

From: Ken Whildin <kwhildin@mauricerivertwp.org>
Sent: Tuesday, December 22, 2020 5:17 PM
To: Aspinwall, Jill <Jill.Aspinwall@dep.nj.gov>
Subject: [EXTERNAL] PACT Stakeholder meeting comments

Thank you for having the stakeholder meeting for the PACT project.

I have concerns about some things that were discussed in the meeting.

- The first concern is deed restricting. It has been my experience whenever a deed restriction is instituted, a few years later circumstances change; at that point your hands are tied due to a deed restriction, and opportunities are lost.
- It was stated that public funding of roads would be discouraged in the Inundation Risk Zone. So, by not funding public roads, you are denying fair representation to the residents that are served by those roads. This greatly effects my community, as many roads in the area are subject to minor flooding. Cumberland County has the highest poverty rate in the State, (Data USA) 17.6%. These are the people that will not be represented!
- The talk of raising a home by 5 ft or more as if it were magic, was very discouraging. Analogy- if someone living in a 1500 square foot home, with an assessed value of \$400,000, has to spend \$10 to \$30 thousand dollars to raise their home to protect their asset, this seems like a reasonable step to protect your investment. Now take a 1500 square foot home assessed at \$150,000 (the approximate average in Maurice River Township) the homeowner has to spend the same \$10 to \$30 thousand to raise their house to protect their investment. As you can see it's not so attractive on the second home. So, these homes will never be raised to the CAFE +1 level.
- This then trickles down to real estate sales. Who is going to purchase a home, in an impoverished area, that needs to have that kind of upfront investment? We are currently struggling with the septic regulations, which adds 15 to 20 thousand to each real estate transaction! Add any costs due to PACT rules, and you have completely crippled our community!
- The Centers or Node designation is essential, for any chance of survival for our community, and also for our neighboring communities.
- There was a commenter on the chat box named Ann Holtzman, I do not know who she is affiliated with, but her question was- "would the State Legislature pass a flood insurance requirement for all properties state wide?" I have a hard time grasping that statement! In our community flood insurance ranges between \$1200 to \$4000 annually. We have potential buyers come to our Township, look at a house, fall in love with the area, the great school system and the rural setting, only to find out they can't afford the house because of the flood insurance requirement by the banks.

I feel the Bayshore area was not considered in any of these proposals, and painting the Bayshore area with the same brush as you paint the Atlantic coast area is unfair, as the environmental and economic factors are significantly different.

I would like to have more in-depth conversations regarding these matters.
Please reach out to me, and or Ben Stowman (LUB Chairman)
Sincerely

Ken Whildin

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Maurice River Township Deputy Mayor