



Severe Repetitive Flood Loss Mitigation Strategy

I. Background

A. Federal Requirements for Repetitive Loss Strategy

To be eligible to receive an increased Federal cost share of up to 90 percent for project grants related to reducing losses to severe repetitive loss properties, mitigation plans must specifically address such. States may address the repetitive loss strategy through an amendment to their existing FEMA-approved State Mitigation Plans, or they may accomplish this as part of a cyclical update, as New Jersey is doing. The present Background section of this appendix paraphrases FEMA guidance on the subject of severe repetitive loss in the context of a State mitigation plan.

In order to be eligible for an increased Federal cost share of up to 90 percent under the SRL program, the FEMA-approved State or Tribal Standard Mitigation Plan must also meet all of the requirements described below:

a) Repetitive Loss Strategy - 44 CFR § 201.4(c)(3)(v): A State may request the reduced cost share authorized under Sec. 79.4(c)(2) of this chapter for the FMA and SRL programs, if it has an approved State Mitigation Plan meeting the requirements of this section that also identifies specific actions the State has taken to reduce the number of repetitive loss properties (which must include severe repetitive loss properties), and specifies how the State intends to reduce the number of such repetitive loss properties. This requirement supplements the risk assessment and mitigation strategy portions of the plan required under §§ 201.4(c)(2) and (3) by specifically identifying goals, capabilities, and actions that will reduce the number of repetitive loss properties, including severe repetitive loss properties.

The mitigation strategy is based on the State's Risk Assessment as required under § 201.4(c)(3)(ii). Therefore, the State must address repetitive loss structures in its risk assessment, where applicable. For example, in its overview of Estimating Potential Losses by Jurisdiction under §201.4(c) (2)(iii), the State may analyze potential losses to identified repetitive loss properties based on estimates provided in local risk assessments. The Plan should refer generally to geographic areas where concentrations of repetitive loss properties are located for the purpose of identifying and prioritizing areas for mitigation projects, or the plan may list the number of repetitive loss properties with aggregate repetitive loss data.

The State Hazard Mitigation Goals under § 201.4(c)(3)(i) must support the selection of activities to mitigate and reduce potential losses to structures susceptible to flood damage, including repetitive loss properties. In addition, the State and Local Capability Assessments required under § 201.4(c)(3)(ii) must include an evaluation of policies, programs, and capabilities that allow the mitigation of repetitive losses from flood damage.

The State must describe specific actions that it has implemented to mitigate repetitive loss properties, and specifically actions taken to reduce the number of severe repetitive loss properties as a subset of all repetitive loss properties in the State. If the State cannot show that any action has ever been taken to reduce the number of such properties, this criteria cannot be met.

Based on the findings of the risk assessment, the State must identify actions in the statewide mitigation strategy that specifically address repetitive loss properties, including those that are



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severe repetitive loss properties. This supplements the mitigation actions requirement under § 201.4(c)(3)(iii). Mitigation actions should be tied to goals and objectives and provide the means to achieve them. Actions should have been identified in the planning process, and local plans should be consistent with state-wide actions. As part of the mitigation strategy, the plan must also describe the current funding sources as well as potential sources that will be pursued to fund proposed mitigation actions for repetitive loss properties. This supplements the identification of funding requirement under § 201.4(c)(3)(iv)

b) Coordination With Repetitive Loss Jurisdictions - 44 CFR § 201.4(c)(3)(v): ...In addition, the plan must describe the strategy the State has to ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties, including the development of local mitigation plans.

The State is required to identify strategies that encourage local communities to mitigate severe repetitive loss properties, including the development of local mitigation plans. This supplements the Coordination of Local Mitigation Planning portion of the plan under § 201.4(c)(4). At a minimum, the State must include severe repetitive loss in the description of its process for providing funding and technical assistance to prepare mitigation plans (§201.4(c)(4)(i)), and in its criteria for prioritizing communities that have such properties for planning and project grant assistance (§201.4(c)(4)(iii)). Other strategies for encouraging local communities to mitigate severe repetitive loss properties should be demonstrated through specific actions identified in the Mitigation Strategy.

For the purpose of this strategy, the following definitions apply:

An SRL property is defined as a residential property that is covered under an NFIP flood insurance policy and:

- (a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or
- (b) 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 (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.

A RL property is defined as a property that has sustained two or more flood losses within a period of ten years, with each loss resulting in a flood insurance claim payment exceeding \$1,000.00.



II. New Jersey's Repetitive Loss Mitigation Strategy

A. Specific Actions the State has taken to reduce the number of Repetitive Loss Properties

Table G-1 lists New Jersey SRL properties that have been elevated or acquired and demolished in prior mitigation projects.

**Table G-1
Mitigated Severe Repetitive Loss Properties in New Jersey**

Street Address	City	Community Name	Community Number	Property Locator Number	NFIP Paid Claims	Cumulative NFIP Claims Paid	Comment
2952 Hutchinson River Road	Phillipsburg	Harmony Twp	340485	81150	5	\$455,816	Elevation
2973 Hutchinson River Road	Phillipsburg	Harmony Twp	340485	132810	4	\$340,186	Elevation
10 South River Terrace	Phillipsburg	Harmony Twp	340485	129584	4	\$200,627	Acquisition/Demolition
12 South River Terrace	Phillipsburg	Harmony Twp	340485	81124	5	\$517,626	Acquisition/Demolition
5 Goat Farm Road	Phillipsburg	Harmony Twp	340485	132792	4	\$401,576	Acquisition/Demolition
7 Goat Farm Road	Phillipsburg	Harmony Twp	340485	129118	4	\$288,257	Acquisition/Demolition
9 Goat Farm Road	Phillipsburg	Harmony Twp	340485	130259	4	\$338,601	Acquisition/Demolition
2965 Hutchinson River Road	Harmony	Harmony Twp	340485	138746	4	\$266,880	Acquisition/Demolition
4 River Road	Wayne	Wayne Twp	345327	18913	11	\$122,458	Acquisition/Demolition
9 River Road	Wayne	Wayne Twp	345327	5311	15	\$289,906	Acquisition/Demolition
57 River Road	Wayne	Wayne Twp	345327	52521	5	\$183,912	Acquisition/Demolition
79 River Road	Wayne	Wayne Twp	345327	28967	12	\$140,922	Acquisition/Demolition
84 River Road	Wayne	Wayne Twp	345327	21707	6	\$105,363	Acquisition/Demolition
Total					83	\$3,652,129	



Table G-2 shows the numbers of repetitive loss (RL) properties that have been mitigated in New Jersey. This data were obtained from FEMA's repetitive loss list. This list indicates whether a property on the list has been mitigated but does not detail the type of mitigation. Therefore, the type of mitigation is not included on this list.

Table G-2
Numbers of New Jersey Repetitive Loss Properties that have been Mitigated

County	# Properties Mitigated
Cape May	189
Atlantic	84
Ocean	79
Morris	52
Cumberland	32
Monmouth	17
Union	12
Passaic	8
Middlesex	7
Somerset	6
Mercer	6
Bergen	5
Essex	4
Burlington	2
Camden	2
Hunterdon	1
Hudson	1
Gloucester	1
Salem	1
Warren	0
Total	509

B. How New Jersey intends to reduce the Number of Repetitive Loss Properties

Reducing the number of RL and SRL properties is a top priority for the State of New Jersey. In conjunction with FEMA initiating the SRL program, the State is re-emphasizing its commitment to mitigating losses to floodprone properties through a range of actions, including:

- Promulgating guidance and requirements to local municipalities. The guidance includes plan review criteria so that jurisdictions with RL and SRL properties clearly understand the importance of having an approved plan, with regard to qualifying for FEMA mitigation grant program funding.
- Assigning a high priority to mitigating severe repetitive loss and repetitive loss properties in the State hazard mitigation plan
- Using the sub-grant application scoring methodology to prioritize project applications (see below)
- Performing detailed study of risks and costs of mitigating properties and identifying the most at risk and most cost effective to mitigate.



- Delivering training and technical assistance to the jurisdictions with the greatest numbers of RL and SRL properties. This effort includes providing the same level of training to the top SRL/RL Counties in the State that FEMA provided to New Jersey when the Agency initiated the SRL program. The State will incorporate FEMA guidance and training when it delivers training and assistance.
- Providing local and regional jurisdictions with annual updates to SRL and RL lists, and FEMA actuarial calculations of the potential benefits of mitigation actions for SRL and RL properties.

C. Using Loss Estimates in Local Mitigation Plans

- As of January 2008 only a handful of jurisdictions in the State have FEMA approved mitigation plans. However, every County in the State is either already developing plans or will soon begin (in some cases these are part of multi-jurisdictional plans; there are also several smaller jurisdictions also developing local mitigation plans). The following table lists the status of plan development for all New Jersey Counties. The information is current as of January, 2008.

Table G-3 Status of Hazard Mitigation Plans in New Jersey, circa January 2008.

County	Status of Mitigation Plan
Atlantic	Beginning phases on planning, tentative scheduled completed, December 2009
Bergen	Working on a multi-jurisdiction draft plan in conjunction with the Meadowlands Commission – to be submitted early 2008
Burlington	Draft Plan submitted to FEMA for review on July, 2007. Returned from FEMA with requested revisions. Revisions being incorporated and will be resubmitted early 2008
Camden	Working with Cumberland, Gloucester, and Salem on a multi-jurisdiction plan and at beginning phases of drafting. Tentative scheduled completion December, 2009
Cape May	Beginning phases on planning, tentative scheduled completed, October, 2009
Cumberland	Working with Camden, Gloucester, and Salem on a multi-jurisdiction and are at the beginning phases of planning. Tentative scheduled completion December, 2009
Essex	Draft Plan submitted to NJOEM for review. Submitted to FEMA November, 2007
Gloucester	Working with Camden, Cumberland, and Salem on a multi-jurisdiction plan are at the beginning phases of planning. Tentative scheduled completion December, 2009
Hudson	Draft Plan scheduled to completed for NJOEM review by May, 2008
Hunterdon	NJOEM working with four counties to utilize work done on existing FMA plan to expand into an All Hazard Mitigation Plan
Mercer	NJOEM working with four counties to utilize work done on existing FMA plan to expand into an All Hazard Mitigation Plan
Middlesex	Beginning phases to be completed by November, 2009
Monmouth	Draft plan scheduled to be completed for NJOEM review by March, 2008
Morris	Draft plan scheduled to be completed for NJOEM review by March, 2010
Ocean	Working on a draft plan
Passaic	Draft plan scheduled to be completed for NJOEM review by July, 2009
Salem	Working with Cumberland, Gloucester, and Salem on a multi-jurisdictional plan. Anticipated completion December, 2009
Somerset	Draft plan scheduled to be completed for NJOEM review by August, 2008
Sussex	NJOEM working with four counties to utilize work done on existing FMA plan to expand into an All Hazard Mitigation Plan
Union	Beginning phases of planning to be completed for review May, 2009
Warren	NJOEM working with four counties to utilize work done on existing FMA plan to expand into an All Hazard Mitigation Plan



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- As the mitigation plans are developed, the State is issuing guidance requiring local and regional plans to include detailed loss estimates for RL and SRL properties. To facilitate this, the State is providing each jurisdiction the most current RL and SRL lists at the onset of the planning process. The SRL list provided by the State also includes the most recent FEMA calculation of avoided damages for 30-year and 100-year time horizons.
- During the local and regional plan development, the State will attend kickoff meetings and will offer technical assistance to local and regional jurisdictions in developing plans to ensure cross-jurisdictional consistency
- The updated State plan will include guidance and data references to assist locals in identifying properties and actions for mitigating RL and SRL properties.

D. Geographic Areas with Concentrations of SRL and RL Properties

- The following two tables show SRL and RL properties at the County level. Due to the large number of properties and the need to maintain privacy, individual property addresses are not provided. The State or FEMA Region II will provide Counties and local jurisdictions detailed, current RL and SRL lists that include addresses and claims histories. County or local mitigation plans may include more specific descriptions of SRL and RL properties. Also note that the column labeled "Total \$ Claims" shows the total of flood insurance claims for building and contents damages *inflated* to present-day value by the NFIP, so the historic claims records will not total to this amount.



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Table G-4
State of New Jersey Severe Repetitive Flood Loss Properties

SRL properties by Municipality as of 2008 obtained from FEMA

Community Name	Community Number	# of Losses	Cumulative NFIP Claims Paid	# of Properties
ALLEDALE, BOROUGH OF	340019	5	\$121,552	1
ATLANTIC CITY, CITY OF	345278	74	\$1,241,941	11
AVALON, BOROUGH OF	345279	32	\$833,886	5
BELVIDERE, TOWN OF	340481	15	\$662,972	4
BERKELEY, TOWNSHIP OF	340369	14	\$222,802	2
BOUND BROOK, BOROUGH OF	340430	12	\$459,439	3
BRANCHBURG, TOWNSHIP OF	340431	8	\$208,606	1
BRIDGEWATER, TOWNSHIP OF	340432	6	\$383,968	1
BRIGANTINE, CITY OF	345286	23	\$399,423	4
CALIFON, BOROUGH OF	340232	4	\$178,636	1
CAPE MAY CITY, CITY OF	345288	19	\$487,080	4
CHERRY HILL, TOWNSHIP OF	340129	18	\$236,843	3
CLOSTER, BOROUGH OF	340023	4	\$93,650	1
DEAL, BOROUGH OF	340292	4	\$77,655	1
DELAWARE, TOWNSHIP OF	340506	4	\$164,481	1
DENVILLE, TOWNSHIP OF	345292	75	\$1,334,293	11
DOVER, TOWN OF	340340	6	\$146,546	1
EAGLESWOOD, TOWNSHIP OF	340372	4	\$128,581	1
EAST HANOVER, TOWNSHIP OF	340341	5	\$86,005	1
EDISON, TOWNSHIP OF	340261	4	\$88,179	1
EWING, TOWNSHIP OF	345294	7	\$122,318	1
FAIRFIELD, TOWNSHIP OF	340168	13	\$280,261	1
FAIRFIELD, TOWNSHIP OF	345295	51	\$1,059,508	6
HARMONY, TOWNSHIP OF	340485	100	\$5,984,684	25
HAZLET, TOWNSHIP OF	340298	7	\$149,779	1
HIGHLAND PARK, BOROUGH OF	340263	8	\$99,538	1
HILLSDALE, BOROUGH OF	340043	20	\$591,978	3
HILLSIDE, TOWNSHIP OF	340465	6	\$66,618	1
HOLLAND, TOWNSHIP OF	340509	3	\$394,125	1
JERSEY CITY, CITY OF	340223	8	\$153,549	2
KINGWOOD, TOWNSHIP OF	340499	14	\$1,736,132	4
KNOWLTON, TOWNSHIP OF	340488	15	\$1,070,084	5
LACEY, TOWNSHIP OF	340376	16	\$411,094	3
LAMBERTVILLE, CITY OF	340237	4	\$49,386	1
LINCOLN PARK, BOROUGH OF	345300	311	\$7,065,631	40
LITTLE EGG HARBOR, TOWNSHIP OF	340380	21	\$376,947	3
LITTLE FALLS, TOWNSHIP OF	340401	117	\$3,117,546	25
LODI, BOROUGH OF	340047	10	\$265,954	1
LONG BEACH, TOWNSHIP OF	345301	29	\$656,228	5
LOWER, TOWNSHIP OF	340153	5	\$62,689	1
MANVILLE, BOROUGH OF	340437	24	\$1,141,616	6
MARGATE CITY, CITY OF	345304	9	\$341,729	2
MIDDLE, TOWNSHIP OF	340154	19	\$389,778	3
MIDDLESEX, BOROUGH OF	345305	4	\$116,059	1
MILLSTONE, BOROUGH OF	340438	4	\$722,262	1
MONMOUTH BEACH, BOROUGH OF	340315	13	\$434,975	3
MONTGOMERY, TOWNSHIP OF	340439	4	\$263,336	1
MONTVILLE, TOWNSHIP OF	340349	8	\$288,951	1
NEW MILFORD, BOROUGH OF	340054	11	\$540,717	2
NORTH WILDWOOD, CITY OF	345308	178	\$3,229,310	28
OAKLAND, BOROUGH OF	345309	41	\$1,323,709	9



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Table G-4 (continued)
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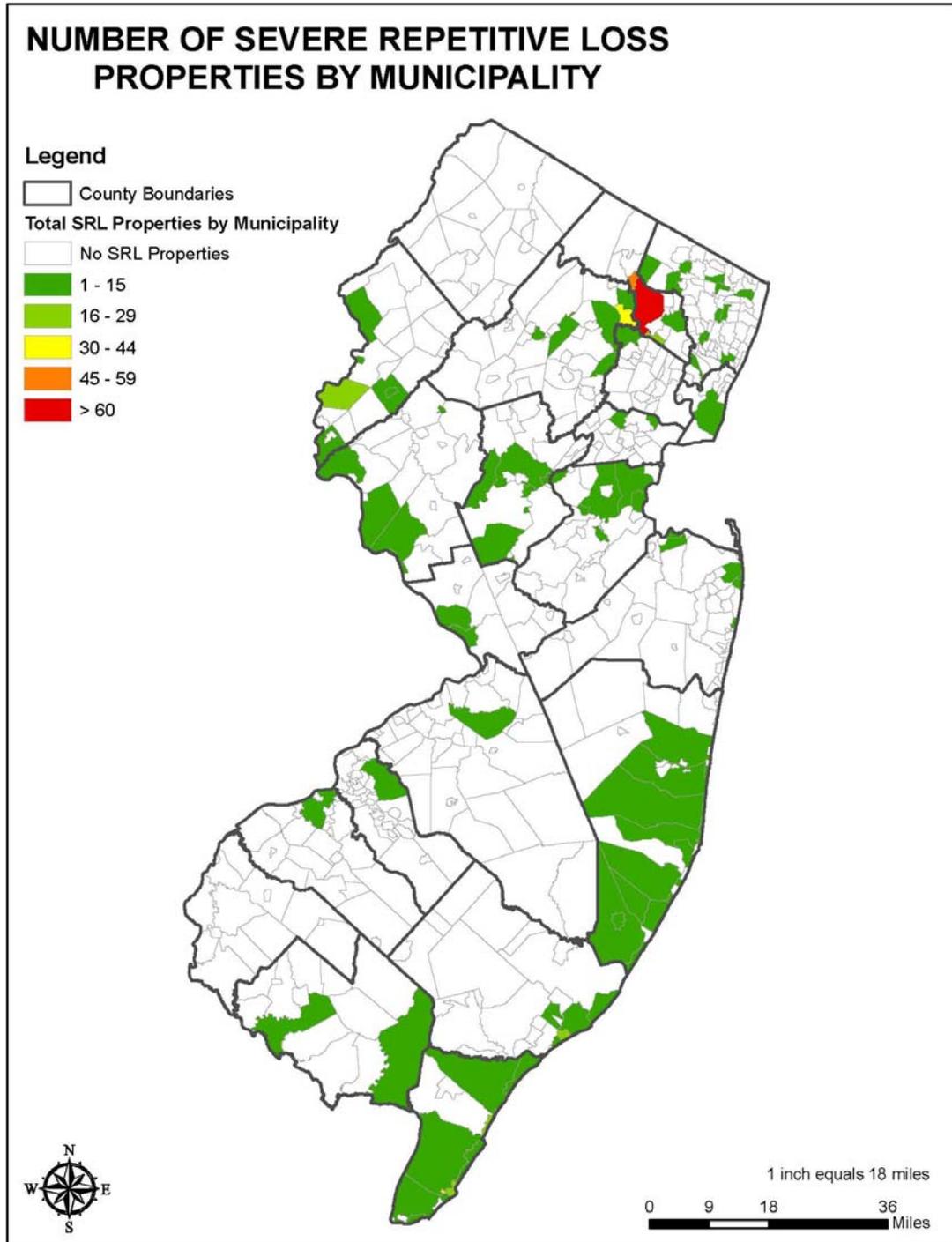
SRL properties by Municipality as of 2008 obtained from FEMA

Community Name	Community Number	# of Losses	Cumulative NFIP Claims Paid	# of Properties
OCEAN CITY, CITY OF	345310	87	\$1,955,457	15
OCEAN, TOWNSHIP OF	340518	6	\$106,671	1
PATERSON, CITY OF	340404	4	\$90,766	1
PEQUANNOCK, TOWNSHIP OF	345311	51	\$1,599,286	12
PERTH AMBOY, CITY OF	340272	9	\$72,651	1
PLEASANTVILLE, CITY OF	340015	6	\$46,327	1
POHATCONG, TOWNSHIP OF	340494	17	\$1,089,943	5
POMPTON LAKES, BORO OF	345528	361	\$10,749,641	56
RIDGEFIELD, BOROUGH OF	340065	4	\$92,763	1
RIVER EDGE, BOROUGH OF	340068	4	\$162,098	1
RUMSON, BOROUGH OF	345316	9	\$661,818	2
RUTHERFORD, BOROUGH OF	340072	5	\$54,198	1
SEA BRIGHT, BOROUGH OF	345317	13	\$558,779	3
SEA ISLE CITY, CITY OF	345318	109	\$2,601,166	21
SEASIDE PARK, BOROUGH OF	345319	8	\$167,874	1
SHIP BOTTOM, BOROUGH OF	345320	10	\$110,764	1
SOUTH RIVER, BOROUGH OF	340280	4	\$47,947	1
SPRINGFIELD, TOWNSHIP OF	345321	4	\$155,749	1
STAFFORD, TOWNSHIP OF	340393	12	\$194,645	2
STOCKTON, BOROUGH OF	345322	4	\$527,537	2
STONE HARBOR, BOROUGH OF	345323	95	\$2,039,005	15
TOMS RIVER, TOWNSHIP OF	345293	44	\$847,204	9
TRENTON, CITY OF	345325	9	\$161,699	2
TUCKERTON, BOROUGH OF	340395	20	\$318,507	3
UNION BEACH, BOROUGH OF	340331	5	\$127,349	1
UPPER, TOWNSHIP OF	340159	9	\$577,948	2
VENTNOR, CITY OF	345326	140	\$2,187,492	18
WASHINGTON, TOWNSHIP OF	340496	5	\$90,824	1
WAYNE, TOWNSHIP OF	345327	796	\$19,409,991	117
WEST DEPTFORD, TOWNSHIP OF	340214	7	\$102,804	1
WEST WILDWOOD, BOROUGH OF	345328	185	\$3,768,982	30
WESTWOOD, BOROUGH OF	340081	35	\$1,007,880	6
WILDWOOD, CITY OF	345329	76	\$1,286,451	13
WOODBRIIDGE, TOWNSHIP OF	345331	4	\$56,864	1
WYCKOFF, TOWNSHIP OF	340084	5	\$264,395	1



The following map highlights the number of total losses for Severe Repetitive Loss (SRL) properties by municipality. This map was developed by Princeton Hydro.

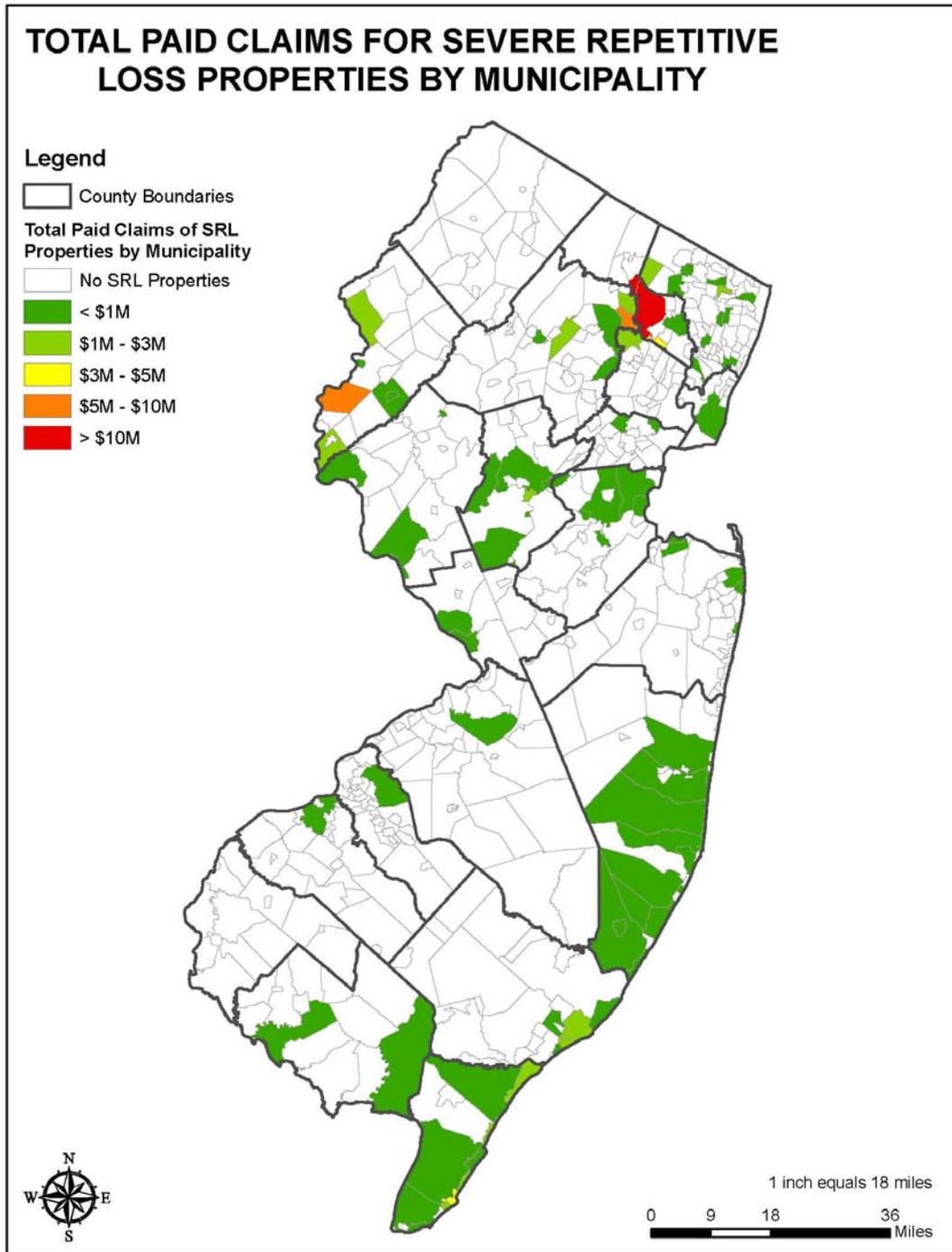
Figure G-1





The following map highlights the number of paid claims for Severe Repetitive Loss (SRL) properties by municipality. This map was developed by Princeton Hydro.

Figure G-2





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Table G-5 shows the numbers of repetitive flood loss properties and other municipalities-level metrics. The table is based on a query of NFIP records in February 2008. Data about flood losses to individual properties may be obtained through NJOEM.

**Table G-5
New Jersey Repetitive Flood Loss Properties**

RL properties by Jurisdiction as of 2/29/08 obtained from FEMA SQANET

County Name	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	# of Claims	# of Properties
ATLANTIC COUNTY	Absecon, City Of	340001	1,443,832.30	547,023.20	1,990,855.50	42,358.63	47	11
	Atlantic City, City Of	345278	5,499,134.60	2,239,968.21	7,739,102.81	8,412.07	920	299
	Brigantine, City Of	345286	3,089,707.88	921,170.09	4,010,877.97	8,873.62	452	169
	Buena Vista, Township Of	340525	10,244.75	779.97	11,024.72	5,512.36	2	1
	Egg Harbor, Township Of	340007	4,694,527.87	1,371,618.86	6,066,146.73	29,447.31	206	53
	Galloway, Township Of	340008	125,198.49	41,888.99	167,087.48	5,967.41	28	11
	Hamilton, Township Of	340009	79,023.95	43,483.91	122,507.86	10,208.99	12	5
	Hammonton, Town Of	340010	9,831.00	1,000.00	10,831.00	5,415.50	2	1
	Longport, Borough Of	345302	1,672,480.23	395,080.43	2,067,560.66	14,560.29	142	50
	Margate City, City Of	345304	2,122,666.58	594,622.65	2,717,289.23	14,530.96	187	66
	Mullica, Township Of	340517	182,698.85	38,861.56	221,560.41	11,078.02	20	9
	Northfield, City Of	340014	244,121.50	13,869.75	257,991.25	28,665.69	9	3
	Pleasantville, City Of	340015	337,735.96	52,337.97	390,073.93	11,144.97	35	10
	Port Republic, City Of	340016	141,022.17	70,257.47	211,279.64	14,085.31	15	5
	Somers Point, City Of	340017	269,216.30	24,753.91	293,970.21	13,362.28	22	10
	Ventnor, City Of	345326	4,089,598.87	1,159,568.10	5,249,166.97	9,128.99	575	160
BERGEN COUNTY	Allendale, Borough Of	340019	105,694.16	14,467.63	120,161.79	13,351.31	9	3
	Bergenfield, Borough Of	340020	81,355.00	37,585.22	118,940.22	13,215.58	9	4
	Bogota, Borough Of	340021	171,705.85	51,650.28	223,356.13	24,817.35	9	2
	Carlstadt, Borough Of	340022	340,172.00	59,208.87	399,380.87	12,480.65	32	3
	Closter, Borough Of	340023	103,593.36	27,842.86	131,436.22	11,948.75	11	4
	Cresskill, Borough Of	340024	113,780.30	22,195.74	135,976.04	11,331.34	12	6
	Demarest, Borough Of	340025	24,821.90	880.98	25,702.88	12,851.44	2	1
	Dumont, Borough Of	340026	56,958.27	6,478.00	63,436.27	5,766.93	11	5
	East Rutherford, Borough Of	340028	242,425.26	19,080.85	261,506.11	14,528.12	18	9
	Edgewater, Borough Of	340029	170,873.81	63,420.99	234,294.80	23,429.48	10	4
	Elmwood Park, Borough Of	340500	95,306.65	19,872.00	115,178.65	8,859.90	13	5
	Emerson, Borough Of	340030	8,110.95	54,175.07	62,286.02	12,457.20	5	2
	Englewood, City Of	340031	505,934.02	818,639.77	1,324,573.79	28,795.08	46	20
	Fair Lawn, Borough Of	340033	347,001.25	38,791.18	385,792.43	14,838.17	26	12
	Fairview, Borough Of	340034	27,354.04	186,512.25	213,866.29	21,386.63	10	3
	Franklin Lakes, Borough Of	340036	4,814.04	6,121.45	10,935.49	5,467.75	2	1
	Garfield, City Of	340037	453,966.13	124,554.66	578,520.79	17,530.93	33	15
	Glen Rock, Borough Of	340038	6,744.35	0	6,744.35	3,372.18	2	1
	Hackensack Meadowlands Commiss	340570	274,196.04	1,987,483.61	2,261,679.65	38,333.55	59	12
	Hackensack, City Of	340039	1,071,880.28	365,512.30	1,437,392.58	24,782.63	58	23
	Harrington Park, Borough Of	340040	15,473.47	2,337.24	17,810.71	8,905.35	2	1
	Hasbrouck Heights, Borough Of	340041	30,606.53	71,252.27	101,858.80	20,371.76	5	2
	Haworth, Borough Of	340042	29,595.34	0	29,595.34	7,398.84	4	2
	Hillsdale, Borough Of	340043	1,556,807.54	187,720.25	1,744,527.79	18,962.26	92	28
	Ho-Ho-Kus, Borough Of	340044	30,583.85	0	30,583.85	7,645.96	4	2
	Little Ferry, Borough Of	340046	270,888.69	52,561.16	323,449.85	8,086.25	40	18
	Lodi, Borough Of	340047	6,671,656.36	3,741,436.05	10,413,092.41	31,942.00	326	107
	Lynchhurst, Township Of	340048	733,859.55	88,071.28	821,930.83	14,944.20	55	26
	Mahwah, Township Of	340049	436,400.54	84,839.25	521,239.79	18,615.71	28	12
	Maywood, Borough Of	340050	68,447.86	3,391.54	71,839.40	7,183.94	10	4
	Montvale, Borough Of	340052	40,466.90	0	40,466.90	20,233.45	2	1
	Moonachie, Borough Of	340053	393,517.89	1,741,838.15	2,135,356.04	213,535.60	10	2
	New Milford, Borough Of	340054	7,304,431.89	1,355,812.01	8,660,243.90	39,908.96	217	86
	North Arlington, Borough Of	340055	70,205.57	28,827.87	99,033.44	49,516.72	2	1
	Northvale, Borough Of	340056	665,003.33	155,692.62	820,695.95	68,391.33	12	6
	Norwood, Borough Of	340057	13,182.16	10,299.45	23,481.61	4,696.32	5	2
	Oakland, Borough Of	345309	2,354,165.34	571,770.32	2,925,935.66	15,815.87	185	61
	Old Tappan, Borough Of	340059	40,827.99	7,890.59	48,718.58	6,089.82	8	2
	Oradell, Borough Of	340060	275,730.42	142,875.70	418,606.12	104,651.53	4	2
	Palisades Park, Borough Of	340061	6,738.22	1,579,012.23	1,585,750.45	144,159.13	11	2
	Paramus, Borough Of	340062	186,013.24	126,183.09	312,196.33	16,431.39	19	8
	Ridgefield Park, Village Of	340066	112,378.47	23,621.87	136,000.34	9,714.31	14	5
	Ridgefield, Borough Of	340065	162,734.79	14,313.89	177,048.68	22,131.09	8	3
	Ridgewood, Village Of	340067	466,357.73	98,772.29	565,130.02	24,570.87	23	11
	River Edge, Borough Of	340068	359,107.31	107,812.87	466,920.18	35,916.94	13	4
	River Vale, Township Of	340069	478,313.45	303,155.73	781,469.18	39,073.46	20	3
	Rochelle Park, Township Of	340070	5,009,450.26	1,263,020.35	6,272,470.61	33,905.25	185	90
	Rutherford, Borough Of	340072	712,173.47	109,625.86	821,799.33	16,113.71	51	22



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RL properties by Jurisdiction as of 2/29/08 obtained from FEMA SQANET

County Name	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	# of Claims	# of Properties
	Saddle Brook, Township Of	340074	877,765.52	12,864.28	890,629.80	17,812.60	50	25
	Saddle River, Borough Of	340073	85,769.31	370	86,139.31	14,356.55	6	2
	South Hackensack, Township Of	340515	181,919.19	110,962.76	292,881.95	73,220.49	4	2
	Teaneck, Township Of	340075	22,638.54	24,321.60	46,960.14	5,217.79	9	4
	Tenafly, Borough Of	340076	23,341.70	0	23,341.70	5,835.43	4	2
	Upper Saddle River, Borough Of	340077	20,116.95	4,323.00	24,439.95	6,109.99	4	2
	Wallington, Borough Of	340079	547,649.55	16,416.51	564,066.06	14,843.84	38	19
	Washington, Township Of	340080	94,794.53	10,866.85	105,661.38	8,805.12	12	3
	Westwood, Borough Of	340081	4,052,397.31	898,092.70	4,950,490.01	26,904.84	184	69
	Woodcliff Lake, Borough Of	340082	78,509.53	38,079.99	116,589.52	29,147.38	4	2
	Wyckoff, Township Of	340084	140,341.42	89,534.00	229,875.42	45,975.08	5	1
BURLINGTON COUNTY	Bass River, Township Of	340085	44,367.32	13,714.04	58,081.36	14,520.34	4	2
	Burlington, Township Of	340090	37,251.21	8,819.71	46,070.92	15,356.97	3	1
	Cinnaminson, Township Of	340092	219,074.38	52,560.58	271,634.96	13,581.75	20	8
	Delran, Township Of	340094	32,193.36	0	32,193.36	16,096.68	2	1
	Eastampton, Township Of	340095	355,034.07	75,219.53	430,253.60	9,154.33	47	12
	Evesham, Township Of	340097	35,846.55	22,916.21	58,762.76	9,793.79	6	3
	Lumberton, Township Of	340100	3,169,720.65	744,579.63	3,914,300.28	64,168.86	61	29
	Maple Shade, Township Of	340101	307,834.08	0	307,834.08	51,305.68	6	3
	Medford, Township Of	340104	387,346.71	143,077.89	530,424.60	26,521.23	20	8
	Moorestown, Township Of	340105	69,718.36	0	69,718.36	23,239.45	3	1
	Mount Holly, Township Of	340106	50,325.36	22,855.03	73,180.39	8,131.15	9	4
	Mount Laurel, Township Of	340107	38,548.02	16,693.69	55,241.71	13,810.43	4	2
	Pemberton, Township Of	340112	47,239.34	16,127.79	63,367.13	10,561.19	6	3
	Riverside, Township Of	340113	3,258.39	0	3,258.39	1,629.20	2	1
	Southampton, Township Of	340115	506,558.14	107,863.71	614,421.85	19,200.68	32	12
	Westampton, Township Of	340118	11,204.67	0	11,204.67	5,602.34	2	1
	Willingboro, Township Of	340119	21,477.42	1,836.50	23,313.92	3,885.65	6	2
CAMDEN COUNTY	Berlin, Borough Of	340125	20,600.00	3,800.42	24,400.42	12,200.21	2	1
	Brooklawn, Borough Of	340127	12,520.31	0	12,520.31	6,260.16	2	1
	Camden, City Of	340128	299,121.40	16,169.09	315,290.49	6,854.14	46	19
	Cherry Hill, Township Of	340129	254,455.28	89,274.29	343,729.57	11,088.05	31	9
	Collingswood, Borough Of	340131	24,387.20	22,086.00	46,473.20	23,236.60	2	1
	Haddon, Township Of	340134	15,604.76	8,328.40	23,933.16	5,983.29	4	2
	Haddonfield, Borough Of	340501	5,060.02	5,925.17	10,985.19	5,492.60	2	1
	Lindenwald, Borough Of	340137	8,747.49	2,037.86	10,785.35	5,392.68	2	1
	Mount Ephraim, Borough Of	340140	13,006.15	6,807.64	19,813.79	6,604.60	3	1
	Pennsauken, Township Of	340142	188,499.73	28,152.06	216,651.79	7,470.75	29	12
	Runnemede, Borough Of	340144	16,188.00	14,058.00	30,246.00	15,123.00	2	1
	Somerdale, Borough Of	340145	14,251.13	3,829.63	18,080.76	9,040.38	2	1
	Woollyne, Borough Of	340149	24,857.25	0	24,857.25	6,214.31	4	2
CAPE MAY COUNTY	Avalon, Borough Of	345279	4,012,805.04	1,657,413.78	5,670,218.82	12,141.80	467	140
	Cape May City, City Of	345288	3,341,663.30	1,279,544.37	4,621,207.67	12,193.16	379	143
	Cape May Point, Borough Of	345289	245,397.54	96,523.02	341,920.56	8,997.91	38	13
	Lower, Township Of	340153	933,060.36	300,817.83	1,233,878.19	20,227.51	61	13
	Middle, Township Of	340154	2,064,571.25	702,219.64	2,766,790.89	10,600.73	261	85
	North Wildwood, City Of	345308	8,118,962.37	3,474,052.48	11,593,014.85	9,866.40	1,175	339
	Ocean City, City Of	345310	10,179,306.04	2,911,525.98	13,090,832.02	9,924.82	1,319	469
	Sea Isle City, City Of	345318	4,935,063.44	1,486,730.52	6,421,793.96	10,357.73	620	188
	Stone Harbor, Borough Of	345323	3,397,427.40	2,045,274.43	5,442,701.83	13,472.03	404	113
	Upper, Township Of	340159	988,241.18	255,583.38	1,243,824.56	16,808.44	74	26
	West Cape May, Borough Of	340160	160,099.53	41,541.81	201,641.34	5,761.18	35	12
	West Wildwood, Borough Of	345328	9,396,486.43	2,819,527.75	12,216,014.18	10,441.04	1,170	285
	Wildwood Crest, Borough Of	345330	289,935.83	152,402.39	442,338.22	13,009.95	34	11
	Wildwood, City Of	345329	6,250,797.69	4,977,184.77	11,227,982.46	14,930.83	752	202
CUMBERLAND COUNTY	Bridgeton, City Of	340165	25,621.59	2,724.00	28,345.59	14,172.80	2	1
	Deerfield, Township Of	340553	20,441.44	927.38	21,368.82	10,684.41	2	1
	Downe, Township Of	340167	1,120,820.14	191,626.72	1,312,446.86	11,931.34	110	48
	Fairfield, Township Of	340168	237,313.80	80,180.19	317,493.99	11,759.04	27	8
	Maurice River, Township Of	340172	313,833.31	74,743.32	388,576.63	14,391.73	27	12
	Millville, City Of	340173	40,765.55	6,291.80	47,057.35	6,722.48	7	3
	Vineland, City Of	340176	54,033.70	6,756.00	60,789.70	10,131.62	6	3
ESSEX COUNTY	Belleville, Township Of	340177	236,135.01	71,063.52	307,198.53	13,963.57	22	10
	Bloomfield, Township Of	340178	273,303.48	161,783.45	435,086.93	9,064.31	48	16



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County Name	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	# of Claims	# of Properties
	East Orange, City Of	340181	9,657.39	0	9,657.39	2,414.35	4	2
	Fairfield, Township Of	345295	3,654,761.77	1,971,401.35	5,626,163.12	20,608.66	273	79
	Irvington, Town Of	340184	121,744.92	17,181.95	138,926.87	6,946.34	20	8
	Livingston, Township Of	340185	39,277.00	12,971.02	52,248.02	3,732.00	14	6
	Maplewood, Township Of	340186	439,174.22	330,296.20	769,470.42	30,778.82	25	9
	Millburn, Township Of	340187	1,060,304.98	493,686.22	1,553,991.20	23,545.32	66	26
	Montclair, Township Of	340188	182,466.67	76,246.61	258,713.28	11,248.40	23	10
	Newark, City Of	340189	585,124.61	1,105,780.84	1,690,905.45	36,758.81	46	8
	North Caldwell, Borough Of	340190	30,720.45	13,872.10	44,592.55	7,432.09	6	3
	Nutley, Township Of	340191	399,274.47	26,697.40	425,971.87	10,649.30	40	16
	Orange, City Of	340192	138,332.83	71,092.61	209,425.44	16,109.65	13	6
	Roseland, Borough Of	340193	24,313.10	0	24,313.10	6,078.28	4	2
	South Orange Village, Township	340194	37,353.02	6,062.81	43,415.83	7,235.97	6	3
	Verona, Borough Of	340195	54,807.84	11,489.80	66,297.64	11,049.61	6	3
	West Caldwell, Borough Of	340196	209,856.59	703,217.14	913,073.73	152,178.96	6	3
	West Orange, Township Of	340197	65,516.14	39,329.16	104,845.30	5,518.17	19	6
GLOUCESTER COUNTY	Deptford, Township Of	340199	8,758.80	5,154.00	13,912.80	4,637.60	3	1
	Logan, Township Of	340206	20,602.06	0	20,602.06	3,433.68	6	2
	Mantua, Township Of	340207	120,515.56	33,887.89	154,403.45	30,880.69	5	2
	National Park, Borough Of	340209	2,695.00	0	2,695.00	1,347.50	2	1
	Paulsboro, Borough Of	340210	15,218.95	0	15,218.95	7,609.48	2	1
	Washington, Township Of	340213	2,326.17	1,016.65	3,342.82	1,671.41	2	1
	West Deptford, Township Of	340214	152,762.70	38,100.96	190,863.66	9,088.75	21	8
	Westville, Borough Of	340215	3,584.38	0	3,584.38	1,792.19	2	1
HUDSON COUNTY	Bayonne, City Of	340218	16,937.89	5,717.54	22,655.43	3,775.91	6	3
	Hoboken, City Of	340222	409,615.57	0	409,615.57	11,703.30	35	16
	Jersey City, City Of	340223	1,073,491.20	878,248.30	1,951,739.50	14,351.03	136	45
	Kearny, Town Of	340224	489,637.51	6,589,451.03	7,079,088.54	150,618.91	47	4
	North Bergen, Township Of	340225	137,015.75	1,023,365.49	1,160,381.24	24,688.96	47	12
	Secaucus, Town Of	340226	40,832.44	32,708.42	73,540.86	6,128.41	12	5
	Weehawken, Township Of	340228	11,072.14	2,212.20	13,284.34	3,321.09	4	1
	West New York, Town Of	340229	0	11,417.45	11,417.45	5,708.73	2	1
HUNTERDON COUNTY	Bethlehem, Township Of	340554	3,086.31	8,422.35	11,508.66	5,754.33	2	1
	Califon, Borough Of	340232	166,429.42	18,856.23	185,285.65	18,528.57	10	2
	Clinton, Town Of	340233	51,012.71	4,438.09	55,450.80	5,545.08	10	4
	Clinton, Township Of	340505	14,756.19	0	14,756.19	2,951.24	5	2
	Delaware, Township Of	340506	713,788.81	73,238.22	787,027.03	49,189.19	16	5
	Flemington, Borough Of	340520	6,497.55	0	6,497.55	3,248.78	2	1
	Frenchtown, Borough Of	340234	1,560,375.09	80,821.88	1,641,196.97	25,249.18	65	25
	Holland, Township Of	340509	1,054,480.19	47,246.07	1,101,726.26	47,901.14	23	8
	Kingwood, Township Of	340499	4,019,488.27	575,151.95	4,594,640.22	50,490.55	91	28
	Lambertville, City Of	340237	3,388,409.15	166,029.11	3,554,438.26	19,857.20	179	67
	Lebanon, Borough Of	345299	28,490.09	12,074.70	40,564.79	10,141.20	4	1
	Lebanon, Township Of	340510	7,009.73	0	7,009.73	3,504.86	2	1
	Milford, Borough Of	340239	67,875.01	0	67,875.01	22,625.00	3	1
	Raritan, Township Of	340240	61,005.76	0	61,005.76	30,502.88	2	1
	Readington, Township Of	340514	75,823.86	3,536.00	79,359.86	15,871.97	5	2
	Stockton, Borough Of	345322	2,375,069.15	167,507.09	2,542,576.24	31,007.03	82	37
	Tewksbury, Township Of	340516	25,827.24	6,073.37	31,900.61	15,950.31	2	1
MERCER COUNTY	Ewing, Township Of	345294	1,005,436.57	589,401.08	1,594,837.65	11,901.77	134	51
	Hamilton, Township Of	340246	59,868.27	88,068.08	147,936.35	8,702.14	17	8
	Hopewell, Township Of	345298	444,024.53	15,173.26	459,197.79	22,959.89	20	7
	Lawrence, Township Of	340250	301,461.57	673,202.22	974,663.79	42,376.69	23	9
	Pennington, Borough Of	340251	12,784.05	6,613.23	19,397.28	6,465.76	3	1
	Princeton, Township Of	340252	154,699.67	30,157.28	184,856.95	18,485.70	10	2
	Trenton, City Of	345325	6,775,126.65	6,021,284.40	12,796,411.05	24,008.28	533	180
	West Windsor, Township Of	340256	157,052.22	85,336.81	242,389.03	34,627.00	7	3
MIDDLESEX COUNTY	Carteret, Borough Of	340257	45,598.23	30,364.52	75,962.75	7,596.28	10	5
	Cranbury, Township Of	340258	17,579.90	200	17,779.90	4,444.98	4	1
	Dunellen, Borough Of	340259	562,760.96	75,320.49	638,081.45	15,952.04	40	17
	East Brunswick, Township Of	340260	54,228.55	23,000.23	77,228.78	19,307.20	4	2
	Edison, Township Of	340261	278,023.44	49,775.22	327,798.66	23,414.19	14	5
	Helmetta, Borough Of	340262	185,036.72	3,560.25	188,596.97	8,980.81	21	10
	Highland Park, Borough Of	340263	135,699.11	45,914.82	181,613.93	10,089.66	18	6



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County Name	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	# of Claims	# of Properties
	Middlesex, Borough Of	345305	3,373,569.80	550,476.79	3,924,046.59	19,919.02	197	81
	Monroe, Township Of	340269	41,710.99	6,228.07	47,939.06	5,992.38	8	4
	New Brunswick, City Of	340270	381,378.87	20,266.08	401,644.95	50,205.62	8	3
	Old Bridge, Township Of	340265	40,758.85	11,266.68	52,025.53	8,670.92	6	2
	Perth Amboy, City Of	340272	91,126.02	218,246.55	309,372.57	19,335.79	16	2
	Piscataway, Township Of	340274	1,106,602.22	75,977.31	1,182,579.53	30,322.55	39	15
	Sayreville, Boroughs Of	340276	5,204.70	944.8	6,149.50	3,074.75	2	1
	South Brunswick, Township Of	340278	29,010.42	608.47	29,618.89	14,809.45	2	1
	South Plainfield, Borough Of	340279	791,055.39	86,243.73	877,299.12	16,246.28	54	20
	South River, Borough Of	340280	226,315.06	78,309.60	304,624.66	8,959.55	34	13
	Woodbridge, Township Of	345331	1,377,432.05	46,132.92	1,423,564.97	39,543.47	36	15
MONMOUTH COUNTY	Aberdeen, Township Of	340312	22,603.30	102,771.02	125,374.32	17,910.62	7	1
	Allenhurst, Borough Of	340283	152,088.45	0	152,088.45	21,726.92	7	2
	Asbury Park, City Of	340285	12,366.00	1,400.00	13,766.00	6,883.00	2	1
	Atlantic Highlands, Borough Of	340286	9,294.05	0	9,294.05	3,098.02	3	1
	Avon-By-The-Sea, Borough Of	340287	75,233.80	14,894.62	90,128.42	6,437.74	14	7
	Belmar, Borough Of	345283	158,154.83	33,688.28	191,843.11	10,657.95	18	7
	Bradley Beach, Borough Of	340289	11,078.99	11,646.80	22,725.79	7,575.26	3	1
	Brielle, Borough Of	340290	106,982.12	37,995.57	144,977.69	14,497.77	10	4
	Colts Neck, Township Of	340291	29,080.72	9,292.56	38,373.28	7,674.66	5	2
	Deal, Borough Of	340292	112,032.59	44,053.00	156,085.59	14,189.60	11	3
	Eatontown, Borough Of	340293	9,922.71	0	9,922.71	4,961.35	2	1
	Englishtown, Borough Of	340294	9,244.06	145	9,389.06	2,347.26	4	2
	Farmingdale, Borough Of	340296	0	134,875.76	134,875.76	67,437.88	2	1
	Freehold, Township Of	340297	32,833.21	20,997.26	53,830.47	10,766.09	5	2
	Hazlet, Township Of	340298	181,136.17	46,419.83	227,556.00	14,222.25	16	5
	Highlands, Borough Of	345297	1,082,906.92	208,627.22	1,291,534.14	12,070.41	107	51
	Howell, Township Of	340301	77,624.57	23,346.02	100,970.59	11,218.95	9	4
	Keansburg, Borough Of	340303	3,196.92	0	3,196.92	1,598.46	2	1
	Keyport, Borough Of	340304	830,121.93	534,891.96	1,365,013.89	35,921.42	38	7
	Little Silver, Borough Of	340305	891,362.86	231,082.95	1,122,445.81	38,705.03	29	13
	Loch Arbour, Village Of	340306	3,303.00	0	3,303.00	1,651.50	2	1
	Long Branch, City Of	340307	1,882,424.71	298,309.14	2,180,733.85	22,955.09	95	36
	Manalapan, Township Of	340308	44,150.96	19,465.64	63,616.60	9,088.09	7	3
	Manasquan, Borough Of	345303	1,601,079.14	526,786.89	2,127,866.03	12,665.87	168	67
	Marlboro, Township Of	340310	7,290.23	9,968.50	17,258.73	3,451.75	5	2
	Middletown, Township Of	340313	499,802.85	133,450.01	633,252.86	11,513.69	55	21
	Monmouth Beach, Borough Of	340315	5,287,356.23	1,315,725.16	6,603,081.39	21,231.77	311	108
	Neptune City, Borough Of	340316	0	129,584.94	129,584.94	64,792.47	2	1
	Neptune, Township Of	340317	73,768.66	141,424.56	215,193.22	26,899.15	8	2
	Ocean, Township Of	340319	741,375.32	209,366.21	950,741.53	19,402.89	49	18
	Oceanport, Borough Of	340320	2,502,771.74	650,746.58	3,153,518.32	29,472.13	107	47
	Red Bank, Borough Of	340321	25,014.60	0	25,014.60	12,507.30	2	1
	Rumson, Borough Of	345316	1,679,705.38	499,543.27	2,179,248.65	21,365.18	102	45
	Sea Bright, Borough Of	345317	5,890,163.80	1,255,861.55	7,146,025.35	21,331.42	335	127
	Shrewsbury, Borough Of	340326	5,627.78	0	5,627.78	2,813.89	2	1
	Spring Lake, Borough Of	340329	122,648.55	1,532.31	124,180.86	24,836.17	5	2
	Union Beach, Borough Of	340331	451,440.90	89,345.71	540,786.61	13,189.92	41	15
	Upper Freehold, Township Of	340332	15,731.57	6,692.00	22,423.57	5,605.89	4	1
MORRIS COUNTY	Boonton, Township Of	340336	287,059.29	98,940.49	385,999.78	16,782.60	23	9
	Butler, Borough Of	340337	13,853.22	0	13,853.22	6,926.61	2	1
	Denville, Township Of	345292	1,682,293.81	541,000.26	2,223,294.07	9,341.57	238	63
	Dover, Town Of	340340	1,365,860.31	1,208,348.09	2,574,208.40	15,601.26	165	38
	East Hanover, Township Of	340341	110,337.35	44,481.66	154,819.01	10,321.27	15	5
	Hanover, Township Of	340343	755,636.86	727,798.41	1,483,435.27	64,497.19	23	10
	Jefferson, Township Of	340522	25,657.57	5,938.38	31,595.95	3,949.49	8	4
	Lincoln Park, Borough Of	345300	13,122,934.31	3,180,137.05	16,303,071.36	15,586.11	1,046	240
	Long Hill, Township Of	340356	231,525.23	50,637.43	282,162.66	11,286.51	25	8
	Madison, Borough Of	340347	1,600.00	4,600.00	6,200.00	3,100.00	2	1
	Montville, Township Of	340349	109,043.24	88,571.88	197,615.12	16,467.93	12	3
	Morris, Township Of	340350	84,627.80	45,450.65	130,078.45	18,582.64	7	3
	Mount Olive, Township Of	340353	5,691.11	0	5,691.11	2,845.56	2	1
	Parsippany-Troy Hills, Townshi	340355	516,523.62	247,148.38	763,672.00	6,879.93	111	43
	Pequanock, Township Of	345311	5,045,466.49	1,638,219.30	6,683,685.79	16,920.72	395	129



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**Table G-5 (continued)
New Jersey Repetitive Flood Loss Properties**

RL properties by Jurisdiction as of 2/29/08 obtained from FEMA SQANET

County Name	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	# of Claims	# of Properties
	Randolph, Township Of	340358	11,460.65	0	11,460.65	5,730.33	2	1
	Riverdale, Borough Of	340359	38,000.90	1,412.45	39,413.35	4,379.26	9	4
	Rockaway, Borough Of	345315	24,625.45	231,700.73	256,326.18	13,490.85	19	6
	Rockaway, Township Of	340360	88,786.23	48,432.82	137,219.05	11,434.92	12	4
	Washington, Township Of	340363	290,730.58	42,486.29	333,216.87	14,487.69	23	8
OCEAN COUNTY	Barnegat Light, Borough Of	345280	20,085.03	2,209.26	22,294.29	7,431.43	3	1
	Barnegat, Township Of	340396	157,763.36	16,584.31	174,347.67	10,896.73	16	8
	Bay Head, Borough Of	345281	317,267.46	40,863.73	358,131.19	13,774.28	26	9
	Beach Haven, Borough Of	345282	2,507,457.55	1,362,030.43	3,869,487.98	21,378.39	181	68
	Berkeley, Township Of	340369	990,105.50	101,447.03	1,091,552.53	15,373.98	71	26
	Brick, Township Of	345285	308,475.46	79,221.33	387,696.79	10,769.36	36	16
	Eagleswood, Township Of	340372	239,613.03	227,406.06	467,019.09	13,343.40	35	10
	Harvey Cedars, Borough Of	345296	151,374.20	25,551.85	176,926.05	9,829.22	18	9
	Island Heights, Borough Of	340374	54,823.39	30,088.23	84,911.62	21,227.91	4	2
	Lacey, Township Of	340376	1,654,184.60	320,381.63	1,974,566.23	12,657.48	156	55
	Lakewood, Township Of	340378	22,346.27	0	22,346.27	11,173.14	2	1
	Lavallette, Borough Of	340379	94,565.09	9,417.22	103,982.31	7,427.31	14	5
	Little Egg Harbor, Township Of	340380	3,558,500.24	668,872.11	4,227,372.35	12,849.16	329	126
	Long Beach, Township Of	345301	2,272,542.83	621,098.76	2,893,641.59	11,907.99	243	90
	Mantoloking, Borough Of	340383	442,283.49	97,140.95	539,424.44	38,530.32	14	5
	Ocean Gate, Borough Of	340384	108,166.35	10,884.98	119,051.33	9,920.94	12	5
	Ocean, Township Of	340518	336,526.30	71,079.07	407,605.37	11,322.37	36	16
	Point Pleasant Beach, Borough	340388	581,087.60	180,028.80	761,116.40	12,477.32	61	25
	Point Pleasant, Borough Of	345313	47,561.00	23,748.17	71,309.17	7,923.24	9	4
	Seaside Heights, Borough Of	340389	285,902.55	54,955.87	340,858.42	10,651.83	32	13
	Seaside Park, Borough Of	345319	450,467.16	19,228.20	469,695.36	13,047.09	36	12
OCEAN COUNTY	Ship Bottom, Borough Of	345320	784,020.02	438,418.78	1,222,438.80	14,381.63	85	28
	South Toms River, Borough Of	340392	33,830.31	45,100.42	78,930.73	15,786.15	5	1
	Stafford, Township Of	340393	1,927,001.48	340,908.49	2,267,909.97	11,227.28	202	87
	Surf City, Borough Of	345324	369,533.98	125,811.34	495,345.32	9,173.06	54	17
	Toms River, Township Of	345293	3,226,596.33	614,120.18	3,840,716.51	13,668.03	281	106
	Tuckerton, Borough Of	340395	1,006,826.37	361,332.10	1,368,158.47	8,942.21	153	54
PASSAIC COUNTY	Bloomingdale, Borough Of	345284	18,363.69	0	18,363.69	4,590.92	4	2
	Clifton, City Of	340398	104,077.69	34,608.53	138,686.22	27,737.24	5	2
	Haledon, Borough Of	340399	6,283.84	0	6,283.84	3,141.92	2	1
	Hawthorne, Borough Of	340400	562,309.64	2,594,054.77	3,156,364.41	28,181.83	112	18
	Little Falls, Township Of	340401	5,989,733.11	1,904,415.28	7,894,148.39	17,273.85	457	140
	Passaic, City Of	340403	73,022.91	1,763,769.16	1,826,792.07	166,072.01	11	5
	Paterson, City Of	340404	3,416,098.52	2,184,769.38	5,600,867.90	28,870.45	194	75
	Pompton Lakes, Boro Of	345528	11,658,960.81	4,836,563.03	16,495,523.84	19,452.27	848	205
	Ringwood, Borough Of	340407	20,993.48	0	20,993.48	10,496.74	2	1
	Totowa, Borough Of	340408	569,991.94	36,228.59	606,220.53	11,438.12	53	22
	Wanaque, Borough Of	340409	128,891.89	53,787.59	182,679.48	12,178.63	15	6
	Wayne, Township Of	345327	27,233,176.68	9,396,748.90	36,629,925.58	15,540.91	2,357	543
	West Milford, Township Of	340411	90,948.12	23,867.21	114,815.33	8,201.10	14	5
	West Paterson, Borough Of	340412	797,731.39	66,882.50	864,613.89	12,351.63	70	29
SALEM COUNTY	Carneys Point, Township Of	340424	6,728.72	2,035.30	8,764.02	2,921.34	3	1
	Elsinboro, Township Of	340415	121,596.63	44,145.13	165,741.76	18,415.75	9	4
	Penns Grove, Borough Of	340419	92,915.19	22,882.81	115,798.00	7,719.87	15	5
	Pennsville, Township Of	340512	93,128.10	0	93,128.10	7,760.68	12	5
SOMERSET COUNTY	Bedminster, Township Of	340427	27,979.14	880	28,859.14	14,429.57	2	1
	Bernards, Township Of	340428	235,396.32	65,605.26	301,001.58	30,100.16	10	4
	Bound Brook, Borough Of	340430	20,387,337.73	4,055,727.69	24,443,065.42	38,014.10	643	268
	Branchburg, Township Of	340431	2,327,063.92	643,110.78	2,970,174.70	39,081.25	76	26
	Bridgewater, Township Of	340432	582,688.02	315,756.44	898,444.46	28,982.08	31	9
	Far Hills, Borough Of	340433	13,510.40	1,406.09	14,916.49	7,458.25	2	1
	Franklin, Township Of	340434	297,605.30	128,264.16	425,869.46	20,279.50	21	10
	Greenbrook, Township Of	340435	676,853.97	228,740.23	905,594.20	17,415.27	52	24
	Hillsborough, Township Of	340436	861,874.45	291,106.52	1,152,980.97	44,345.42	26	11
	Manville, Borough Of	340437	13,154,874.96	1,686,499.45	14,841,374.41	29,982.57	495	194
	Millstone, Borough Of	340438	1,153,485.09	296,363.21	1,449,848.30	45,307.76	32	8
	Montgomery, Township Of	340439	250,179.79	6,791.56	256,971.35	28,552.37	9	3
	North Plainfield, Borough Of	345307	671,483.55	256,439.20	927,922.75	14,498.79	64	26
	Peapack And Gladstone, Borough	340441	37,993.31	0	37,993.31	18,996.66	2	1



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Table G-5 (continued)
New Jersey Repetitive Flood Loss Properties

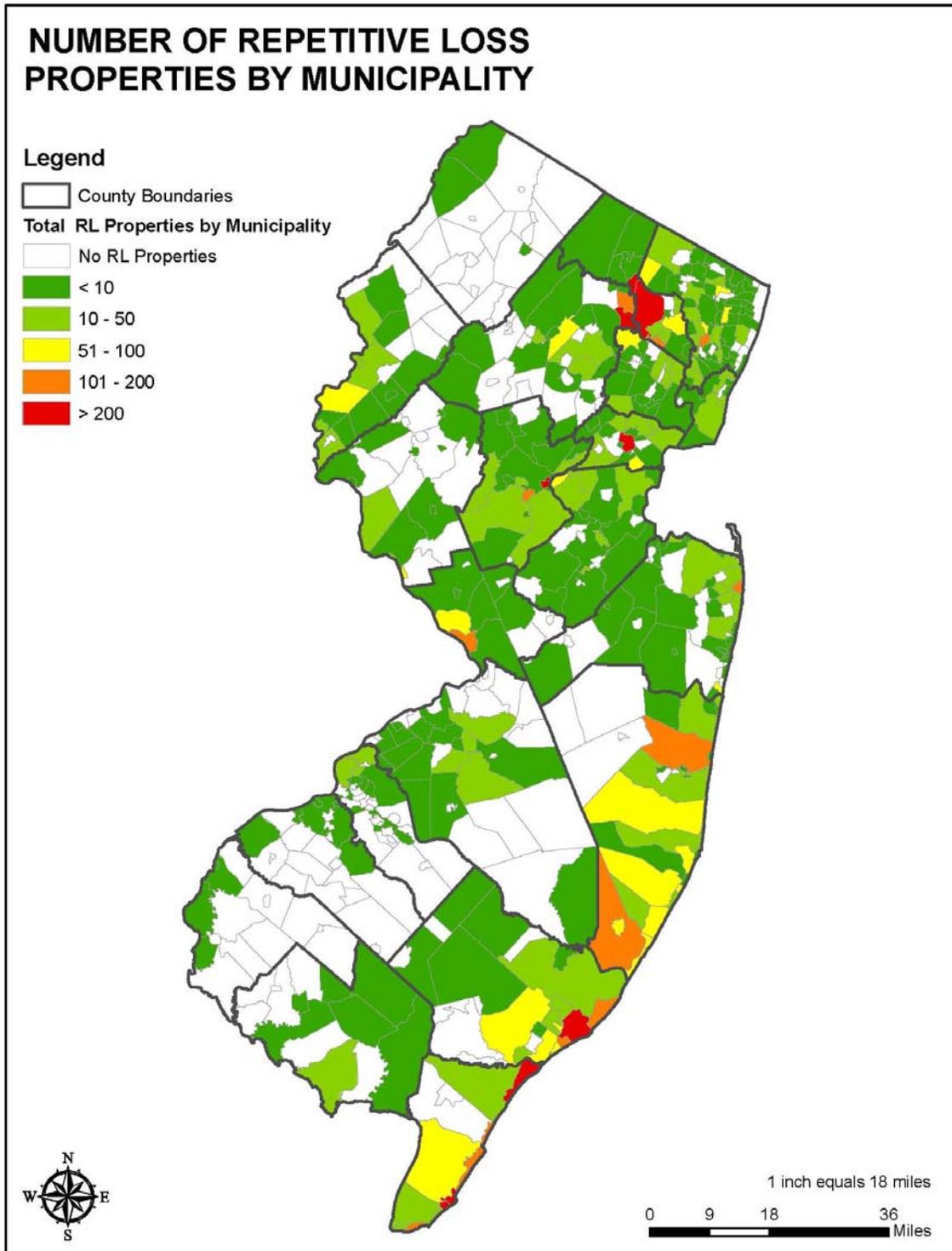
RL properties by Jurisdiction as of 2/29/08 obtained from FEMA SQANET

County Name	Community Name	Comm Number	Building Payments	Contents Payments	Total Payments	Average Payment	# of Claims	# of Properties
	Raritan, Borough Of	340442	1,011,188.07	924,678.39	1,935,866.46	645,288.82	3	1
	Somerville, Borough Of	340444	1,148,173.67	649,594.65	1,797,768.32	48,588.33	37	17
	South Bound Brook, Borough Of	340445	577,975.37	1,925.84	579,901.21	57,990.12	10	4
	Warren, Township Of	340446	93,515.55	9,631.66	103,147.21	12,893.40	8	4
	Watchung, Borough Of	340447	2,764.64	8,414.40	11,179.04	2,235.81	5	2
SUSSEX COUNTY	Montague, Township Of	340559	100,538.59	556.66	101,095.25	20,219.05	5	2
	Ogdensburg, Borough Of	340454	4,056.64	4,272.47	8,329.11	2,082.28	4	2
	Sandyston, Township Of	340455	133,491.62	123.6	133,615.22	66,807.61	2	1
UNION COUNTY	Berkeley Heights, Township Of	340459	94,105.77	10,262.15	104,367.92	11,596.44	9	4
	Clark, Township Of	345290	155,003.36	32,934.40	187,937.76	9,396.89	20	7
	Cranford, Township Of	345291	7,752,398.05	1,194,276.69	8,946,674.74	19,449.29	460	211
	Elizabeth, City Of	345523	75,317.14	49,618.26	124,935.40	3,470.43	36	14
	Garwood, Borough Of	340464	85,134.85	53,209.53	138,344.38	46,114.79	3	1
	Hillside, Township Of	340465	453,411.70	71,518.14	524,929.84	6,729.87	78	29
	Kenilworth, Borough Of	340466	30,584.32	1,663.13	32,247.45	3,224.75	10	5
	Linden, City Of	340467	211,275.20	54,936.61	266,211.81	8,873.73	30	9
	Mountainside, Borough Of	340468	10,221.21	12,423.44	22,644.65	7,548.22	3	1
	New Providence, Borough Of	345306	51,346.90	2,203.00	53,549.90	8,924.98	6	3
	Plainfield, City Of	345312	668,845.04	88,028.98	756,874.02	9,230.17	82	38
	Rahway, City Of	345314	1,713,315.91	136,899.96	1,850,215.87	13,807.58	134	55
	Roselle Park, Borough Of	340473	28,114.80	0	28,114.80	7,028.70	4	2
	Roselle, Borough Of	340472	290,050.57	5,843,046.87	6,133,097.44	65,245.72	94	14
	Scotch Plains, Township Of	340474	155,844.80	31,641.65	187,486.45	7,211.02	26	12
	Springfield, Township Of	345321	276,946.65	71,260.45	348,207.10	10,241.39	34	12
	Summit, City Of	340476	143,830.58	0	143,830.58	14,383.06	10	3
	Union, Township Of	340477	608,736.35	693,900.84	1,302,637.19	21,710.62	60	25
WARREN COUNTY	Belvidere, Town Of	340481	1,739,570.04	188,743.29	1,928,313.33	20,513.97	94	37
	Blairstown, Township Of	340482	210,651.38	2,725.52	213,376.90	13,336.06	16	8
	Franklin, Township Of	340563	7,415.89	0	7,415.89	3,707.95	2	1
	Greenwich, Township Of	340483	11,198.54	2,239.10	13,437.64	6,718.82	2	1
	Hackettstown, Town Of	340484	61,971.24	15,177.42	77,148.66	12,858.11	6	2
	Harmony, Township Of	340485	10,731,019.30	1,666,223.42	12,397,242.72	46,258.37	268	87
	Hope, Township Of	340486	3,995.70	1,690.21	5,685.91	2,842.96	2	1
	Knowlton, Township Of	340488	2,938,776.55	159,248.10	3,098,024.65	34,422.50	90	36
	Lopatcong, Township Of	340574	448,916.14	96,220.36	545,136.50	60,570.72	9	4
	Mansfield, Township Of	340491	38,706.76	29,131.42	67,838.18	8,479.77	8	3
	Phillipsburg, Town Of	340493	1,540,932.30	1,052,477.42	2,593,409.72	63,253.90	41	13
	Pohatcong, Township Of	340494	2,786,587.80	229,903.94	3,016,491.74	33,893.17	89	33
	Washington, Township Of	340496	55,861.75	14,812.71	70,674.46	7,852.72	9	3
	White, Township Of	340497	1,215,431.92	254,895.23	1,470,327.15	52,511.68	28	10



The following map highlights the number of total losses for Repetitive Loss (SRL) properties by municipality. This map was developed by Princeton Hydro.

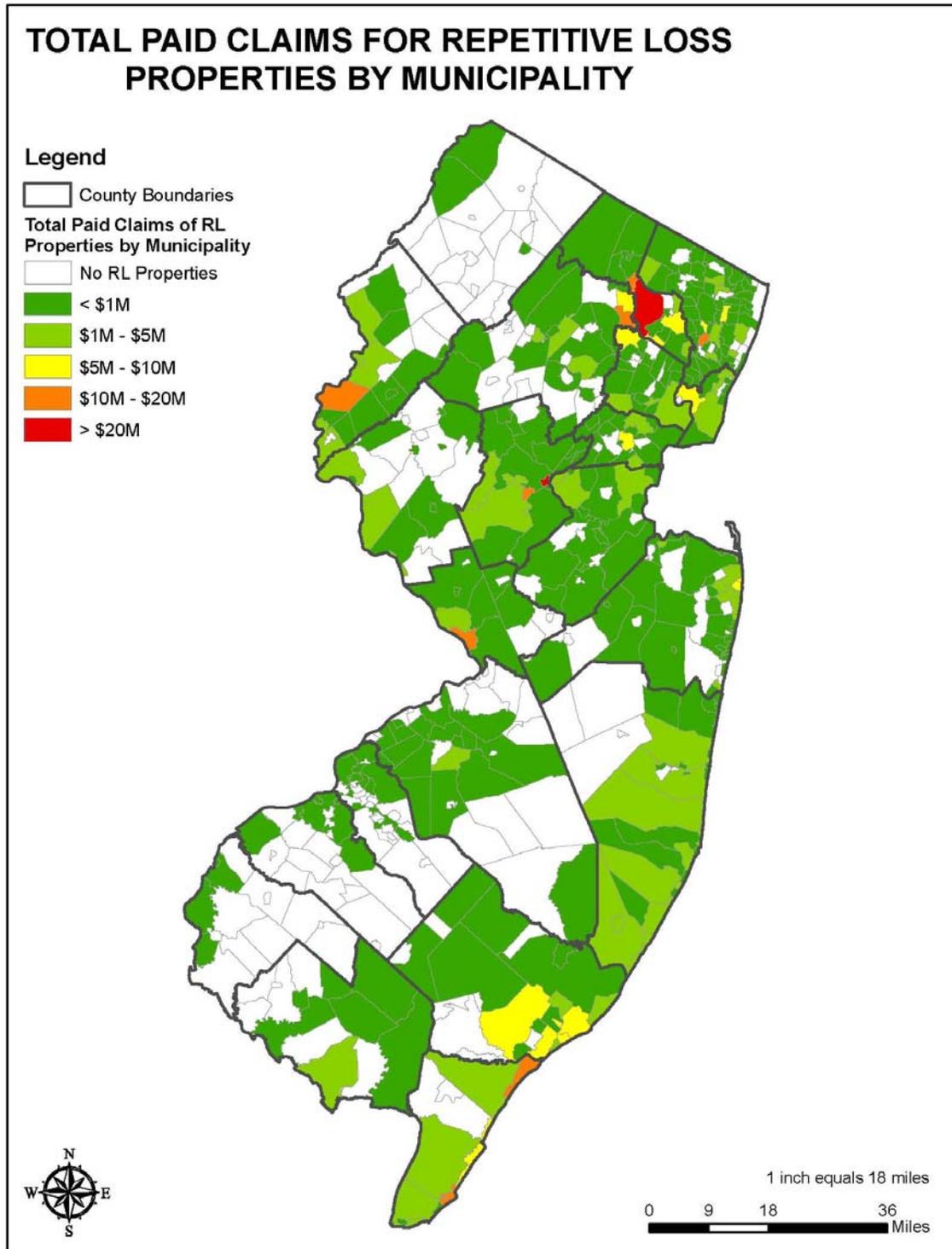
Figure G-3





The following map highlights the number of paid claims for Severe Repetitive Loss (SRL) properties by municipality. This map was developed by Princeton Hydro.

Figure G-4





E. County-Level Loss Estimates for SRL and RL Properties

The following two tables (G-6 and G-7) provide County-level loss estimates for severe repetitive loss and repetitive loss properties, respectively. Table G-6 is a compressed version of a calculation provided by FEMA, which provides loss estimates over 30- and 100-year planning horizons. The columns labeled "30-year Risk/County" and "100-year Risk/County" are projections of the expected future flood claims on a County-wide basis. The columns labeled "30-year Risk/Property" and "100-year Risk/Property" are the same calculations on the basis of the average property in the sample. NJOEM has the NFIP risk calculations at the level of individual properties, but they cannot be included in this plan for reasons of confidentiality, although they can be obtained from the Agency on a need-to-know basis.

It should be noted that this methodology may not express all possible losses to the properties because past flood coverage may not have completely compensated for losses, and because certain categories of loss are not typically covered by NFIP insurance. Also note that the column labeled "Total \$ Claims" shows the total of flood insurance claims for building and contents damages *inflated* to present-day value by the NFIP, so the historic claims records will not total to this amount.



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Table G-6
FEMA NFIP Actuarial Calculation of Potential Maximum Benefits
for Mitigating SRL Properties, ordered alphabetically by New Jersey County

County	Number of SRL Properties	Number of Claims	Total \$ Claims	% of Claims	30-year Risk/County	30-year Risk/Property	100-year Risk/County	100-year Risk/Property
Atlantic	33	234	\$3,883,453	4.16%	\$1,886,369	\$57,163	\$2,169,150	\$65,732
Bergen	27	144	\$4,518,894	4.84%	\$2,670,403	\$98,904	\$3,070,717	\$113,730
Camden	3	18	\$236,843	0.25%	\$180,069	\$60,023	\$207,063	\$69,021
Cape May	141	837	\$17,631,173	18.89%	\$9,376,381	\$66,499	\$10,781,971	\$76,468
Cumberland	1	13	\$280,261	0.30%	\$121,919	\$121,919	\$140,196	\$140,196
Essex	6	51	\$1,059,508	1.13%	\$465,346	\$77,558	\$535,105	\$89,184
Gloucester	1	13	\$102,804	0.11%	\$74,308	\$74,308	\$85,447	\$85,447
Hudson	2	8	\$153,549	0.16%	\$197,304	\$98,652	\$226,881	\$113,441
Hunterdon	10	33	\$3,050,297	3.27%	\$2,737,566	\$273,757	\$3,147,948	\$314,795
Mercer	3	16	\$284,018	0.30%	\$189,456	\$63,152	\$217,856	\$72,619
Middlesex	6	33	\$481,237	0.52%	\$309,908	\$51,651	\$356,366	\$59,394
Monmouth	11	51	\$2,010,354	2.15%	\$1,213,278	\$110,298	\$1,395,158	\$126,833
Morris	66	456	\$10,520,713	11.27%	\$4,956,735	\$75,102	\$5,699,788	\$86,360
Ocean	30	179	\$3,475,353	3.72%	\$2,268,795	\$75,626	\$2,608,904	\$86,963
Passaic	199	1,278	\$33,367,945	35.74%	\$15,920,245	\$80,001	\$18,306,811	\$91,994
Somerset	13	58	\$3,179,228	3.41%	\$1,925,061	\$148,082	\$2,213,643	\$170,280
Union	2	10	\$222,367	0.24%	\$142,397	\$71,198	\$163,743	\$81,871
Warren	40	152	\$8,898,507	9.53%	\$6,908,711	\$172,718	\$7,944,379	\$198,609
Total	594	3,584	\$93,356,504	100.00%	\$51,544,251	\$86,775	\$59,271,126	\$99,783



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Table G-7 provides summary data and loss estimations for repetitive loss properties, based on past NFIP losses. The risk projections are displayed on both a County and an individual policy basis. Note that data and loss estimations for individual properties are available from NJOEM. They are not included in this Plan because of federal requirements related to information privacy.

Table G-7
Estimated Future Flood Losses to FEMA Repetitive Loss Properties, based on NFIP claims records,
With 30- and 100-year Loss Projections on Countywide and Individual Policy Basis, ordered alphabetically by County

County	Number of Claims	Number of Policies	Total \$ Claims	% of Claims	\$ Annual Claims	30-year Risk/County	30-year Risk/Policy	100-year Risk/County	100-year Risk/Policy
Atlantic	2,674	863	\$31,527,326	6.26%	\$1,050,911	\$14,502,570	\$16,805	\$14,996,498	\$17,377
Bergen	2,052	779	\$55,809,489	11.08%	\$1,860,316	\$25,672,365	\$32,956	\$26,546,713	\$34,078
Burlington	233	93	\$6,563,262	1.30%	\$218,775	\$3,019,101	\$32,463	\$3,121,925	\$33,569
Camden	131	52	\$1,097,767	0.22%	\$36,592	\$504,973	\$9,711	\$522,171	\$10,042
Cape May	6,789	2,039	\$76,514,160	15.18%	\$2,550,472	\$35,196,513	\$17,262	\$36,395,235	\$17,850
Cumberland	181	76	\$2,176,079	0.43%	\$72,536	\$1,000,996	\$13,171	\$1,035,088	\$13,620
Essex	641	216	\$12,674,297	2.52%	\$422,477	\$5,830,176	\$26,992	\$6,028,740	\$27,911
Gloucester	43	17	\$404,623	0.08%	\$13,487	\$186,127	\$10,949	\$192,466	\$11,322
Hudson	289	87	\$10,721,723	2.13%	\$357,391	\$4,931,993	\$56,690	\$5,099,966	\$58,620
Hunterdon	503	187	\$14,782,820	2.93%	\$492,761	\$6,800,097	\$36,364	\$7,031,695	\$37,603
Mercer	747	261	\$16,419,690	3.26%	\$547,323	\$7,553,057	\$28,939	\$7,810,299	\$29,925
Middlesex	513	203	\$10,065,928	2.00%	\$335,531	\$4,630,327	\$22,809	\$4,788,026	\$23,586
Monmouth	1,594	614	\$31,384,850	6.23%	\$1,046,162	\$14,437,031	\$23,513	\$14,928,727	\$24,314
Morris	2,139	581	\$32,017,018	6.35%	\$1,067,234	\$14,727,828	\$25,349	\$15,229,428	\$26,212
Ocean	2,114	799	\$27,836,836	5.52%	\$927,895	\$12,804,945	\$16,026	\$13,241,055	\$16,572
Passaic	4,144	1,054	\$73,556,279	14.60%	\$2,451,876	\$33,835,888	\$32,102	\$34,988,270	\$33,196
Salem	39	15	\$383,432	0.08%	\$12,781	\$176,379	\$11,759	\$182,386	\$12,159
Somerset	1,528	614	\$53,082,879	10.53%	\$1,769,429	\$24,418,124	\$39,769	\$25,249,756	\$41,123
Sussex	11	5	\$243,040	0.05%	\$8,101	\$111,798	\$22,360	\$115,606	\$23,121
Union	1,099	445	\$21,152,307	4.20%	\$705,077	\$9,730,061	\$21,865	\$10,061,448	\$22,610
Warren	664	239	\$25,504,523	5.06%	\$850,151	\$11,732,081	\$49,088	\$12,131,652	\$50,760
Total	28,128	9,239	\$503,918,327	100.00%	\$16,797,278	\$231,802,431	\$25,090	\$239,697,151	\$25,944



F. State and Local Capabilities for Funding and Implementing Mitigation Actions for Severe Repetitive Loss and Repetitive Loss Properties

The following table overviews the State and Local Capabilities, programs, policies, practices, funding, or regulations that are integral to the mitigation of RL and SRL properties.

**Table G-8
 State and Local Capabilities, Programs, Policies, etc., for Initiating Flood Mitigation Activities**

<p>New Jersey Office of Emergency Management (NJOEM) responsible for oversight and management of state and local hazard mitigation plan preparation process; identification and evaluation of mitigation planning programs and opportunities; coordination of mitigation planning with preparedness, response and recovery planning, and event management</p>	
Program	Planning Grant Program: Helps Counties compete for federal funding to pursue Mitigation Plans
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	17 Counties and four local municipalities in New Jersey have been awarded federal grants, matched with local funds to prepare All Hazard Mitigation Plans.
Program	The Preparedness / Mitigation Unit, Emergency Management Section, New Jersey State Police: Provides technical resources, contacts to other expert agencies, and guidance for County Mitigation plans and projects
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	The Preparedness / Mitigation Unit, with a full time staff of 4 employees have been working to offer workshops and provide technical expertise, either by them or with an expert agency. It would be most effective to have more expertise on staff, or to procure expert support, however it not feasible due to budget cuts at the State level.
Program	Mitigation Grant Administration Program (Managed by the Preparedness / Mitigation Unit): The Unit administers and assists in the implementation of all Federal mitigation grants awarded to Counties and Municipalities.
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	13 projects have been federally funded since the original plan was approved.
Program	Public Assistance (PA) This program, available after a Presidential disaster declaration, allows mitigation measures to be designed into projects to repair or restore public facilities damaged by the disaster event.
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	PA grants have been awarded to multiple jurisdictions throughout the State following every disaster declaration.
Program	Pre-Disaster Mitigation Program (PDM) This annual, nationally competitive program funds hazard mitigation plans and cost-effective projects that reduce or eliminate the effects of hazards and/or vulnerability to future disaster damage.
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	2 Projects awarded and 10 Planning Grants awarded in 2005-2007



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Program	Flood Mitigation Assistance Program (FMA) This program funds flood mitigation plans, provides technical assistance, and funds construction projects that reduce flood risk to insured, repetitive loss properties.
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	4 Projects awarded in 2006-2007 and 3 Planning Grants awarded in 2005-2007.
Program	Hazard Mitigation Grant Program (HMGP) This program, available after a Presidential disaster declaration, funds hazard mitigation plans and cost-effective projects that reduce or eliminate the effects of hazards and/or vulnerability to future disaster damage. Typically, the state provides a portion of the required non-federal match.
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	5 Projects awarded in 2005-2007 and 3 Planning Grants awarded in 2005-2007
Program	Severe Repetitive Loss Program (SRL) Program provides funds to assist States, Indian Tribal governments, and local governments participating in the NFIP in reducing or eliminating the long-term flood risks to severe repetitive loss properties, thus reducing outlays from the NFIF.
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	New program – effectiveness is to be determined.
Program	Repetitive Flood Claims (RFC) The Repetitive Flood Claims (RFC) grant program provides mitigation funding for structures insured under the National Flood Insurance Program (NFIP) located in a State or community that cannot meet the requirements of the Flood Mitigation Assistance (FMA) program. The long-term goal of the RFC program is to reduce or eliminate claims under the NFIP through mitigation activities that are in the best interest of the National Flood Insurance Fund (NFIF).
Effect on Loss Reduction	Help
Funding Available	Yes
Effectiveness	3 Projects awarded in 2007
Agency	NJ Department of Environmental Protection (NJDEP) supports mitigation efforts through analysis of assessment of natural hazards, identification and management of grant programs; leads State Coordination for the National Flood Insurance Program, the Office of Land Use Regulation, Forest Fire Service, Geologic Survey and coordination with state and federal programs affecting natural hazard mitigation including open space conservation, historic preservation, water resources management, dam safety and shore protection.
Program	The NJDEP, Flood Control Section leads the State's efforts as the State NFIP Coordinator and Community Rating System (CRS) support.
Effect on Loss Reduction	Help
Funding Available	No
Effectiveness	45 of the 566 total municipalities in NJ participate in the CRS program. 9 communities with a Class 9 rating (5% premium reduction); 23 with a Class 8 rating (10% premium reduction); 11 with a Class 7 rating (15% premium reduction) and 2 with a Class 6 rating (20% premium reduction). The avg. savings per policy holder is about \$87.00 per year or a total community savings of about \$9,384,397 per year. The NJ Dam Safety program, new state stormwater management requirements, and the development of all hazard mitigation plans, are some of the efforts at the State level that are available to provide CRS credits for all NJ municipalities. Communities are encouraged to adopt



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	freeboard elevation requirements, which also provide CRS credits. Many municipalities in New Jersey are small and lack the professional support to fill out a CRS application, or do not have the flood insurance policy base to make it worth their while. However, we do reach out to communities during Community Assistance Visits (CAVs), Community Assistance Contacts (CACs), technical assistance contacts and workshops to promote the CRS program.
Program	The Green Acres Program works with landowners, municipal governments, county governments, nonprofit organizations, and other conservation partnerships to protect land of statewide significance. This is done through direct purchase or conservation easements. The program also awards matching grants and loans to municipal and county governments, and matching grants to nonprofit conservation organizations, to acquire open space and develop outdoor recreation facilities.
Effect on Loss Reduction	Help
Funding Available	The Green Acres Program assists municipalities, counties, and nonprofit conservation organizations in the acquisition of open space for recreation and conservation purposes, and the development of outdoor recreational facilities. Each year, Green Acres provides matching grant and low-interest loan funding from the Garden State Preservation Trust.
Effectiveness	Potential Funding Sources for Acquisition and Other Projects

G. Current and Potential Sources of Federal, State, local, or Private Funding to implement Mitigation Activities for repetitive loss properties for Severe Repetitive Loss and Repetitive Loss Properties

The following are the FEMA mitigation programs available for the mitigation of RL and SRL programs. The State priority for mitigating RL and SRL properties and the scoring methodology for evaluating competing sub-grant applications, ensures that mitigation funds in New Jersey are targeted toward RL and SRL properties.

FUNDING SOURCE	
FEDERAL HAZARD MITIGATION GRANTS	
FMA	<p>Availability: Pre Disaster</p> <p>Description: To implement cost-effective measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insured under the National Flood Insurance Program (NFIP).</p> <p>Funding: In FY 2007, there was \$31 Million available in a nationwide competition.</p>
HMGP	<p>Availability: Post-Disaster</p> <p>Description: To provide funds to States, territories, Indian Tribal governments, and communities to significantly reduce or permanently eliminate future risk to lives and property from natural hazards. HMGP funds projects in accordance with priorities identified in State, Tribal or local hazard mitigation plans, and enables mitigation measures to be implemented during the recovery from a disaster.</p> <p>Funding: a State has a FEMA-approved <i>Standard</i> State Mitigation plan, HMGP funds are available based on up to 15% for amounts not more than \$2 Billion.</p>



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FUNDING SOURCE	
PDM	<p>Availability: Pre-Disaster</p> <p>Description: To provide funds to states, territories, Indian Tribal governments, and communities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funding these plans and projects reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations.</p> <p>Funding: Nationwide competition, total funding available – FY 2007 was \$100 Million.</p>
SRL	<p>Availability: Pre Disaster</p> <p>Description: To reduce or eliminate the long-term risk of flood damage to severe repetitive loss residential properties and the associated drain on the National Flood Insurance Fund (NFIF) from such properties.</p> <p>Funding: FEMA is combining the \$40 million FY 2006, \$40 million FY 2007, and \$80 million FY 08 funds for a total of \$160 million available.</p>
RFC	<p>Availability: Pre Disaster</p> <p>Description: To reduce or eliminate the long-term risk of flood damage to structures insured under the National Flood Insurance Program (NFIP) that have had one or more claim payment(s) for flood damages.</p> <p>Funding: Nationwide competition for a total of \$10 million</p>

H. Strategy to Encourage Local Communities to Mitigate RL and SRL Properties

- Ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties
- Include severe repetitive loss in the description of process for providing funding and technical assistance to prepare mitigation plans
- Prioritize project and planning grants for communities that have RL/SRL properties. The following is the description of our prioritization process.
 - The State uses a score card to rank projects. This score sheet gives substantial additional points for projects that address the mitigation of SRL and RL properties. As structured, if the jurisdiction has an action in their plan that is specifically to mitigate a SRL property(s), and the application is for the mitigation of a SRL property(s), the scoring ensures this project would get a top score, thus virtually ensuring it will be recommended for funding about other projects that do not protect SRL properties. See score sheet below.

GENERAL INFORMATION (max 85)	POINTS	SCORE
Is this project specifically identified in the State/Local Plan?	35	
OR - Is this <i>type</i> of project identified in the applicants State/Local Plan?	20	
Was local plan FEMA approved prior to the declaration (HMGP)	10	
Is this project in the declared area?	20	
Is this project in a CRS community?	20	
ENVIRONMENTAL (max 5)		
CATEX eligible?	5	



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Assessment required?	3	
Requires Full Environmental Impact Statement	1	
COST EFFECTIVE (max 15)		
Good BC study provided	5	
Plan update project (no BC required)	5	
Planning project - updates (no BC required)	5	
Weak BC study provided – no back up documentation	-5	
BC analysis required but not provided	-10	
Engineering feasibility score (1-20)		
STATE STRATEGY POINTS (max 65)		
Is the property on the SRL list	50	
Is the structure a repetitive loss structure	30	
Is the structure within a floodplain	5	
Is the structure required to have NFIP coverage but does NOT	YES	
Residential elevation	10	
Residential acquisition	10	
Flood water management	7	
Retrofit projects	5	
Warning and Public Information Systems	5	



I. Actions in the Statewide Mitigation Strategy that specifically address Repetitive Loss Properties

The following actions specific to reducing the number of severe repetitive loss and repetitive loss properties Statewide were added by the Mitigation Core Team during the State Plan update process, and are being incorporated into this Appendix for inclusion in the current approved plan. The final updated State plan may have additional actions added prior to its adoption that will be in addition to those shown below.

Goal: Protect Property and Ensure Continuity of Operations

Objective: Reduce the number severe repetitive loss and repetitive loss properties Statewide

Action	Inventory flood damage structures
Priority	High
Responsible Agency	NJOEM, NJDEP, NJ Treasury
Projected Timeline	Ongoing
Projected Resources	Existing State Assets and Federal Grants
Rationale for Action and Priority	Identifying repetitive loss areas and properties helps communities develop a strategy to reduce future hazard losses
How Action Contributes to Mitigation Strategy	Retrofitting, elevating or removing repetitive loss properties from known hazard areas protect property and lives as well as preserve personal, state and federal financial resources
Action	Conduct yearly workshops related to FEMA hazard mitigation grant programs
Priority	High
Responsible Agency	NJOEM
Projected Timeline	Ongoing
Projected Resources	Existing State Assets and Federal grants
Rationale for Action and Priority	Making local officials aware of FMA increases participation.
How Action Contributes to Mitigation Strategy	FMA contributes to the mitigations strategy to reduce future flood losses.
Action	Develop and implement a detailed severe repetitive loss mitigation strategy that will qualify the State for 90-10 cost share under the FEMA SRL program
Priority	High
Responsible Agency	NJOEM
Projected Timeline	Ongoing (1 st phase complete with this submittal)



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Projected Resources	Existing State resources, in context of State Mitigation Plan update (which used FEMA grant funds)
Rationale for Action and Priority	First step in the State implementing a clear, long-term program of mitigating properties that constitute the most significant losses to the National Flood Insurance Program
How Action Contributes to Mitigation Strategy	Protects property
Action	Promote acquisition and elevation of repetitive loss structures
Priority	High
Responsible Agency	NJOEM
Projected Timeline	Ongoing
Projected Resources	Federal Grants
Rationale for Action and Priority	To eliminate repetitive loss structures
How Action Contributes to Mitigation Strategy	Structures will no longer be flooded thereby reducing repetitive loss claims
Action	Conduct community outreach, workshops and training to increase NFIP participation
Priority	High
Responsible Agency	NJOEM
Projected Timeline	Ongoing
Projected Resources	Existing State Resources
Rationale for Action and Priority	Encourages participation in the program so that losses will be covered and allows eligibility in the FMA program
How Action Contributes to Mitigation Strategy	Allows for people to receive flood insurance claims and maintains eligibility in the FMA program of which flood insurance is a requirement
Action	Provide updated SRL and RL lists to Communities in advance of grant application windows. Included FEMA calculated avoided damages for SRL properties and any State calculated avoided damages for RL properties
Priority	High
Responsible Agency	NJOEM
Projected Timeline	Ongoing
Projected Resources	Existing State Assets
Rationale for Action and Priority	Identifying candidates the strongest potential to meet Benefit Cost requirements allows communities to focus mitigation alternatives and applications on SRL and RL properties
How Action Contributes to Mitigation Strategy	Retrofitting, elevating or removing repetitive loss properties from known hazard areas protect property and lives as well as preserve personal, state and federal financial resources



J. State process for Providing Funding and Technical Assistance to Prepare Mitigation Plans

As indicated in the above section over viewing the status of plans in the State, the State has ensured there is funding for all plan development efforts. The process now is for the State to continue to offer technical assistance. When prioritizing workload and funding to provide technical assistance, the State will prioritize its efforts and toward those ongoing planning efforts in areas with the highest concentration of RL and SRL properties.