# **EXECUTIVE SUMMARY**

# NEW JERSEY STATE HAZARD MITIGATION PLAN

January 25, 2019











# NEW JERSEY STATE HAZARD MITIGATION PLAN



State of New Jersey
Office of Emergency Management
NJ State Police Division Headquarters P.O. Box 7068, West Trenton, NJ 08628

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# **ACKNOWLEDGMENTS**

The State of New Jersey State Hazard Mitigation Plan (HMP) Update was a collective effort of the New Jersey Office of Emergency Management — Recovery Bureau (NJOEM) and the State Hazard Mitigation Team (SHMT). Further, the Federal Emergency Management Agency (FEMA) Region II provided technical support for this Plan update. This update process expanded the involvement of State agencies and academia with an interest in mitigation within the State. The data and information, guidance and input of these participants were invaluable and have made this Plan a much stronger mechanism to promote mitigation statewide at all levels of government.

# **NEW TO THE PLAN**

#### STATE HAZARD MITIGATION PLAN HIGHLIGHT OF UPDATES BY CHAPTER

#### 1. INTRODUCTION

 Executive Summary was incorporated as a standalone document to graphically highlight the State Hazard Mitigation Plan Update.

#### 2. PLANNING PROCESS

#### **ENHANCED OUTREACH:**

- Over 160 plan participant members
- New participants include the Department of Corrections, NJ Sports and Expository Authority, NJ TRANSIT, New Jersey Turnpike Authority, Pinelands Commission, Delaware Valley Regional Planning Commission, South Jersey Transportation Authority, North Jersey Transportation Authority, and South Jersey Transportation Planning Organization.

## 3. COORDINATION OF LOCAL PLANNING

- Updates to New Jersey Office of Emergency Management's Standard Operation Procedure for Local Plans (see opposite page) have been included in this plan update.
- Enhanced the review of local plans to formalize a standardized risk template for multi-jurisdictional hazard mitigation plans.

#### 4. STATE PROFILE

- New updates and visualizations to housing, population, economic, transportation, environmental and physical characteristics to New Jersey.
- Included in the update are profiles of New Jersey's vulnerable populations.

## 5. RISK ASSESSMENT

- The hazards identified in the previous plan continue to be profiled for this plan update as identified by the New Jersey Office of Emergency Management and State Hazard Mitigation Team.
- State owned and leased buildings mapped for the risk assessment in the previous plan included 2,910 buildings. The new update of state owned and leased buildings now includes over 5,600 buildings.

## 6. MITIGATION STRATEGY

- Updated survey of the State's Capability to respond to hazards pre-, during and posthazard events.
- Newly identified mitigation actions identified for existing & new participants.

#### 7. PLAN MAINTENANCE

• Schedule for monitoring, evaluating, and revising the State Plan.

#### 8. REPETITIVE LOSS STRATEGY

- Updated strategy based on newest available repetitive loss data
- New State Priorities for Repetitive Loss (RL) & Severe Repetitive Loss (SRL) Properties

#### 9. EMAP

Revised consequence analysis.

#### 10. PLAN ADOPTION

• State approval and plan adoption process

#### 11. NEXT STEPS

 This section has been removed and incorporated into the plan update.

# STANDARD OPERATING PROCEDURE

# STANDARD OPERATING PROCEDURE UPDATES

#### **PLAN UPDATE**

• The jurisdiction updating the plan shall review and consider items included in FEMA's and State's review. If items are not addressed, then the jurisdiction should provide an explanation.

### **PLAN MAINTENANCE**

- At least one county coordinator meeting per year becomes a hazard mitigation update meeting.
- o A reference handout titled "Preparing your Annual HMP Monitoring Report" has been created and should be referenced when annually assessing local hazard mitigation plans.

#### STANDARD RISK ASSESSMENT

• A new Risk Template has been created to be used by all Counties when updating their Hazard Mitigation Plans so that there is an equal comparison of risk across plans.

#### MITIGATION STRATEGY

- Each participating jurisdiction shall have its own appendix to highlight and detail the jurisdiction's mitigation actions.
- Each participating jurisdiction must provide valid and specific mitigation action(s) for Repetitive Loss and Severe Repetitive Loss properties within the jurisdiction.

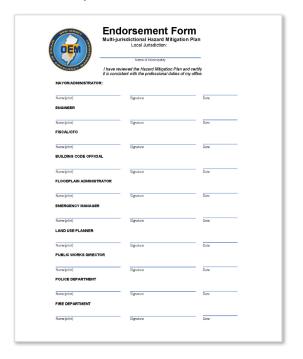
## **SUBMITTALS**

• Plan submittals shall be on electronic Flash drives instead of printed copies. Electronic submissions shall include a Portable Document Format (PDF) format and Microsoft Word (DOCX) format of the plan.

#### **PLAN ENDORSEMENT**

• The plan must include an endorsement from each participating jurisdiction. The endorsement must include, at a minimum, that the jurisdiction's professional staff (i.e., Engineer, Planner, Zoning/Code Officer, and Flood Plain Manager) have reviewed the plan and certified that the plan is consistent with the professional duties of their offices.

#### Sample Endorsement Form



### Preparing your Annual HMP Monitoring Report

HMP Monitor  Haszard Mizjalion Plans have agreed to the provisions of Code of Fee- tober 1, 2012, and Bennetl AB Regulation (§501 EQ; (4) (6)) that sale rothing the method and schedule of monitoring, evaluating, and update intelled of the a spet in papersent it to establish an annual process for just	deral Regulations; Local Miligation Plan Review Guidanon			
tober 1, 2011), and Element AS Regulation [§201.6(c) (4), (i)] that state oriting the method and schedule of monitoring, evaluating, and update intent of this 4 part supplement is to establish an annual process for juris				
res as the basis of the flext plant update, and also provides for contint. shed in the formal update of the HMP. This handout outlines and sug	ing the mitigation plan within a five-year cycle", sdictions to track the progress of the plan's implementation, used public participation and can reduce the cost and time			
1. Report Format				
This XX COUNTY Heard Misigation Planning is made as more and a similar to the second and the first has eccurred into the second and the secon	Til kiknifike:  Your jurisdiction  Your plan  The HMP chapterisection on "Plan Maintenance"  When the current plan expires			
2. What the report should cover				
Please fird the attached 20XX supplement which includes updates on the planning process, risk assessment, and mitigation strategy chapters of the HMP in addition to a new hazard profile on hazardous materials releases.	It identifies:  The date of this supplement  The sections of the HMP the annex covers			
	are summarized below:			
3A Section (1) – Chapter 2: Planning Process: Mitigation Planning Team meetings, agency and representative names (with any changes noted), and summary of	It references a specific chapter in the HMP and identifies:  When the meeting was held  Who was there			
resiliency initiatives	An overview of accomplishments			
3B Section (Z) – Chapter 3: Risk Assessment: Additional resources/reports that increase our knowledge of hazards as well as hazard events that have occurred since the last annual HMP Undate Annex	Il references a specific chapter in the HMP and identifies:  New materials, reports, tools, plans and/or information.			
3C Section (3) – Chapter 4: Mitigation Strategy: Mitigation Actions Overview and increases in our abilities to implement mitigation strategies	Events that have occurred It references a specific chapter in the HMP and identifies:     Accomplishments			
	Project status     Changes in capabilities			
4. Optional Special Features				
4A Assessment (Example: the risk and general strategies for reducing the risk of a hazardous materials release incident.)	Identify changes to special sections unique to your HMP. Other topics may cover:  Climate change Terrorism			
4B Posting - Changes will be posted to our website.	Identify website address,			
For More Information, Contact: Sgt. Michael K Gallagher, State Hazard Mitigatio Phone: (609) 963-6900 ext. 6208 Fax: (609) 530-3849 Email				

# **BACKGROUND**

The State Hazard Mitigation Plan (HMP) is the cornerstone to reducing New Jersey's vulnerability to disasters. It is the State's commitment to reducing risks from hazards and serves as a guide for State decision makers as they commit resources to reducing the effects of hazards. Hazard mitigation distinguishes actions that have a long-term impact from those that are more closely associated with pre-disaster preparedness, response to an event, and recovery from an incident. Hazard mitigation is the only phase of emergency management specifically dedicated to breaking the cycle of damage, reconstruction, and repeated damage.

The State HMP 2019 update captures historic disaster experiences and presents the hazards New Jersey faces based on current science and research. The Plan has been prepared to outline a strategy to reduce risks from hazards and serve as the basis for prioritizing future project funding. The Plan has been thoughtfully prepared, administratively adopted, and approved by FEMA, enabling state and local governments to apply for and participate in the various FEMA-funded mitigation programs.

# PROGRESS OF THE NJ STATE HMP

- Initial State HMP Adopted: April 2005
- First (1) State HMP Adopted: April 2008
- Second (2) State HMP Update Adopted: April 2011
  - Minor Revisions: November 2011
- Third (3) State HMP Update Adopted: April 2014
- Fourth (4) State HMP Update Adopted: April 2019

# **GOALS OF THE STATE HMP**

For the State HMP Update, the New Jersey Office of Emergency Management and State Hazard Mitigation Team have determined that the 2014 State HMP Goals continue to align with the State's priority to reduce potential future losses from hazards. Therefore, these goals continue for the 2019 State HMP Update. These include:

- 1. PROTECT LIFE
- 2. PROTECT PROPERTY
- 3. INCREASE PUBLIC PREPAREDNESS AND AWARENESS
- 4. DEVELOP AND MAINTAIN AN UNDERSTANDING OF RISKS FROM HAZARDS
- 5. ENHANCE STATE AND LOCAL MITIGATION CAPABILITIES TO REDUCE HAZARD VULNERABILITIES
- 6. SUPPORT CONTINUITY OF OPERATIONS PRE-, DURING, AND POST-HAZARD EVENTS



Source: NJOEM



Source: NJOEM

# PLANNING PROCESS

Throughout the development of the State HMP update, NJOEM and the planning consultant reached out to State agencies and academia and encouraged active participation in this update. Thirty-five State departments, independent agencies, regional MPOs, and other interested partners participated in the planning process.

New Plan participants include the Department of Corrections, NJ Sports and Expository Authority, NJ TRANSIT, New Jersey Turnpike Authority, Pinelands Commission, Delaware Valley Regional Planning Commission, South Jersey Transportation Authority, North Jersey Transportation Authority, and South Jersey Transportation Planning Organization.



Stakeholder meeting with New Jersey Department of Environmental Protection

#### STATE HMP PLAN PARTICIPANTS:

































# STATE HAZARD MITIGATION TEAM (SHMT) PARTICIPANTS



Lead Consultant Michael Baker

INTERNATIONAL

#### SHMT



























# COORDINATION OF LOCAL PLANNING

# UPDATES TO BETTER STANDARDIZE MULTI-JURISDICTIONAL ALL-HAZARD PLANS

Local planning is a major focus of the 2019 plan update. While the 2014 plan intended to report on progress and to provide a clear, streamlined procedure for developing and supporting local planning, the 2019 plan focuses on making local jurisdictions' plans more consistent with each other and the State HMP.

In this Plan Update all county plans were reviewed for identified hazards, as well as how each plan measured vulnerability and risk for each hazard. Through this research, a Standardized Risk Template Tool was created and adopted as part of the NJOEM's SOP.

Going forward this tool will be used by counties as they update their local plans, so that losses and vulnerability will be assessed using the same factors across all counties. This template is available as a handout in appendix G of the State HMP Update



#### Risk Assessment Template Preview



## New Jersey State Hazard Mitigation Plan 2019 Standardized Risk Template for Multi-Jurisdictional Mitigation Plans

Per FEMA standards, all approved multi-jurisdictional Hazard Mitigation Plans (HMP) must address the following information for every potential hazard identified in their plan.

#### 1. Type, Location, and Extent:

- a. Description of natural hazards is required:
  - Multi-jurisdictional plans must describe natural hazards that can affect all the jurisdictions participating in the plan.
  - ii. Explanation is needed if a hazard is omitted from a plan update.
- b. Description of location and extent is required:
  - i. Location: Geographic area that can be affected by a hazard.
  - ii. Extent: Strength or magnitude of a hazard. Can be described in terms of a scientific scale:
    - 1. Enhanced Fujita Scale
    - 2. Saffir- Simpson Hurricane Scale
    - Richter Scale
    - 4. Flood-depth grids

#### 2. Previous Occurrences:

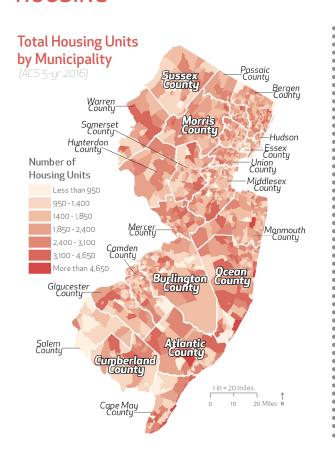
- Information on previous occurrences and future probability for each hazard is required
  - Previous occurrences: include those that were documented in the previous plan and those that have occurred since the last update.
  - Future probability: previous occurrences can be used to develop an estimate of the probability or likelihood of that hazard occurring in the

# STATE PROFILE

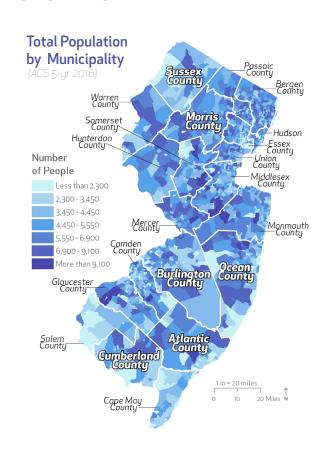
# **SOCIAL CHARACTERISTICS**

SOCIAL AND ECONOMIC FACTORS SUMMARIZED IN THE STATE HMP UPDATE INCLUDE POPULATION TRENDS, DEMOGRAPHICS, HOUSING TRENDS, AND MAJOR INDUSTRIES.

## HOUSING



## **POPULATION**



SOME OF NJ'S MOST VALUABLE PROPERTIES ARE BUILT IN THE MOST VULNERABLE PLACES. MANY OF THESE PROPERTIES ARE REPETITIVE AND SEVERE REPETITIVE LOSS PROPERTIES.

17 PROPERTIES HAVE BEEN FLOODED AND REBUILT OVER 20 TIMES COSTING OVER \$20 MILLION IN CLAIMS

THE STATE'S POPULATION HAS **DOUBLED** ON AVERAGE EVERY **50** YEARS.

WHILE POPULATION IS CONTINUOUSLY INCREASING IN NEW JERSEY, LAND AREA IS DECREASING.

SEA LEVEL IS PROJECTED TO INCREASE BY

**1-3 FT** BY 2050

# STATE PROFILE

# PHYSICAL CHARACTERISTICS

PHYSICAL CHARACTERISTICS SUMMARIZED IN THE STATE HMP UPDATE INCLUDE GEOGRAPHY, PHYSIOGRAPHIC PROVINCES, GOVERNMENT, TRANSPORTATION, CRITICAL INFRASTRUCTURE, CLIMATE AND HYDROLOGY.

## TRANSPORTATION TRENDS

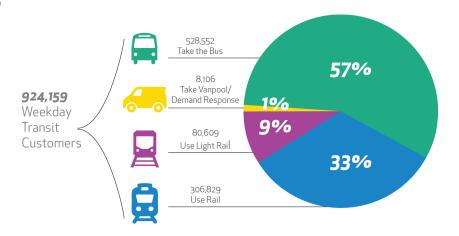
26%

OF WORKERS RELY ON PUBLIC TRANSIT TO COMMUTE DAILY.

39,000

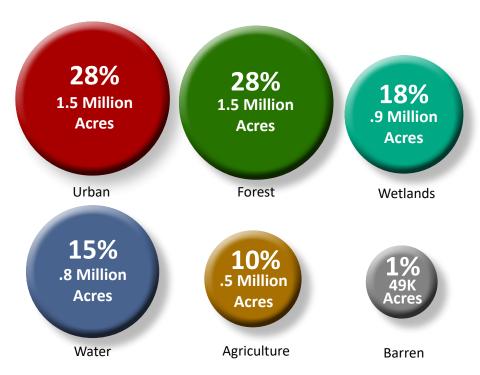
NEW JERSEY'S ROADWAYS STRETCH OVER MILES.

MANY COASTAL HURRICANE
EVACUATION ROUTES ARE PRONE
TO FLOODING DURING A HAZARD



-ACS 2015, NJD07

# **NEW JERSEY'S CHANGING LANDSCAPE**

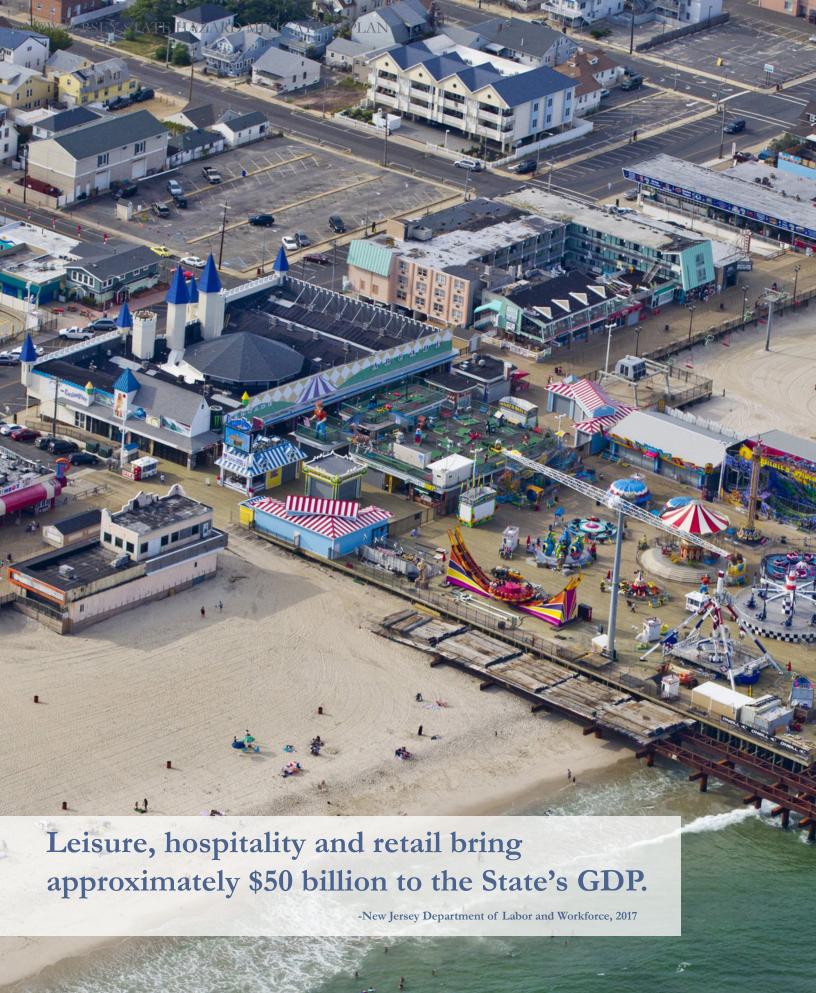


IN 26 YEARS
NEW JERSEY HAS SEEN AN

INCREASE OF 26% IN
URBAN LAND AND A

DECREASE OF 26% IN
AGRICULTURAL LAND.

1/3 OF NEW JERSEY IS
COMPOSED OF WETLANDS
AND WATER BODIES.





# **ECONOMIC CHARACTERISTICS**

NEW JERSEY'S ECONOMY IS RELIANT ON MANY DIFFERENT INDUSTRIES. THE RETAIL TRADE INDUSTRY, TECHNICAL SERVICES INDUSTRY AND HEALTH CARE ARE THE BIGGEST INDUSTRIES IN THE STATE.

# **INDUSTRY IN NEW JERSEY**

	Number of Establishments	Annual \$ Payroll \$	Number of Employees
1.	315,000 Retail Trade	\$286 million Professional, Scientific & Technical Services	5.6 million Health Care & Social Assistance
2.	294,000 Professional, Scientific & Technical Services	\$273 million Health Care & Social Assistance	4.5 million Retail Trade
3.	275,000 Health Care & Social Assistance	\$230 million Wholesale Trade	3.2 million Professional, Scientific & Technical Services

# **COASTAL TOURISM**

180 MILES OF COASTLINE DRAW TOURISTS TO NEW JERSEY DURING THE SUMMER

\$50 BILLION IS BROUGHT TO NEW JERSEY'S GDP EACH YEAR THROUGH THE LEISURE, HOSPITALITY AND RETAIL INDUSTRY, WHICH IS SUPPORTED BY TOURISM

# RISK ASSESSMENT

This risk assessment provides a factual basis for activities proposed by the State of New Jersey in its mitigation strategy. Hazards that affect New Jersey are identified and defined in terms of location and geographic extent, magnitude of impact, previous events and likelihood of future occurrence. The HMP profiles 22 hazards.

#### NATURE-BASED HAZARDS

#### **HUMAN-BASED HAZARDS**



**Coastal Erosion** 

Dam/Levee Failure





**Animal Disease** 







Drought







Cyber Attack







Flood







**Economic Collapse** 

Hazardous Substance







Hurricanes & **Tropical Storms** 









Nuclear Hazard





Severe Weather













Terrorism



# Top 10 Total Flood Insurance Claims Paid Nationally by State Since 1978

- 1. LOUISIANA \$16.8 BILLION
- 2. TEXAS \$6.1 BILLION
- 3. NEW JERSEY \$5.8 BILLION
- 4. NEW YORK \$5.3 BILLION
- 5. FLORIDA \$3.9 BILLION
- 6. MISSISSIPPI \$3.0 BILLION
- 7. PENNSYLVANIA \$1.2 BILLION
- 8. ALABAMA \$1.0 BILLION
- 9. NORTH CAROLINA \$1 BILLION

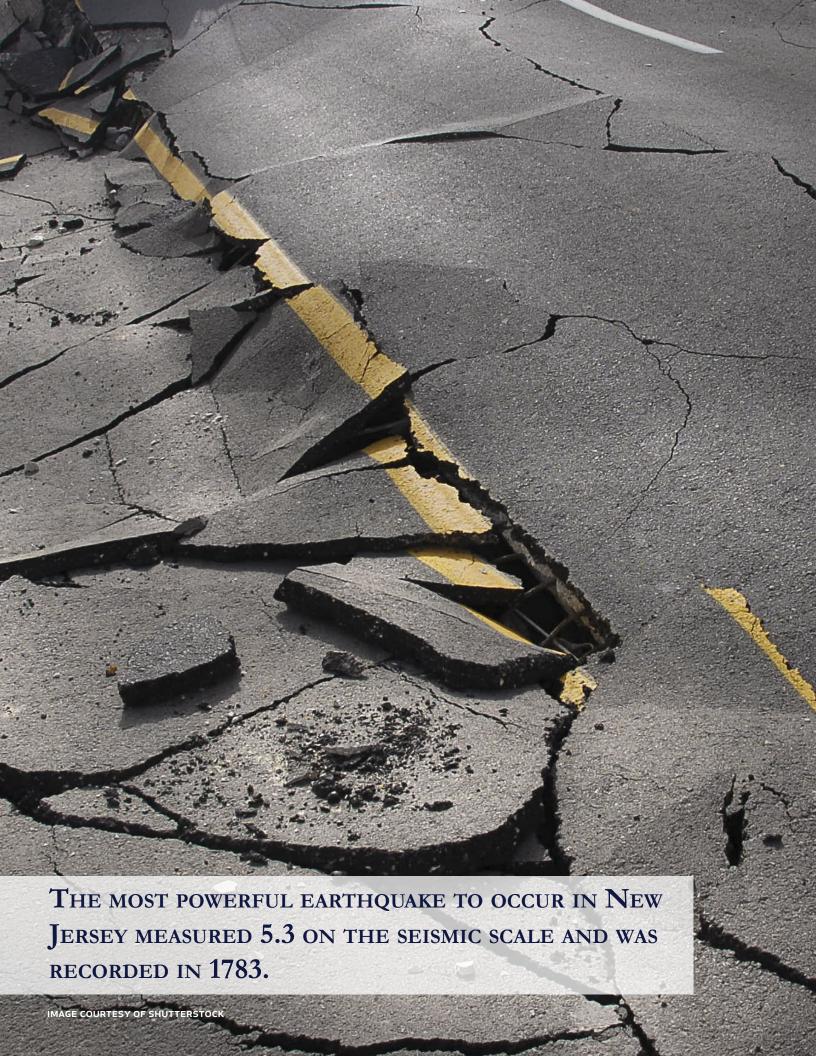
10. MISSOURI - \$721 MILLION

OCEAN COUNTY, NJ \$2.5 BILLION

THIS IS MORE
THAN DOUBLE THE
ENTIRE STATE OF
PENNSYLVANIA.

MONMOUTH COUNTY, NJ \$900 MILLION

View of Superstorm Sandy From Space. New Jersey has a long history of being vulnerable to Hurricanes & Flooding



# NATURE-BASED HAZARD PROFILES AT A GLANCE

**FLOOD** 

OF NEW JERSEY'S LAND AREA IS LOCATED IN THE SPECIAL FLOOD HAZARD AREA (SFHA)

**292** STATE FACILITIES ARE WITHIN THE SFHA

**271** ARE LOCATED WITHIN THE A-ZONE AND

**21** ARE LOCATED WITHIN THE V-ZONE



# **WILDFIRE**

WILDFIRES HAVE OCCURRED IN NEW JERSEY SINCE 1905

20,739 TOTAL ACRES HAVE BEEN BURNED

96.9% HAVE BEEN HUMAN CAUSED



# STORM LOSSES

\$29.4 BILLION ESTIMATED IN DAMAGE FROM SUPERSTORM SANDY

**\$1.4** BILLION HAS BEEN GIVEN TO

179 THOUSAND INDIVIDUALS IMPACTED BY
THE STORM IN NEW JERSEY
AND NEW YORK

# **NFIP STATISTICS**

AS A STATE NEW JERSEY HAS THE

3rd LARGEST AMOUNT OF TOTAL PAYMENTS DUE TO LOSSES, AND

\$6 BILLION IN TOTAL PAYMENTS HAVE BEEN MADE. HOWEVER,

OF THE POPULATION LIVES IN THE SFHA, BUT ONLY

**2.5%** OF THE POPULATION HAS FLOOD INSURANCE

# **FEMA HAZUS ESTIMATES**

**FLOOD** 



436 THOUSAND

PEOPLE SEEKING SHELTER DUE TO DISPLACEMENT

1.3 MILLION

TONS OF TOTAL DEBRIS ACCUMULATION



WIND





**127** BUILDINGS

COMPLETELY DESTROYED FROM A 100 YEAR EVENT

3.1 BILLION

IN ESTIMATED TOTAL LOSS FROM A 100 YEAR EVENT

EARTHQUAKE





492 MILLION

IN ESTIMATED UTILITY
SYSTEM ECONOMIC LOSSES



# **HUMAN-CAUSED HAZARD PROFILES AT A GLANCE**

# **ANIMAL DISEASE**

- 11 CASES OF WEST NILE VIRUS WERE REPORTED IN LIVESTOCK IN NEW JERSEY IN 2016.
- CASE OF EASTERN EQUINE ENCEPHALITIS WAS REPORTED IN PASSAIC COUNTY IN 2016.

# **CROP FAILURE**

THE "GARDEN STATE" HAS A MAJOR AGRICULTURAL INDUSTRY, WHICH INCLUDES OVER

1/2 MILLION ACRES OF AGRICULTURAL LAND.

USDA DISASTER DECLARATIONS
RELATED TO CROP FAILURE
HAVE IMPACTED NEW JERSEY
SINCE 2011

# PROTECTING AGAINST CYBER TERRORISM

IN 2015 NEW JERSEY CREATED THE NEW JERSEY CYBERSECURITY AND COMMUNICATIONS INTEGRATION CELL (NJCCIC) IN ORDER TO ADDRESS STATE VULNERABILITY TO A CYBER-ATTACK.



# **HAZARDOUS SUBSTANCE**

MORE THAN 14 THOUSAND
SITES ARE LISTED ON NJDEP'S LIST
OF KNOWN CONTAMINATED SITES IN
NEW JERSEY.

# **NUCLEAR POWER**

THE OYSTER CREEK NUCLEAR GENERATING STATION LOCATED IN OCEAN COUNTY WILL BE PERMANENTLY CLOSED BY OCTOBER 2018 TO HELP PROTECT BARNEGAT BAY.

# **TERRORISM**

IN 2016 THERE WAS A TARGETED TERRORIST ATTACK IN NEW JERSEY. ON SEPTEMBER 17TH A PIPE BOMB WAS SET OFF IN SEASIDE PARK, AND ON SEPTEMBER 18TH MULTIPLE PIPE BOMBS WERE DISCOVERED AT THE TRAIN STATION IN ELIZABETH NEW JERSEY.



# **PANDEMIC**



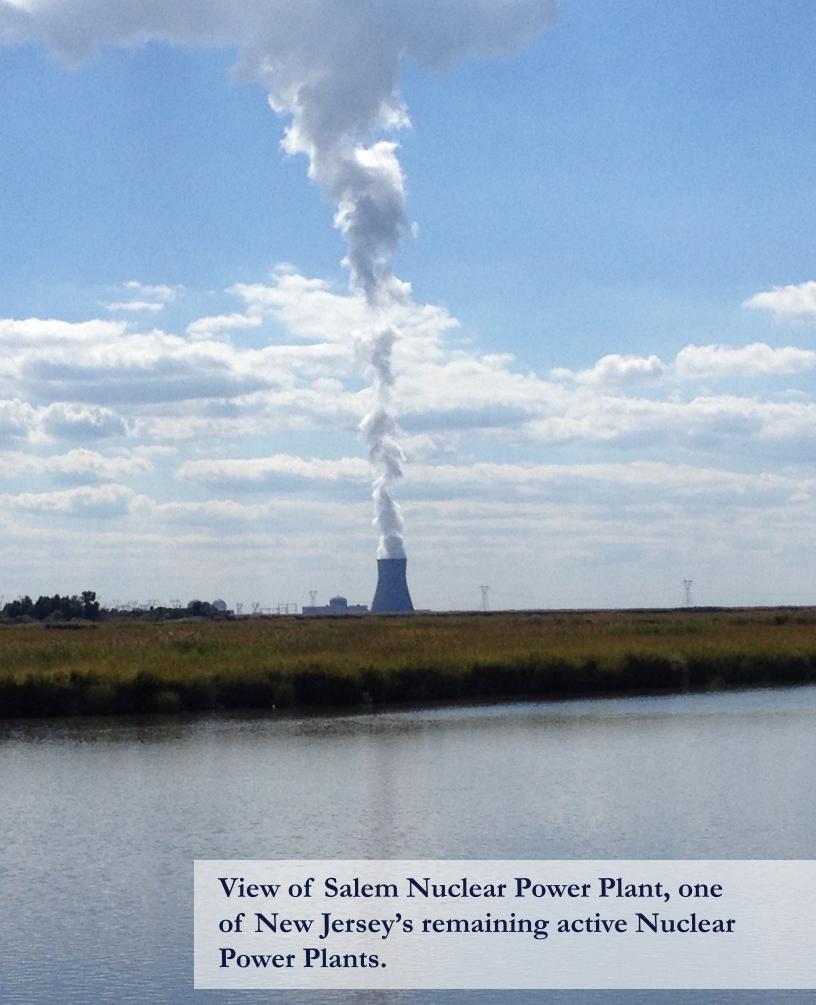
IN 2012 THE WORST OUTBREAK OF WEST NILE VIRUS (WNV) IN THE U.S. OCCURRED.

46 CASES WERE TESTED AND REPORTED AS POSITIVE FOR WNV IN NEW JERSEY.

THERE HAS BEEN AN OUTBREAK OF ZIKA INFLUENCING THE UNITED STATES OVER THE PAST FEW YEARS.

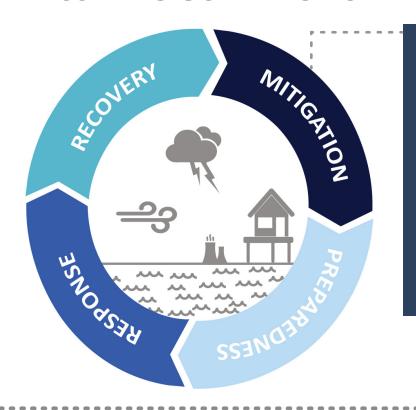
194

CASES OF ZIKA HAVE BEEN REPORTED IN NEW JERSEY SINCE 2015. ALL REPORTED CASES HAVE BEEN SYMPTOMATIC DISEASE CASES.



# **MITIGATION STRATEGY**

# THE FOUR PHASES OF EMERGENCY MANAGEMENT



## **WHAT IS MITIGATION?**

Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. In order for mitigation to be effective we need to take action now-before the next disaster-to reduce human and financial consequences later (analyzing risk, reducing risk, and insuring against risk). It is important to know that disasters can happen at any time and any place and if we are not prepared, consequences can be fatal.

# **MITIGATION'S VALUE TO SOCIETY**

- 1. IT CREATES SAFER COMMUNITIES BY REDUCING LOSS OF LIFE AND PROPERTY DAMAGE.
- 2. IT ALLOWS INDIVIDUALS TO MINIMIZE POST-FLOOD DISASTER DISRUPTIONS AND RECOVER MORE RAPIDLY.
- 3. IT LESSENS THE FINANCIAL IMPACT ON INDIVIDUALS, COMMUNITIES, AND SOCIETY AS A WHOLE.



# **MITIGATION STRATEGY**

# **MITIGATION ACTIONS**

#### TYPES OF MITIGATION ACTIONS

- 1. STRUCTURE & INFRASTRUCTURE PROJECTS
- 2. NATURAL SYSTEMS PROTECTION
- **3.** LOCAL PLANS AND REGULATIONS
- 4. EDUCATION AND AWARENESS PROGRAMMING



#### MITIGATION ACTIONS MAKING A DIFFERENCE IN COMMUNITIES

108

COMMUNITIES PARTICIPATE IN CRS

126,000

RESIDENTS RECEIVE DISCOUNTED FLOOD INSURANCE POLICIES DUE TO CRS PARTICIPATION

96 ACTI

ONGOING MITIGATION
ACTIONS WILL CONTINUE
TO HELP GUIDE
RESILIENCY IN NEW
JERSEY

35

STATE DEPARTMENTS, INDEPENDENT AGENCIES, REGIONAL MPOS, AND OTHER INTERESTED PARTNERS PARTICIPATED IN THE PLANNING PROCESS

NEW MITIGATION
ACTIONS HAVE BEEN
ESTABLISHED DURING
THE PLANNING
PROCESS

6

NEW PLAN PARTICIPANTS WITH MITIGATION ACTIONS

# MITIGATION STRATEGY

### LAND ACQUISITION AS A FORM OF MITIGATION



Estimated population living in the 1% annual flood-hazard areas, 2015

**Number of repetitive loss** properties, 2013

Number of severe repetitive loss properties, 2013

Total flood losses since 1978, reported June 2018

In total flood insurance payments to cover losses, reported June 2018

WHAT?

Property acquisition is where the Property acquisition is where the community buys private property. By law, that property must remain open space.

## WHY?

It takes people out of harm's way forever by removing development from vulnerable areas, and it helps mitigate community goals such as watershed protection and provision of open space.

## HOW?

Acquisition projects are 75% funded by FEMA, but are administered by State and local communities working together. Communities may offer homeowners who agree to participate in a buyout project up to the fair market value of the home BEFORE the disaster struck. Buyouts are strictly voluntary.

#### THE STEPS OF A BUYOUT



An application for assistance is prepared by local officials with input from the community and those homeowners with destroyed or severely damaged properties. Their local officials will have been notified by the State of what the State's priorities are or other special restrictions decided upon by state officials.



The State receives and reviews the application and submits those deemed appropriate to FEMA for approval. FEMA reviews the applications to ensure they follow the rules, are environmentally sound, and are a cost-effective use of funds.



Once FEMA gives its approval, the State begins the acquisition process. The communities actually conduct the purchase and title transfer. Then the buildings are removed or destroyed by the community and the land is cleared.

#### ADVANTAGES

- Peace of mind because it reduces or eliminates most of your future risk.
- Fair compensation generally based on the pre-flood market value of your home.
- A chance for a new start.
- A means of recovery that is more advantageous than repair grants or loans.
- An opportunity to recoup, at least partially, your financial investment in property that has lost value.

## DISADVANTAGES

- Loss of roots.
  - Despite efforts to compensate you fairly, property acquisition may not make you "whole" again.
- The process can be lengthy

# REPETITIVE LOSS STRATEGY

# REPETITIVE LOSS & SEVERE REPETITIVE LOSS DEFINED

## NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

#### Severe Repetitive Loss Building:

Any building that is covered under a Standard Flood Insurance Policy and has incurred flood damage for which:

- 4 or more separate claim payments have been made under a Standard Flood Insurance Policy issued pursuant to this title, with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claim payments exceeding \$20,000; or
- At least 2 separate claim payments have been made under a Standard Flood Insurance Policy, with the cumulative amount of such claim payments exceed the fair market value of the insured building on the day before each loss.

**Repetitive Loss Structure.** An NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.

# FLOOD MITIGATION ASSISTANCE (FMA)

FEMA will select eligible flood mitigation project subapplications on a competitive basis for FMA as follows:

- **a.** Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplication that meet definition 42 U.S.C. 4104c(h)(3)(B)(ii) of a Severe Repetitive Loss (SRL) property: At least two separate NFIP claim payments have been made with the cumulative amount of such claims exceeding the market value of the insured structure.
- **b.** Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplication that meet the definition of a Repetitive Loss (RL) property: Have incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25% of the market value of the structure at the time of each such flood event
- **c.** Projects that will mitigate flood damage to at least 50 percent of structures included in the subapplication that meet definition 42 U.S.C. 4104c(h)(3)(B)(i) of a **SRL** property: four or more separate **NFIP** claims payments have been made with the amount of each claim exceeding \$5,000, and with the cumulative amount of claims payments exceeding \$20,000

#### **COMMUNITY RATING SYSTEM (CRS)**

For CRS purposes, a *Repetitive Loss Property* is any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period since 1978.

16,809

REPETITIVE LOSS PROPERTIES IN NEW JERSEY (NFIP, 2018)

1,238

SEVERE REPETITIVE LOSS PROPERTIES IN NEW JERSEY (NFIP, 2018)

2,651

TOTAL REPETITIVE LOSS AND SEVERE REPETITIVE LOSS PROPERTIES HAVE BEEN MITIGATED (NFIP, 2018)

# PLAN MAINTENANCE

A formal process is required to ensure that the State Plan will remain an active and relevant document. The Plan includes a schedule for monitoring and evaluating the State Plan as well as revising it every three years. For the 2019 Plan update, changes to this section are based on an evaluation of the operational feedback regarding the effectiveness of the plan maintenance strategy in the 2014 Plan. The lists below explain what needs to be done in order to monitor, evaluate and update the plan.

#### MONITORING

#### Tracking progress on relevant mitigation activities

- Review existing action items to determine appropriateness of funding
- Identify issues that may not have been identified when the plan was developed
- o Prioritize potential mitigation projects using the methodology described in the plan
- Assist in development of funding proposals for priority action items
- Annual review of mitigation o actions and identified projects
- Review after each major disaster
- o to determine the need for Plan
- Review every three years before o resubmission to FEMA for

approval

refocus

#### **EVALUATING**

#### • Are these programs effective?

- Have there been any changes in development that affect our mitigation priorities?
- Are our goals, objectives, and action items relevant, given any changes in our respective department and/or section?
- Are our goals, objectives, and action items relevant given any changes to State or Federal regulations and/or policies?
- o Is there any new data that would affect the risk assessment or any other pertinent portion of the State Plan?
- o Have there been any declared events that affected or caused our respective department or section to delete or revise current actions and priorities?

#### **UPDATING**

- New Presidential disaster or emergency declarations and other applicable events
- Progress in completing tasks listed in the mitigation strategies section of the Plan
- Changes in development
- Progress in statewide mitigation activities, including meeting state mitigation goals
- Change in priorities
- Changes in available funding sources and programs
- Advances in GIS data acquisition and other technologies
- Increases in available information
- Changes in State or federal laws, including amendments to FEMA rules and guidance
- The State 5-Year Emergency Management Program Strategic Plan (5YRSEMPSP)
- Other factors affecting the Plan
- On an annual basis, evaluate and roll-up local HMP capability assessments and risk assessments as local HMPs are updated between 2019 and 2022.

# **EMAP**

The Emergency Management Accreditation Program (EMAP) is a voluntary assessment and accreditation process for the emergency management programs of states, territories, tribes, and local governments. It provides the means for strategic improvement of and accreditation of emergency management programs. The State passed the EMAP assessment and became accredited on October 28, 2011.

EMAP requires states to assess the risks and vulnerability of people, property, environment, and its own operations from identified hazards. It also requires the State to include a consequence analysis for the hazards identified in the State HIRA.



"Safer communities through measurable standards of excellence for emergency management programs."

-EMAP's Vision

# IMPLEMENTATION In the second second

The 2019 Plan Update includes enhanced processes and programs to advance local hazard mitigation planning throughout the State, and to administer the FEMA grant programs that fund both state and local mitigation projects and efforts.

In the plan, federal and State funding programs that provide funding were reviewed and updated and new additions were made. Through increased staff resources, the State continues to provide greater levels of hazard mitigation planning and plan implementation support.

