

2021 Annual Update Meeting for Atlantic-Cape MJPP



June 2, 2020

Host: Virtual Zoom Meeting

Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What the Stakeholders did in 2020
- ▶ What we are asking our Stakeholders for in 2021
- ▶ Flood Insurance Promotion
- ▶ Next steps



Participating Municipalities



Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Avalon	Richard E. Dean	Scott Wahl Frank Burton	William Burns	Miriam Kautermann
Cape May City	Jason Dilworth	Louis Belasco	Kate Wyatt	James Chaney
Cape May Point	Anita Van Heeswyck	Louis Belasco	Emelia Oleson	Gary Miller
Egg Harbor Township	Pat Naticchione	Donna Markulic	Anthony D'Alicandro	Eugene Sharpe
Linwood	Leigh Ann Napoli		Jim Galantino	
Longport	Bruce Funk		Sean O'Leary	
Margate	Jim Galantino		Mike Cristaldi	
North Wildwood	Ronald Simone		Tracey Nordberg	
Ocean City	Benny R. Tafoya	Patrick Newton	Thomas Heist IV	Mike Contino
Sea Isle City	Cornelius Byrne	Mariah Rodia	Robert Boyle	Mark J. Gibson
Stone Harbor	Ray Poudrier	Robert Smith Kim Stevenson	Sam Wierman	
Upper Township	Paul Dietrich	Shelley Lea, Scott Morgan	Ralph Cooper	Blanche Adams
Wildwood Crest	Rick Allen	Constance Mahon	Louis Belasco	

Participating Stakeholders

- ▶ *The Press of Atlantic City*
- ▶ *Ocean First Bank*
- ▶ *Cape May County Association of Realtors*
- ▶ *Thomas H. Heist Insurance Agency*
- ▶ *South Jersey Gas*
- ▶ *NJ Coastal Coalition*
- ▶ *SJ Hauck Construction LLC/ International Assoc. of Structural Movers*
- ▶ *Longport Media*



Participating Insurance Stakeholders

- ▶ *Thomas H. Heist Insurance Agency*
- ▶ *Brown & Brown of New Jersey, LLC*
- ▶ *McMahon Insurance*
- ▶ *Risk Reduction Plus*
- ▶ *J. Byrne Insurance*



Update Process

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



Goals

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



Objectives

1. Inventory the region's flood hazard and flood response efforts;
2. Determine flood insurance coverage within the region
3. Examine gaps and opportunities in awareness about flood hazard;
4. Develop outreach activities about flooding for members of the community



Objectives

5. Prepare materials that can be used to educate the community about flood risk;
6. Maintain flood protection outreach efforts in perpetuity and update these efforts as issues arise;
7. Maximize participation in the NFIP and CRS to provide flood insurance premium discounts to policyholders within the region; and
8. Publicize the participating municipalities' services about flooding.



Priority Audiences

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



Priority Outreach Topics

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



Additional Outreach Topics



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

Stakeholder Outreach



330 Outreach Project (OP) Worksheet																					
	Outreach Projects	Points per Topic	Topics Covered						PPI Messages				Target Audiances	Times per Year	OP	Multipliers					
			1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Protection and assistance	8. Hurricane/ Severe Storm	9. Don't Wait	10. Funding				PPI?	PPI (OP)	STK?	STK (OP)	OP + PPI + STK	
OP#STK1	Atlantic City Press	2	x		x	x		x					All Residents	4	32	y	12.8	y	9.6	54.4	
OP#STK2	Heist Insurance Radio Ads	2	x	x	x	x	x	x		x	x		All Residents	5	80	y	32.0	y	24.0	136.0	
OP#STK3	SJ Gas Website	1	x			x				x			Webpage	1	3	y	1.2	y	0.9	5.1	
OP#STK4	SJ Gas Facebook post	1	x			x	x			x			Facebook	1	4	y	1.6	y	1.2	6.8	
OP#STK6	NJ Coastal Coalition - Tidal Flooding Talk	1	x	x	x	x	x	x		x	x		All Residents	0	0	y	0.0	y	0.0	0.0	
OP#STK8	SJ Hauck/ Int. Assoc Str. Movers	1		x		x	x	x				x	All Residents	1	5	y	2.0	y	1.5	8.5	
OP#STK9	Ocean First Bank Website	1	x	x		x	x						All Residents	1	4	y	1.6	y	1.2	6.8	
OP#STK10	Longport Media	2	x	x	x	x	x	x		x	x		All Residents	12	192	y	76.8	y	57.6	326.4	
OP#11														0			0.0		0.0	0.0	
OP#12														0			0.0		0.0	0.0	
OP#13														0			0.0		0.0	0.0	
OP#14														0			0.0		0.0	0.0	
OP#15														0			0.0		0.0	0.0	
OP#16														0			0.0		0.0	0.0	
OP#17														0			0.0		0.0	0.0	
OP#18														0			0.0		0.0	0.0	
OP#19														0			0.0		0.0	0.0	
OP#20														0			0.0		0.0	0.0	
OP#21														0			0.0		0.0	0.0	
c330 =		cOP:	340.00	+	cFRP:	0.00	=	0.00													
													ΣOP:	200	ΣPPI:	80.00	ΣSTK:	60.00	340.00		

544.0

Number of OP projects: **8**

Notes: c330 ≤ 350

ΣOP ≤ 200 ΣPPI ≤ 80 ΣSTK ≤ 60

Flood Insurance Promotion Activity 370

Included three components

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



Flood Insurance Promotion Activity 370



We provided review of Flood Policies in each community showing breakdown and comparison from the 2016 MJPPI information.

- ▶ Flood Policy Overview
- ▶ Flood Policy by Building Type
- ▶ Flood Policy by Flood Zone

Flood Insurance Promotion Activity 370



Flood Policy Overview

County	Community	2019					2021					
		Residential SFHA Parcels	Non-Residential SFHA Parcels	SFHA Parcels	NFIP Policies	PRP Policies	Percent of Parcels in SFHA	NFIP Policies	PRP Policies	Policy Premiums	Insurance in Force	Percent of Parcels in SFHA
Atlantic	Egg Harbort Township	1351	829	2,180	715	120	33%	658		\$ 501,516.00	\$ 162,380,800.00	30%
Atlantic	Lilnwood	647		647	275	88	43%	260		\$ 501,516.00	\$ 162,380,800.00	40%
Atlantic	Long Port	1571	87	1,658	1240	0	75%	1320		\$ 1,192,201.00	\$ 361,515,100.00	80%
Atlantic	Margate	6590	964	7,554	5363	61	71%	5034		\$ 4,210,444.00	\$ 1,270,066,700.00	67%
Cape May	Avalon	5124	6658	11,782	5019	143	43%	4921		\$ 3,184,349.00	\$ 1,367,403,800.00	42%
Cape May	Cape May City	2104	1442	3,546	2579	421	73%	2499		\$ 2,365,526.00	\$ 658,406,800.00	70%
Cape May	Cape May Point	540	275	815	416	42	51%	410		\$ 318,430.00	\$ 121,046,500.00	50%
Cape May	North Wildwood	5118	1397	6,515	6185	1	95%	5961		\$ 4,211,566.00	\$ 1,138,391,400.00	91%
Cape May	Ocean City	16647	3332	19,979	16535	222	83%	16259		\$ 10,313,526.00	\$ 3,990,964,800.00	81%
Cape May	Sea Isle City	6080	6874	12,954	6457	20	50%	6382		\$ 3,300,343.00	\$ 1,527,700,100.00	49%
Cape May	Stone Harbor	2803	3401	6,204	2654	181	43%	2559		\$ 2,222,207.00	\$ 705,273,700.00	41%
Cape May	Upper Township	1390	93	4,549	464	81	31%	455		\$ 529,102.00	\$ 132,579,300.00	31%
Cape May	Wildwood Crest	3998	2830	6,828	4290	118	63%	4109		\$ 2,234,591.00	\$ 894,143,900.00	60%

Flood Insurance Promotion Activity 370



Coverage Improvement Plan

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

- ▶ Annual community outreach meeting
- ▶ Annual outreach letter from the Mayor
- ▶ Technical Assistance

Flood Insurance Promotion Activity 370



Coverage Improvement Plan Implementation

Last year was difficult with COVID-19 & we only had two towns have presentations: OC & UT.

Next Steps

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

