	\$5,280,281	\$1,359,627,200

Table 31. Flood insurance data for North Wildwood

North Wildwood	Policies in Force	Premium	Insurance in Force
Single Family	1,604	\$2,198,504	\$338,495,500
2-4 Family	1,464	\$1,100,600	\$294,573,500
All Other Residential	3,115	\$1,049,968	\$472,111,600
Non Residential	98	\$323,643	\$34,991,400
Total	6,281	\$4,672,721	\$1,140,172,000

Table 32. Flood insurance data for Ocean City

Ocean City	Policies in Force	Premium	Insurance in Force
Single Family	4,504	\$4,323,161	\$1,265,115,100
2-4 Family	9,233	\$4,472,422	\$2,145,872,200
All Other Residential	2,978	\$1,112,980	\$486,562,800
Non Residential	370	\$1,198,980	\$140,537,300
Total	17,085	\$11,107,543	\$4,038,088,400

Table 33. Flood insurance data for Sea Isle City

Sea Isle City	Policies in Force	Premium	Insurance in Force
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Single Family	644	\$707,308	\$156,513,700
2-4 Family	4,686	\$2,680,752	\$1,105,205,000
All Other Residential	1,082	\$433,137	\$200,726,500
Non Residential	87	\$247,645	\$33,465,500
Total	6,499	\$4,068,842	\$1,495,910,700

Table 34. Flood insurance data for Somers Point

Somers Point	Policies in Force	Premium	Insurance in Force
Single Family	431	\$425,920	\$96,959,400
2-4 Family	38	\$34,992	\$8,538,800
All Other Residential	443	\$199,581	\$92,966,400
Non Residential	44	\$122,096	\$19,908,100
Total	956	\$772,589	\$218,372,700

Table 35. Flood insurance data for Stone Harbor

Stone Harbor	Policies in Force	Premium	Insurance in Force
Single Family	1,648	\$1,626,807	\$487,565,400
2-4 Family	502	\$355,517	\$111,763,900
All Other Residential	467	\$196,523	\$95,002,800
Non Residential	112	\$386,868	\$35,325,000
Total	2,729	\$2,565,715	\$729,657,100

Table 36. Flood insurance data for Upper Township

Upper Township	Policies in Force	Premium	Insurance in Force
Single Family	396	\$482,550	\$106,441,800
2-4 Family	82	\$50,228	\$20,397,200
All Other Residential	29	\$10,742	\$6,616,800
Non Residential	23	\$71,034	\$9,089,300

Total	530	\$614,554	\$142,545,100
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Table 37. Flood insurance data for Ventnor

Ventnor	Policies in Force	Premium	Insurance in Force
Single Family	2,398	\$2,719,830	\$608,674,400
2-4 Family	549	\$667,141	\$124,436,100
All Other Residential	1,773	\$631,601	\$277,411,700
Non Residential	75	\$264,364	\$27,237,800
Total	4,795	\$4,282,936	\$1,037,760,000

Table 38. Flood insurance data for total MJ PPI area

TOTAL MJ PPI AREA	Policies in Force	Premium	Insurance in Force
Single Family	23,368	\$25,213,842	\$6,176,262,000
2-4 Family	19,423	\$11,771,770	\$4,431,749,700
All Other Residential	17,931	\$6,962,273	\$3,069,500,900
Non Residential	1,505	\$5,382,890	\$597,757,400
Total	62,227	\$49,320,781	\$14,275,271,000

In the second category, the number of buildings in AE and VE FIRM zones that are insured is summarized.

Table 39. Flood insurance policies by zone for Atlantic City

Atlantic City	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	7,495	\$7,227,092	\$1,411,716,100
V01-30 & VE Zones	5	\$29,917	\$1,686,800

Table 40. Flood insurance policies by zone for Avalon

Avalon	Policies in Force	Premium	Insurance in Force
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A01-30 & AE Zones	4,965	\$3,686,233	\$1,345,265,000
V01-30 & VE Zones	2	\$9,076	\$625,000

Table 41. Flood insurance policies by zone for the City of Cape May

Cape May	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	2,244	\$2,420,598	\$550,265,900
V01-30 & VE Zones	4	\$35,822	\$1,597,600

Table 42. Flood insurance policies by zone for Egg Harbor Township

Egg Harbor Township	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	656	\$612,390	\$149,658,500
A zones	5	\$8,445	\$705,000
V01-30 & VE Zones	0	0	0

Table 43. Flood insurance policies by zone for Longport

Longport	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	1,427	\$1,436,710	\$378,931,000
V01-30 & VE Zones	3	\$9,973	\$609,400

Table 44. Flood insurance policies by zone for Margate City

Margate City	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	5,513	\$5,234,938	\$1,338,946,100
V01-30 & VE Zones	3	\$11,971	\$708,000

Table 45. Flood insurance policies by zone for North Wildwood

North Wildwood	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	6,209	\$4,561,923	\$1,131,683,500
V01-30 & VE Zones	59	\$97,460	\$5,631,500

Table 46. Flood insurance policies by zone for Ocean City

Ocean City	Policies in Force	Premium	Insurance in Force
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A01-30 & AE Zones	16,787	\$10,609,334	\$4,005,477,300
V01-30 & VE Zones	294	\$495,260	\$31,211,100

Table 47. Flood insurance policies by zone for Sea Isle City

Sea Isle City	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	6,156	\$3,134,022	\$1,417,633,100
V01-30 & VE Zones	316	\$907,759	\$72,350,200

Table 48. Flood insurance policies by zone for Somers Point

Somers Point	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	838	\$708,654	\$184,672,700
V01-30 & VE Zones	0	0	0

Table 49. Flood insurance policies by zone for Stone Harbor

Stone Harbor	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	2,727	\$2,553,159	\$729,085,100
V01-30 & VE Zones	1	\$11,301	\$350,000

Table 50. Flood insurance policies by zone for Upper Township

Upper Township	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	414	\$399,602	\$107,671,500
V01-30 & VE Zones	35	\$165,036	\$8,764,400

Table 51. Flood insurance policies by zone for Ventnor City

Ventnor City	Policies in Force	Premium	Insurance in Force
A01-30 & AE Zones	4,173	\$3,974,120	\$841,871,000
V01-30 & VE Zones	3	\$6,239	\$367,500

The Committee also collected insurance data regarding the value of policies as of 5/31/17.

Table 52. Flood insurance values in the MJ PPI region

Municipality	Policies in	Premium	Insurance in	Number of	\$ of Closed	Adjustment
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	Force		Force	Closed Paid Losses	Paid Losses	Expense
Atlantic City	7,796	\$7,363,519	\$1,480,093,500	5,065	\$111,850,184	\$5,462,949
Avalon	5,091	\$3,770,089	\$1,387,484,500	1,776	\$26,746,316	\$1,503,127
Cape May City	2,690	\$2,693,809	\$682,796,900	1,101	\$10,078,611	\$434,565
Egg Harbor Township	769	\$681,500	\$183,222,400	610	\$26,989,675	\$995,948
Longport	1,430	\$1,446,683	\$379,540,500	1,084	\$36,754,798	\$1,509,393
Margate	5,576	\$5,280,281	\$1,359,627,200	2,653	\$73,155,874	\$3,524,732
North Wildwood	6,281	\$4,672,721	\$1,140,172,000	3,072	\$39,687,465	\$2,228,337
Ocean City	17,085	\$11,107,543	\$4,038,088,400	7,791	\$179,648,626	\$8,982,143
Sea Isle City	6,499	\$4,068,843	\$1,495,910,700	2,387	\$36,782,949	\$2,110,138
Somers Point	956	\$772,589	\$218,372,700	267	\$6,341,727	\$293,692
Stone Harbor	2,729	\$2,565,715	\$729,657,100	1,214	\$21,463,520	\$1,072,902
Upper Township	530	\$614,554	\$142,545,100	374	\$9,235,749	\$432,532
Ventnor	4,795	\$4,282,936	\$1,037,760,000	3,332	\$82,253,221	\$3,960,433
Total MJ PPI Area	62,227	\$49,320,782	\$14,275,271,000	30,726	\$660,988,715	\$32,510,891

The committee used the NFIP data to establish a baseline number of flood policies in the SFHA in each jurisdiction by residential and non-residential structure categories.

Table 53. Baseline 2017 Number of NFIP Policies in the SFHA

Municipality	Single Family	2-4 Family	All Other Residential	Non Residential	Total
Atlantic City	2,276	740	4,465	315	7,796
Avalon	3,152	1,124	706	109	5,091
Cape May City	1,403	332	820	135	2,690
Egg Harbor Township	551	21	157	40	769
Longport	950	62	406	12	1,430
Margate	3,411	590	1,490	85	5,576
North Wildwood	1,604	1,464	3,115	98	6,281

Ocean City	4,504	9,233	2,978	370	17,085
Sea Isle City	644	4,686	1,082	87	6,499
Somers Point	431	38	443	44	956
Stone Harbor	1,648	502	467	112	2,729
Upper Township	396	82	29	23	530
Ventnor	2,398	549	1,773	75	4,795
Total MJ PPI Area	23,368	19,423	17,931	1,505	62,227

The State of New Jersey 2014 Hazard Mitigation Plan identifies the total number of repetitive loss (in 2014), severe repetitive loss properties (in 2014), and the number of FEMA Flood Disaster Declarations.

(http://ready.nj.gov/programs/pdf/mitigation2014b/mit2014_section5-6.pdf)

Table 54. Area located in the Flood Hazard Boundaries (Square Miles) by County

County	Total Area (land and water)	A zone area	A zone percent of total	V zone area	V zone percent of total	SFHA area	SFHA percent of total
Atlantic	610.65	275.68	45.1%	95.37	15.6%	371.05	60.76%
Cape May	757.93	269.20	35.5%	134.93	17.8%	404.13	53.32%

Table 55. Estimated Population Exposed to the 1% Annual Flood Chance

County	Total 2010 Population	A zone population	A zone percent of total	V zone population	V zone percent of total	SFHA population	SFHA percent of total
Atlantic	274,549	78,346	28.5%	709	0.3%	79,055	28.8%
Cape May	97,265	39,010	40.1%	273	0.3%	39,283	40.4%

Table 56. Estimated General Building Stock Exposure to the 1% Annual Chance Flood Event

County	Total Value	A zone value	A zone percent of total	V zone value	V zone percent of total	SFHA value	SFHA percent of total
Atlantic	\$38,043,171,000	\$13,568,591,000	35.7%	\$369,144,000	1.0%	\$13,937,735,000	36.6%
Cape May	\$24,665,528,000	\$14,843,938,000	60.2%	\$371,706,000	1.5%	\$15,215,644,000	61.7%

Table 57. 2013 Status of NFIP Policies, Claims, and Repetitive Loss Statistics

County	Number of policies	Number of policies V zone	Number of policies A zone	Number of claims	Total loss payment	Number of RL properties	Number of SRL properties
Atlantic	32,382	292	29,676	20,309	\$430,537,978	1,022	89
Cape May	55,703	573	52,916	26,803	\$361,368,385	2,302	249

The MJ PPI committee completed a review of FEMA Flood Insurance Rate Maps, the Atlantic County evacuation map (http://www.state.nj.us/njoem/plan/pdf/maps/atlantic_evac.pdf), the Cape May County evacuation map (http://www.state.nj.us/njoem/plan/pdf/maps/capemay_evac.pdf), and consideration of areas where the National Flood Insurance Program reported repetitive losses. The committee was specifically interested in looking at V Zones, A and AE zones; X Zones outside the Special Flood Hazard Area; and repetitive loss. The Flood Insurance Rate Maps show that most of the participating communities include a mix of FEMA flood zones. FEMA has also supplied the committee with What If statements for each municipality. These statements can also be used to determine the total CRS savings achieved through CRS Class Ranking.

Summary

Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in the AE, A, and VE zones. Therefore, one would expect most policies to be in the AE, A, and VE zones. There are multiple reasons why not all buildings in the SFHA carry flood insurance. Property owners with no mortgage on their home or business are not required to carry flood insurance. People with no mortgage may feel it is no longer necessary to carry flood insurance. They may also be under the mistaken impression that because they have no mortgage, they are ineligible for flood insurance and flood insurance discounts. The MJ PPI Committee will promote flood insurance at every opportunity and will conduct outreach aimed at owners who do not carry flood insurance. Currently, the MJ PPI region has 62,227 flood insurance policies with a premium of \$49,320,781 and an insurance in force of \$14,275,271,000. Of those policies, 1,505 are non-residential. The Committee will aim to increase the number of both residential and non-residential flood insurance policies through proper outreach.

Most of the policies in the region exist in the AE zone. All of the participating communities have at least 1 policy in the V or VE zones with the exception of Egg Harbor Township, and Somers Point. These three also happen to be mainland communities. However, Egg Harbor Township is the standalone community with an A zone. Each zone requires slightly different outreach on what to be done regarding mitigation. All zones should be targeted for outreach that fits their specific needs.

The region has seen 30,726 claims submitted for a total payout of \$660,988,715. While these statistics show the importance of flood insurance in preventing economic depression after a flood, they also indicate the need to examine mitigation techniques to prevent flood damage. The committee will use outreach to encourage mitigation techniques that prevent property damage during floods.

Atlantic County has 1,022 repetitive loss properties and 89 severe repetitive loss properties. Cape May County has 2,302 repetitive loss properties and 249 severe repetitive loss properties. The Committee aims to limit the number of repetitive loss properties in the area through proper outreach that explains mitigation techniques. Each municipality tracks repetitive loss and will keep track of their list of repetitive loss locations.

As the region has gone through a recent remapping and may receive new FIRM maps in the near future, properties that were formerly in the SFHA may become X zones and no longer have a flood insurance requirement. However, due to the chance of flooding exceeding the boundaries of the SFHA, an emphasis will be made to increase the number of Preferred Risk Policies in areas remapped from A zones to X zones. The MJ PPI municipalities currently have 1,269 Preferred Risk Policies according to FEMA data and will aim to increase this mark.

A goal of the PPI Committee is to reduce the number of Minus Rated Flood Insurance Policies in the area. Minus rated properties are those that are rated with the lowest floor one foot or more below the base flood elevation. FEMA instituted this policy in order to insure that only buildings that are compliant with the NFIP construction criteria receive policy discounts that are available to communities in the CRS program. In 2015, it was reported that more than 45,000 properties in 938 of the 1,192 CRS communities were minus rated and affected by this policy. There are many reasons a property may be listed as minus rated and not always correctly so due to disconnects in the information used to rate a policy. Each participating member of the MJ PPI has access to a listing of their minus rated properties and aims to reduce the number of properties on that list.

Updated flood insurance data will be obtained every five years, starting from the date of this assessment. The new information will be used to update the level of coverage and subsequent recommendations.

Step 3: Formulate Messages

The committee determined what public information messages were needed, considering the hazards and the natural floodplain functions in the target areas, the characteristics of the audience, and other factors as appropriate. The messages are intended to either clearly state what the audience should do or provide some essential floodplain information with a note on where to get more information.

The committee has determined the following topics and messages to be disseminated as part of the PPI:

Priority 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 Topics

7. Protection and assistance are readily available for your community
8. Hurricane and severe storm preparedness
9. Don't wait until it's too late
10. Funding is available for your home repairs

Table 58. Outreach topics and desired outcomes

Outreach Topic	Desired Outcome
1. Know your flood hazard	Make the general public, potential property owners, and residents more aware of our flood risks.
2. Insure your property for your flood hazard	To insure more property within our communities with an emphasis on the special flood hazard area.
3. Protect people from the hazard	To inform the general public of evacuation routes and flood prone areas. Additionally, alert at the risk of flooding.
4. Protect your property from the hazard	To inform the general public of the importance of holding flood insurance and to mitigate low structure prone to flooding. Additionally promote temporary mitigation efforts.
5. Build responsibly	Regulate standards for building new construction and home elevations.
6. Protect natural floodplain functions	Negate building in natural floodplain areas and protect natural systems.
7. Protection and Assistance are readily available for your community	To increase accessibility of information through municipal public assistance.
8. Hurricane and severe storm preparedness	Increased readiness through home evacuation kits and home evacuation planning.
9. Don't wait until it's too late	Increase the speed of evacuations and decrease the number of residents that choose to ignore evacuations.
10. Funding is available for your home repairs	Encourage faster and more effective home repair and

	mitigation through leading homeowners to funding opportunities.
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Once the topics were decided by the MJ PPI committee, each municipality identified what messages they would use to convey the proper information to cover each topic. Some municipalities elected to have different versions of their messages for each topic to ensure more audiences were reached and the desired outcomes were more likely to be achieved. These messages were reviewed by the MJ PPI committee to ensure their success.

Table 59. Topics and Messages for Atlantic City
Atlantic City

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Obtain a current flood certificate for your property		
2. Insure your property for your flood hazard	Homeowners insurance does not cover flooding		
3. Protect people from the hazard	Turn around dont drown		
4. Protect your property from the hazard	Install flood vents in your home		
5. Build responsibly	Follow local building codes when renovations are made	Apply for a building permit prior to any new construction of your property	
6. Protect natural floodplain functions	Do not clog storm water drainage systems		
7. Protection and assistance	Contact your local Emergency Management office for any grants that are available		
8. Hurricane/Severe Storm preparedness	Have a plan in place if Emergency Management recommends evacuation for a weather related incident		
9. Don't Wait until its too late	Have an emergency plan in place prior to a severe weather incident occurring	If you encounter a flooded roadway, Turn around dont drown	
10. Funding is available for your home repairs	Obtain a current flood certificate for your property		

Table 60. Topics and Messages for Avalon
Avalon

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Your property is affected by the floodplain and is subject to serious flooding, know your risk when it comes to the hazard of flooding.	Call to find out the impacts of flooding to your property.	

2. Insure your property for your flood hazard	Flood insurance is mandatory if subject to any federally guaranteed financing	Obtain flood insurance	
3. Protect people from the hazard	Stay out of water	Have/follow your evacuation plan	
4. Protect your property from the hazard	Elevate your home and/or mechanical equipment		
5. Build responsibly	Obtain a building permit before you build	Understand substantial damage/improvement designation and their requirements for rebuilding.	
6. Protect natural floodplain functions	Stay off the dunes as they provide a natural barrier	Do not dump in storm drains	
7. Protection and assistance	Call the Construction Department for protection assistance		
8. Hurricane/Severe Storm preparedness	Make necessary preparations in advance of storm events		
9. Don't Wait until its too late	When evacuation is ordered, do so immediately	Do not wait	
10. Funding is available for your home repairs	Funding is available		

**Table 61. Topics and Messages for the City of Cape May
City of Cape May**

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	You have a 26% chance of having a flood and a 6% chance of having a fire during the life of a 30 year mortgage.	All of Longport is located within a Special Flood Hazard AREA (SFHA)!	Most of the Borough of Longport is located in a AE Flood Zone with some homes Bay Side located with V (Velocity) Zone, which means they are at or below the 100 year flood level.
2. Insure your property for your flood hazard	Flood Insurance is the best way to protect yourself from a devastating financial loss!	Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance.	While flood insurance is not federally required if you live in a moderate-to-low risk flood area, it is still available and strongly recommended!
3. Protect people from the hazard	If advised to evacuate your home, do so immediately.	Be prepared! PACK a BAG with important items in case you need to evacuate. Don't forget to include needed medications.	
4. Protect your property from the hazard	Turn off utilities at main switches or valves if instructed to do so. Disconnect electrical appliances.	If possible, move essential/important items to an upper level.	BBQ's, lawn and deck furniture should be stored inside or tied down to permanent construction to prevent damage as a result of wind and wave action.

5. Build responsibly	There are other ways to protect your home from flood damage. They range from raising the level of the ground around your property, waterproofing the building's walls, installation of floodgates, correcting drainage problems, or elevating the first floor of your home above the base flood elevation!	Retrofitting means making changes to an existing building to protect it from flooding	
6. Protect natural floodplain functions	Coastal barriers, associated wetlands and near-shore waters are especially important in maintaining the natural productivity of the coastal environment and provide invaluable habitat for fish and wildlife.	Stable sand dunes play an important part in protecting the coastline. They act as a buffer against wave damage during storms and protecting the land behind from salt water intrusion.	
7. Protection and assistance	The Borough Building Department 609 823 2731 Ext 120 by appointment will come out and inspect your property and provide suggestions.	The Borough of Longport is pursuing FEMA FLOOD MITIGATION FUNDS to elevate eligible homes within our community.	The Borough of Longport offers a Flood Map Information Service assistance for all of its residents.
8. Hurricane/Severe Storm preparedness	Homeowners should consider protection for windows and doors with hard sheeting or storm shutters.	Get a Kit Of Emergency Supplies	Make a Plan For What You Will Do in an Emergency
9. Don't Wait until its too late	Know your evacuation routes.	AS part of Atlantic County's Disaster Preparedness Plan we have developed a special needs registry for residents	Know the difference between a flood watch and flood warning.
10. Funding is available for your home repairs			

Table 62. Topics and Messages for Egg Harbor Township

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	All areas are susceptible to flooding	Everyone lives in a flood zone	
2. Insure your property for your flood hazard	You can buy National Flood Insurance	You can purchase flood insurance at any time	
3. Protect people from the hazard	Stay out of flood waters	Turn around don't drown	
4. Protect your property from the hazard	Flood insurance can help you avoid financial consequences of a flood	Protect your home	
5. Build responsibly	Obtain a building permit before you build	Understand substantial damage/improvement designation and their requirements for rebuilding.	

6. Protect natural floodplain functions	Do not dump in storm drains	Protect natural floodplains	
7. Protection and assistance	The Egg Harbor Township inspection staff is available to provide flood protection assistance.	The Township is pursuing funds to elevate eligible structures in our community.	
8. Hurricane/Severe Storm preparedness	Make necessary preparations in advance of storm events	Be Informed About What Might Happen	
9. Don't Wait until its too late	Don't wait until a flood is imminent	Know your evacuation route	
10. Funding is available for your home repairs	ICC Funds can be utilized for home elevation projects. Contact your flood insurance provider for more information.	Township staff will actively look for funding opportunities and relay any opportunities that may help flood prone property owners.	

Table 63. Topics and Messages for Longport

Longport

Topics Covered	Message 1	Message 2	Message 3	Message 4	Message 5	Message 6
1. Know your flood hazard	You have a 26% chance of having a flood and a 6% chance of having a fire during the life of a 30 year mortgage.	All of Longport is located within a Special Flood Hazard AREA (SFHA)!	Most of the Borough of Longport is located in a AE Flood Zone with some homes Bay Side located with V (Velocity) Zone, which means they are at or below the 100 year flood level.		Being bordered by the Atlantic Ocean on one side and Risley's Channel the bay, on the other, Longport is susceptible to flooding. Flooding can be caused by hurricanes, tropical storms, coastal storms, commonly referred to as Northeasters, and occasional high tides with heavy rain events.	

2. Insure your property for your flood hazard	Flood Insurance is the best way to protect yourself from a devastating financial loss!	Homes and businesses with mortgages from federally regulated or insured lenders in high-risk flood areas are required to have flood insurance.	While flood insurance is not federally required if you live in a moderate-to-low risk flood area, it is still available and strongly recommended!	Because of Longport's floodplain management programs that attempt to protect us from flooding hazards, Longport is a part of NFIP and thus, residents are able to obtain flood insurance.		
3. Protect people from the hazard	If advised to evacuate your home, do so immediately.	Be prepared! PACK a BAG with important items in case you need to evacuate. Don't forget to include needed medications.		Watch out for downed electrical wires. Water may be electrically charged from underground or downed power lines.	Do not touch electrical equipment if you are wet or standing in water.	RETURN HOME ONLY WHEN AUTHORITIES INDICATE IT IS SAFE!
4. Protect your property from the hazard	Turn off utilities at main switches or valves if instructed to do so. Disconnect electrical appliances.	If possible, move essential/important items to an upper level.	BBQ's, lawn and deck furniture should be stored inside or tied down to permanent construction to prevent damage as a result of wind and wave action.	Shutting your utilities off quickly can help to minimize the damage caused by a natural gas leak, flood or fire.		
5. Build responsibly	There are other ways to protect your home from flood damage. They range from raising the level of the ground around your property, water proofing the building's walls, installation of flood gates, correcting drainage problems, or elevating the first floor of your home above the base flood elevation!	Retrofitting means making changes to an existing building to protect it from flooding				

6. Protect natural floodplain functions	Coastal barriers, associated wetlands and near-shore waters are especially important in maintaining the natural productivity of the coastal environment and provide invaluable habitat for fish and wildlife.	Stable sand dunes play an important part in protecting the coastline. They act as a buffer against wave damage during storms and protecting the land behind from salt water intrusion.				
7. Protection and assistance	The Borough Building Department 609 823 2731 Ext 120 by appointment will come out and inspect your property and provide suggestions.	The Borough of Longport is pursuing FEMA FLOOD MITIGATION FUNDS to elevate eligible homes within our community.	The Borough of Longport offers a Flood Map Information Service assistance for all of its residents.			
8. Hurricane/Severe Storm preparedness	Homeowners should consider protection for windows and doors with hard sheeting or storm shutters.	Get a Kit Of Emergency Supplies	Make a Plan For What You Will Do in an Emergency	Be Informed About What Might Happen		
9. Don't Wait until its too late	Know your evacuation routes.	AS part of Atlantic County's Disaster Preparedness Plan we have developed a special needs registry for residents	Know the difference between a flood watch and flood warning.			
10. Funding is available for your home repairs						

Table 64. Topics and Messages for Margate
Margate

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Flood Warning	Flood Safety Measures	Flood Risk is Real
2. Insure your property for your flood hazard	Flood Insurance is Necessary	Property Property Protection Prior to the Flood	Flood Insurance Requirement & Information

3. Protect people from the hazard	Spring and Fall Brochure "FloodSmart"	Know the Flood Hazard in your Town	Protect your Vehicles
4. Protect your property from the hazard	Property Protection (Flood Insurance)	Make sure you have Content Insurance	Home Owners Policy does not Protect from Floods
5. Build responsibly	Make sure to get Permits - Building Construction	Development Permits Construction Official	Contact the Building Official for Permits
6. Protect natural floodplain functions	Natural Functions of the Floodplains	Only Water Down the Drain	Stormwater Pollution and how to Avoid
7. Protection and assistance	Protect your Property & Vehicle from Floods	Emergency Management Information (city website)	Warning System and Reverse 911
8. Hurricane/Severe Storm preparedness	Severe Weather Information on City Website	Flood Safety Information at Margate City Library	FloodSmart on City Website
9. Don't Wait until its too late	Flood Warnings Prior to Flooding	Flood Safety Measures on City Website	Flood Safety (website)
10. Funding is available for your home repairs			

Table 65. Topics and Messages for North Wildwood

North Wildwood

Topics Covered	Message 1	Message 2	Message 3	Message 4	Message 5	Message 6
1. Know your flood hazard	The entire City is located within the 100 year floodplain, with that being said, most of the City will be subject to some degree of flooding during a coastal storm or other flooding event.	Contact our mapping department for inquiries regarding: flood depths, BFE, LIMWA, FIRM, SFHA, V zone, historic flooding, mean high water, sea level rise, projected sea level rise, category 1 hurricane storm surge, projected special flood hazard area in 2050 and marsh migration. For additional information, please contact Ronald Simone at rsimone@northwildwood.com , (609) 522-2030 ext. 1260 or Ralph Petrella at (609) 465-2600.	The entire municipality is considered a Repetitive Loss Area, therefore, it is prone to major flooding that can cause damage to homes, properties and people.			

2. Insure your property for your flood hazard	Properties located West of New Jersey Avenue are in the lowest area of the City and will be subject to moderate/severe flooding during a coastal flooding event. Most repetitive loss properties are within that zone and the entire City is categorized as a repetitive loss area.	It is HIGHLY encouraged to insure your property, and NO mortgage company will give you a loan without having flood insurance.	It is HIGHLY encouraged to make sure you have an elevation certificate, file it with the construction office and your insurance company.	Keep a property/Asset list – For potential flood insurance claims.	Visit Floodsmart.gov for more information.	Most homeowners insurance policies do not cover damage caused by flooding. Only flood insurance policies cover physical damage to your property and possessions caused by flooding. The best time to buy flood insurance in New Jersey is now.
3. Protect people from the hazard	In case of a forecasted flood event, be prepared to evacuate and take into consideration the evacuation routes outlined in the County's Hazard Mitigation Plan and the City's Preparedness Information Brochure	DO NOT WALK THROUGH FLOWING WATER.	DO NOT DRIVE THROUGH A FLOODED AREA.	STAY AWAY FROM POWER LINES AND ELECTRICAL LINES.	CLEAN EVERYTHING THAT GOT WET.	LOOK BEFORE YOU STEP.
4. Protect your property from the hazard	The protection of residents' life and property is of extreme importance, and the purchase of flood insurance is vital to the protection of such.	It is also EXTREMELY encouraged to be above BFE (Base Flood Elevation) and funding sources are available through FMA (Flood Mitigation Assistance) and HMGP if needed.	Take note of ICC for use of home elevation improvement projects, and contact your flood insurance company.			
5. Build responsibly	Must be above BFE. See FIRM and contact City's mapping department for more information at (609) 522-6464.	Contact the Mapping department before building to assure the designated zone within the FIRM, and the building	The City has in effect floodplain regulations that required the first floor of all buildings to be constructed 2 feet above the	It is encouraged to contact the Division of Consumer Affairs regarding questions about a specific contractor, and it		

		codes to that effect.	base flood elevation. The City also requires that all existing buildings meet current FEMA regulations if the value of the improvement exceeds 50% of the building value.	is also encouraged to contact our Building Official for questions regarding mitigation efforts or our Floodplain regulations.		
6. Protect natural floodplain functions	The beach and dune area, which represents approximately 200 acres, must be preserved for its natural and beneficial functions. The dunes provide a barrier from coastal storms. The wide beaches also provide a significant barrier from erosion damaging the built up area of the City.	The City continues to preserve and restore the natural resources and functions of the floodplain by maintaining and reestablishing our floodplain environments in their natural state.	do not enter or damage the dunes, respect the beach, and respect the natural areas around the municipality.	The Committee recommends that current prohibition on buildings within our beach/dune and coastal wetlands be continued. We also encourage the continued development of dunes along our beachfront.		
7. Protection and assistance	Register for Code Red Notification System: https://public.coderedweb.com/cn/en-US/BF7A59567C58 or on ready.northwildwood.com	Contact Police Department at 9-1-1 if there are any major/serious issues.	Stay up to date by visiting ready.northwildwood.com , the City's social media accounts, and tuning into 1640 AM (City's Emergency Radio Station).			
8. Hurricane/Severe Storm preparedness	CATEGORY 1: Winds 74-95 mph. Damage to shrubbery, trees, anchored mobile homes and some signs. Storm surge 5-7 feet above normal. Some damage to piers, exposed small craft and	Evacuate when mandated, and if there is a risk of minor/moderate/major flooding, DO NOT TAKE ANY CHANCES.	Stay updated by tuning into the City's Emergency Radio Station 1640 AM and pick up a copy of the Emergency Preparedness Guide, including all evacuation routes and a			

	<p>low-lying buildings.</p> <p>CATEGORY 2: Winds 96-110 mph. Some trees blown down. Major damage to mobile homes and signs. Some damage to building roofs and windows. Storm surge 8-10 feet. Considerable damage to piers, marinas, small craft and low-lying buildings.</p> <p>CATEGORY 3: Winds 111-130 mph. Large trees and many signs blown down. Mobile homes substantially damaged. Some structural damage to small buildings. Storm surge 11-12 feet. In addition to water damage, structures severely damaged by waves and floating debris.</p> <p>CATEGORY 4: Winds 131-155 mph. All signs blown down. Mobile homes destroyed. Extensive damage to roofing, windows and doors. Storm surge of 13-18 feet above normal water levels.</p> <p>CATEGORY 5: Winds over 155 mph. Some complete</p>		<p>map of floodprone areas.</p>			
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	building failures. Storm surge over 18 feet. Major damage to structures less than 15 feet above sea level within 500 yards of shore.					
9. Don't Wait until its too late	Evacuate when mandated, and if there is a risk of minor/moderate/major flooding, DO NOT TAKE ANY CHANCES.	Stay updated by tuning into the City's Emergency Radio Station 1640 AM and pick up a copy of the Emergency Preparedness Guide, including all evacuation routes and a map of flood prone areas.	Register for Code Red Notification System: https://public.coderedweb.com/cn/en-US/BF7A59567C58 or on ready.northwildwood.com			
10. Funding is available for your home repairs	It is EXTREMELY encouraged to be above BFE (Base Flood Elevation) and funding sources are available through FMA (Flood Mitigation Assistance) and HMGP if needed.	ICC Funds can be utilized for home elevation projects. Contact your flood insurance provider for more information.	Most grants are reimbursement grants, therefore, the property owner must complete the project (out of pocket) before reimbursements are issued. One contingency with most grants include: property must have flood insurance for the remainder of its life.			

Table 66. Topics and Messages for Ocean City

Ocean City

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Flood Warning	Flood Safety	Flood Risk is Real
2. Insure your property for your flood hazard	Flood Insurance	Property Protection	Flood Insurance Requirements and Information
3. Protect people from the hazard	FloodSmart Brochure - Flood Hazard	Know your Flood Hazards	Protect your Vehicles
4. Protect your property from the hazard	Property Protection	Protect and Insure your Contents	Spring & Fall Block Parties Flood Information Booth and Lit
5. Build responsibly	Development Permits	Build to Ocean City	Contact the Construction Office

		Regulations	for Permitting
6. Protect natural floodplain functions	Natural Functions of Flood Plains	Drainage System (Only Water down the Drain)	Solutions to Stormwater Pollution)
7. Protection and assistance	Protect your Property & Vehicles from Floods	OCTV-97 Emergency Management Information	Warning Systems & Reverse 911
8. Hurricane/Severe Storm preparedness	Severe Weather Conference (every Sept)	Flood Safety Information on Website (www.octj.us)	FloodSmart Information on Webpage at (www.octj.us)
9. Don't Wait until its too late	Flood Warning Advisories	Global Connect (Reverse 911)	Flood Safety Measures
10. Funding is available for your home repairs	Neighborhood and Social Services Office	Call Office of Social Services - Theresa Hooks	

**Table 67. Topics and Messages for Sea Isle
Sea Isle**

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Your property is affected by the floodplain and is subject to serious flooding, know your risk when it comes to the hazard of flooding.		
2. Insure your property for your flood hazard	Flood insurance is mandatory if subject to any federally guaranteed financing and in a Flood Zone		
3. Protect people from the hazard	Stay out of flood waters		
4. Protect your property from the hazard	Elevate your home and/or mechanical equipment		
5. Build responsibly	Obtain a building permit before you build		
6. Protect natural floodplain functions	Stay off the dunes as they provide a natural barrier		
7. Protection and assistance	Call the Construction Department for protection assistance		
8. Hurricane/Severe Storm preparedness	Make necessary preparations in advance of storm events		
9. Don't Wait until its too late	When evacuation is ordered, do so immediately	Know your evacuation route	
10. Funding is available for your home repairs	Funding is available		

**Table 68. Topics and Messages for Somers Point
Somers Point**

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Flood Hazard	Flood Safety	Flood Warning
2. Insure your property for your	Flood Insurance	Property Protection	Flood Insurance Requirements

flood hazard			and Information
3. Protect people from the hazard	Property Protection	Protect your Vehicles	Natural Functions of Floodplains
4. Protect your property from the hazard	FloodSmart Brochure	Flood Insurance in the SFHA	Spring and Fall Block Parties Flood Information Booth & Lit.
5. Build responsibly	Development Permits	Building in the Special Flood Hazard Zone	Letters to Engineers
6. Protect natural floodplain functions	Natural Functions of the Floodplain	Drainage System	Solutions to StormWater Pollution
7. Protection and assistance	Protect your Property and Vehicles from Floods	OCTV 97 Emergency Information	
8. Hurricane/Severe Storm preparedness	OCTV-97 Emergency Management Information	Severe Weather Conference	
9. Don't Wait until its too late	Flood Warnings Advisories	Global Connect (Reverse 911	Flood Safety
10. Funding is available for your home repairs	Neighborhood and Social Services Office	Call Office of social Services - Theresa Hooks	

Table 69. Topics and Messages for Stone Harbor
Stone Harbor

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	The Borough of Stone Harbor is in a flood plain zone and subject to serious flooding from the ocean and the baywater.	Your Property is in a Repetitive Loss Area	Call to find out about your property's flood hazard
2. Insure your property for your flood hazard	Homeowners does not cover floods.	If you don't have flood insurance talk to your agent	Don't wait till the next flood to buy insurance protection.
3. Protect people from the hazard	Never drive or walk through flooded areas	Stay away from downed power lines	Know the Flood Warning Signals
4. Protect your property from the hazard	Check your Flood Hazard Zone	Consider elevating your home and/or mechanical equipment	Consider Permanent Flood Protection Measures
5. Build responsibly	Check with Construction Office for obtaining permits prior to beginning any construction or improvements	Read "Homeowner's Guide to Retrofitting" on FEMA's website at www.fema.gov	Read and understand the rules for Substantial Improvements
6. Protect natural floodplain functions	Visit our Library and Construction Office for reference materials and information that will help you reduce the damage that may be caused by the next flood.	Clean and maintain the drains around your home	Do not dump into storm drains. Only Rain in the Drain
7. Protection and assistance	Call the Construction Office for information on various techniques to reduce flood damage to structures and possible funding for hazard mitigation and flood prevention		
8. Hurricane/Severe Storm preparedness	Know your Evacuation Route	Establish an emergency plan, review your homeowners	Sign Up for a personal telephone message warning at

		insurance policies and update emergency supplies before a Hurricane or Severe Storm hits.	the Borough of Stone Harbor website at www.shnj.org
9. Don't Wait until its too late	Develop a disaster response plan	Obey Evacuation Orders	Be Prepared! Download the FEMA app today!
10. Funding is available for your home repairs	You May be able to get disaster Assistance. Register online at www.disasterassistance.gov or call 1-800-462-7585	The National Flood Insurance Program provides helpful tips on how to prepare fro storms and where to go for help after a flood. www.floodsmart.gov .	

**Table 70. Topics and Messages for Upper Township
Upper Township**

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Flooding in our Township is caused by three sources	However, it can still be flooded in the future because the next flood could be worse.	
2. Insure your property for your flood hazard	If you don't have flood insurance, talk to your insurance agent	If your flooding problem is caused or aggravated by sewer backup, check out a sewer backup rider to your homeowners insurance policy.	
3. Protect people from the hazard	Do not walk through flowing water		
4. Protect your property from the hazard	There is usually sufficient warning of coastal flooding to allow property owners to move personal items and vehicles to higher ground	What You Can Do: Several of the Township's efforts depend on your cooperation and assistance.	
5. Build responsibly	There are several different ways to protect a building from flood damage		
6. Protect natural floodplain functions	Do not dump or throw anything into the drainage inlets, ditches or streams	A permit may be needed to ensure that projects do not cause problems to other properties.	
7. Protection and assistance	the Township Engineer will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage		
8. Hurricane/Severe Storm preparedness	If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs		
9. Don't Wait until its too late	Don't wait for the next flood to buy insurance protection.		
10. Funding is available for your home repairs	If you are interested in elevating your building above the flood level there are Federal grants to		

	cover 75% of the costs		
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Table 71. Topics and Messages for Ventnor

Ventnor

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	your property is subject to flooding	your property is in a repetitive loss area	call to find out about your property's flood hazard
2. Insure your property for your flood hazard	obtain flood insurance	renters should obtain flood insurance for contents	take advantage of a low cost preferred risk policy
3. Protect people from the hazard	turn around dont drown	designate a safe place	know the flood warning signals
4. Protect your property from the hazard	elevate all mechanical equipment	call building dept for elevation information	store valuables and insurance papers upstairs
5. Build responsibly	obtain a building permit	know the substantial damage rules	use a licensed contractor
6. Protect natural floodplain functions	do not dump in storm drains	report broken silt fences	
7. Protection and assistance	have a plan		
8. Hurricane/Severe Storm preparedness	know your evacuation route		
9. Don't Wait until its too late	residents obey evacuation orders		
10. Funding is available for your home repairs	check with your insurance agent		

Step 4 Identify outreach projects to convey the messages

Using the new messages, the PPI committee worked to adapt past outreach projects and develop new outreach projects. This included new outreach projects that would take place region wide via stakeholders. These outreach projects are captured in the PPI outreach worksheets at the end of the appendix on page 134. Each worksheet identifies the project, the topics covered, the individual or municipal department responsible for the project, the date the project is planned to be implemented, the target audiences reached, and the stakeholders involved in the project.

Step 5 Examine other public information initiatives

The PPI committee actively shares information on how to improve flood protection pages on municipal websites and how to increase the reach of technical assistance. The committee also works to identify stakeholders in the region that are doing beneficial outreach regarding flooding issues and attempts to connect with them in order to share information and improve strategy for a greater reach. The PPI committee intends to improve on actions carried out in conjunction with this step.

Step 6 Prepare the PPI document

A draft of this document was provided to ISO representatives for a first review and feedback. After taking in this feedback, a second draft was sent to FEMA's regional insurance liaison. The document was then adopted by each of the participating municipalities.

Step 7 Implement, monitor, and evaluate the program

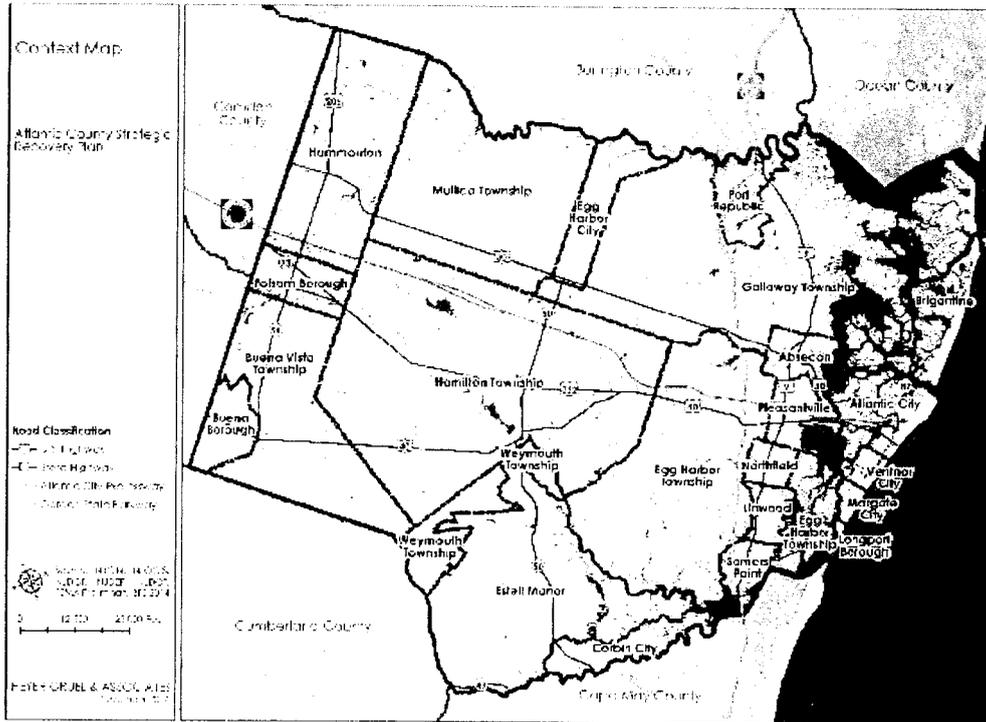
This section is reserved for future evaluation activities consistent with Step 7 of the Program for Public Information process.

The PPI Committee will continue to meet twice a year. At the last PPI Committee meeting before the verification visit by ISO/FEMA, the Committee will review the year's PPI activities and determine the effectiveness of the activities, as well as the Committee's capabilities to modify or expand future outreach efforts. This review will consist of the following activities:

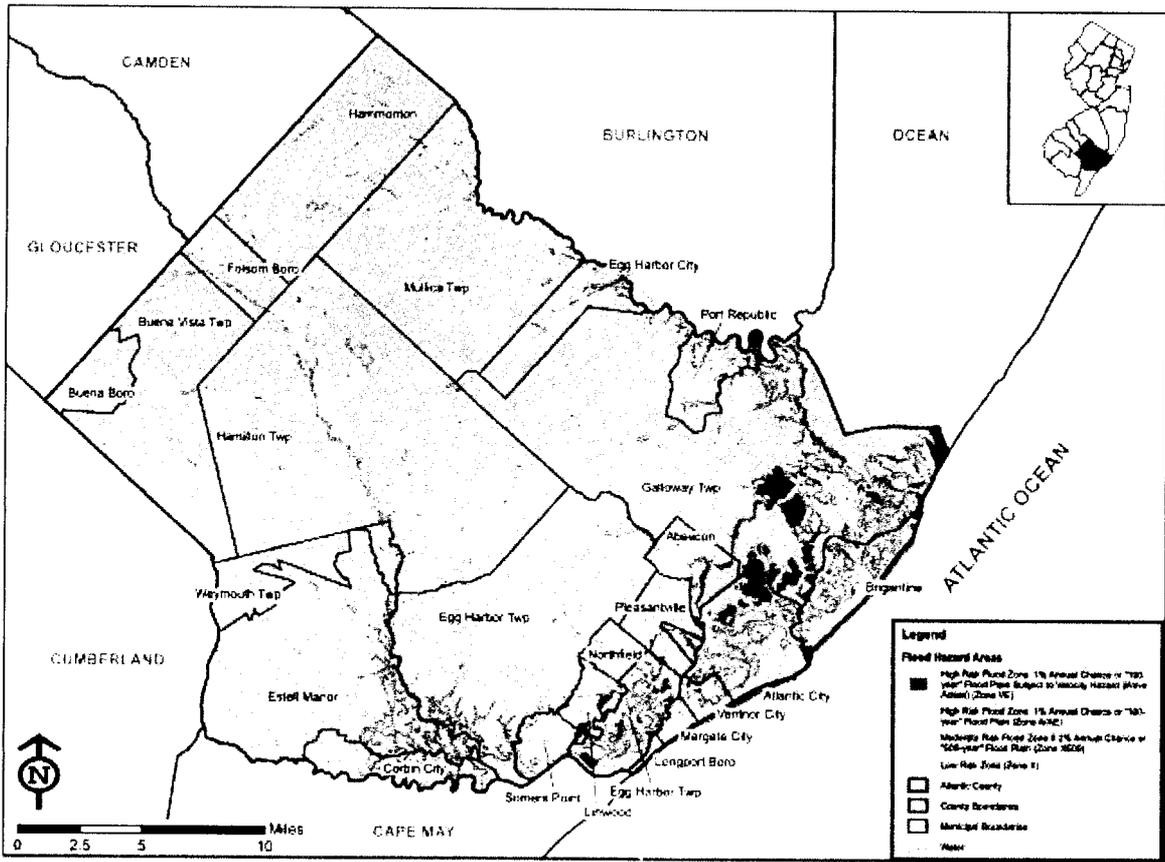
1. Review of changes to the *CRS Coordinator's Manual*;
2. Floodplain development activities;
3. Review input from municipalities' staff members and consultants
4. Recommendations Related to the PPI Document and Insurance Coverage
5. Track the number of residential and non-residential premiums in each jurisdiction and the numbers of policies in the flood zones and among the residential and non-residential structures against the 2017 baselines established in this report;
6. Review of target audience and outreach activities;
7. Determine whether goals of PPI are being fulfilled through undertaken outreach activities
8. Revise PPI and prepare PPI re-evaluation/update pursuant to *CRS Coordinator's Manual*.

This review will be compiled into an evaluation report. The evaluation report will be shared with each participating community's governing body for further feedback.

APPENDIX

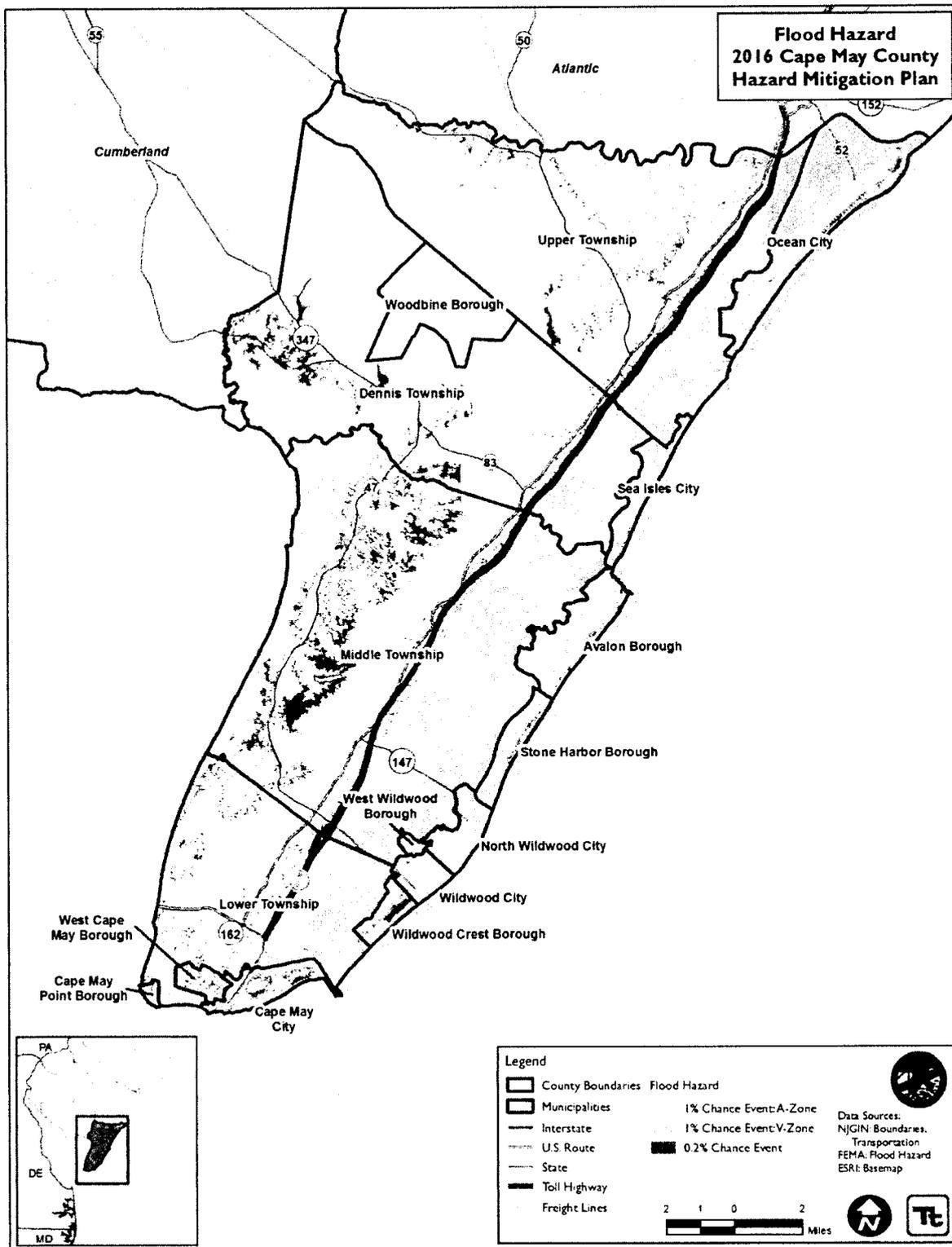


Atlantic County Municipalities - Atlantic County Master Plan

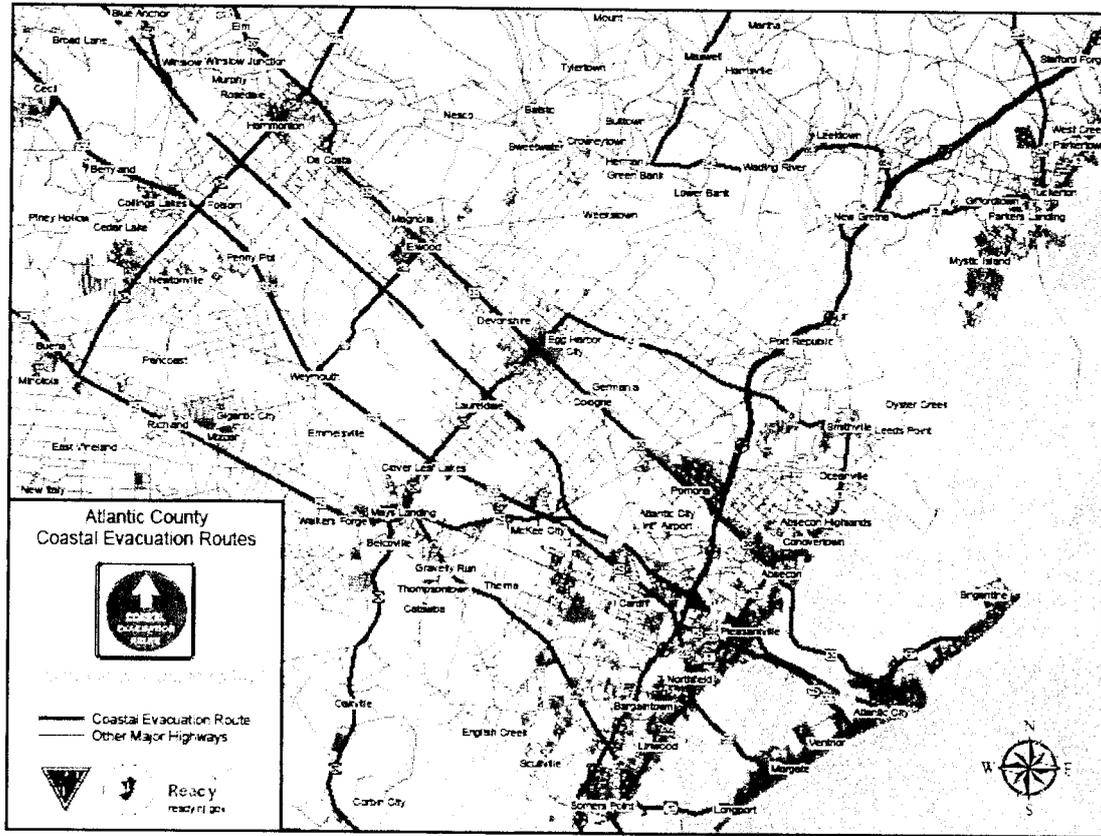


SOURCE: FEMA Preliminary FIRM Data, 2014; NJGN County Boundary 2012; Municipal Boundary 2014; NJDEP Atlantic County Lakes (Open Water Areas) 2002

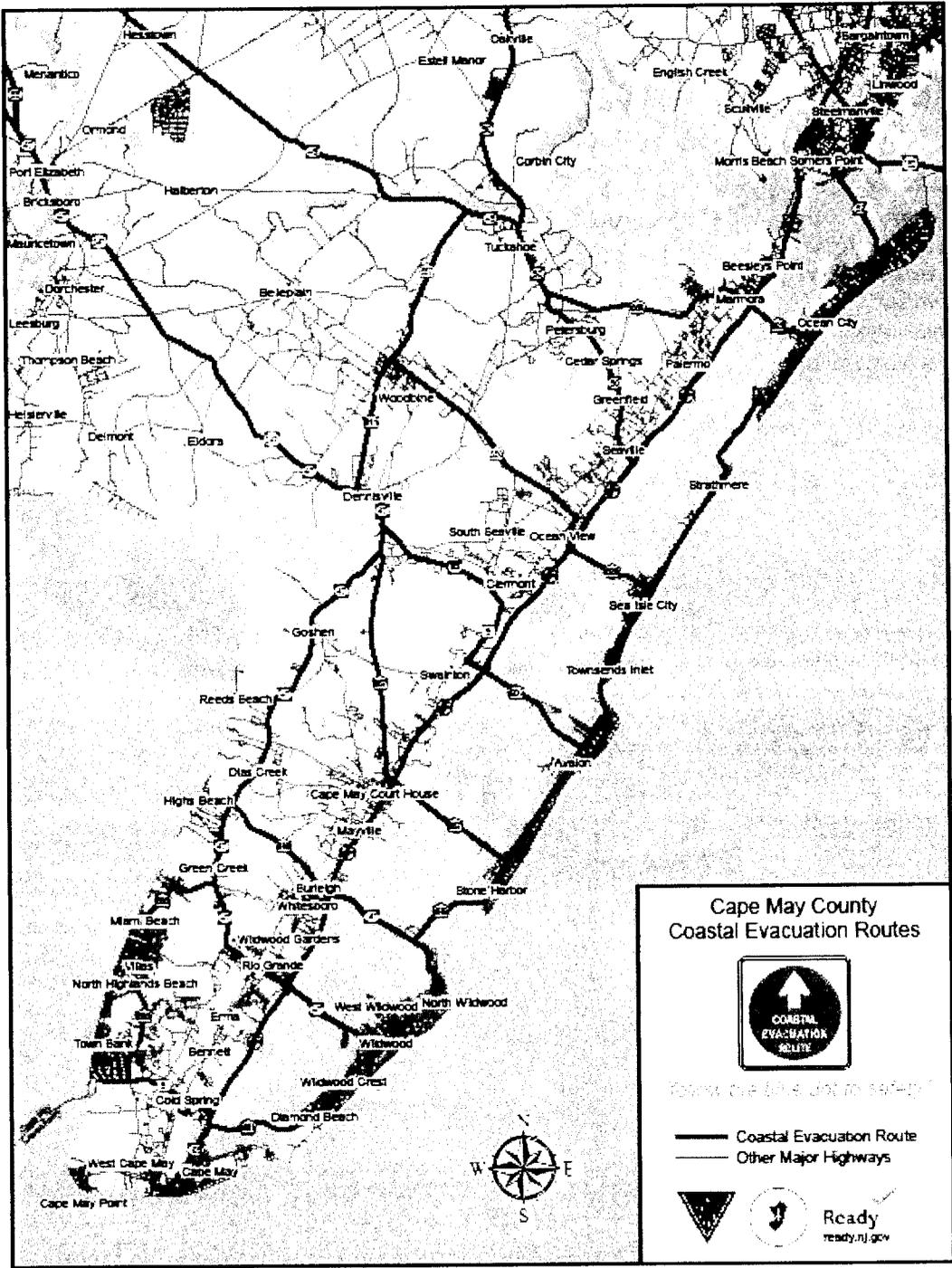
Atlantic County Flood Hazard Areas - Atlantic County Hazard Mitigation Plan



Cape May Flood Hazard Areas - Cape May County Hazard Mitigation Plan



Atlantic County Coastal Evacuation Routes Map - ready.nj.gov



Cape May County Coastal Evacuation Routes Map - ready.nj.gov

**FEMA's PFIRM Flood
Zones for New Jersey
Atlantic City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

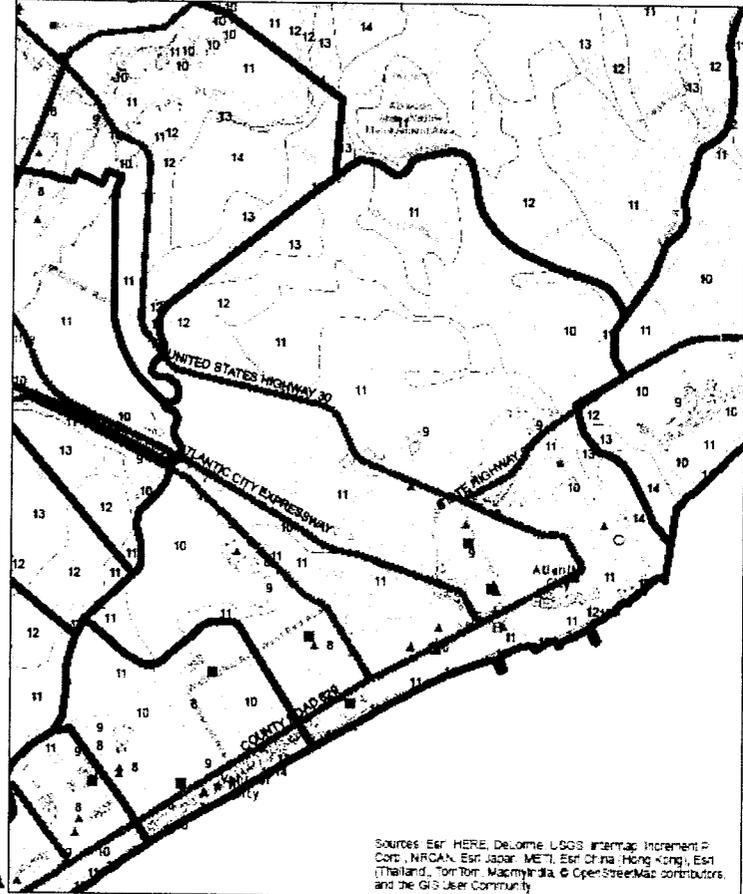
-  Zone X - 0.2% Annual Chance
-  A
-  AE
-  AO
-  D
-  VE

0 1 2 Miles

Year 2010 Population: 39558

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

**FEMA's PFIRM Flood
Zones for New Jersey
Avalon Borough**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- ◆ Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

PFIRM

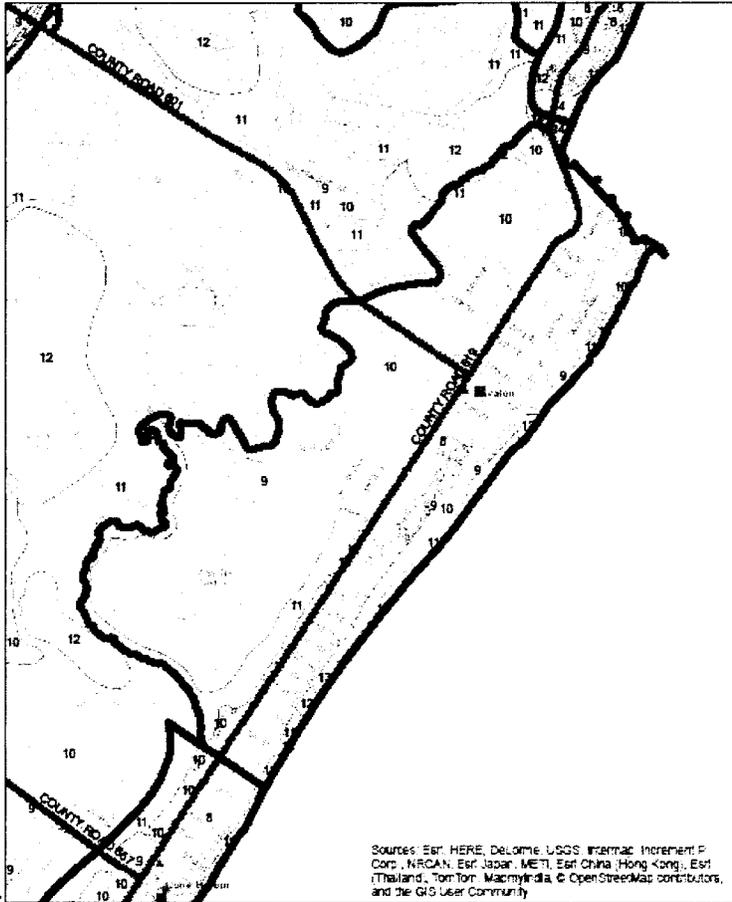
- Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
- VE

0 0.7 1.4 Miles

Year 2010 Population: 1334

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacatelli and Bryan Serrno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

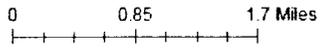
**FEMA's PFIRM Flood
Zones for New Jersey
Cape May**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

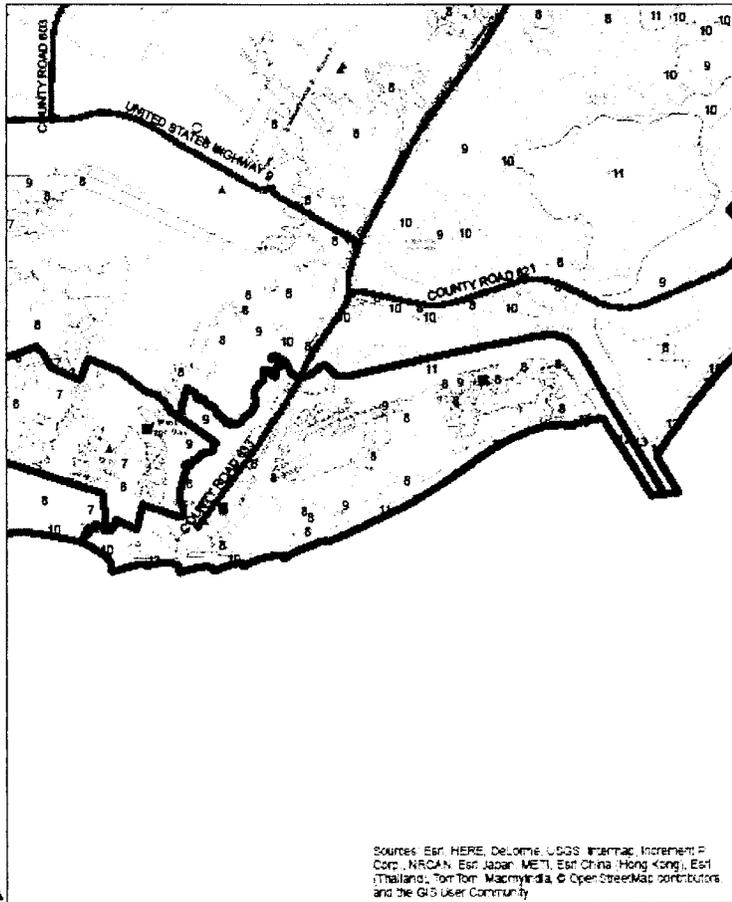
PFIRM

-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
-  VE



Year 2010 Population: 3607

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.



Map Authors: Rachael Sacarelli and Bryan Sarno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, iPlanet, P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors and the GIS user community

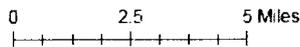
**FEMA's PFIRM Flood
Zones for New Jersey
Egg Harbor Township**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

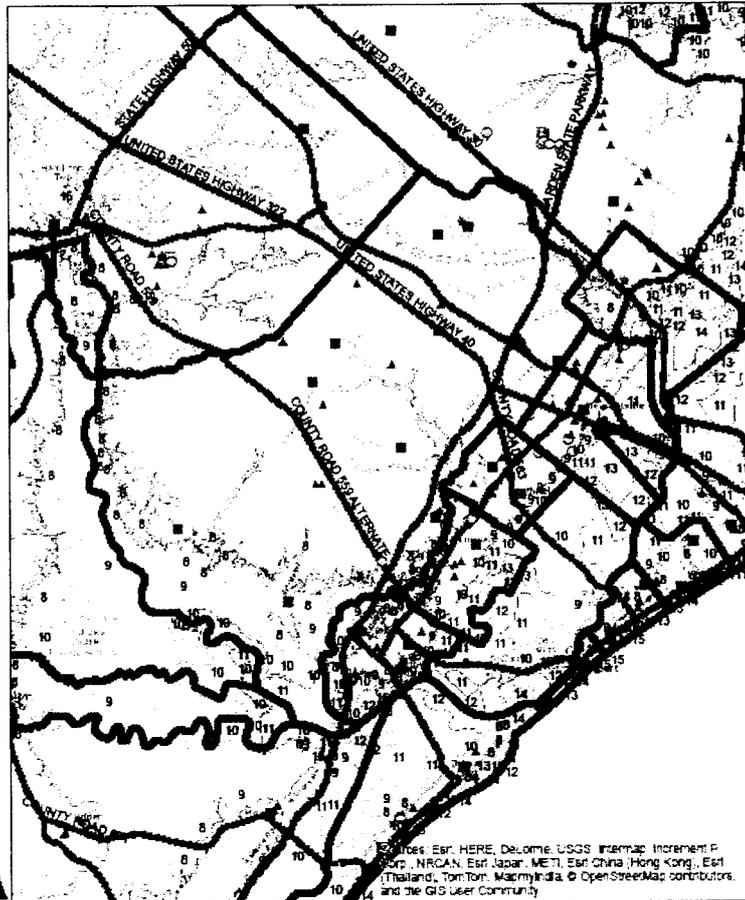
-  Zone X - 0.2% Annual Chance
-  A
-  AE
-  AO
-  D
-  VE



Year 2010 Population: 43323

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacarelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

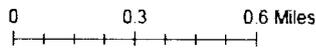
**FEMA's PFIRM Flood
Zones for New Jersey
Longport Borough**

Legend

- Municipality
- Schools
- Assisted Living
- Law Enforcement
- Hospitals
- Fire Stations
- Evacuation Routes

PFIRM

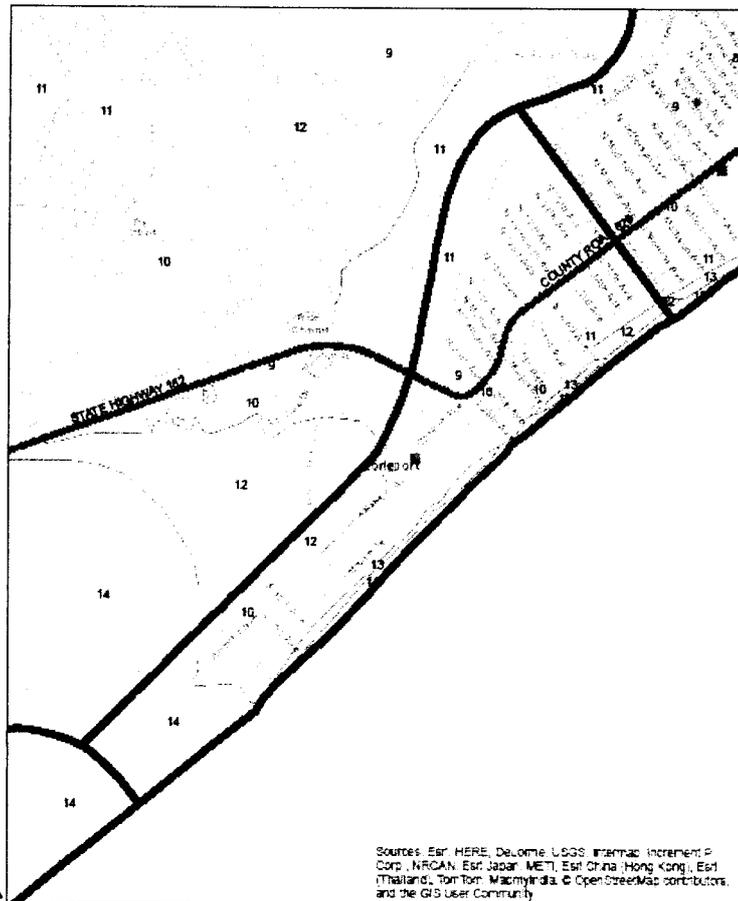
- Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
- VE



Year 2010 Population: 895

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacarelli and Bryan Serrno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., INRACAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

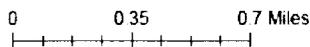
**FEMA's PFIRM Flood
Zones for New Jersey
Margate City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

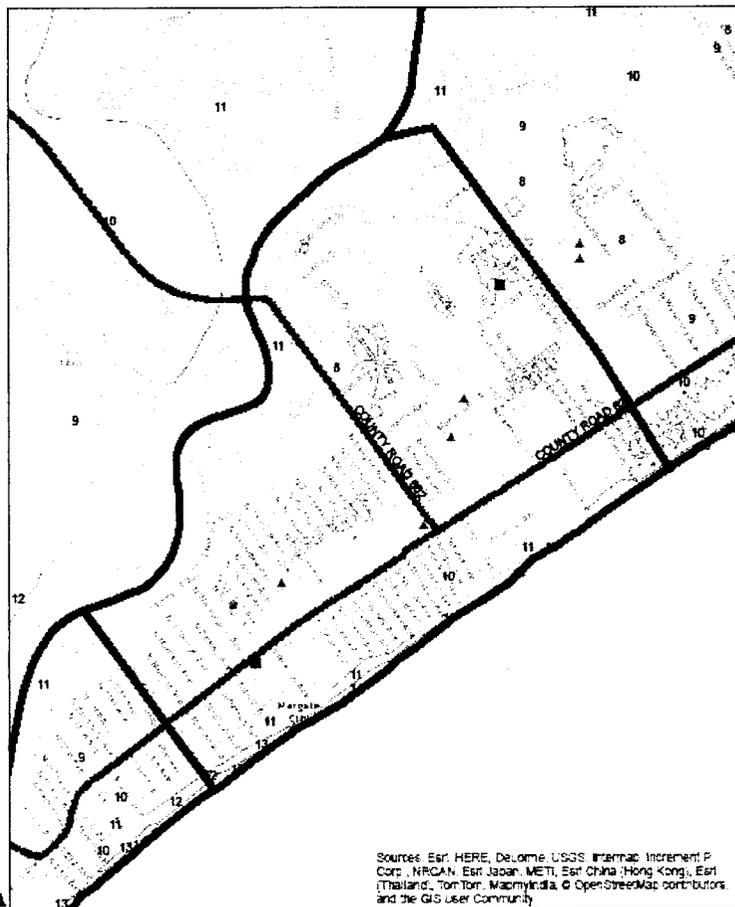
-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
-  VE



Year 2010 Population: 6354

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacarelli and Bryan Sarno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Imagio, Intermap, P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS user Community

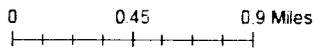
**FEMA's PFIRM Flood
Zones for New Jersey
North Wildwood**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

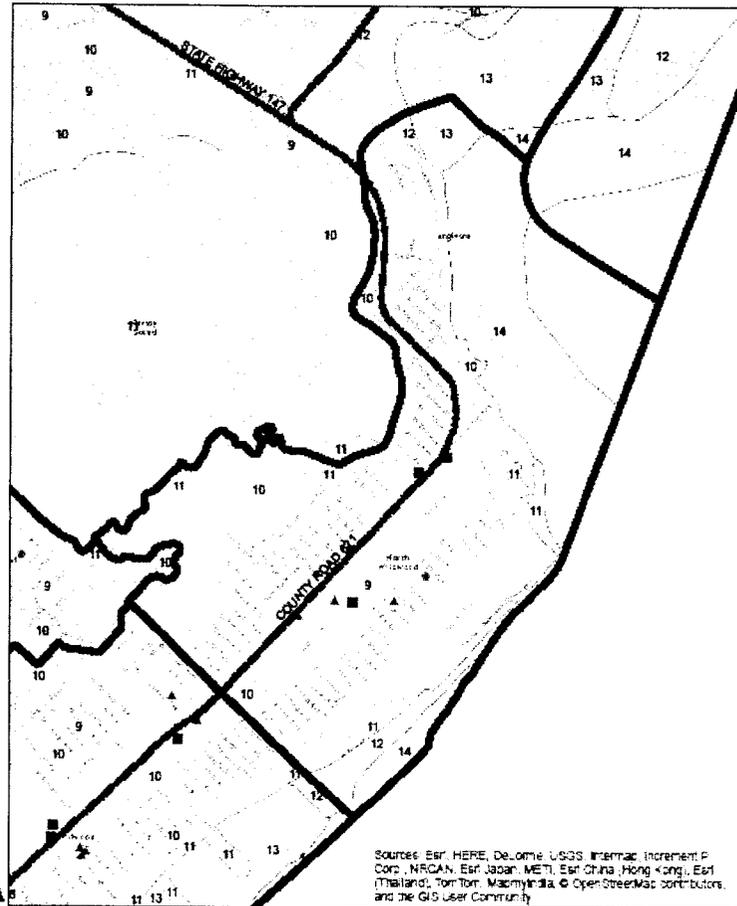
-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
-  VE



Year 2010 Population: 4041

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacatelli and Bryan Sarno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, InCREMENT P, Corp., NRCAN, Esri, Japan, METI, Esri, China, Hong Kong, Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

**FEMA's PFIRM Flood
Zones for New Jersey
Ocean City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

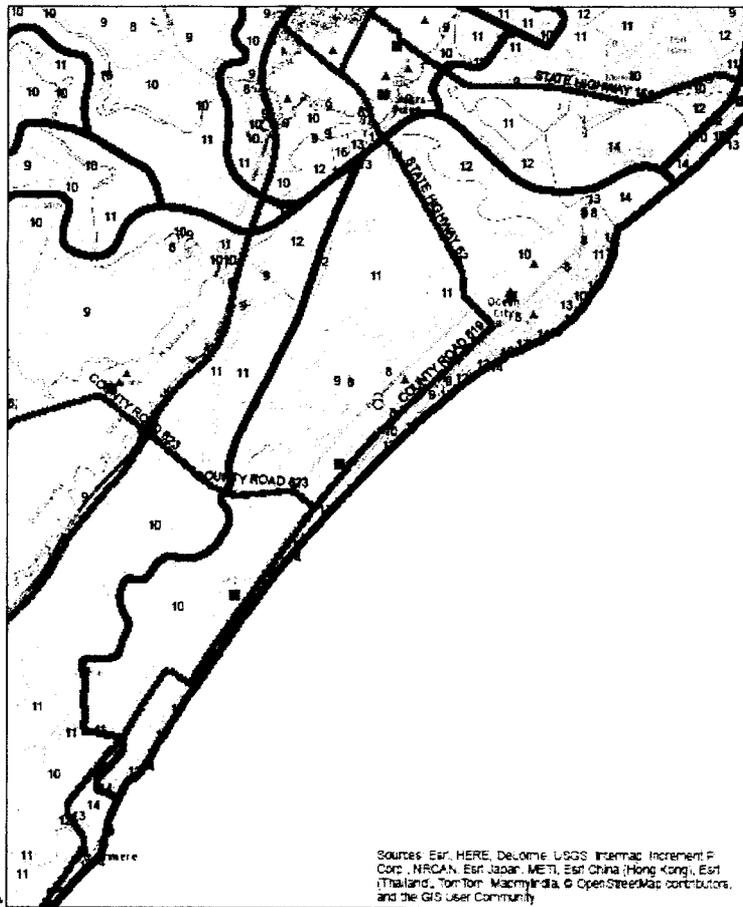
-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
-  VE

0 1 2 Miles

Year 2010 Population: 11701

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacarello and Bryan Sarno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, Increment P, Corp., NRCAN, Esri, Japan, METI, Esri, China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

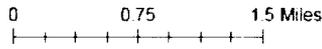
**FEMA's PFIRM Flood
Zones for New Jersey
Pleasantville**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

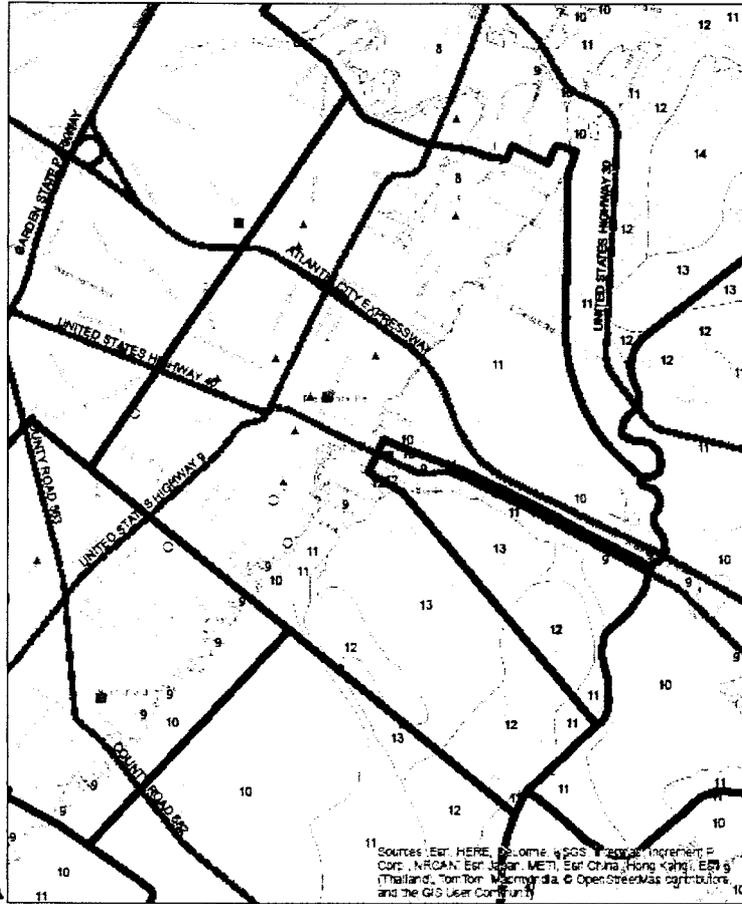
-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
-  VE



Year 2010 Population: 20249

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, @GIS, Imagery, Intelmap, P Corp., NRCAN, Esri Japan, METI, Esri China, Hong Kong, Esri Thailand, TomTom, Mapbox, and the GIS User Community

**FEMA's PFIRM Flood
Zones for New Jersey
Sea Isle City**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- ★ Law Enforcement
- ⊠ Hospitals
- Fire Stations
- Evacuation Routes

PFIRM

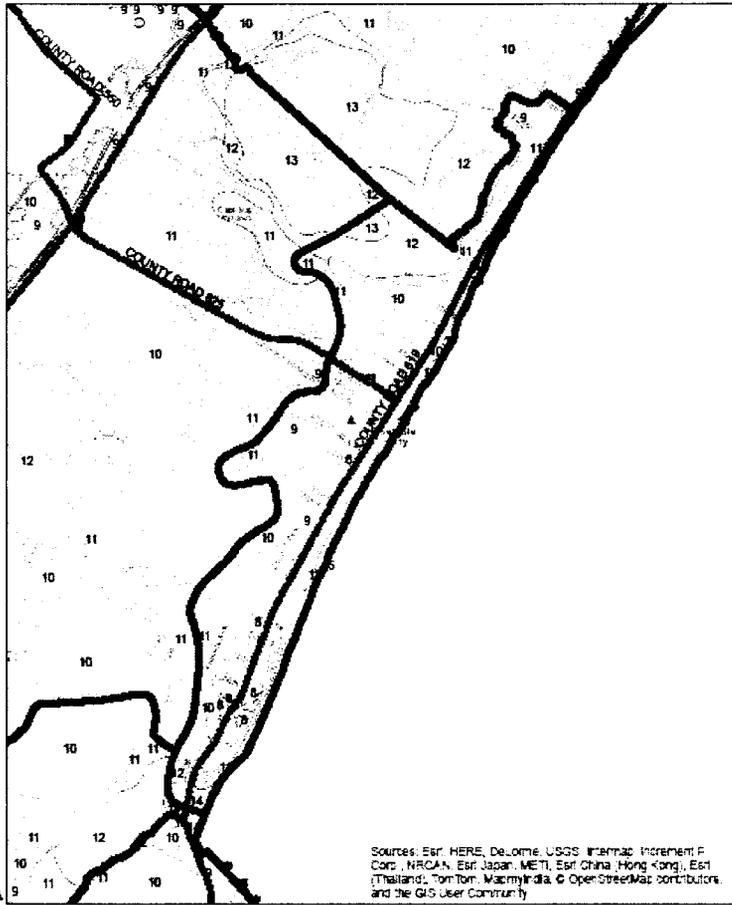
- Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
- VE

0 0.75 1.5 Miles

Year 2010 Population: 2114

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacatell and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, Incentiv, P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, India, © OpenStreetMap contributors, and the GIS User Community

**FEMA's PFIRM Flood
Zones for New Jersey
Somers Point**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

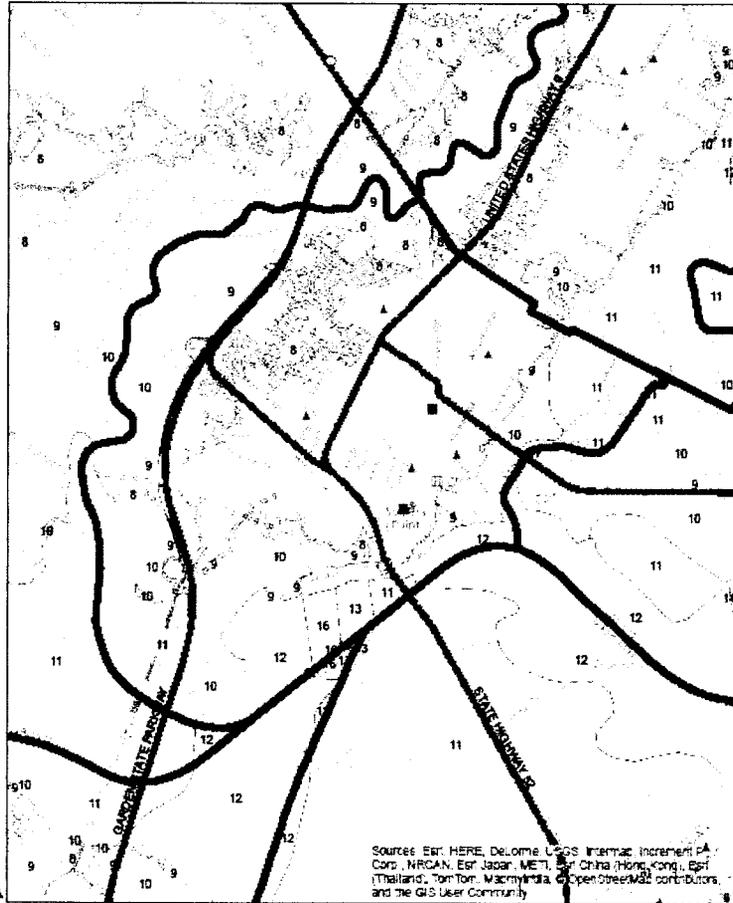
-  Zone X - 0.2% Annual Chance
-  A
-  AE
-  AO
-  D
-  VE

0 0.6 1.2 Miles

Year 2010 Population: 10795

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacarell and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and OpenStreetMap contributors, and the GIS User Community

**FEMA's PFIRM Flood
Zones for New Jersey
Stone Harbor Borough**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
- VE

0 0.6 1.2 Miles

Year 2010 Population: 866

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sakakell and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, India, © OpenStreetMap contributors, and the GIS User Community

**FEMA's PFIRM Flood
Zones for New Jersey
Upper Township**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

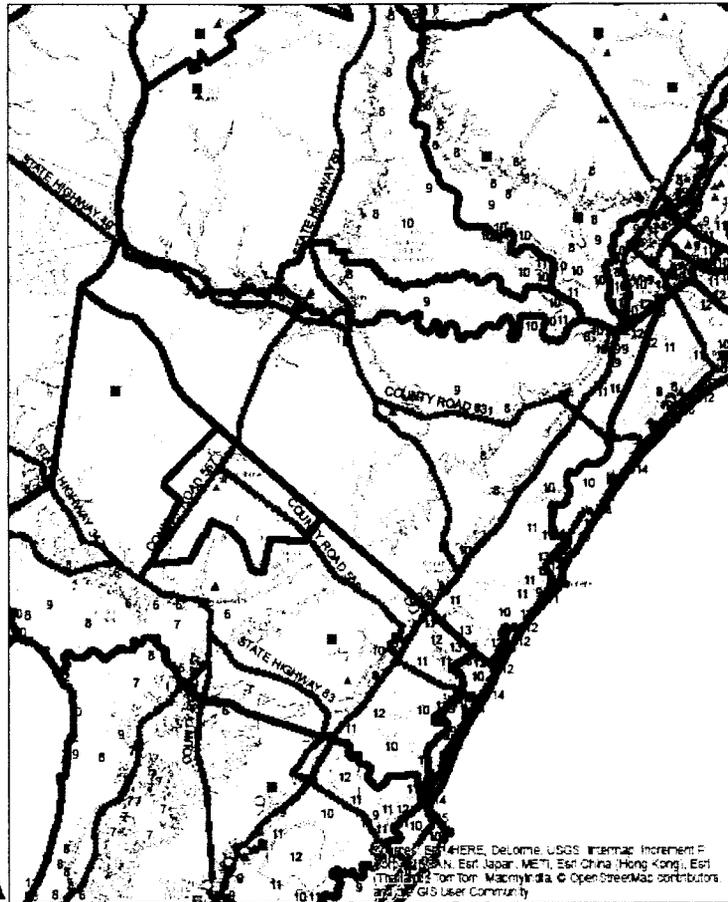
-  Zone X - 0.2% Annual Chance
- A
- AE
- AO
- D
-  VE

0 3 6 Miles

Year 2010 Population: 12373

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacatelli and Bryan Sarno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



CRSSA: ESRI, HERE, DeLorme, USGS, Intermap, increment P, GEBCO, Swisstopo, N. Esri, Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, India, © OpenStreetMap contributors, and the GIS User Community

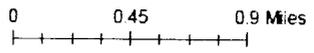
**FEMA's PFIRM Flood
Zones for New Jersey
Ventnor City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

PFIRM

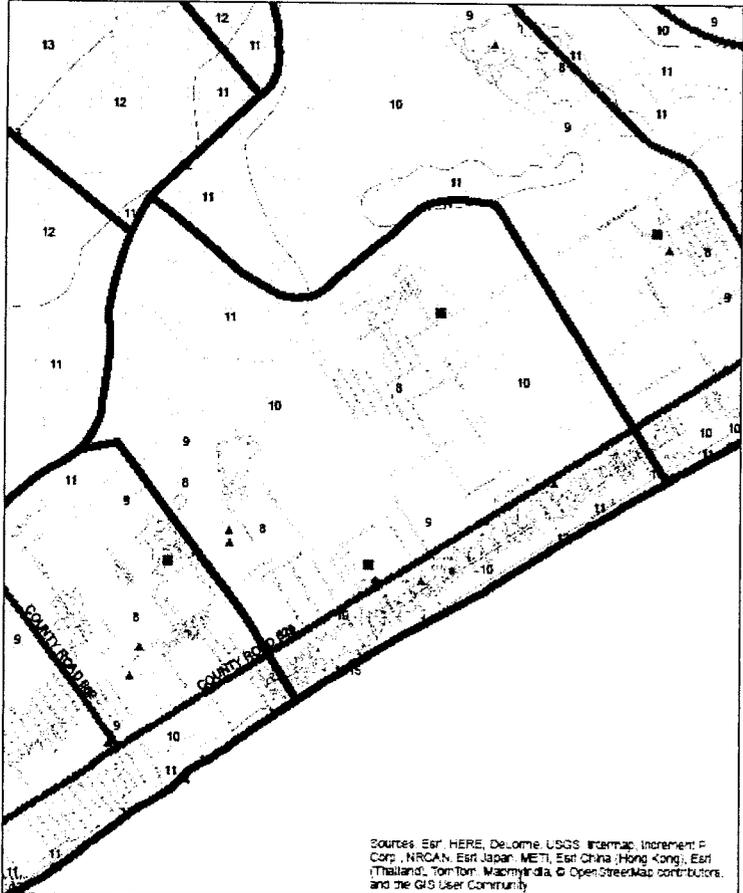
-  Zone X - 0.2% Annual Chance
-  A
-  AE
-  AO
-  D
-  VE



Year 2010 Population: 10650

This map shows the extents of FEMA's latest flood insurance rate maps for the state of New Jersey. The numerical label in the zones portrays the static ABFE zone. Please refer to the index for more information.

Map Authors: Rachael Sacakel and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

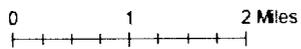
**Category 1 SLOSH Model
Atlantic City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

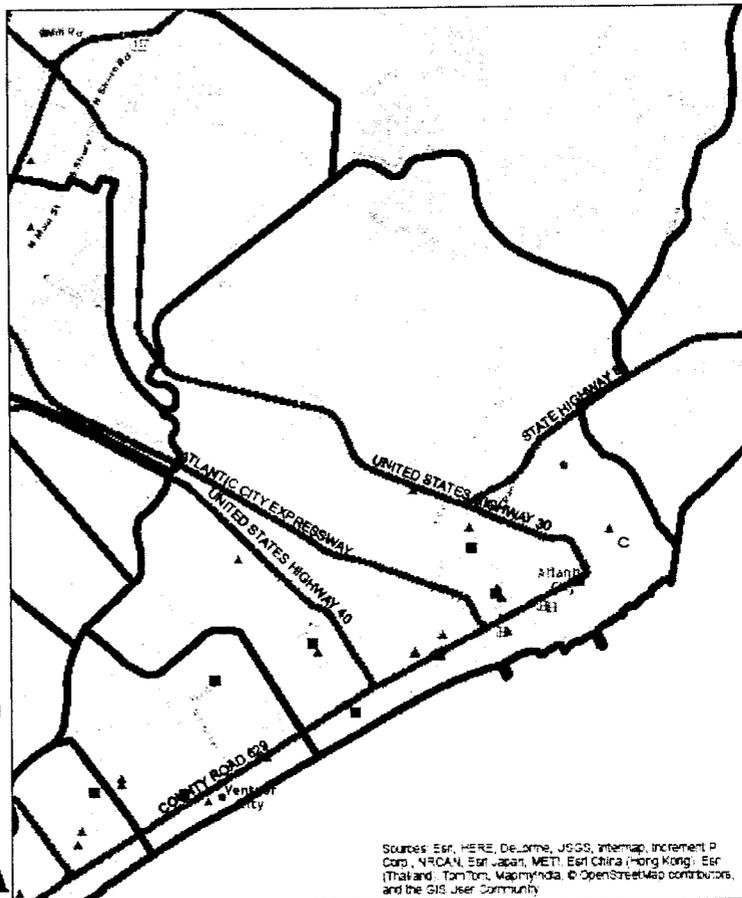
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
-  > 9



Year 2010 Population: 39558

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

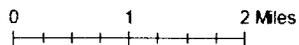
**Category 2 SLOSH Model
Atlantic City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 2 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
- > 9 symbol: a solid black fill" data-bbox="161 378 198 391"/> > 9



Year 2010 Population: 39558

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JGSS, Intermap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

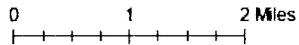
Category 3 SLOSH Model
Atlantic City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 39558

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, JSGS, Intermap, Incentiv P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS user community.

**Category 1 SLOSH Model
Avalon Borough**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9

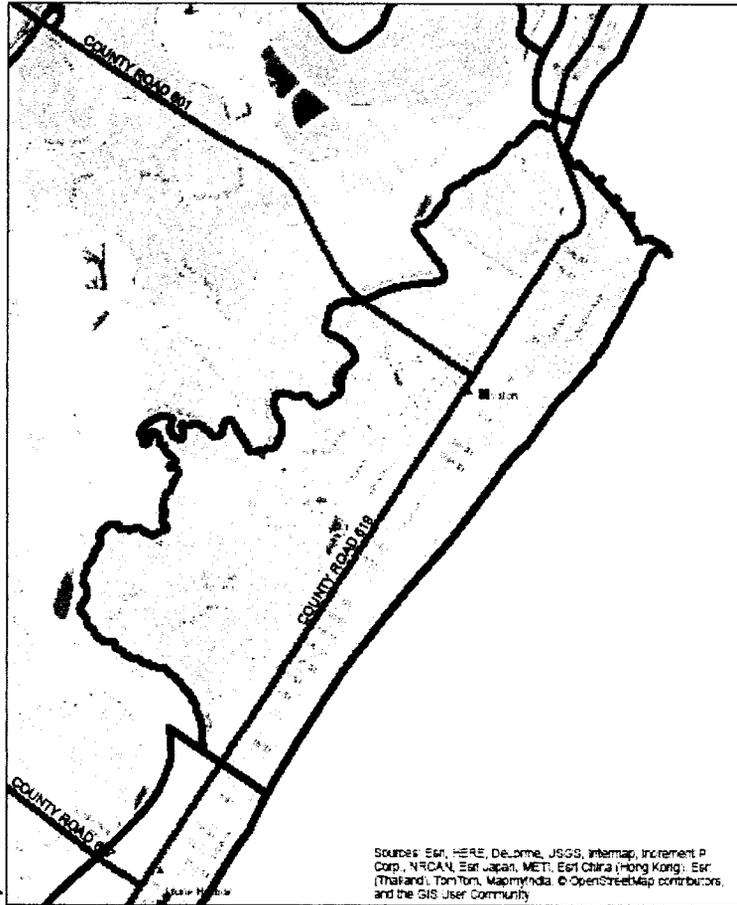
0 0.6 1.2 Miles



Year 2010 Population: 1334

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

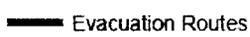
Map Authors: Rachael Sacatelli and Bryan Serrno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JSSS, Intermap, Increment P Corp., NOAA, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

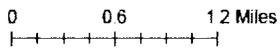
**Category 2 SLOSH Model
Avalon Borough**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 2 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 1334

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JSRS, Intermop, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

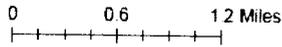
**Category 3 SLOSH Model
Avalon Borough**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 3 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



Year 2010 Population: 1334

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, IntraMap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, and the GIS User Community

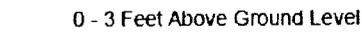
Category 1 SLOSH Model

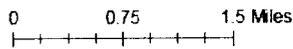
Cape May

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



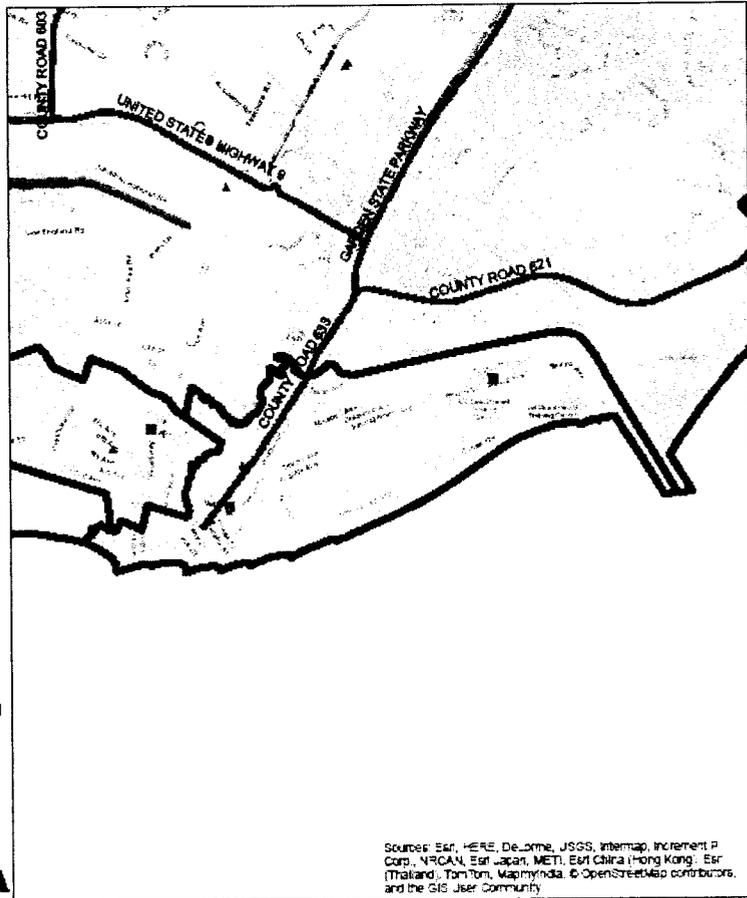
Year 2010 Population: 3607

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri -Japan, METI, Esri China (Hong Kong), Esri (Thailand), Swisstopo, Mapbox, © OpenStreetMap contributors, and the GIS User Community



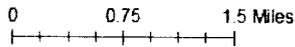
**Category 2 SLOSH Model
Cape May**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- ◆ Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 2 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



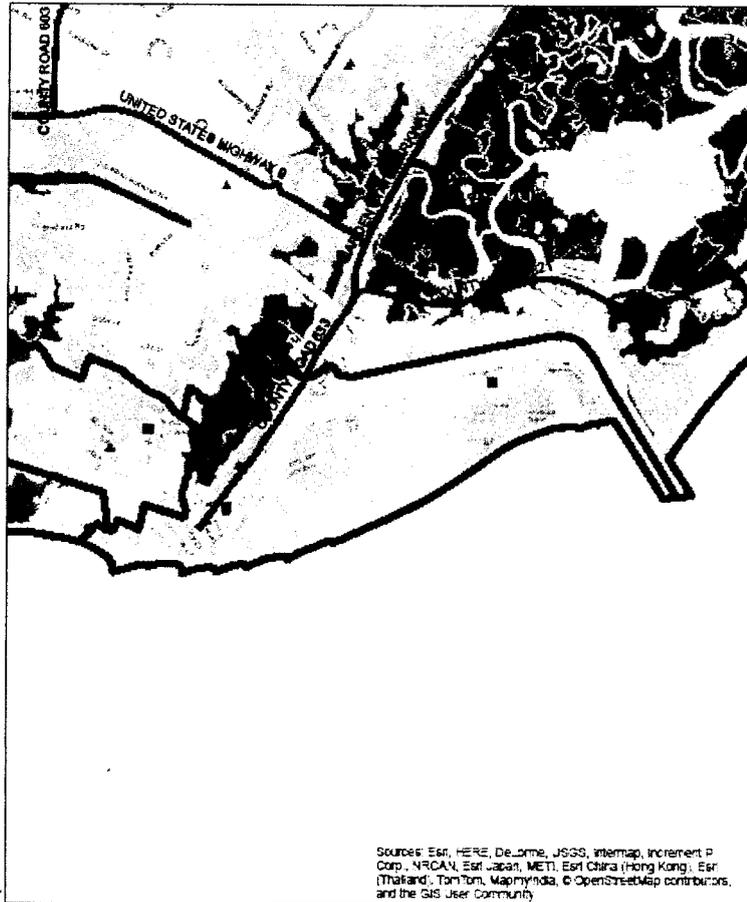
Year 2010 Population: 3607

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JSSS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community



Category 3 SLOSH Model

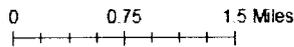
Cape May

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 3607

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serrno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis

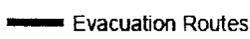


Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community



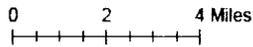
Category 2 SLOSH Model
Egg Harbor Township

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 2 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 43323

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

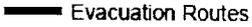
Map Authors: Rachael Sacatelli and Bryan Senno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Map Data: Esri, HERE, DeLorme, JGSS, Inmap, Increment P
 Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri
 Thailand, Swisstopo, Mapbox India, © OpenStreetMap contributors
 and the GIS User Community

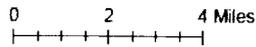
Category 3 SLOSH Model
Egg Harbor Township

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
-  > 9



Year 2010 Population: 43323

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Source: Esri, HERE, DeLorme, JGSS, Intemap, Increment P
 Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri
 Thailand, TomTom, Mapbox, © OpenStreetMap contributors,
 and the GIS User Community

**Category 1 SLOSH Model
Longport Borough**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 1 SLOSH

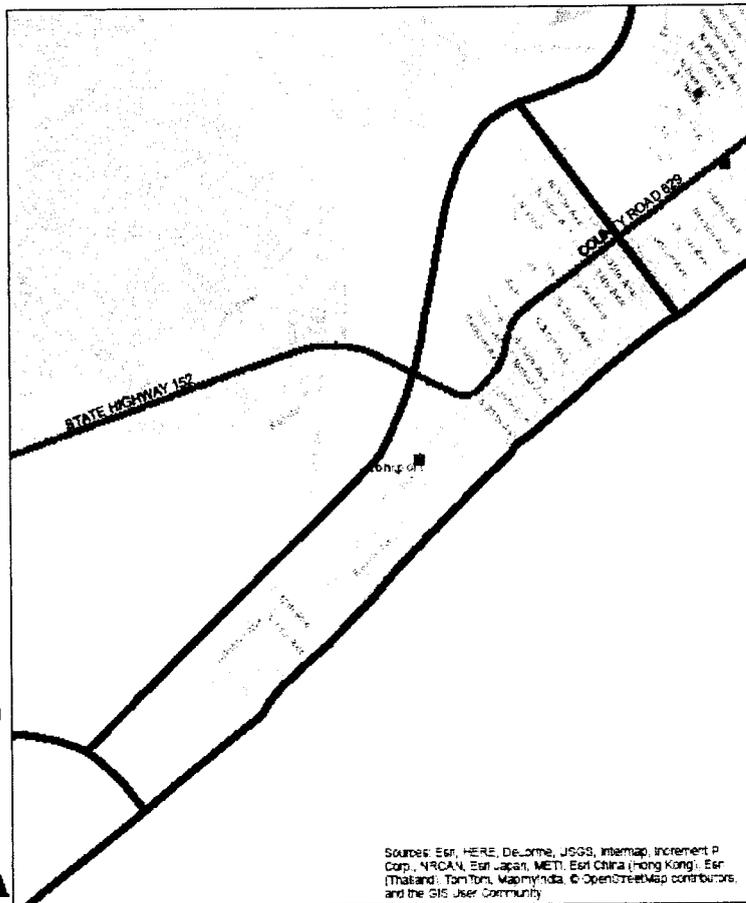
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9

0 0.25 0.5 Miles

Year 2010 Population: 895

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri Thailand, Swisstopo, Mapbox, © OpenStreetMap contributors, and the GIS User Community

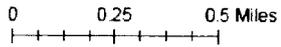
**Category 2 SLOSH Model
Longport Borough**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 2 SLOSH

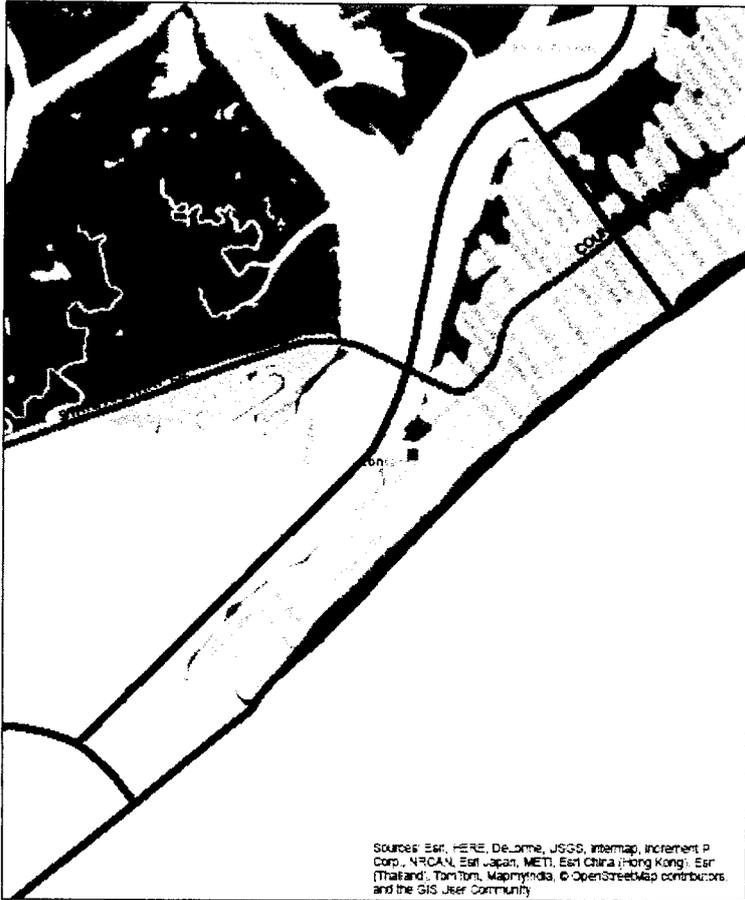
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



Year 2010 Population: 895

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Swisstopo, Mapbox India, © OpenStreetMap contributors and the GIS User Community

**Category 3 SLOSH Model
Longport Borough**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9

0 0.25 0.5 Miles



Year 2010 Population: 895

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis

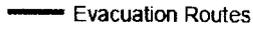


Sources: Esri, HERE, DeLorme, JSSS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community



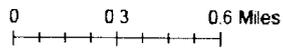
Category 1 SLOSH Model
Margate City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

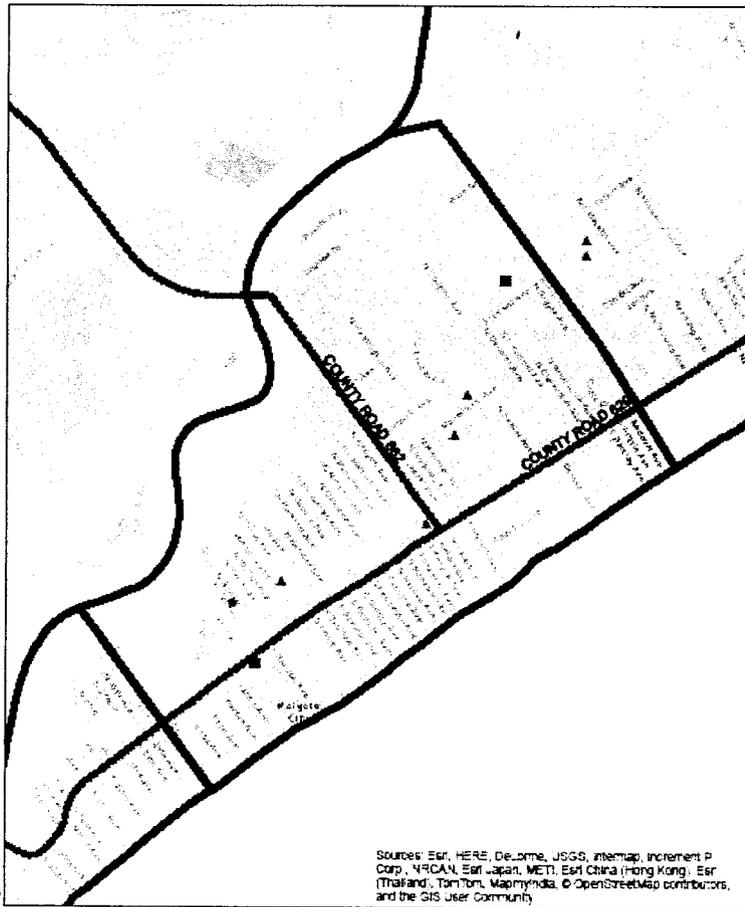
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
-  > 9



Year 2010 Population: 6354

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

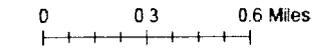
Category 2 SLOSH Model
Margate City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 2 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
- > 9 symbol: a dark gray square" data-bbox="161 374 198 390"/> > 9



Year 2010 Population: 6354

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

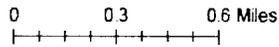
Category 3 SLOSH Model
Margate City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 6354

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serrno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis




Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), Swisstopo, Mapbox India, © OpenStreetMap contributors, and the GIS User Community

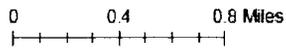
**Category 1 SLOSH Model
North Wildwood**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

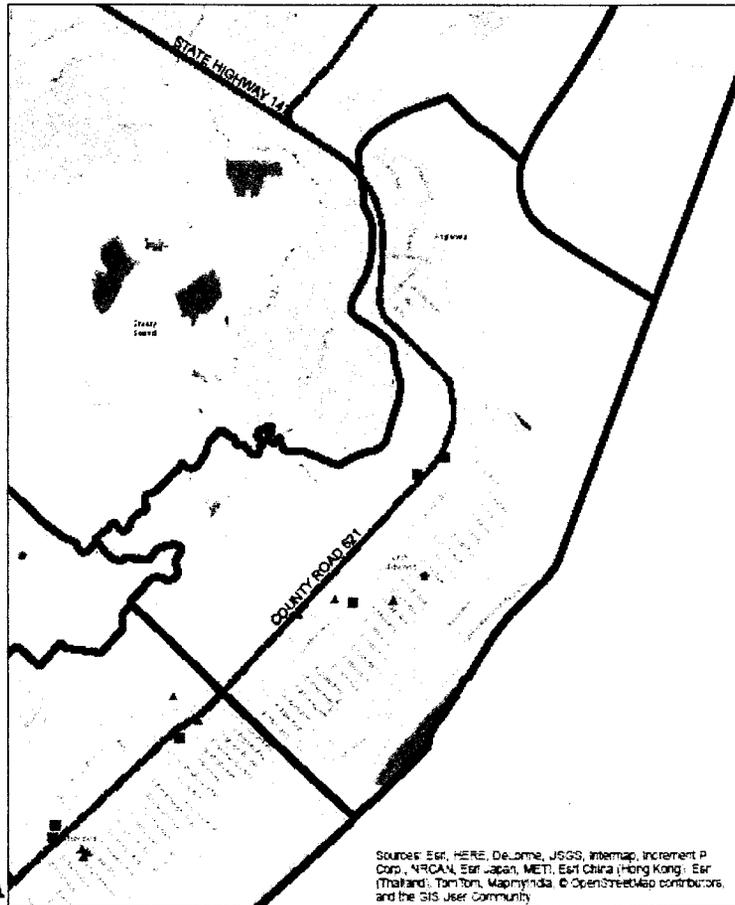
-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 4041

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JGSS, Inmap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

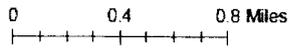
**Category 2 SLOSH Model
North Wildwood**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- ★ Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 2 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



Year 2010 Population: 4041

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JGSS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, MapmyIndia, ©OpenStreetMap contributors, and the GIS User Community

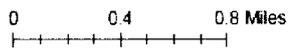
Category 3 SLOSH Model
North Wildwood

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 4041

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Imagery, Incentiv P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

**Category 1 SLOSH Model
Ocean City**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

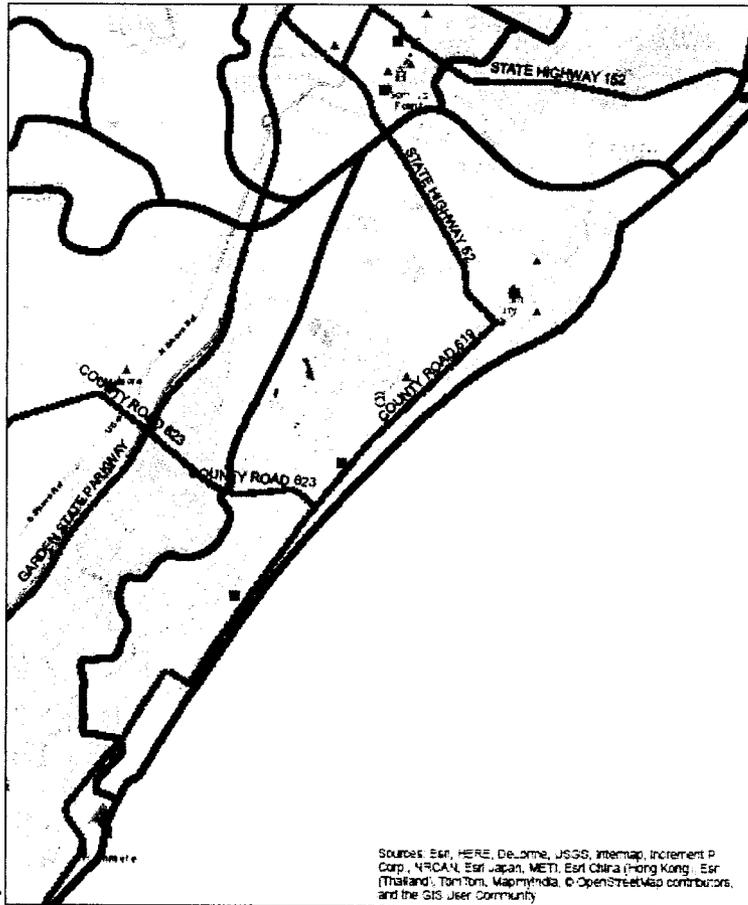
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
-  > 9



Year 2010 Population: 11701

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., Aerial, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

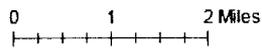
**Category 2 SLOSH Model
Ocean City**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 2 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



Year 2010 Population: 11701

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above

Map Authors: Rachael Sacatelli and Bryan Serrno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JSGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri Thailand, TomTom, MapmyIndia, © OpenStreetMap contributors, and the GIS User Community

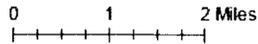
Category 3 SLOSH Model
Ocean City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
- 

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 11701

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, JSGS, Intermap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

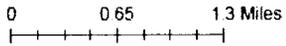
**Category 1 SLOSH Model
Pleasantville**

Legend

- Municipality
- Schools
- Assisted Living
- Law Enforcement
- Hospitals
- Fire Stations
- Evacuation Routes

Category 1 SLOSH

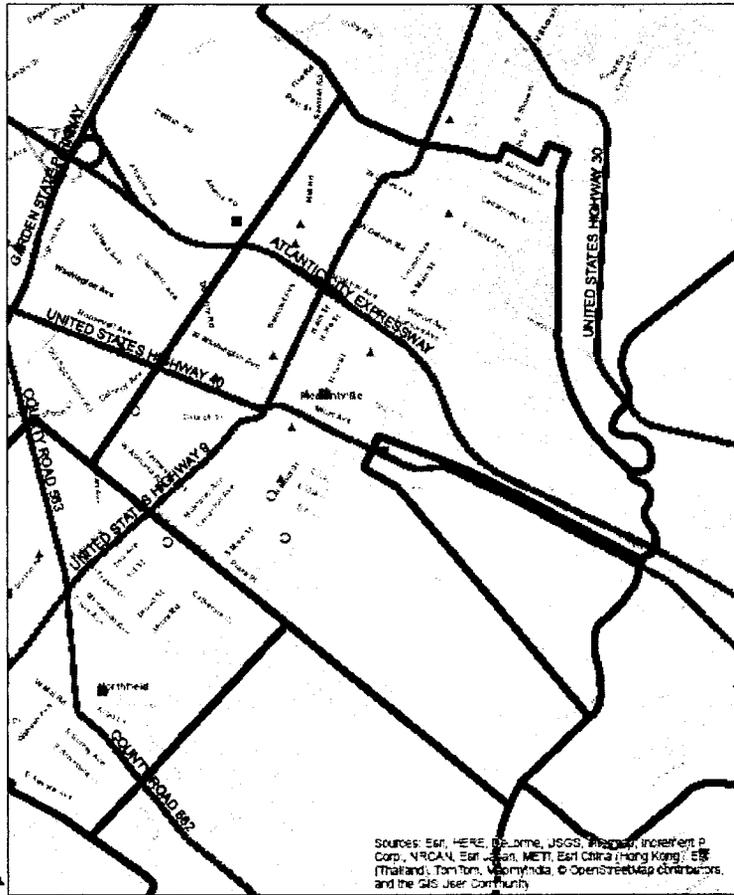
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



Year 2010 Population: 20249

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serrno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



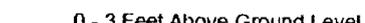
Sources: Esri, HERE, DeLorme, USGS, Imagery, Intellicart, P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Swis (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

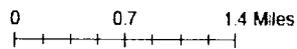
Category 1 SLOSH Model
Sea Isle City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

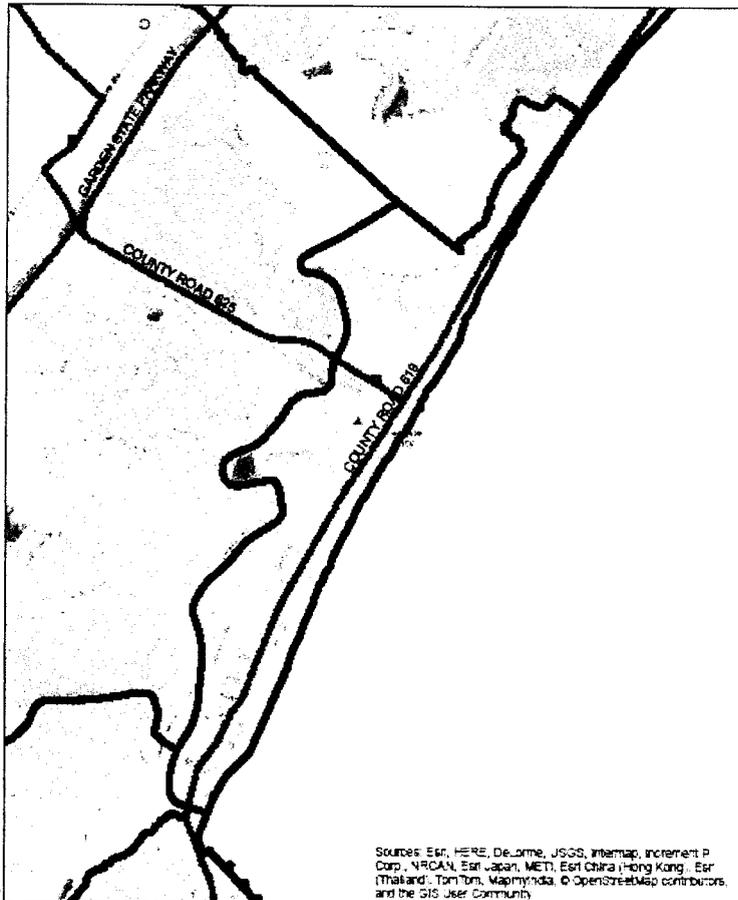
-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 2114

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serrino
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Imagery, Incentiv P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

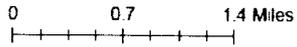
**Category 2 SLOSH Model
Sea Isle City**

Legend

- Municipality
- ▲ Schools
- Assisted Living
- Law Enforcement
- ⊞ Hospitals
- Fire Stations
- Evacuation Routes

Category 2 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
- > 9



Year 2010 Population: 2114

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above

Map Authors: Rachael Sacatelli and Bryan Serno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



Sources: Esri, HERE, DeLorme, JGSS, Intermap, Increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

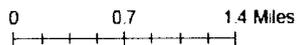
Category 3 SLOSH Model
Sea Isle City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 2114

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Sarno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

**Category 1 SLOSH Model
Somers Point**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
-  > 9

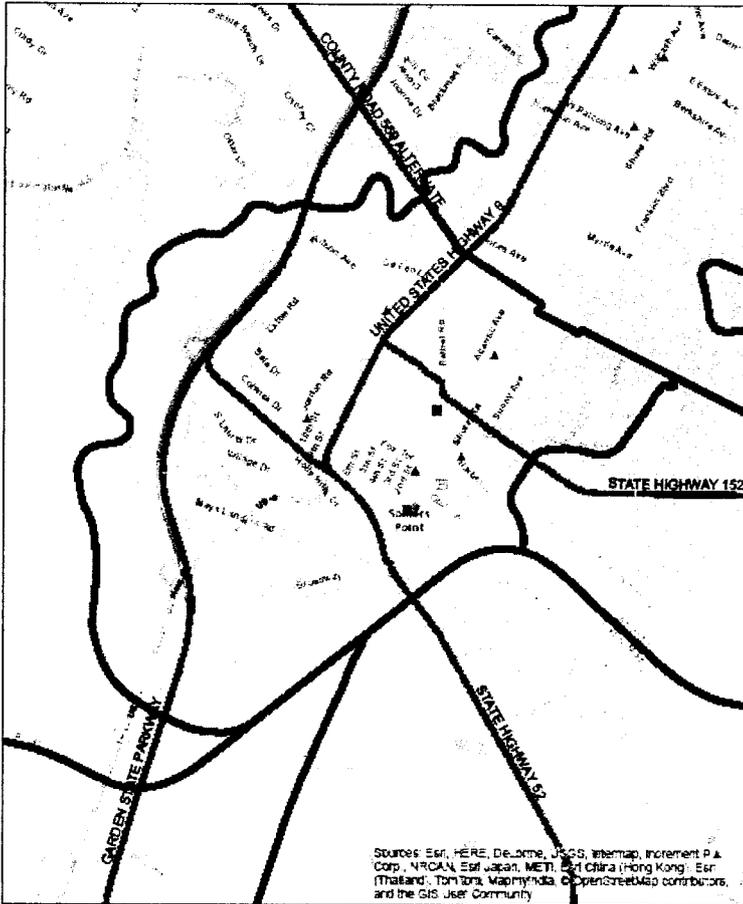
0 0.55 1.1 Miles



Year 2010 Population: 10795

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



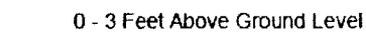
Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P.A. Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, OpenStreetMap contributors, and the GIS User Community

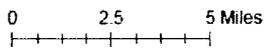
**Category 1 SLOSH Model
Upper Township**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

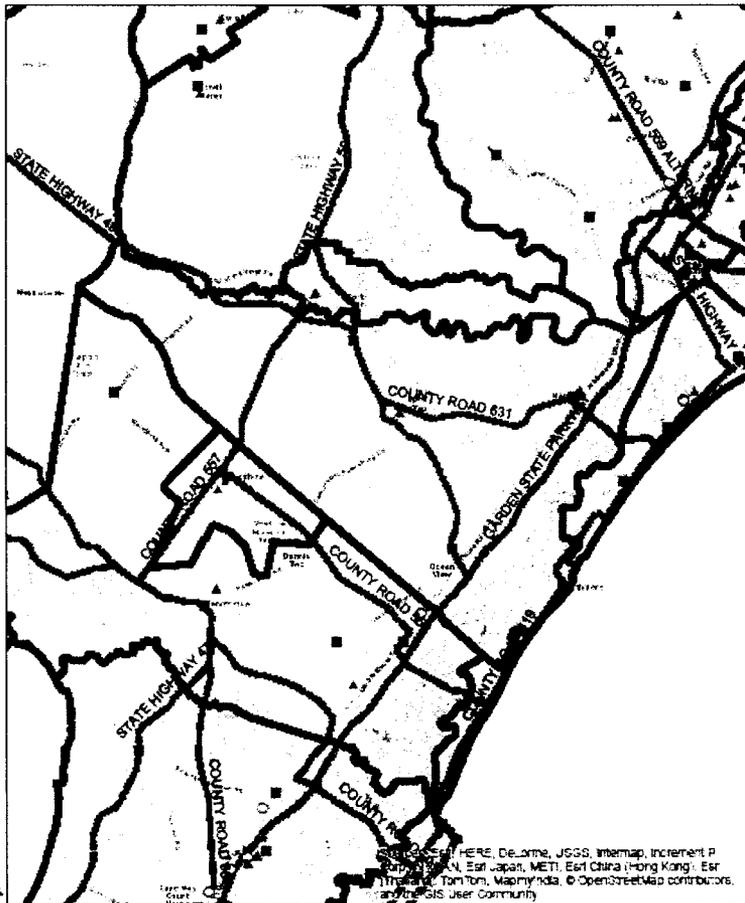
-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 12373

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Serino
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



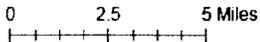
**Category 2 SLOSH Model
Upper Township**

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 2 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 12373

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Sarno
Rutgers, New Brunswick
Center for Remote Sensing
and Spatial Analysis



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N, Esri, Japan, METI, Esri China (Hong Kong), Swis
TomTom, Mapbox, © OpenStreetMap contributors,
and the GIS User Community

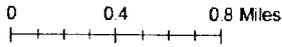
Category 1 SLOSH Model
Ventnor City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 1 SLOSH

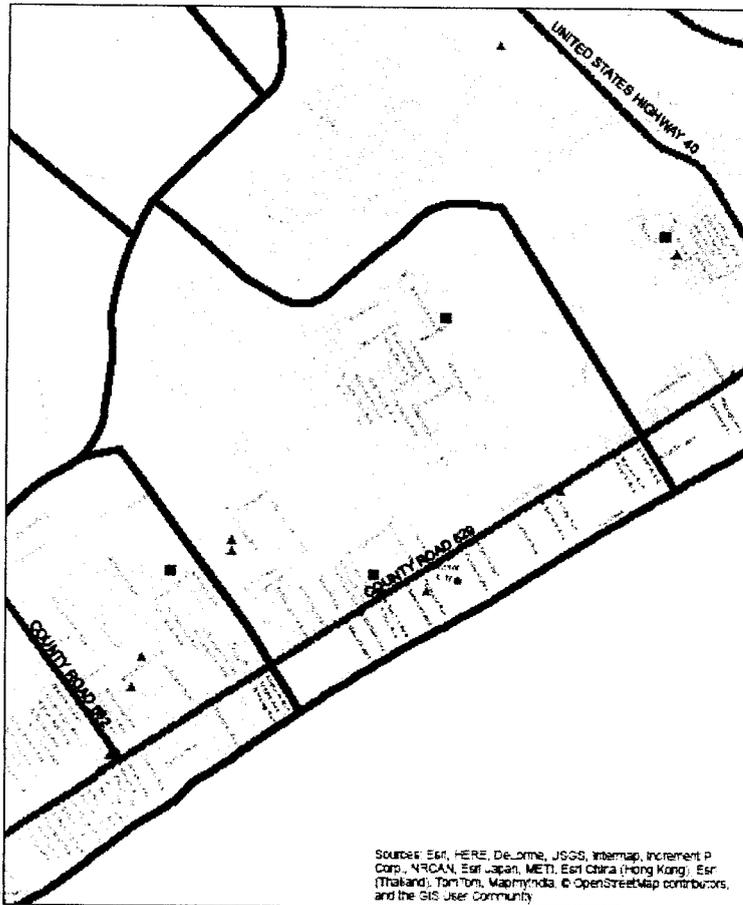
- 0 - 3 Feet Above Ground Level
- 3 - 6
- 6 - 9
-  > 9



Year 2010 Population: 10650

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Sarno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User community

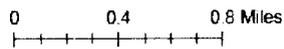
Category 2 SLOSH Model
Ventnor City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 2 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
- > 9 Feet Above Ground Level symbol" data-bbox="162 374 190 390"/> > 9



Year 2010 Population: 10650

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
 Rutgers, New Brunswick
 Center for Remote Sensing
 and Spatial Analysis



Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, © OpenStreetMap contributors, and the GIS User Community

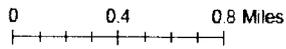
Category 3 SLOSH Model
Ventnor City

Legend

-  Municipality
-  Schools
-  Assisted Living
-  Law Enforcement
-  Hospitals
-  Fire Stations
-  Evacuation Routes

Category 3 SLOSH

-  0 - 3 Feet Above Ground Level
-  3 - 6
-  6 - 9
-  > 9



Year 2010 Population: 10650

This map depicts the SLOSH model extents provided by NOAA. The depths are ranged from 0-9 or greater feet of inundation above ground level and are categorized in the legend above.

Map Authors: Rachael Sacatelli and Bryan Senno
 Rutgers, New Brunswick
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Sources: Esri, HERE, DeLorme, USGS, Intermap, increment P Corp., NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, Mapbox, MapmyIndia, ©OpenStreetMap contributors, and the GIS User Community

Insurance Occupancy

As of 05/31/2017

Community: AVALON, BOROUGH OF
County: CAPE MAY COUNTY

State: NEW JERSEY
CID: 345279

Overview	Occupancy	Zone	Pre/Post FRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	3,152	\$2,616,498	\$951,708,200	1,184	\$12,223,900.66	\$879,369.57
2-4 Family	1,124	\$593,366	\$265,742,700	332	\$3,776,682.34	\$258,560.15
All Other Residential	706	\$218,246	\$131,602,000	34	\$811,060.56	\$33,351.91
Non Residential	109	\$341,979	\$38,431,600	227	\$9,935,018.34	\$331,976.07
Total	5,091	\$3,770,089	\$1,387,484,500	1,777	\$26,746,660.00	\$1,503,256.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	1,759	\$710,994	\$373,622,300	195	\$2,846,552.06	\$190,820.69
Non Condo	3,332	\$3,059,095	\$1,013,862,200	1,583	\$23,901,608.56	\$1,312,617.01
Total	5,091	\$3,770,089	\$1,387,484,500	1,778	\$26,748,160.00	\$1,503,437.00

Insurance Zone

As of 05/31/2017

Community: AVALON, BOROUGH OF
County: CAPE MAY COUNTY

State: NEW JERSEY
CID: 345279

Overview	Occupancy	Zone	Pre/Post FRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	4,965	\$3,686,233	\$1,345,265,000	1,753	\$26,580,429.71	\$1,489,952.70
A Zones	0	\$0	\$0	1	\$1,342.00	\$180.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	2	\$9,076	\$625,000	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	24	\$35,830	\$7,056,500	19	\$152,114.30	\$10,870.00
Preferred	100	\$38,950	\$34,538,000	3	\$12,431.87	\$2,125.00
Total	5,091	\$3,770,089	\$1,387,484,500	1,776	\$26,746,316.00	\$1,503,127.00

Insurance Occupancy

As of 05/31/2017

Community: EGG HARBOR, TOWNSHIP OF State: NEW JERSEY
 County: ATLANTIC COUNTY CID: 340007

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family				551	\$475,850	\$133,790,900	446	\$12,586,736.68	\$552,164.54
2-4 Family				21	\$16,190	\$4,717,900	8	\$270,800.29	\$10,490.80
All Other Residential				157	\$67,342	\$31,612,200	34	\$2,687,843.75	\$86,178.67
Non Residential				40	\$122,118	\$13,101,400	194	\$12,107,127.28	\$369,781.51
Total				769	\$681,500	\$183,222,400	682	\$27,652,506.00	\$1,018,613.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	174	\$64,348	\$35,176,900	12	\$531,310.36	\$16,435.82
Non Condo	595	\$617,152	\$148,045,500	670	\$27,121,197.64	\$1,002,179.70
Total	769	\$681,500	\$183,222,400	682	\$27,652,507.00	\$1,018,614.00

Insurance Zone

As of 05/31/2017

Community: EGG HARBOR, TOWNSHIP OF State: NEW JERSEY
 County: ATLANTIC COUNTY CID: 340007

Overview	Occupancy	Zone	Pre/Post FIRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones				656	\$612,390	\$149,658,500	509	\$23,028,239.15	\$867,928.56
A Zones				5	\$8,445	\$705,000	44	\$933,131.65	\$32,960.22
AO Zones				0	\$0	\$0	0	\$0.00	\$0.00
AH Zones				0	\$0	\$0	0	\$0.00	\$0.00
AR Zones				0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones				0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones				0	\$0	\$0	0	\$0.00	\$0.00
V Zones				0	\$0	\$0	0	\$0.00	\$0.00
D Zones				0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone									
Standard				14	\$19,643	\$3,242,900	38	\$2,612,316.09	\$70,924.77
Preferred				94	\$41,022	\$29,616,000	19	\$415,989.56	\$24,136.97
Total				769	\$681,500	\$183,222,400	610	\$26,989,675.00	\$995,948.00

Insurance Occupancy

As of 05/31/2017

Community: LONGPORT, BOROUGH OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 345302

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	950	\$1,141,781	\$276,582,000	1,018	\$32,351,162.77	\$1,374,923.66
2-4 Family	62	\$41,846	\$14,127,400	30	\$893,025.74	\$42,050.99
All Other Residential	406	\$211,729	\$84,878,600	22	\$2,757,504.75	\$68,980.85
Non Residential	12	\$51,327	\$3,952,500	14	\$753,106.26	\$23,437.56
Total	1,430	\$1,446,683	\$379,540,500	1,084	\$36,754,797.00	\$1,509,390.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	466	\$251,084	\$97,394,100	35	\$2,980,671.11	\$84,044.03
Non Condo	964	\$1,195,599	\$282,146,400	1,049	\$33,774,128.41	\$1,425,349.03
Total	1,430	\$1,446,683	\$379,540,500	1,084	\$36,754,799.00	\$1,509,393.00

Insurance Zone

As of 05/31/2017

Community: LONGPORT, BOROUGH OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 345302

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	1,427	\$1,436,710	\$378,931,100	1,021	\$35,900,904.77	\$1,477,643.06
A Zones	0	\$0	\$0	1	\$414.50	\$110.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	3	\$9,973	\$609,400	62	\$853,480.25	\$31,640.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	0	\$0	\$0	0	\$0.00	\$0.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Total	1,430	\$1,446,683	\$379,540,500	1,084	\$36,754,798.00	\$1,509,393.00

Insurance Occupancy

As of 05/31/2017

Community: MARGATE CITY, CITY OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 345304

Overview	Occupancy	Zone	Pre/Post FIRM					
			Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family			3,411	\$3,830,178	\$944,540,500	2,083	\$48,177,137.61	\$2,587,255.97
2-4 Family			590	\$464,689	\$123,543,800	318	\$8,024,547.82	\$402,024.58
All Other Residential			1,490	\$597,950	\$255,382,500	93	\$7,378,702.25	\$230,442.22
Non Residential			85	\$387,464	\$36,160,400	159	\$9,575,489.36	\$305,011.17
Total			5,576	\$5,280,281	\$1,359,627,200	2,653	\$73,155,875.00	\$3,524,732.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	1,962	\$883,517	\$347,722,300	198	\$9,856,040.57	\$360,694.05
Non Condo	3,614	\$4,396,764	\$1,011,904,900	2,455	\$63,299,836.47	\$3,164,039.89
Total	5,576	\$5,280,281	\$1,359,627,200	2,653	\$73,155,876.00	\$3,524,733.00

Insurance Zone

As of 05/31/2017

Community: MARGATE CITY, CITY OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 345304

Overview	Occupancy	Zone	Pre/Post FIRM					
			Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones			5,513	\$5,234,938	\$1,338,946,100	2,599	\$72,474,668.87	\$3,486,944.99
A Zones			0	\$0	\$0	5	\$44,369.43	\$1,730.00
AO Zones			0	\$0	\$0	0	\$0.00	\$0.00
AH Zones			0	\$0	\$0	0	\$0.00	\$0.00
AR Zones			0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones			0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones			3	\$11,971	\$708,000	27	\$327,745.00	\$12,475.00
V Zones			0	\$0	\$0	0	\$0.00	\$0.00
D Zones			0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone								
Standard			10	\$13,661	\$2,723,100	10	\$132,796.84	\$9,530.00
Preferred			50	\$19,711	\$17,250,000	12	\$176,296.90	\$14,053.95
Total			5,576	\$5,280,281	\$1,359,627,200	2,653	\$73,155,874.00	\$3,524,732.00

Insurance Occupancy

As of 05/31/2017

Community: NORTH WILDWOOD, CITY OF State: NEW JERSEY
 County: CAPE MAY COUNTY CID: 345308

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	1,604	\$2,198,504	\$338,495,500	1,649	\$15,892,421.11	\$1,099,308.93
2-4 Family	1,464	\$1,100,606	\$294,573,500	937	\$10,126,405.67	\$632,268.44
All Other Residential	3,115	\$1,049,968	\$472,111,600	93	\$1,035,718.30	\$55,874.60
Non Residential	98	\$323,643	\$34,991,400	395	\$12,639,638.98	\$441,935.96
Total	6,281	\$4,672,721	\$1,140,172,000	3,074	\$39,694,182.00	\$2,229,385.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	4,165	\$1,541,810	\$677,265,300	209	\$2,593,597.52	\$160,184.84
Non Condo	2,116	\$3,130,911	\$462,906,700	2,865	\$37,100,586.54	\$2,069,203.09
Total	6,281	\$4,672,721	\$1,140,172,000	3,074	\$39,694,183.00	\$2,229,387.00

Insurance Zone

As of 05/31/2017

Community: NORTH WILDWOOD, CITY OF State: NEW JERSEY
 County: CAPE MAY COUNTY CID: 345308

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	6,209	\$4,561,923	\$1,131,683,500	3,040	\$39,306,009.39	\$2,209,774.82
A Zones	0	\$0	\$0	12	\$175,360.86	\$5,110.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	59	\$97,460	\$5,631,500	9	\$135,029.06	\$6,893.11
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	12	\$12,979	\$2,557,000	11	\$71,067.29	\$6,560.00
Preferred	1	\$359	\$300,000	0	\$0.00	\$0.00
Total	6,281	\$4,672,721	\$1,140,172,000	3,072	\$39,687,465.00	\$2,228,337.00

Insurance Occupancy

As of 05/31/2017

Community: PLEASANTVILLE, CITY OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 340015

Overview	Occupancy	Zone	Pre/Post FIRM					
			Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family			78	\$84,366	\$16,201,300	148	\$3,503,046.94	\$154,907.97
2-4 Family			9	\$3,493	\$1,340,000	8	\$112,980.58	\$7,575.00
All Other Residential			51	\$18,591	\$7,494,700	3	\$11,957.60	\$975.00
Non Residential			8	\$20,916	\$2,982,000	48	\$1,785,188.65	\$48,111.99
Total			146	\$127,366	\$28,018,000	207	\$5,413,171.00	\$211,568.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	52	\$18,749	\$7,536,700	1	\$1,522.00	\$200.00
Non Condo	94	\$108,617	\$20,481,300	206	\$5,411,651.77	\$211,369.96
Total	146	\$127,366	\$28,018,000	207	\$5,413,173.00	\$211,569.00

Insurance Zone

As of 05/31/2017

Community: PLEASANTVILLE, CITY OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 340015

Overview	Occupancy	Zone	Pre/Post FIRM					
			Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones			118	\$106,998	\$19,776,300	129	\$3,645,743.48	\$154,599.46
A Zones			0	\$0	\$0	9	\$68,489.60	\$3,180.00
AO Zones			0	\$0	\$0	0	\$0.00	\$0.00
AH Zones			0	\$0	\$0	0	\$0.00	\$0.00
AR Zones			0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones			0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones			0	\$0	\$0	0	\$0.00	\$0.00
V Zones			0	\$0	\$0	0	\$0.00	\$0.00
D Zones			0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone								
Standard			5	\$10,607	\$1,812,700	46	\$1,577,286.48	\$44,370.50
Preferred			23	\$9,761	\$6,429,000	5	\$65,477.41	\$4,940.00
Total			146	\$127,366	\$28,018,000	189	\$5,356,995.00	\$207,089.00

Insurance Occupancy

As of 05/31/2017

Community: SEA ISLE CITY, CITY OF
County: CAPE MAY COUNTY

State: NEW JERSEY
CID: 345318

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	644	\$707,308	\$156,513,700	728	\$9,482,442.69	\$554,064.69
2-4 Family	4,686	\$2,680,752	\$1,105,205,000	1,306	\$13,823,816.55	\$1,079,217.93
All Other Residential	1,082	\$433,137	\$200,726,500	140	\$5,009,079.11	\$176,703.41
Non Residential	87	\$247,645	\$33,465,500	213	\$8,467,611.96	\$300,154.38
Total	6,499	\$4,068,842	\$1,495,910,700	2,387	\$36,782,948.00	\$2,110,138.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	5,515	\$2,844,060	\$1,234,992,300	919	\$12,129,581.88	\$884,646.69
Non Condo	984	\$1,224,782	\$260,918,400	1,468	\$24,653,368.43	\$1,225,493.72
Total	6,499	\$4,068,842	\$1,495,910,700	2,387	\$36,782,949.00	\$2,110,139.00

Insurance Zone

As of 05/31/2017

Community: SEA ISLE CITY, CITY OF
County: CAPE MAY COUNTY

State: NEW JERSEY
CID: 345318

Overview	Occupancy	Zone	Pre/Post FIRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	6,156	\$3,134,022	\$1,417,633,100	2,329	\$35,711,770.08	\$2,066,103.81
A Zones	2	\$1,576	\$440,000	6	\$173,991.85	\$3,825.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	316	\$907,759	\$72,350,200	23	\$293,799.15	\$16,446.61
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	25	\$25,485	\$5,487,400	29	\$603,389.23	\$23,764.99
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Total	6,499	\$4,068,842	\$1,495,910,700	2,387	\$36,782,949.00	\$2,110,138.00

Insurance Occupancy

As of 05/31/2017

Community: SOMERS POINT, CITY OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 340017

Overview	Occupancy	Zone	Pre/Post FRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
				431	\$425,920	\$96,959,400	161	\$2,814,752.72	\$158,268.27
				38	\$34,992	\$8,538,800	30	\$750,344.86	\$35,725.66
				443	\$199,581	\$92,966,400	44	\$1,020,873.93	\$46,465.48
				44	\$112,096	\$19,908,100	32	\$1,755,758.92	\$53,234.49
				956	\$772,589	\$218,372,700	267	\$6,341,727.00	\$293,692.00
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
				464	\$179,422	\$95,914,000	57	\$1,380,274.36	\$62,210.72
				492	\$593,167	\$122,458,700	210	\$4,961,456.07	\$231,483.18
				956	\$772,589	\$218,372,700	267	\$6,341,730.00	\$293,693.00

Insurance Zone

As of 05/31/2017

Community: SOMERS POINT, CITY OF
County: ATLANTIC COUNTY

State: NEW JERSEY
CID: 340017

Overview	Occupancy	Zone	Pre/Post FRM						
				Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
				838	\$708,654	\$184,672,700	212	\$5,609,463.64	\$262,437.11
				0	\$0	\$0	14	\$49,631.28	\$3,430.00
				0	\$0	\$0	0	\$0.00	\$0.00
				0	\$0	\$0	0	\$0.00	\$0.00
				0	\$0	\$0	0	\$0.00	\$0.00
				0	\$0	\$0	0	\$0.00	\$0.00
				0	\$0	\$0	0	\$0.00	\$0.00
				0	\$0	\$0	0	\$0.00	\$0.00
				0	\$0	\$0	0	\$0.00	\$0.00
				25	\$23,419	\$4,619,000	18	\$569,937.41	\$19,281.79
				93	\$40,516	\$29,081,000	4	\$44,057.45	\$3,615.00
				956	\$772,589	\$218,372,700	248	\$6,273,088.00	\$288,763.00

Insurance Occupancy

As of 05/31/2017

Community: STONE HARBOR, BOROUGH OF State: NEW JERSEY
 County: CAPE MAY COUNTY CID: 345323

Overview	Occupancy	Zone	Pre/Post FRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Single Family	1,648	\$1,626,807	\$487,565,400	710	\$8,604,137.14	\$552,762.09
2-4 Family	502	\$355,517	\$111,763,900	219	\$2,783,340.65	\$161,734.31
All Other Residential	467	\$196,523	\$95,002,800	48	\$1,408,697.88	\$50,723.40
Non Residential	112	\$386,868	\$35,325,000	237	\$8,667,346.86	\$307,683.59
Total	2,729	\$2,565,715	\$729,657,100	1,214	\$21,463,520.00	\$1,072,902.00

	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Condo	888	\$468,692	\$182,182,400	105	\$2,332,671.41	\$112,073.94
Non Condo	1,841	\$2,097,023	\$547,474,700	1,109	\$19,130,851.12	\$960,829.45
Total	2,729	\$2,565,715	\$729,657,100	1,214	\$21,463,522.00	\$1,072,902.00

Insurance Zone

As of 05/31/2017

Community: STONE HARBOR, BOROUGH OF State: NEW JERSEY
 County: CAPE MAY COUNTY CID: 345323

Overview	Occupancy	Zone	Pre/Post FRM			
	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
A01-30 & AE Zones	2,727	\$2,553,159	\$729,085,100	1,209	\$21,442,350.83	\$1,071,188.39
A Zones	0	\$0	\$0	0	\$0.00	\$0.00
AO Zones	0	\$0	\$0	0	\$0.00	\$0.00
AH Zones	0	\$0	\$0	0	\$0.00	\$0.00
AR Zones	0	\$0	\$0	0	\$0.00	\$0.00
A99 Zones	0	\$0	\$0	0	\$0.00	\$0.00
V01-30 & VE Zones	1	\$11,301	\$350,000	0	\$0.00	\$0.00
V Zones	0	\$0	\$0	0	\$0.00	\$0.00
D Zones	0	\$0	\$0	0	\$0.00	\$0.00
B, C & X Zone						
Standard	1	\$1,255	\$222,000	5	\$21,171.70	\$1,715.00
Preferred	0	\$0	\$0	0	\$0.00	\$0.00
Total	2,729	\$2,565,715	\$729,657,100	1,214	\$21,463,521.00	\$1,072,903.00

Egg Harbor Township Repetitive Loss Areas

Activity 510 – Floodplain Management Planning

The objective of this activity is to credit the production of an overall strategy of programs, projects, and measures that will reduce the adverse impact of the hazard on the community and help meet other community needs.

512.b. Repetitive Loss Area Analysis - Egg Harbor Township has undertaken a Repetitive Loss Area Analysis (RLAA) to better understand and address the causes of flooding affecting properties that are repetitive losses. This analysis is required because Egg Harbor Township has more than 10 repetitive loss properties.

A Repetitive Loss Area includes properties that both are and are not repetitive losses, and supports generalized analysis of the neighborhood as a whole in order to protect the confidentiality of individual flood insurance information. A formal map of the repetitive loss area has been prepared.

Egg Harbor Township has eight Repetitive Loss Areas. They include:

1. West Atlantic City - Despite the total size of Egg Harbor Township's land area subject to coastal flood hazard, West Atlantic City comprises all the Township's severe repetitive loss properties and the majority of its repetitive loss properties.

The neighborhood's vulnerabilities to flooding are evident in the dates of losses of repetitive loss properties in the neighborhood, some of which go as far back as the 1980s and 1990s. During Superstorm Sandy, storm surge covered the entirety of the neighborhood save for the upland portions of the Bayport on Lakes Bay development and scattered areas of high lands in the eastern section of the neighborhood. The Bayport development is the most recent large-scale development in the neighborhood and consists of approximately 150 townhomes and a clubhouse for recreation. This development was built upon fill, which allowed the neighborhood to escape major damage. Nearly half of the Township's repetitive losses experienced losses from Superstorm Sandy, and 38 properties in West Atlantic City were deemed to be substantially damaged following the storm. (A substantially damaged structure is one in which the cost to restore a property to a pre-flood conditions equals or exceeds 50 percent of the market value of the property.)

Historic damage from flooding and the state of the structures within the repetitive loss area calls for a comprehensive effort to address flooding in the neighborhood. The Appendices describes the categories of floodplain management activities that can be undertaken to mitigate flood damage.

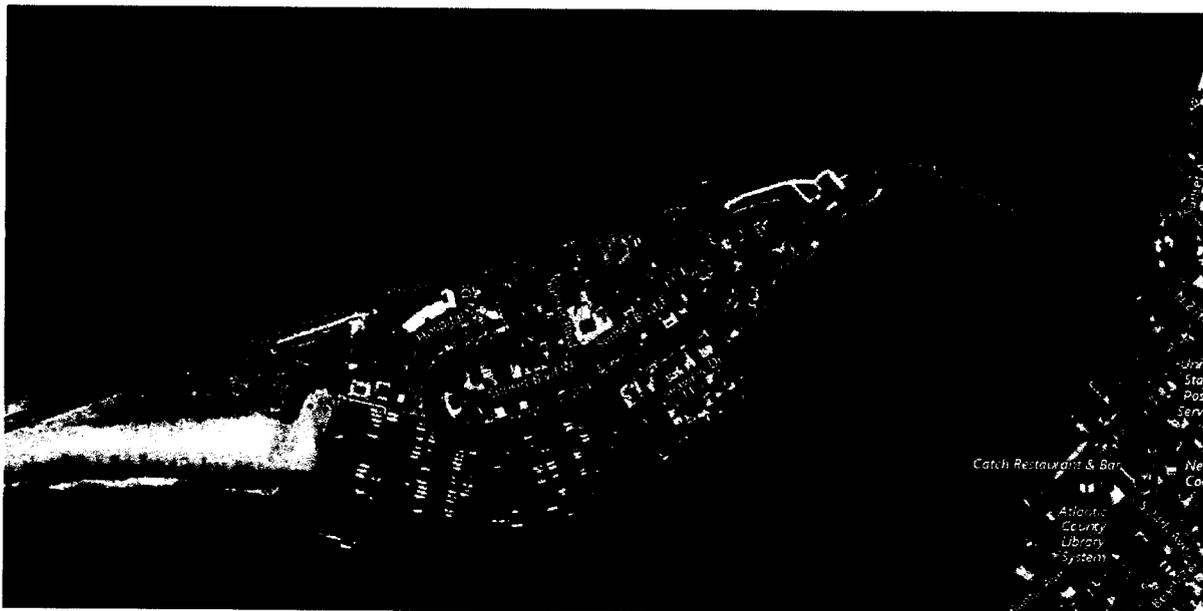
Common Property Protection Measures:

- Demolish/relocate building – The Township has purchased and razed five motels on the north side of the Black Horse Pike including the Golden Key Motel, Stars Motel, Fortune Inn, Hamptons Motel and Baybreeze Motel. The township also bought and demolished the former Hickory Log Restaurant on the strip in West Atlantic City. The purchase was possible after a \$3 million grant awarded in 2005 by the Casino Reinvestment Development Authority.
- Convert property to open space – The Township is in the process of reexamining its Master Plan and one of the major recommendations is to continue to raze the motels on the north side of the Black Horse Pike and convert this area to a linear park.
- Other Measures include:
 - o Elevate building above flood level;
 - o Elevate damage prone components;
 - o Dry floodproof building;
 - o Wet floodproof building;
 - o Construct a berm/redirect drainage;
 - o Maintain stormwater channels;
 - o Correct sewer backup;
 - o Stormwater pumping station;
 - o Encourage elevation grants;
 - o Extend gabion; and
 - o Commission topographic study w one foot contours.

2. Margate Causeway – The Margate Causeway is a roadway that connects Northfield and Margate. The only land uses in this area is Hackney’s Marina and Sea Village Marina. Sea Village Marina was badly damaged by Superstorm Sandy. A 1985 statewide ban on stationary houseboats means Sea Village Marina, which sits off the Margate Causeway, is a one of a kind community. The marina properties on the Margate Causeway are surrounded by marsh. The cause of flooding is tidal inundation and wave surge during storm events.



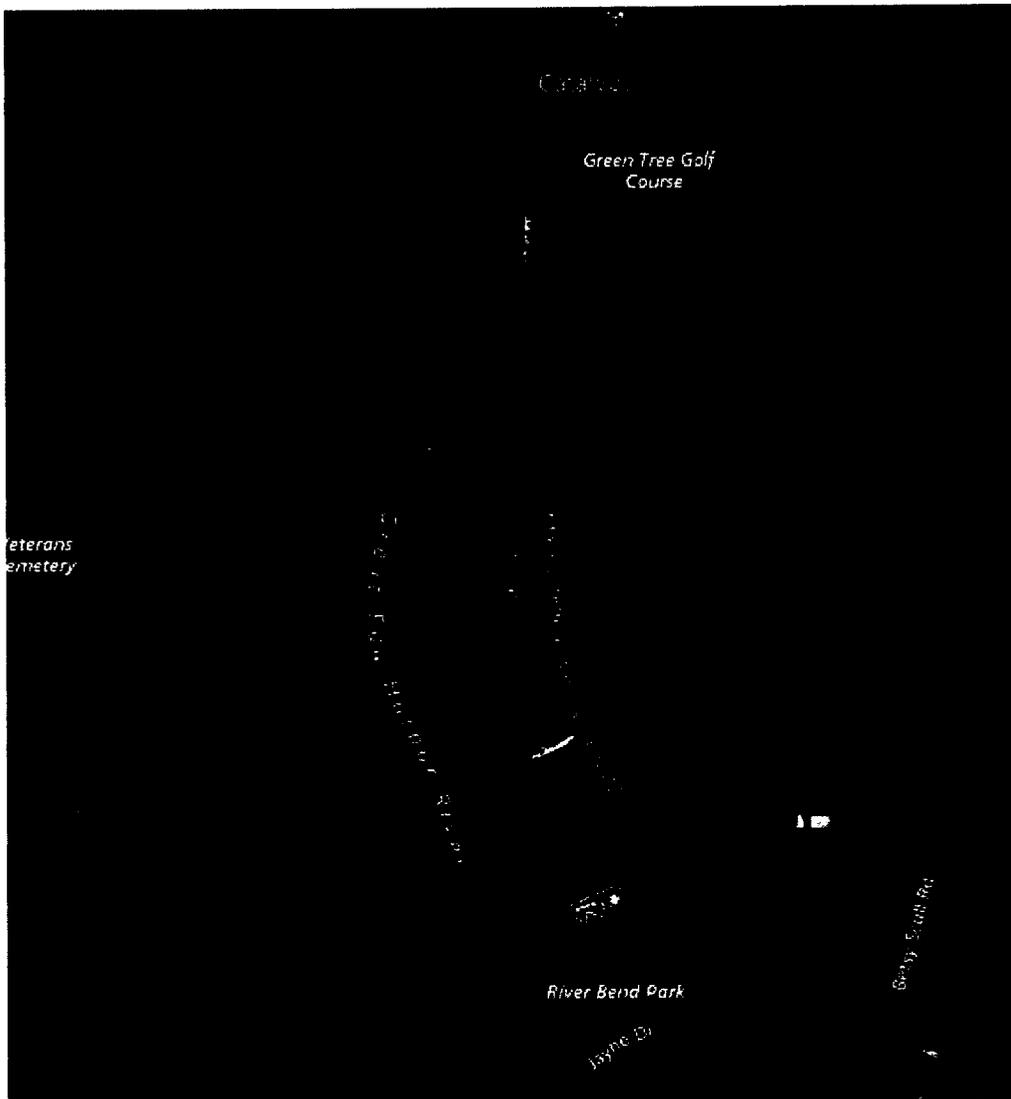
4. Seaview Harbor – The Seaview Harbor Neighborhood is located on the Longport side of the Somers Point-Longport Causeway. This neighborhood was also built on filled land with canals constructed to provide water access. The cause of flooding is tidal inundation and wave surge during storm events. Corrective measures include elevation of the structures in accordance with the Township flood maps.



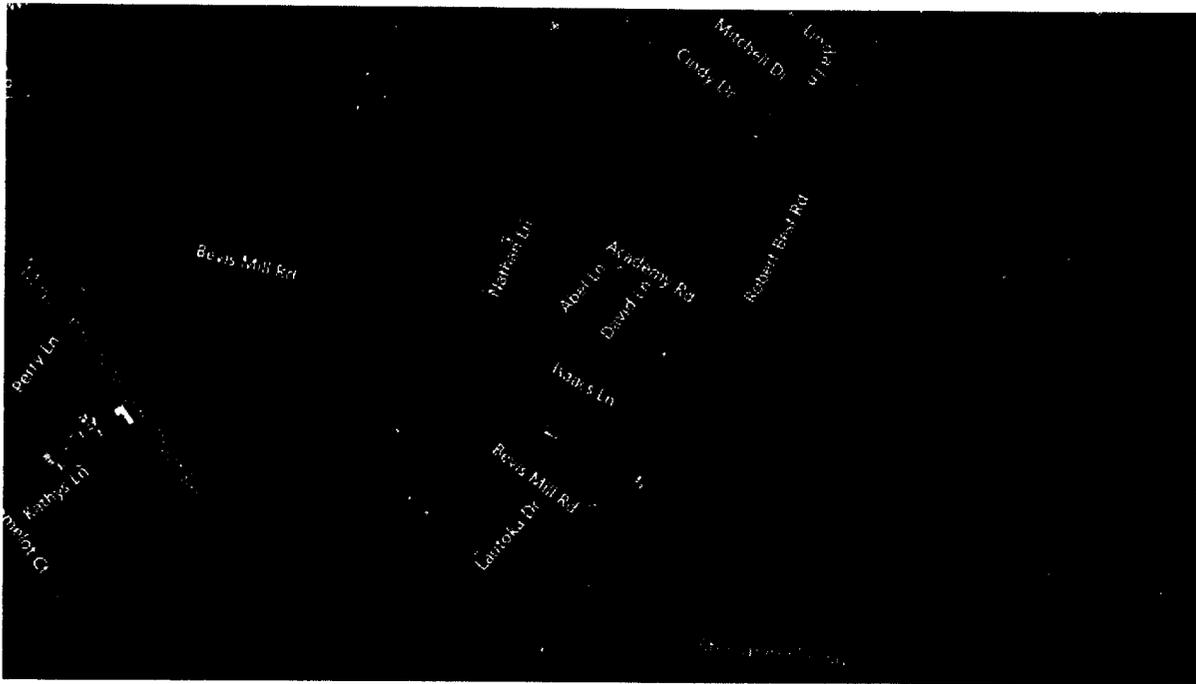
5. Morris Beach -The Morris Beach Neighborhood is located in the southernmost area of Egg Harbor Township on the Great Egg Harbor River. The cause of flooding is tidal inundation and wave surge during storm events. Corrective measures include elevation of the structures in accordance with the Township flood maps.



6. Catawba – The Catawba Area is located at the westernmost corner of Egg Harbor Township on the Great Egg Harbor River. A series of riverfront homes have been damaged by various storms. This is a very low lying area and it is also affected by tidal inundation. Corrective measures include elevation of the structures in accordance with the Township flood maps.



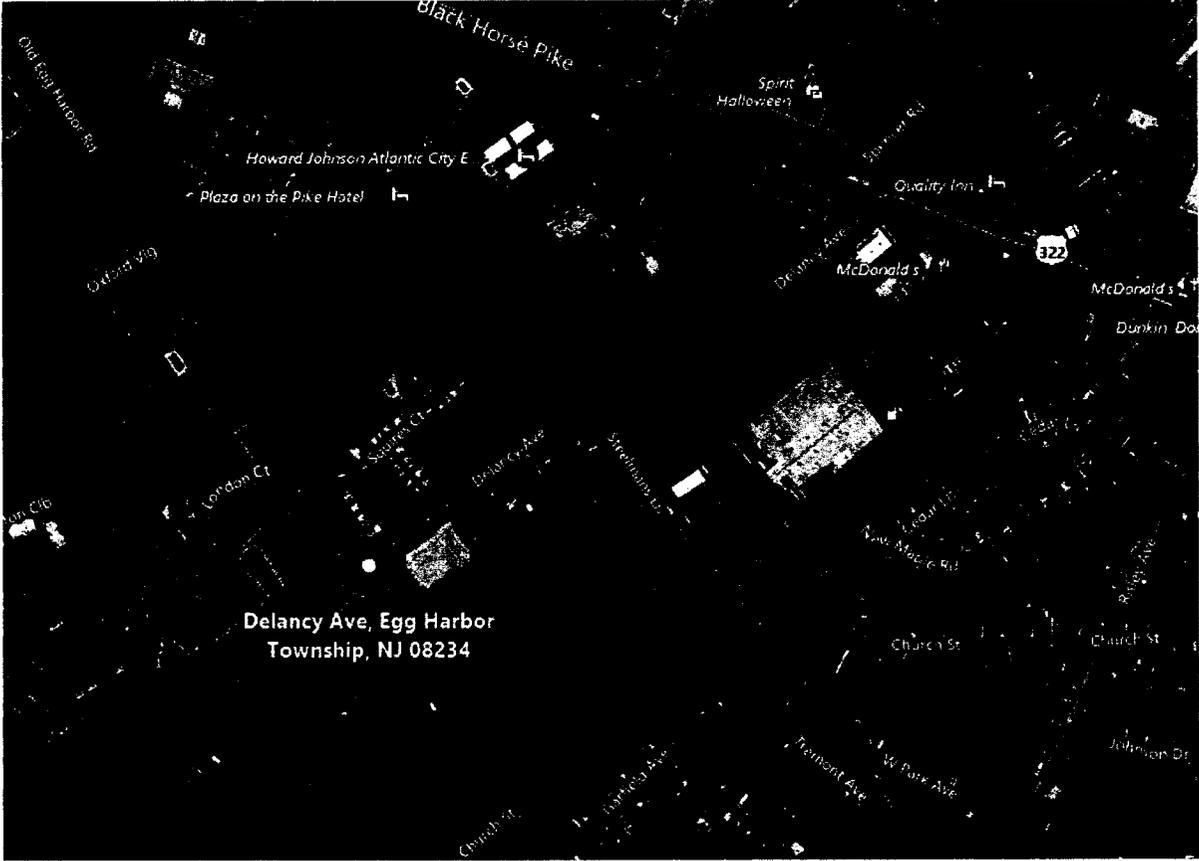
7. Robert Best Road – The Robert Best Road Neighborhood is located north of Somers Point-Mays Landing Road. The neighborhood backs up on Lakes Creek, a tidal waterway. The is a low area that is affected by tidal inundation. Corrective measures include elevation of the structures in accordance with the Township flood maps.



8. Steelmanville Road – The Steelmanville Road Neighborhood is located just some of Ocean Heights Avenue. This neighborhood is surrounded by tidal waters from a tributary of the Patcong Creek. The is a low area that is affected by tidal inundation. Corrective measures include elevation of the structures in accordance with the Township flood maps.



9. Delancy Avenue – The Delancy Avenue Neighborhood extends from Old Egg Harbor Road to the Black Horse Pike. The homes in the area were built at a low elevation and drainage is limited due to the density of development. Corrective measures include elevation of the structures in accordance with the Township flood maps and potentially drainage improvements.



Atlantic City

	Outreach Projects	Who Is Responsible	Topics Covered										Target Audiences	Lenders/real estate/insurance agents	RL/SRL	When?	Stakeholder?		
			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							
OP#1	Why You Need Flood Insurance flyer in tax bill	OEM		X											X			December	
OP#2	Mayor's newsletter, flood insurance section	OEM		X											X			November	
OP#3	ACPD hosts meeting on emergency preparedness	TBA			X	X									X			TBA	
OP#4	Red Cross meeting on emergency preparedness	TBA													X			TBA	Red Cross
OP#5	letter to lenders/real estate/insurance on flood mapping services	Jenny Darnell	X	X												X		October	
OP#6	letter to RL/SRL properties about mitigation	Jenny Darnell	X		X	X	X										X	October	
OP#7	Messages on Boardwalk video boards	OEM	X	X	X	X									X			year round	
OP#8	Grandparents as parents emergency preparedness meeting	Thomas Smith	X		X	X									X			year round	
OP#9	City website hosts flood outreach, maps, etc	OEM	X	X	X	X	X	X							X			October	
OP#10	Postcard for flood prevention measures mailed out	Jenny Darnell	X		X	X	X								X			October	
OP#11	Press of Atlantic City flood page	Press of AC	X	X	X	X		X							X			year round	Press of Atlantic City
OP#12	Nature Conservancy brochures	Nature Cons													X			year round	The Nature Conservancy
OP#13	South Jersey Gas link on website to PPI website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X	X	X			year round	South Jersey Gas
OP#14	Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X							X			year round	Tom Heist Insurance

Cape May

ID	Outreach Projects	Who is Responsible	Topics Covered										Target Audiences	Times per year	When?	Stakeholder?					
			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									
OP#1	Letter to top loss area properties	Subject matter	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	Rep/loss	Environ Community	Youth population	Biannual	July-December	
OP#2	Live stream of various flood related topics	Various flood related topics	CFM	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Two monthly	Throughout the Year	
OP#3	Court meetings covering flood related topics	Various flood related topics	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Two monthly	Throughout the Year		
OP#4	Social Media	Various flood related topics	Tourism Dept	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Updated Monthly		
OP#5	Website	Various flood related topics	Finance office	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Updated Monthly		
OP#6	Beach survey	Surveying, monitoring and analysis of City beaches in conjunction with Station University	City Engineer	X						X							X	Biannual	March-October		
OP#7	City Newsletter	Various flood related topics	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Biannual	April-September		
OP#8	Marking drains, clearing drains and drainage ways	Take care of your storm drain. Protect water quality, no illegal dumping	DPW							X							X	Year-round	Monthly		
OP#9	Food mitigation report	Condition and maintenance of flood mitigation infrastructure and equipment	CFM	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Annually	Once a year		
OP#10	Handouts and brochures at various locations	Various flood related topics	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Throughout the Year		
OP#11	Map room service	Flood hazard areas, insurance, flood protection	CFM	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Throughout the Year		
OP#12	City Master Plan	Various flood related topics	Planning board	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Every 5 years	Every 5 Years		
OP#13	Elevation Certificates	Elevation Certificates for properties within the town	Construction Dept	X													X	Year-round	Throughout the Year		
OP#14	Information Guide	Various flood related contact information	Tourism Dept	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Monthly		
OP#15	Information center	Various flood related topics brochures	Tourism Dept	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Monthly		
OP#16	Social Media	Various flood related emergency and other related topics	DEM	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Updated Monthly		
OP#17	Information Guide	Various flood related contact information	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Throughout the Year		
OP#18	Information center	Various flood related topics brochures	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Throughout the Year		
OP#19	Handouts on flood insurance	Flood insurance	CFM	X	X												X	As needed	Throughout the Year		
OP#20	Beach Cleanup	Restoration and maintenance of natural flood protection	DPW							X							X	Annually	Daily		
OP#21	Adopt a Beach	Restoring and cleaning dune and access areas, beach volunteers through local meetings	City Manager							X							X	Monthly	Monthly		
OP#22	Website	Various flood related topics	Finance office	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Updated Monthly		
OP#23	Emergency Supplies	Available at Red Cross Store	Fire Dept			X											X	Year-round	Permanent		
OP#24	National Preparedness Month	Various flood related topics brochures	DEM			X											X	September	September		
OP#25	Social Media	Various flood related topics	Fire Dept	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Updated Monthly		
OP#26	Phone tree	Reverse 911 system, warning of flood and other emergencies	Police and Fire									X	X				X	As needed	Throughout the Year		
OP#27	Warning Signs	Warning of flood water conditions	Fire Dept									X	X				X	As needed	Throughout the Year		
OP#28	Social media	Various flood related topics	Police Dept	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year-round	Updated Monthly		

DP#29	Website	Various flood, hazard mitigation, and other related topics	City Manager	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year round	Updated Monthly	
DP#30	Social Media	Planning and preparation for emergencies	City Manager			X												Year round	Updated Monthly	
DP#31	Television	How your zone evacuate on various flood related topics	City Manager			X												Year round	Runs all year	
DP#32	Flood Risk Management for Public	Various flood related topics		X	X	X	X	X	X	X	X	X	X	X	X	X	X	Year round	Throughout the Year	
		Monitor general conditions of beach dune health local improvements to beach access monitor beach nourishment status Report to public on findings																		
DP#33	Beach inspections		City Engineer						X									Annually	Monthly	
DP#34	Public Address system	Warning system of weather and emergency situations	City Manager										X	X				As needed	Throughout the Year	
		Alerting public to continued maintenance procedures for natural flood protection systems																		
DP#35	Signage		DPW						X									Year round	Permanent	
DP#36	Social Media	Warning of flood producing weather and emergency situations	CEM	X									X	X				As needed	Updated Monthly	
		Knowledge of environmental hazards																		
DP#37	Youth education		Beach Patrol	X									X					Year round	April-September	
		Regionally coordinated information on various flood related topics																		
DP#38	Regional information dissemination		CFM	X	X	X	X	X	X	X	X	X	X	X	X	X		Monthly	Monthly	
DP#39	Press of Atlantic City flood stage		Press of AC	X	X	X	X	X	X	X	X	X	X	X	X	X		1 year round	1 year round	Press of Atlantic City
DP#40	Nature Conservancy brochures		Nature Cons															1 year round	1 year round	The Nature Conservancy
DP#41	South Jersey Gas link on website to PPI article		SJ Gas	X	X	X	X	X	X	X	X	X	X	X	X	X		1 year round	1 year round	South Jersey Gas
DP#42	Tom Heist insurance radio spots		Tom Heist	X	X	X	X	X	X	X	X	X	X	X	X	X		1 year round	1 year round	Tom Heist Insurance

Longport

Outreach Project's	Who's Responsible	Topics Covered	1 Hazard	2 Insure	3 People	4 Property	5 Build	6 Natural	7 Protection and assistance	8 Hurricane Severe Storm	9 Cont. Wat	10 Funding	11 Pet Owners	12 Entire community	13 Realtors/landlors	14 Rep. Loss Areas	15 Seniors	Times per year	When?	Stakeholder?
OP#1 Displays signs in Municipal hallways	BAF		X	X	X	X	X													
OP#2 Brochure stand at Historical Society	BAF		X	X	X	X	X						X	X						January
OP#3 Food information letter distributed by American Legion	BAF		X	X	X	X	X						X	X						July
OP#4 Borough website	AS		X	X	X	X	X	X					X	X						As needed
OP#5 Safety tags w/information	BAF		X	X	X	X	X	X		X			X	X						July
OP#6 Newsletter Town Topics	BAF		X	X	X	X	X						X	X						Dec
OP#7 Letters to Realtors/Landlors	BAF		X	X	X	X	X								X					4 April/June
OP#8 Letter to realtors/properties	BAF		X	X	X	X	X	X								X				Sept
OP#9 Senior luncheons	BAF		X	X	X	X	X	X									X			Monthly
OP#10 Storm Ready Publication Current News Magazine	The Current		X	X	X	X	X						X	X						June/July
OP#11 OEM Housed brochures	BAF		X	X	X	X	X							X						Oct
OP#12 Hurricane preparedness community meeting	BAF		X	X	X	X				X				X						July
OP#14 High Water Mark Program	BAF		X	X	X	X								X						May
OP#15 Press of Atlantic City Food Page	THE PRESS		X	X	X	X		X		X				X						1 year round
OP#17 Nature Conservancy brochures	NC							X												1 year round
OP#18 South Jersey Gas link on website to PPI website	SLG		X	X	X	X	X	X	X	X	X			X						1 year round
OP#19 Tom Heist insurance radio spots	TH		X	X	X	X	X	X						X						1 year round
OP#20 FARMERS MARKET - Hand Out Flood info Newsletter covers 11 Topics	BAF												X	X						Weekly

Note: BAF: Bruce A. Funk CRIS/CEM Coordinator
 AS: Ami Strader Borough Clerk
 TH: Tom Heist
 NC: Nature Conservancy

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 Outreach
 Project (OP)
 Worksheet

Margate

Outreach Projects	Who Is Responsible	Topics Covered										Target Audiences	Times per year	When?	Stakeholder?	
		1 Hazard	2 Insure	3 People	4 Property	5 Build	6 Natural	7 Protection and assistance	8 Hurricane/Severe Storm	9 Dont Wait	10 Funding					
OP#1 City website hosts info on mitigation	Benny Tafoya	X			X	X							X	online	Annually	All Citizens
OP#2 Water sewer insert on flood insurance	Jim Gallentino	X	X										X		Spring and 2:Fall	All Citizens
OP#3 Notice to all properties on flooding	Jim Gallentino	X	X	X	X	X	X	X					X		2 Annually	All Citizens
OP#4 Margate flood information brochure	Bt & JG	X	X	X	X	X	X	X					X		Spring and 1 Fall	Citizens & Attendees
OP#5 FEMA FMA Flood mitigation fact sheet	Jim Gallentino	X			X	X							X		1 Annually	Citizens and Businesses
OP#6 Press of Atlantic City flood page	Jim Gallentino	X	X	X	X			X		X			X		1 Annually	Press of Atlantic City
OP#7 Nature Conservancy brochures	Nature Cons							X					X		1 Year round	The Nature Conservancy
OP#8 South Jersey Gas link on website to PPI website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X	X		1 Year round	South Jersey Gas
OP#9 Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X	X					X		1 Year round	Tom Heist Insurance

North
 Wildwood

Outreach Projects	Who Is Responsible	Topics Covered										Target Audiences	Times per year	When?	Stakeholder?	
		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					
OP#1 Storm Preparedness Guide	OEM		X	X	X	X		X	X			X	entire community		All year available. sent out to each resident in late summer	
OP#2 Mailouts to all residents	Ron Simone		X	X	X	X	X	X	X			X			Late summer	
OP#3 Publish NFOS Forms Online	Ron Simone					X		X	X			X			All year available for download	
OP#4 Annual Floodplain Workshop	Ron Simone		X	X	X	X	X	X	X			X			1 held in the Fall	
OP#5 Online Flood Info Database	Ron Simone		X	X	X	X	X	X	X			X			Updated annually in the Spring	
OP#6 Hand outs at Public Events	Ron Simone		X	X	X	X	X	X	X			X			National Night Out - First Tuesday in August, and Floodplain workshop in late summer	
OP#7 Grant Workshop for FMA	Ron Simone		X	X	X	X	X	X	X			X			Presentations at Floodplain workshop in August	
OP#8 Flood Insurance/NFIP Pamphlets, Construction Office	Ron Simone		X	X	X	X	X	X	X			X			Replenished when needed on display daily	
OP#9 Flood Insurance/NFIP Pamphlets, Recreation Center	Ron Simone		X	X	X	X	X	X	X			X			Replenished when needed on display daily	
OP#10 Flood Insurance/NFIP Pamphlets, Borough Hall entrance	Ron Simone		X	X	X	X	X	X	X			X			Replenished when needed on display daily - 3 displays in City Hall	
OP#11 NFIP/FEMA related Mailouts to real estate, insurance and lenders/banks	Ron Simone		X	X	X	X	X	X	X			X			Completed annually in the Spring	
OP#12 Map Inquiry Service	City Engineer		X	X	X	X	X	X	X			X			Mailout acknowledging mapping inquiry contact go out in late summer. Contact info for mapping inquiry staff available on City flood info page at any time.	
OP#13 No Dumping Signage for Drains	City Engineer							X	X			X			Installed at every major infrastructure project involving drawing	

Outreach Projects	Who is Responsible	Target Audiences	1 Hazard	2 Insure	3 People	4 Property	5 Build	6 Natural	7 Protection and Assistance	8 Homeless, Seniors, Youth	9 Dentist/	10 Funding	11 All property owners	12 Rep. Gov. Property Owners	13 Real estate purchasers	14 School aged children	15 Builders and architects	16 Surveyors	17 ground floor commercial properties	18 landscapers	19 the companies	Times per year	When?	Stakeholder?
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City to send outreach brochure to all property owners with 100 square foot OR Contact provided for property protection advice, site visits and financial assistance also included	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		May & October each year	Local Citizens
Presentations to 5 community groups	Arthur Chew		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		May June	Community groups
Knowledgeable City employees available to answer questions at Chrysler Bank Park with informational brochures	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		June	All Citizens and Attendees
Presentations to City Council on Design of City Presentation, Rerouted and Broadened on Use Access Channel	Arthur Chew		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 April	All Citizens and Attendees
Local insurance agents have agreed to advise their clients that flood insurance is a good idea and give them the OP 3 brochure	Thomas West		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	Insurance agencies
"Dump No Waste. Dump to Waterway" Get into storm drains or high streets and all storm drains	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		May Sep	All Citizens and Attendees
Local Real Estate Agents have agreed to advise their clients that flood insurance is a good idea	Michael Corino		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 On Going	Real estate agents
Local Real Estate Agents have agreed to notify interested buyers about the flood hazard and flood insurance guidelines	Michael Corino		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 On Going	Real estate agents
Local Real Estate Agents have agreed to provide "Don't Before You Buy" handout and OP 3 brochure	Michael Corino		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		repeatedly	Real estate agents
Local insurance agents have agreed to hold annual to seminars on for new buyers educate about flood insurance, flood hazards, and give them the OP 3 brochure	Michael Corino		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		July	Real estate agents and insurance agents
Targeted letter to owners of repetitive loss properties about flood hazard, flood insurance, protecting property, protecting people, building responsibility, and reducing flood damage risk	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		July	Real estate agents and insurance agents
Teach School Children About Flooding by presenting to a group of students	Arthur Chew		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually as requested	Board of education
City to Create an Emergency Management Map and Distribution	Frank Conato		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	All Citizens
City to Hold an All Citizens and Grading Permits the level of or Flood Water During Hurricane Sandy with Estimated Water Depth	Arthur Chew		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		On Going	Local builders and architects
City to Create Targeted letter to Surveyors to Educated on Elevation Certificates	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	All Surveyors doing Business in OC
Local Insurance Agents have agreed to speak at the Annual Board of Realtors Meeting About Flood Insurance and Flooding	Michael Corino		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	Real estate agents and insurance agents
Targeted letter to local landscapers about blocking storm drains and protecting waterways	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	Local landscapers
Targeted letter to local Fire Companies About Flood Hazards and Elevation Certificates	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	Local fire companies
Targeted letter to historical Properties and Ground Floor Businesses About Flood Hazard and Contents Insurance	Benny Talaya		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	Business & Historic Property Owners
Install Elevation Markers on Utility Poles and Post Locations at every 100 ft. interval	Arthur Chew		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 On Going	The City and Citizens
Press of Atlantic City flood page	Frank Conato		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		Annually	Press of Atlantic City
Nature Compliance brochures	Nature Com		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 year round	The Nature Conservancy
South Jersey Gas on website to OP website	SJ Gas		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 year round	South Jersey Gas
Tom West insurance radio spots	Thomas West		X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X		1 On Going	All Citizens and interested parties

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 Outreach
 Project (OP)
 Worksheet

Sea Isle

	Outreach Projects	Who Is Responsible	Topics Covered	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	Target Audiences	Times per year	When?	Stakeholder?
OP#1	Community Day outreach by Neil Byrne	Flood Plain man		X	X	X	X	X	X	X	X	X		X	1	May each year	Sea Isle City
OP#2	Newsletters	Communications dept		X	X	X	X	X	X				X	X	26	twice a month	Sea Isle city
OP#3	Flood protection information on website	Flood Plain man		X	X	X	X	X	X					X	1	year round	Sea Isle City
OP#4	Flood insurance meeting	Flood plain man		X	X	X	X	X						X	1	May each year	Flood risk evaluator
OP#5	Press of Atlantic City flood page	Flood plain man		X	X	X	X		X		X			X	1	year round	Press of Atlantic City
OP#6	Nature Conservancy brochures	enviromnt comm							X					X	1	year round	The Nature Conservancy
OP#7	South Jersey Gas link on website to PPI website	SJ Gas		X	X	X	X	X	X	X	X	X	X	X	1	year round	South Jersey Gas
OP#8	Tom Heist insurance radio spots	flood plain man		X	X	X	X	X	X					X	1	year round	Tom Heist Insurance
OP # 9	Bi annual Flood info mailer	flood plain man		X	X	X	X	X	X	X	X	X		X	2	spring?fall	Sea Isle city

Stone Harbor

Outreach Projects	Who is Responsible	Topics Covered										Target Audiences	Times per year	When?	Stakeholder?		
		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						
OP#1	Annual Mailing to all SFHA	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		2	Mar/July	
OP#2	Handout at SHPOA meeting	CFPM	X	X	X	X	X	X	X	X	X	X	X		2	June/Sept	
OP#3	Handout by Beach Taggers	Beach Tag Office	X	X	X	X	X	X	X	X	X	X	X		1	Jun/Jul/Aug	
OP#4	FEMA Books (at Borough Hall)	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	Daily	
OP#5	Annual Fall Flood Newsletter	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	Oct/Nov	
OP#6	Do Not Dump Stickers posted	Public Works						X					X		5	Daily	
OP#7	Spring/Summer Newsletter	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		2	April/June	
OP#8	Annual mailing to RL Area	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	Sept	
OP#9	GO Green Fair	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	August 12th	
OP#10	Handouts (Borough Hall)	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	Daily	
OP#11	TV (Borough)	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	Daily	
OP#12	Radio (Borough)	OEM	X	X	X	X	X	X	X	X	X	X	X		1	As needed	
OP#13	Facebook (Borough)	OEM	X	X	X	X	X	X	X	X	X	X	X		3	Spring/Sum/Fall	
OP#14	Brochure (email)	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	August	
OP#15	Twitter (OEM	X	X	X	X	X	X	X	X	X	X	X		2	Spring/Sum/Fall	
OP#16	Press of Atlantic City flood page	Press of AC	X	X	X	X	X	X	X	X	X	X	X		1	year round	Press of Atlantic City
OP#17	Nature Conservancy brochures	Nature Cons						X					X		1	year round	The Nature Conservancy
OP#18	South Jersey Gas link on website to PPI website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X		1	year round	South Jersey Gas
OP#19	Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X	X	X	X	X	X		1	year round	Tom Heist Insurance
OP#20	Beach Survey	CRS Coordinator	X					X					X		2	Biannual	
OP#21/330	Map Inquiry Service	CFM	X	X	X	X	X	X	X	X	X	X	X		As requested	Year Round	
OP#22	Beach Clean Up	Public Works						X					X		As needed	Annually	
OP#23	Beach Sweep	Public Works						X					X		2	Biannual	
OP#24	Annual letters to Rea Estate/Bank/Is	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		1	Annually	
OP#25	Flood Insurance Seminar	Broker	X	X	X	X	X	X	X	X	X	X	X		1	Annually	
FRP#1	Annual Mailing to all SFHA	CRS Coordinator	X	X	X	X	X	X	X	X	X	X	X		2	Mar/July	
FRP#2	Facebook, before event	CRS/OEM	X	X	X	X	X	X	X	X	X	X	X		unk	Emergency Events	
FRP#3	Emergency Management brochure before event	CRS/OEM	X	X	X	X	X	X	X	X	X	X	X		unk	Emergency Events	
FRP#4	TV/Radio, before event	CRS/OEM	X	X	X	X	X	X	X	X	X	X	X		unk	Emergency Events	
FRP#5	Code Red, before event	CRS/OEM	X	X	X	X	X	X	X	X	X	X	X		unk	Emergency Events	
FRP#6	Newspaper PSA, before event	CRS/OEM	X		X	X			X	X			X		unk	Emergency Events	
FRP#7	Emergency Operations Center comm., before event	CRS/OEM	X		X	X			X	X			X		unk	Emergency Events	

FRP#8	Borough webpage, before event	CRS/OEM	X	X	X	X	X	X	X	X			X	unk	Emergency Events
FRP#9	Facebook, during event	CRS/OEM	X		X	X			X	X			X	unk	Emergency Events
FRP#10	Email, during event	CRS/OEM				X	X	X	X	X			X	unk	Emergency Events
FRP#11	TV/radio, during event	CRS/OEM	X	X	X								X	unk	Emergency Events
FRP#12	Code Red, during event	CRS/OEM	X		X	X			X	X			X	unk	Emergency Events
FRP#13	Borough webpage, during event	CRS/OEM	X	X	X	X	X	X	X	X			X	unk	Emergency Events
FRP#14	Facebook, after event	CRS/OEM	X	X	X	X	X		X	X			X	unk	Emergency Events
FRP#15	Email, after event	CRS/OEM	X	X	X	X	X	X	X	X			X	unk	Emergency Events
FRP#16	TV/Radio, after event	CRS/OEM	X	X	X	X	X	X	X	X			X	unk	Emergency Events
FRP#17	Borough webpage, after event	CRS/OEM	X	X	X	X	X	X	X	X			X	unk	Emergency Events

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 Outreach
 Project (OP)
 Worksheet

Upper
 Township

Outreach Projects	Who Is Responsible	Topics Covered	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	Target Audiences	Real Estate banks	Rep. Loss	Engineer/surveyor	Times per year	When?	Stakeholder?
OP#1 Resident Packet - Yearly	Tax Collector	X	X	X	X	X	X	X	X	X	X	X	Residents				1	June	
OP#2 Real Estate/ Bank/ ins Flyer	Engineer	X	X											X			1	September	
OP#3 Engineer/ surveyor Flyer	Engineer	X	X				X			X						X	1	September	
OP#4 Repetitive Loss Info	Engineer	X	X	X			X			X					X		1	Permanant	
OP#5 Signs	Public Works						X						X				1	Throughout Year	
OP#6 FB - Map Info Service	Engineer	X											X				5	Throughout Year	
OP#7 FB - Hazards	Engineer							X					X				5	Throughout Year	
OP#8 FB - Warnings	Engineer							X					X				5	Throughout Year	
OP#9 New Resident Packet	Tax Collector	X	X	X	X	X	X	X	X	X	X	X	X				1	Year	
OP#10 Off-shore properties Packet	Engineer	X	X	X	X	X	X	X	X	X	X	X	X				1	September	
OP#11 CERT training class	OEM	X		X	X				X				X				2	Varies	
OP#12 SIA summer meeting	Mayor		X	X	X	X	X	X	X				X				1	August	
OP#13 UT Business meeting	Engineer	X	X	X	X								X				1	September	
OP#14 Resident Packet - Town Hall	Engineer	X	X	X	X	X	X	X	X	X	X	X	X				1	Throughout Year	
OP#15 Press of Atlantic City flood page	Press of AC	X	X	X	X	X	X	X	X	X	X	X	X				1	year round	Press of Atlantic City
OP#16 Nature Conservancy brochures	Nature Cons.							X					X				1	year round	The Nature Conservancy
OP#17 South Jersey Gas link on website to PPF website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X	X				1	year round	South Jersey Gas
OP#18 Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X	X	X	X	X	X	X				1	year round	Tom Heist Insurance
FRP#1 Mailer - Major Storm	OEM	X		X	X	X	X						X				1		
FRP#2 FB - Major Storm	OEM	X		X	X	X	X						X				1		

Ventnor

	Outreach Projects	Who is Responsible	Topics Covered										Target Audiences	Times per year	When?	Stakeholder?	
			1 Hazard	2 Insure	3 People	4 Property	5 Build	6 Natural	7 Protection and assistance	8 Hurricane/Severe Storm	9 Dont Wait	10 Funding					
OP#1	Brochure stand at City Hall	floodplain manager	X	X	X	X	X	X	X	X	X	X	X	X	1	daily	
OP#2	Letter to all City Properties	floodplain manager	X	X	X	X	X	X	X	X	X	X	X	X	1	October	
OP#3	Website	mayors office	X	X	X	X	X	X	X	X	X	X	X	X	1	daily	
OP#4	Library inventory	floodplain manager	X	X	X	X	X	X	X	X	X	X	X	X	1	daily	
OP#5	Nabonal Night Out stand	cern	X	X	X	X	X	X	X	X	X	X	X	X	1	August	
OP#6	Realtor Office Seminar	floodplain manager	X	X	X	X	X	X	X	X	X	X	X	X	1	requested	
OP#7	Press of Atlantic City flood page	Press of AC	X	X	X	X	X	X	X	X	X	X	X	X	1	year round	Press of Atlantic City
OP#8	Nature Conservancy brochures	Nature Cons						X						X	1	year round	The Nature Conservancy
OP#9	South Jersey Gas link on website to PPI website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X	X	1	year round	South Jersey Gas
OP#10	Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X	X	X	X	X	X	X	1	year round	Tom Heist insurance
Activity 360	Flood Information Given													X			