

**Ocean-Monmouth Multi-
Jurisdictional Program for
Public Information**

December 13, 2023

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Introduction

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

The Coalition currently has over 30 active municipal participants from Atlantic, Cape May, Cumberland, Middlesex, Monmouth and Ocean Counties. Our associate participants are: The Jacques Cousteau National Estuarine Research Reserve, Stockton University Coastal Research Center, Stevens Institute of Technology, Montclair State University School of Conservation and the Henry M. Rowan College of Engineering. Federal and State agencies that attend include the Federal Emergency Management Agency (FEMA), United States Army Corps of Engineers (USACE-Philadelphia District), the NJ Department of Environmental Protection (NJDEP) and the NJ Department of Transportation (NJDOT). While not all are involved in the Multi-Jurisdictional Program for Public Information, the discussions and information shared during Coalition meetings increases the capacity of the MJPPI to develop and share the best outreach possible to our constituents.

Ocean County and Monmouth County are positioned along New Jersey’s Atlantic Coastline. The immediate coastline is comprised of barrier islands, followed by back bays and the mainland. Several communities are comprised of both barrier island and mainland areas. The Monmouth County communities are Middletown Township, Neptune Township and Oceanport Borough. The Ocean County communities are Brick Township, Mantoloking Township and Pt. Pleasant Beach Borough.

Table 1: Municipal members of the MJPPI

Municipality	County
Brick	Ocean
Mantoloking	Ocean
Middletown	Monmouth
Neptune Twp	Monmouth
Oceanport	Monmouth
Pt Pleasant Beach	Ocean

The Committee plans to increase participation of regional stakeholders in the MJPPI. Firm commitments of the following stakeholders have been secured and they will serve on the MJPPI Committee.:

- Risk Reduction Plus (Insurance)
- Manasquan Bank (Bank)
- (Realestate)
- NJ Gas
- Radio
- Monmouth County
- Ocean County

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

Goals

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

Objectives

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

Flood Damage Characteristics

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

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

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

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

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

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

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

Severe Repetitive Loss (SRL): A residential property that is covered under an NFIP flood insurance policy and has had at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claim payments exceeds \$20,000; or for which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. For both, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than ten days apart.

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

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

Acronyms Used in this Plan

ABFE-Advisory Base Flood Elevation

BFE-Base Flood Elevation

CRS- Community Rating System

FEMA- Federal Emergency Management Agency

MJPPI- Multi-Jurisdictional Program for Public Information

NFIP- National Flood Insurance Program

PPI- Program for Public Information

RL- Repetitive Loss

SFHA- Special Flood Hazard Area

SRL- Severe Repetitive Loss

Multi-Jurisdictional Program for Public Information

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

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

Step 1: Establish a Program for Public Information committee

Per past revisions to the Coordinator's Manual in 2017, the Program for Public Information (PPI) was introduced by the Federal Emergency Management Agency (FEMA) to assist in the distribution of information to the residents of local communities such as those in Monmouth County and Ocean County. The main duty of the PPI is flood hazard outreach, whether that is FEMA pamphlet distribution, holding flood hazard prevention meetings open to the public, or developing a multitude of electronic tools that the public can use to assist in; easily accessible by social media, municipal website, and mobile download. In order for a municipality to create a PPI, there are a series of steps that must be completed in order to be eligible to receive points via the Community Rating System (CRS) program.

FEMA acknowledges the benefit of creating a multi-jurisdictional PPI in their 2017 document entitled "Developing a Program for Public Information for Credit Under the Community Rating System of the National Flood Insurance Program". When CRS communities in an area come together to form a multi-jurisdictional PPI the "approach has the advantage of sharing resources, avoiding duplication of effort, and capitalizing on regional media", all of which the Ocean-Monmouth Multi-Jurisdictional Program for Public Information aims to accomplish. In addition, by working on a larger regional level, the Ocean-Monmouth MJPPI has been able to recruit larger stakeholder groups that would not be able to work at the municipal level.

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

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

Remote attendance, e.g., via a webinar that allows for everyone to talk, is considered acceptable but the Ocean-Monmouth MJPPi aims to avoid this whenever possible through careful scheduling.

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

- A website that will be operated specifically for the Ocean-Monmouth Coastal Coalition
- Municipal Flood Information web pages
- Municipal social media accounts

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

Table 2. Appointees to the MJPPi Committee

Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Brick	Vincent Palmieri	Tara Braxton	David Chadwick	Larissa Braxton
Mantoloking	Stacy Ferris	Scott Hulse, Francis Bruton	Peter Kizima	Victoria McDougal
Middletown	Stacy Krause		Charles Ehret	
Neptune Twp	Don Clare	Tracy James	Bridget Neary	Robin Liebeskind
Oceanport	Donna Phelps	Buzz Baldanza	Kim Jungfer	Toni Sverapa
Pt Pleasant Beach	Michael Thulen	Patty Harth John Mele	Peter Ritchings	Lino Dealmeida

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

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

Municipality	Floodplain Administrators	Certified Floodplain Managers	Public Information Office Representatives
Brick	Elissa Cummins	Elissa Cummins, Russell Harris, Greg Riello	Ed Morony
Mantoloking	Larry Plevier, Francis Bruton	Francis Bruton	Stacy Ferris
Middletown	Stacy Krause	Stacy Krause	Tara Berson
Neptune Twp	Don Clare	Don Clare	Kyle Bascom
Oceanport	William White	William White	Jeanne Smith
Pt Pleasant Beach	Michael Thulen	John Mele Michael Thulen Matthew Rack Raymond Savacool	Patty Harth

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

Tom Quirk, Executive Director of the New Jersey Coastal Coalition, was responsible for the development of agendas and facilitation of meetings. Meetings were scheduled in order to encourage maximum attendance as well as ensure CRS standards for minimum attendance. Two full official meetings of the MJPPI committee were held in the past year. The first meeting took place on October 18, 2023 at the Neptune Municipal Building. The second meeting took place on December 13, 2023 at the Mantoloking Road Ale House. In addition, numerous unofficial meetings took place to develop the MJPPI.

Step 2: Assessment of Public Information Needs

A. Local Flood Hazard

The member towns of the Ocean-Monmouth Multi-Jurisdictional Program for Public Information are exposed to a variety of flooding threats. Tidal flooding related to hurricanes, tropical storms, nor'easters, and extreme astronomical flooding impacts the low lying areas along the Atlantic Ocean and back bays. Precipitation based flooding from heavy rain events can also be compounded by stormwater limitations during tidal flooding events. Damage from wave action can take place along the oceanfront and bayfront. Riverine flooding is also possible in mainland locations.

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

Land Use	Acres	Percent
Commercial	15,815.44	4%
Residential	76,838.38	19%
Agriculture	16,844.80	4%
Vacant	36,272.42	9%
Other	262,400.55	64%
Park, Conservation, Open Space	199,783.00	49%
Wetlands	98,995.82	24%
Total	408,171.59	100%

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

Land Use	Acres	Percent
Commercial	16,258	6.1
Industrial	3,046	1.1
Residential	98,033	36.1
Agriculture	49,042	18
Vacant	16,092	5.9
Other	89,183	32.8
Parks, Conservation, Open Space	57,401	21.1
Wetlands	80,333	29.6
Total	271,654	

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

B. Flood Damage in the Region

Ocean County and Monmouth County have experienced many large scale flooding events. The Great Atlantic Hurricane of 1944 was a Category 3 hurricane that, despite never making landfall, resulted in heavy flooding and damage throughout coastal regions. An intense nor’easter in 1962 lasted for several days, resulting in heavy ocean front damage and intense tidal stacking, a phenomena that is caused by persistent onshore winds that prevent the tides from lowering in the back bays. A series of strong nor’easters in 1991 and 1992 also caused intense coastal flooding in the region. Hurricane Irene in 2011 resulted in heavy rainfall that caused riverine flooding in many interior portions of Ocean County and Monmouth County. Superstorm Sandy in October of 2012 brought severe and widespread damage to the entire state with recovery continuing. Coastal Flooding occurred in March 2013 from a severe Nor’easter. Winter Storm Jonas in 2016 resulted in heavy flooding in Ocean County and Monmouth County with record flooding in many areas. Since 2016 there have been no Federal declared storms in the region.

Over the last 10 years there is a noticed increase of sunny-day flooding occurring around full-moon cycles where there are winds from the North/ North-East and from storms that have had a high rainfall intensity.

The State of New Jersey 2019 Hazard Mitigation Plan has information on the number of policies, claims, repetitive loss properties, severe repetitive loss properties.

Table 6. NFIP Summaries and FEMA data

County	Ocean County	Monmouth County
Number of Policies	50,500	22,114
Number of Claims	52,454	19,678
Repetitive Loss Properties	1,899	1,645
Severe Repetitive Loss Properties	49	249

Further assessment of past storm events, flood damages, and future risk was evaluated by the committee through the review of the 2021 Monmouth County Hazard Mitigation Plan (<https://www.mcsonj.org/divisions/special-ops/emergency-management/hazard-mitigation-planning/>) and the 2018 Ocean County Hazard Mitigation Plan (<https://sheriff.co.ocean.nj.us/frmOEMRegContent?ID=f72b3627-0667-4a18-ab4a->

9a3efe1c5933&All_Hazard_Mitigation_Plan). Both plans contain extensive information about land use, population, trends, hazard occurrence, hazard probability, and past damages.

C. Community Rating System

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

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

Map Information Service:

All of these projects will publicize how residents and businesses can access FEMA Flood Insurance Rate Map information. This information can be easily accessed using FEMA's <https://msc.fema.gov/portal/search>. Each municipality maintains a link to this site.

FEMA's interactive GIS site can create a flood map for a property: <https://hazards-fema.maps.arcgis.com/apps/webappviewer/index.html?id=8b0adb51996444d4879338b5529aa9cd>

Flood information can be searched for any parcel in all of the jurisdictions by street address. In addition, all municipalities will provide this information by phone or in person at their offices, and some municipalities offer this information in writing through a FIRM letter.

Outreach Projects:

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

Hazard Disclosure:

The State of New Jersey approved a bill that requires sellers of property and landlords to make notifications regarding flooding. MJPPi members have developed outreach to local realtors to let them know what properties are within a Special Flood Hazard Area in their municipalities.

Flood Protection Information:

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

- The PPI committee-selected communication topics and messages;
- Information about flood warning systems, flood hazard and evacuation maps, and links

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

Flood Protection Assistance:

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

Figure 1: Example of Log of Flood Protection Assistance Visits

Log of Flood Map Information & Public Assistance Inquiries												
Township of Upper												
Date	Block	Lot	Address	Map Page	Existing zone	Preliminary Zone	Past Flooding Area	Depth of Flooding	Lmwa Zone	Wetlands	Insurance info	Notes
5/8/17	310	5.00	185 Marshallville Rd	5C	AET (9)	n/a	no	n/a	n/a	no	verbal	Resident asking about change in flood zones

Currently, several municipalities already provide financial assistance advisory programs as a service to the public.

Table 7. Financial Assistance Advisory Programs

Municipality	Flood Insurance Outreach by Elected Officials
Mantoloking	Floodplain Manager explains what assistance may be available to a homeowner when they contact the office.
Middletown	Floodplain Manager explains what assistance may be available to a homeowner when they contact the office.
Oceanport	Floodplain Manager explains what assistance may be available to a homeowner when they contact the office.
Pt Pleasant Beach	Floodplain Manager explains what assistance may be available to a homeowner when they contact the office.

Flood Insurance Promotion:

This MJPPi document includes communication that supports the goal of increasing flood insurance coverage. A bank (Manasquan Bank) and an insurance representative (Risk Reduction Plus) both sit on the PPI Committee as stakeholders. The PPI includes the assessment of NFIP coverage for number of policies in each jurisdiction and the location of each of the flood zones. An outcome for all six of the priority outreach projects is to increase the number of NFIP flood insurance policies in the jurisdictions. An elected official in each jurisdiction will send the letter to all residents in the SFHA. Each town will host an insurance outreach meeting to discuss flood insurance.

The municipalities will be promoting flood insurance through their elected officials, increasing the reach of flood insurance outreach.

Table 8. Flood Insurance Outreach by Elected Officials.

Municipality	Flood Insurance Outreach by Elected Officials
Brick	Yearly mailing from Mayor with flood insurance brochure. Yearly outreach meeting (FIM). Flood insurance brochure distributed with construction permit.
Mantoloking	Yearly mailing from Mayor with flood insurance brochure. Yearly outreach meeting (FIM). Flood insurance brochure distributed with construction permit.
Middletown	Yearly mailing from Mayor with flood insurance brochure. Yearly outreach meeting (FIM). Flood insurance brochure distributed with construction permit.
Neptune Twp	Yearly mailing from Mayor with flood insurance brochure. Yearly outreach meeting (FIM). Flood insurance brochure distributed with construction permit.
Oceanport	Yearly mailing from Mayor with flood insurance brochure. Yearly outreach meeting (FIM). Flood insurance brochure distributed with construction permit.
Pt Pleasant Beach	Yearly mailing from Mayor with flood insurance brochure. Yearly outreach meeting (FIM). Flood insurance brochure distributed with construction permit.

Repetitive Loss Outreach:

The PPI identifies repetitive loss and severe repetitive loss areas as a target area and includes two outreach projects to separate priority audiences: residents and non-resident owners of

houses in repetitive loss areas. It also verifies that the outreach messages promote flood insurance, flood protection assistance and warning systems and response.

Flood Warning and Response:

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

- CodeRed or similar system—A free telephone, text or email service;
- Facebook—Municipal Facebook pages, Offices of Emergency Management pages, etc post real time updates about emergency conditions and offer general preparedness information;
- Twitter—There are two County Twitter accounts that disperse emergency information: Ocean County OEM: @OceanCounty911 and Monmouth County government: @MonmouthSheriff

Table 9. CRS activities covered in MJPPI

Activity	Element Activity Code	Description
320 - Map Information Service	All	Publicize map information services
350 - Flood Protection Information	WEB	Credit for additional topics in the MJPPI covered on websites
360 - Flood Insurance Assistance	PPA, PPV, FAA	MJPPI covers all topics
370 - Flood Insurance Promotion	All	Incorporated into the MJPPI
420 - Open Space Preservation	NFOS	Educational materials are provided about the natural functions of open space
540 - Drainage System Maintenance	SDR	Publicity regarding regulations prohibiting dumping
610 - Flood Warning and Response	FTR, EWD	Publicize available options for notification of flood warnings and information during flood events

D. Determination of the Target Audience

Population information was collected from Municipal Demographic Profiles from the 2020 US Census. The full profiles can be found in the appendix of this document. Although the identities of each community are unique, all members of the MJPPI share the same flooding concerns and desire to have properly informed and prepared residents.

Table 10. Municipal populations from Municipal Demographic Profiles

Municipality	County	2020 Census Estimated Population
Brick	Ocean	73,620
Mantoloking	Ocean	331
Middletown	Monmouth	67,106
Neptune Twp	Monmouth	28,061
Oceanport	Monmouth	6,153
Pt Pleasant Beach	Ocean	4,766

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

- I. **Properties Located in the SFHA:** Properties located in the special flood hazard area have the highest associated flooding risk. Properties located in the special flood hazard area that are purchased with a mortgage are required to have flood insurance. Properties constructed in the V zone or between the LimWA line and the V zone are also required to be built to higher standards.
- II. **Senior Citizen Population:** Committee agreed that older residents unaware that their house is not up to FEMA standards with regards to resiliency to coastal storms must be a target for the distribution of public information.
- III. **RL/SRL Properties:** Buyers and homeowners of pre-FIRM structures are often unaware of what they can do their property to ensure resiliency to coastal storms. Unfortunately, most residents living in repetitive loss areas have no better choice than to raise their homes, which is costly to say the least. Each participating member of the Ocean-Monmouth Multi-Jurisdictional Program for Public Information operates partially or fully in a special flood hazard area, and as such, many repetitive loss properties exist. Our goal as a PPI is to reduce the number of repetitive loss properties, through the distribution of public information pertaining to the resiliency of one's home, including information on grants to raise properties. Our main goal for repetitive loss areas is to develop a long-term mitigation for each individual claiming repetitive flood damage. We chose this target market to promote getting to resiliency and to better the safety of our residents.
- IV. **Seasonal Residents and Potential Homebuyers:** Monmouth and Ocean County are highly desirable vacation areas , and as such, are predominantly driven by tourism during the summer months. As a result, the area has a significant amount of part-time residents/seasonal property owners. Our committee chose the third target area because they

are not always in the area, and sometimes cannot obtain information as quickly as someone who is a “full time” resident. In order to cater to these seasonal resident, our committee has highlighted the necessity to keep flood information sections of the municipal websites updated as well as try to disseminate relative information through social media.

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

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

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

- VIII. **New Resident/Property Owners:** People new to the area often purchase without municipal staff having the opportunity to discuss storm hazards, flooding, or flood zone information. Getting information to this group may assist in answering questions regarding flood insurance and an array of other information that would be helpful in the case of flooding and or storm.

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

- X. **Special Communities:** The committee identified that there are unincorporated communities within their jurisdictions. These communities are unique and share common interests and notifying them as a group would be a good use of resources. Communities include mobile home parks, religious camp meetings, Condo/Homeowners Associations and campgrounds.

E. Public Outreach - Gap Analysis

In order to determine what opportunities exist for improving outreach in the region, the committee worked to catalogue existing outreach efforts. The following is a listing of past outreach that has not been completed by municipalities:

- Ocean County Superstorm Sandy Recovery Resources*: Ocean County had a listing of various resources for flooding recovery focused on Sandy Recovery
- New Jersey Association of Floodplain Managers Conference*: An annual conference in Atlantic City that has a wide variety of workshops and speakers that cover various flooding topics
- Home elevation workshops*: Various building elevation and moving companies held home elevation workshops throughout the region

In addition, several newspapers, magazines, and media outlets in the area have covered various flood related topics such as historical storms, flood insurance, etc. These include:

- *Asbury Park Press*
- *Ocean Star*

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

Table 11. Past outreach projects by Brick

Past Outreach Projects	
OP#1	Static Display - Muni Bldg
OP#2	Static Display - Civic Plaza
OP#3	Static Display - Library
OP#4	Static Display - BTMUA
OP#5	Static Display - Senior Cntr.
OP#6	Info Table at Farmers Mkt.
OP#7	Info Table at Summerfest
OP#8	Info Table Hurricane Season @ Traders Cove Concerts on the Bay
OP#9	Info Table at Green Fair/Fall Festival
OP#10	Info Table at Senior Fair
OP#11	Township Newsletter
OP#12	RLA Mailing
OP#13	Waiting Area - Flood/Hurricane Power Point
OP#14	Township Website - FEMA Flyers & Brick 6 Topics
OP#15	BTV - Power Point - 2x in Hurricane Season

Table 12. Past outreach projects by Mantoloking

Past Outreach Projects	
OP#1	Brochure (General Mailing)
OP#2	Brochure (RL Letter)
OP#3	Brochure (Lenders, Realtors, Insurance)
OP#4	Brochure (Email)
OP#5	Brochure (website)
OP#6	FEMA Books (Borough hall)
OP#7	Mantoloking Reporter
OP#8	"Do Not Dump " Inlets
OP#9	Radio (Borough)
OP#10	Facebook
OP#11	Dunes

Table 13. Past outreach projects by Middletown

Past Outreach Projects	
OP#1	Quarterly Real Estate outreach email
OP#2	Quarterly NFIP agent outreach email
OP#3	Quarterly surveyor outreach email
OP#4	Twp website with all mandatory elements
OP#5	Repetitive loss info on website
OP#6	Hurricane Season "Do you have a plan?" signs
OP#7	High water mark at Belford waterfront
OP#8	Map info service
OP#9	Social media – hazards
OP#10	Social media - warnings
OP#11	Social media – major storms
OP#12	Letter to all residents with tax bills
OP#13	
OP#14	
OP#15	
OP#16	
OP#17	
OP#18	
OP#19	
OP#20	
OP#21	
OP#22	
OP#23	
OP#24	
OP#25	
OP#26	
OP#27	

Table 14. Past outreach projects by Neptune Township

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

Table 15. Past outreach projects by Oceanport

Past Outreach Projects	
OP#1	Borough Newsletter (4-5 per year)
OP#2	FB - Hazards
OP#3	FB - Warnings
OP#4	Weather Advisory FB/Email/Website
OP#5	Flooding Advisory-FB/Email/Website
OP#6	FB -Hurricane Season Info
OP#7	Oceanport Seniors
OP#8	FEMA Information/ Borough Hall
OP#9	Borough Engineer available to provide homeowner assistance
OP#10	Borough Radio 1610 – Messages on system
OP #11	“Do Not Dump” on storm drains
OP#12	Map Information Service
OP#13	Brochures delivered to realtor and lenders
OP#14	Four High Water Mark Signs at various locations

Table 16. Past outreach projects by Pt Pleasant Beach

Past Outreach Projects	
OP#1	Mail Letters to Bankers and Realtors
OP#2	Deliver brochures to realtors and banks
OP#3	Quarterly News Letters
OP#4	Repetitive Loss Letters sent to owners
OP#5	Photos from Seafood fest and tug of war
OP#6	Public meeting with FP community
OP#7	Non-Resident Taxpayers Advisory Meeting
OP#8	Training Classes and certificates
OP#9	Mail letters to residents with tax bills
OP#10	Attend NJAFM Annual Conference
OP#11	Substantial Damage/Improvement letters to owners

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

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

F. Flood Insurance Coverage Assessment

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

Collect flood insurance information

The information that the Committee collected is limited because FEMA is not supplying as much summary data. NFIP policy data through flood insurance sheets updated as of April 2023. These sheets identified the number of policies in each flood zone. Information was presented on the paid losses. Information on paid losses will be used to determine if there is any way the MJPPJ Committee can help owners avoid future losses.

Determine level of flood insurance coverage

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

Table 17. Percentage of properties covered by flood insurance by community

Community	Penetration Rate		CIF		Residential Structures (NSI 2.0)		Pct. Of CIF in SFHA
	SFHA	Community	SFHA	Community	SFHA	Community	
Brick	49.7%	7.7%	3077	3742	6190	48,616	82.2%
Mantoloking	63.0%	63.1%	395	396	627	628	99.7%
Middletown	67.3%	9.9%	1973	2231	2930	22,552	88.4%
Neptune	64.9%	6.3%	246	628	379	9,984	39.2%
Oceanport	78.2%	28.5%	482	606	616	2,127	79.5%
Pt Pleasant Beach	61.1%	45.9%	1223	1295	2002	2,821	94.4%

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

Table 18. Baseline 2023 Amount Paid on Claims

Community	Amount Paid On Building Claim	Amount Paid On Contents Claim	Amount Paid On Increased Cost Of Compliance Claim	Policy Count
Middletown	\$ 51,127,359.65	\$ 4,060,163.97	\$ 4,726,337.16	1,733
Neptune	\$ 19,798,966.09	\$ 2,631,192.92	\$ 1,046,590.18	434
Oceanport	\$ 50,723,537.55	\$ 8,507,497.74	\$ 2,130,034.36	1,024
Mantoloking	\$ 77,439,562.02	\$ 15,737,225.81	\$ 462,169.70	621
Pt Pleasant Beach	\$ 89,193,877.43	\$ 9,940,694.61	\$ 4,711,515.02	2,394
Brick	\$ 243,447,609.07	\$ 26,491,912.48	\$ 12,423,218.10	4,251

Table 19. Number of NFIP Policies in each Flood Hazard Zone

	Brick	Mantoloking	Middletown	Neptune	Oceanport	Pt Pleasant Beach
A	24	0	35	0	2	1
A01	0	0	3	12	6	0
A02	0	0	3	0	0	0
A03	47	0	3	1	0	0
A04	26	0	2	0	4	118
A05	736	171	0	0	0	0
A06	15	13	4	29	0	347
A07	0	0	5	89	0	0
A08	0	0	3	0	1	0
A11	0	0	431	0	0	0
A12	0	0	0	1	0	0
AE	2502	297	930	173	505	1466
AO	183	44	0	1	0	77
AOB	28	9	0	0	0	16
B	100	0	55	5	31	30
C	47	0	91	40	13	184
D	1	0	0	0	0	0
VO5	0	28	0	0	0	0
V06	12	0	0	0	0	29
V07	11	0	0	0	0	0
VE	282	56	0	0	0	79
X	237	0	0	79	49	32
Total	4,251	618	1,565	430	611	2,379

Information on the expected damages from a base flood were collected from two sources. Each county provided data based on current tax valuation in each of the municipalities.

Table 20. Total Value of Improvements in SFHA for Monmouth County Municipalities

Municipality	Total Value of Improvements in the SFHA
Middletown	\$497,493,915
Neptune	\$95,114,294
Oceanport	\$163,073,648
Total	\$755,681,857

Table 21. Total Value of Improvements in SFHA for Ocean County Municipalities

Municipality	Total Value of Improvements in the SFHA
Brick	\$1,309,118,080.00
Mantoloking	\$418,791,400.00
Pt Pleasant Beach	\$456,808,000.00
Total	\$2,184,717,480.00

Table 22. Area located in the Flood Hazard Boundaries (Square Miles) by County

County	Total Area (land and water)	A zone area	A zone percent of total	V zone area	V zone percent of total	SFHA area	SFHA percent of total
Monmouth	472	45.1	9.5	6.4	1.4	51.4	10.9
Ocean	914.84	6,179.28	1.27%	2,063.98	0.43%	22,006.43	4.53%

Table 23. Estimated Population Exposed to the 1% Annual Flood Chance

County	Total 2010 Population	A zone population	A zone percent of total	V zone population	V zone percent of total	SFHA population	SFHA percent of total
Monmouth	643,615	33,900	5%	400	.06%	34,300	5.06%
Ocean	637,229	114,162	17.92%	7,515	1.18%	121,678	19.09%

Table 24. Estimated General Building Stock Exposure to the 1% Annual Chance Flood Event

County	Total Value	A zone value	A zone percent of total	V zone value	V zone percent of total	SFHA value	SFHA percent of total
Monmouth	\$63,526,773,666	\$4,498,075,815	7.24%	\$190,052,551	.31%	\$4,688,128,366	7.55%
Ocean	\$68,183,935,823	\$19,091,222,991	28%	\$777,829,700	1.14%	\$19,869,052,691	29.14%

Table 25. 2023 Status of NFIP Policies, Claims, and Repetitive Loss Statistics

County	Ocean County	Monmouth County
Number of Policies	50,500	22,114
Number of Claims	52,454	19,678
Repetitive Loss Properties	1,899	1,645
Severe Repetitive Loss Properties	49	249

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

Summary

An analysis of existing flood insurance coverage shows varying percentage of coverage within the SFHA. Mainland communities have lower coverage than barrier island communities. Insurance conclusions:

1. Flood Insurance numbers do not represent coverage within the private insurance market.
2. Large number of Pre-FIRM homes that do not have coverage
3. After Superstorm Sandy many communities saw a loss of full-time residents that translated into more 2nd homeowners of which many do not carry flood insurance, since they do not have a mortgage on the property.

Flood insurance is required as a condition of federal aid or a mortgage or loan that is federally insured for a building located in the AE, A, and VE zones. Therefore, one would expect most policies to be in the AE, A, and VE zones. There are multiple reasons why not all buildings in the SFHA carry flood insurance. Property owners with no mortgage on their home or business are not required to carry flood insurance. People with no mortgage may feel it is no longer necessary to carry flood insurance. They may also be under the mistaken impression that because they have no mortgage, they are ineligible for flood insurance and flood insurance discounts. The MJPPI Committee will promote flood insurance at every opportunity and will conduct outreach aimed at owners who do not carry flood insurance

Ocean County has 1,899 repetitive loss properties and 49 severe repetitive loss properties. Monmouth County has 1,645 repetitive loss properties and 249 severe repetitive loss properties. The Committee aims to limit the number of repetitive loss properties in the area through proper outreach that explains mitigation techniques. Each municipality tracks repetitive loss and will keep track of their list of repetitive loss locations.

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

Updated flood insurance data will be obtained every five years, starting from the date of this assessment. The new information will be used to update the level of coverage and subsequent recommendations. Also, new Flood Insurance Rate Maps are expected in the region in the upcoming year. This will result in a new SFHA being established for many municipalities and will trigger a need for a new Flood Insurance Assessment.

Recommendations

Using the data collected and summarized by the flood insurance assessment, the MJPPI committee developed the following recommendations:

- *Increase the number of both residential and non-residential flood insurance policies through proper outreach;*
- *Use targeted outreach for specific flood zones that fits specific needs;*
- *Use outreach to encourage mitigation techniques that prevent property damage during floods;*
- *Track repetitive loss and keep track of list of repetitive loss locations;*

- *Increase number of Preferred Risk Policies;*
- *Reduce the number of Minus Rated Flood Insurance Properties;*
- *Update Flood Insurance Assessment every 5 years and whenever new FIRMS are adopted.*

Coverage Improvement Plan (CIP)

Each member community as part of the MJPPI has the Priority Outreach Topic of Insure your property for your floods hazard. Communities currently provide insurance promotion through outreach to their residents in the following methods:

- Mailing to Properties in the SFHA
- Mailing to Properties in the RL/SRL Property Area
- Mailing to Real Estate, Lending and Insurance Companies
- Mailing to New Residents/ Property Owners
- Information on their webpage

Project #1. Each community will undertake as part of this CIP is to hold an annual community outreach meeting (**FIM**). This meeting shall have the following people involved:

1. Communities CRS Coordinator and/or Floodplain Manager
2. Member of the elected governing body
3. Community insurance representative

The meeting shall be advertised to encourage residents to come out and understand how their property is or would be rated for flood insurance. CRS Coordinator or Floodplain manager will work the Community insurance representative to review the homeowners Elevation Certificate, existing flood insurance policy if they have one, property survey and pictures of the home with the property owner.

Project 2. Letter from Mayor to all property owners, inviting them to the community outreach meeting, letting them know that technical assistance is available, discuss when flood insurance is required and why it is important to have flood insurance. This will be sent annually prior to the community outreach meeting. The letter will include the Flood Insurance Brochure. Sample letter is provided in Appendix C.

Project 3. Technical Assistance will be provided by each community. Community Insurance representative will work with the communities public officials and residents to understand flood insurance ratings. This technical assistance will be included in the Communities outreach.

Project 4. Flood Insurance Brochure shall be included with each construction permit issued by the municipality. Sample brochure is provided in Appendix C.

Project 5. Each community will add the following to their website and their annual outreach to advertise the Technical Advice (TA) for Flood Insurance that the Municipality provides..

“We have partnered with several local insurance companies through the NJ Coastal Coalition to provide technical assistance with understanding your flood insurance policy and how your premiums are calculated. You can contact Risk Reduction Plus (<https://yourfloodrisk.com/>) at 866-599-7066. Have your Elevation Certificate and your Insurance Policy with you when you call. Any other insurance companies that want to assist our community in this outreach efforts please contact NJ Coastal Coalition at acmcoastalcoalition@gmail.com.”

These projects will be incorporated into each Town’s outreach projects and adopted as part of this MJPPI. Appendix E provides a resolution of support for this plan and commitment to implement the Coverage Improvement Plan (CIP). This plan will become part of the MJPPI and updated annually. Annually, each town shall submit documentation of these projects to be included in the annual update of the MJPPI.

Step 3: Formulate Messages

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

One participating municipalities included flood response projects and identified how those projects will be disseminated below.

BOROUGH OF MANTOLOKING:

Flood Response Preparation: Plan for public information before, during and after an emergency
The Borough of Mantoloking utilizes various forms of communication during before and after emergencies.

Before:

Our before messages focus around Knowing your Hazard, insure Property and Protecting People from the hazards. Upon alert of an approaching storm OEM immediately starts pushing out information on all three Facebook platforms; OEM, Police and Fire along with the Borough website. Every July prior to Hurricane season, the Emergency Management brochure is released and includes important information for residents including the We Care form that gets returned to the Police Department. We partner with TV/Radio to start transmitting storm preparation details including plans, 10 days of supplies and evacuation information; in addition we also start running

storm specific information on the Borough owned and operated radio station AM 1067. Emails are sent out through the Mantoloking website E-Alerts and Mantoloking Ready, text messages and phone calls are also released with the same message through Mantoloking Ready so that every opportunity to reach residents and stakeholders is covered. For those residents who do not use computers we also cover printed newspapers and a comprehensive Door to Door knock program that includes Fire & police working together to reach every house and all contacts a=or non-contacts are noted as we evacuate the town.

During:

During an active storm the Boroughs message mainly focuses around Protecting People from the Hazard.

To get the information out we utilize; all three Borough operated Facebook pages, email through the Mantoloking website E-Alerts, TV/Radio, Mantoloking Ready for text, email and phone calls, and the Borough website all of which can be used remotely.

After:

Once a storm has passed and we move into response and recovery mode our message focuses on Knowing your Hazard, Insuring Property, Protecting Property and Building responsibly. All post storm information is pushed out using Facebook pages, email, TV/Radio, the Borough website, a Door to Door Knock starting with all residents who stayed regardless of the evacuation order and lastly through the Borough radio station.

The committee has determined the following topics and messages to be disseminated as part of the PPI. These topics and outcomes are the same for both annual outreach projects and flood response projects:

Priority Topics

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

Additional Topics

7. Protection and assistance are readily available for your community
8. Hurricane and severe storm preparedness
9. Don't wait until it's too late
10. Electricity and water don't mix.

Table 26. Outreach topics and desired outcomes

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

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

Table 27. Topics and Messages for Brick

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

Table 28. Topics and Messages for Mantoloking

Topics Covered	Message 1	Message 2	Message 3
1. Know Your Hazard	Your property is affected by the floodplain and is subject to serious flooding, know your risk when it comes to the hazard of flooding.	Call to find out the impacts of flooding to your property.	
2. Insure Property	Flood insurance is mandatory if subject to any federally guaranteed financing.	Homeowners does not cover floods.	Obtain Flood Insurance.
3. Protect People from the Hazard	Stay out of areas that are flooded with water.	Have/follow your evacuation plan.	
4. Protect Property	Elevate your home and/or mechanical equipment.		
5. Build Responsibly	Obtain a building permit before you build.	Understand substantial damage/improvement designation and the requirements for rebuilding.	
6. Protect Natural Floodplain Functions	Do not dump in storm drains.	Stay off the dunes.	
7. Protection and assistance	Take the various actions to flood proof your home.		
8. Hurricane/Severe Storm preparedness	Make necessary preparations in advance of storm events.		
9. Don't Wait until its too late	Obey directions during an evacuation.	Do not wait, evacuate immediately.	
10. Electricity and Water Do Not Mix	Have a plan to keep electrical vehicles/bicycles and battery storage systems out of flood waters;	Mount EV chargers and battery storage systems above the DFE	

Table 29. Topics and Messages for the Middletown

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	In Middletown's coastal neighborhoods, the question is not if we will experience hurricane flooding, but when!		
2. Insure your property for your flood hazard	Flood insurance is available to anyone living in one of the almost 23,000 participating NFIP communities. Homes and businesses in high-risk flood areas with mortgages from government-backed lenders are required to have flood insurance. You can get a quote or file a claim directly through the NFIP's Flood Smart website.		
3. Protect people from the hazard	In Middletown's coastal neighborhoods, the question is not if we will experience hurricane flooding, but when! There are things you can do now to protect yourself and your home/business:		
4. Protect your property from the hazard	In Middletown's coastal neighborhoods, the question is not if we will experience hurricane flooding, but when! There are things you can do now to protect yourself and your home/business:		
5. Build responsibly	Refer to FEMA's Coastal Construction Manual for construction and design practices in coastal communities.	Listed below is the local review & permitting process for development in the floodplain: You must complete an Application for Development Permit	
6. Protect natural floodplain functions	Do not dump or throw anything into the drainage inlets, ditches or streams	A permit may be needed to ensure that projects do not cause problems to other properties.	
7. Protection and assistance	the Township Engineer will visit a property to review its flood problem and explain ways to stop flooding or prevent flood damage	Check with the Floodplain Manager on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, ongoing mitigation work, and what would be an appropriate flood protection level. Staff can also visit your	

		property to discuss flood protection alternatives, such as home elevation.	
8. Hurricane/Severe Storm preparedness	<p>Why Manage the Floodplain?</p> <p>The Township of Middletown manages development in the floodplain as a community-wide effort to prevent and reduce the risk of flooding. Middletown aims to educate and bring a heightened awareness to the public to better protect the natural functions of floodplains, public safety, property, and economic assets.</p> <p>Natural floodplains provide flood risk reduction benefits by slowing runoff and storing flood water. They also provide other benefits of considerable economic, social, and environmental value that are often overlooked when local land use decisions are made.</p> <p>Floodplains frequently contain wetlands and other important ecological areas which directly affect the quality of the local environment. Some of the benefits of floodplains to a functioning natural system include:</p> <ul style="list-style-type: none"> Fish and wildlife habitat protection Natural flood and erosion control Surface water quality maintenance Groundwater recharge Biological productivity Higher quality recreational opportunities (fishing, bird watching, boating, etc.) 	In the event of a flood or storm hazard, Croydon Hall is the designated public shelter location	<p>There are things you can do now to protect yourself and your home/business:</p> <p>Register for Nixle Alerts.</p> <p>Prepare for emergencies by checking out OEM's "Get Ready Middletown" guide</p> <p>Read FEMA's Ready Checklist</p> <p>Read the Port Monmouth Floodgate Activation Outreach plan</p>
9. Don't Wait until its too late	Don't wait for the next flood to buy insurance protection.		
10. Electricity and Water don't mix			

Table 29. Topics and Messages for Neptune Township

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Flooding from streams, lakes, rivers, and coastal areas make up most flood events. Check your flood map for specific flood hazards in your area. Need help, contact your floodplain manager.	Storms can produce significant amounts of rain which can cause streams and storm drains to be overcome. Sign up for early warning notification and have a plan. Visit www.neptunetownship.org Flood development webpage for more info.	High winds, high tides, and other astrological events can affect the normal receding of flood waters causing prolonged flooding in areas less likely to flood. See something, say something. Report all flooding. Keep leaves and other debris out of storm drains and grates.
2. Insure your property for your flood hazard	Understanding your flood insurance policy is an important first step in properly protecting your home and contents. Insurance knowledge is a powerful cost saving tool.	Map your way to protecting your home. Ask your floodplain manager to explain how to understand your communities flood map so you can properly insure and protect your property.	Know your hazard and create your plan to properly insure property and protect your family. Always plan for the worst, then hope for the best. A good plan includes keeping important flood insurance papers in a safe dry place. Having a copy or digital copy is important to assist in contacting your insurance company and making a claim.
3. Protect people from the hazard	No when to stay and when to go. Costal evacuations routes are posted, never drive through flood water, and park vehicles on high ground.	Obey evacuation orders, riding out a storm could take you on a road you would rather not travel. Being prepared reduces stress provides a level of safety for you and your family.	Weather Service Advisories. What do these advisories mean? Warning: Take protective action Watch: Have a plan of action. Advisory: Use caution Outlook: Prepare a plan of action.
4. Protect your property from the hazard	Secure items that will become projectiles and cause damage. Elevate equipment to the (DFE) Design Flood Elevation or higher. Keep areas subject to flood waters ready. For non-residential applications visit FEMA technical bulletin 3-93 for floodproofing options and certifications.	Have a flood plan. Move cars to higher ground. Keep lithium batteries out of the flood. Electric cars, bicycles, and even old cell phones. Stay high and stay dry.	Keep your portable generators ready to back up. Maintain your gas equipment throughout the year and be ready. Safely store enough gas for your plan. Avoid overloading your generator by knowing which loads can be run by your portable generator. Have a list of what to turn off at your electrical panel.
5. Build responsibly	Building responsibly means, Obtaining a flood development permit. Properly securing structures such as a shed or breakaway walls. Elevating old and new equipment. Installing flood vents where needed. Using the proper flood resistant materials for your flood hazard area.	Obtain a flood development permit. Pre-construction reviews ensures meeting or exceeding your communities' freeboard requirements. Ask your floodplain manager about the required freeboard for your building project.	Planning a new home or an addition? Ask your design professional about your flood hazards and what methods will be used to build your project responsibly. Speak to your floodplain manager to gather important information about your flood hazard, the building code requirements, and flood development ordinance requirements.
6. Protect natural floodplain functions	Keep floodways clear. Do not building or fill in the way of waters natural progression. Let nature lead the way.	Before adding fill to your property, speak with your floodplain manager and check your flood map. Unauthorized construction or	Before you build check with the floodplain manager to obtain all required permits. Diverting natural floodways can cause flooding in other non-flood areas. Any

		fill causes diversion and damming of flood water. This may cause unexpected damage to other structures or property.	watercourse alterations require proper notification. Consult your floodplain manager and be a good neighbor.
8. Hurricane/ Severe Storm Preparedness (Be a flood prepper)	Prepping for natural disasters is year-round commitment. Know your role. Teach each family member their role and what each individual needs to be prepared.	Prepping to STAY or to GO. Storms regularly disrupt the basic services we expect. Prepare to have those basics like extra medication, a battery radio, a means to charge a cell phone, or a plan with loved ones, so you do not have to relying on others during a disruption of services.	Flood prepping 101. Starts with being in the know. What's the forecast. What's the history of flooding to your property, then you can plan for worse. Prepare for no power. Prepare for the season, hot or cold.
9. Hurricane/ Severe Storm Preparedness (Pets need to be prepared for Natural disasters.)	Know your animal's needs. Keep copies of important papers like shot records, and animal licenses current and available. Know your vet's status during emergency situations. Have your animal's medication and a list of those medications ready. Have enough food and water for a week or longer. Consider the weather when preparing. Have leashes, crates, and blankets in mind when making your animals "GO Bag".	Who's watching your pets while your away? Is your pets care giver prepared to follow your plan to relocate your pets to safety, safely. Include your pet's evacuation plans with your pet's care giver.	Planning for the worst - Pet Essentials. Always have your "Lost animal flyers" pre-printed and ready to handout. When an animal gets loose or separated from its owner, that's not the time to make flyers. You need to get the message out immediately! Have your "lost pet" plan of action ready to go. Current pictures and alternate contact numbers are critical to allow people to make contact.
10 Electricity and water don't mix.	Flood preparation for your electric vehicles, battery storage systems, and electric bicycles is a critical necessity for your safety and the prevention of fire. Know your plans to keep these items out of flood waters.	EV chargers and battery storage systems are required to be mounted at or above the (DFE) Design Flood Elevation. Keep lithium batteries out of the flood to avoid electrical hazards and fire.	Portable generators require proper distancing from the occupied portion of your home. Make sure you have proper ventilation and working CO detectors in the areas of the generator.

Table 30. Topics and Messages for Oceanport

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard	Hurricanes, Tropical Storms, Storm Surge. Nor'easters	Parts of Borough in special flood hazard vulnerable to flooding from Shrewsbury River and heavy rains	
2. Insure your property for your flood hazard	Flood Insurance information on Borough's website	Handout on Flood Insurance purchase requirement for people who need a mortgage or loan for a property in the Special Flood Hazard Area.	
3. Protect people from the hazard	Emergency Alert System for Flood Warning and Flood Evaluation. Also a reverse 9-1- system. Know the flood warning procedure.	Flood Safety information on Borough website Flood Handouts available at Borough Hall	
4. Protect your property from the hazard	Emergency Alert System advises residents to move vehicles.	Property Protection information on Borough website and in Borough Hall Evacuation Routes posted on Borough roads.	
5. Build responsibly	Local construction permits are required for new or modified building construction.	Contact the Borough Building Department before you build, fill or otherwise develop any land within the Borough.	Waterproof your walls and place watertight closures over doorways. Raise your house above the flood level.
5. Build Responsibility (Elevation Certificates)	Borough participates in Monmouth County's Forerunner Elevation Certificates Program.	Public can access program to view FIRM and properties.	
6. Protect natural floodplain functions	The Borough's Engineer is the Floodplain Administrator and is responsible for enforcing the floodplain development ordinance.	Ensures that new and substantially improved structures are properly elevated and requiring that flood damage resistant building practices are followed	Notifies FEMA of any changes to watercourses and assisting property owners with the Letter of Map Change process. The Floodplain Administrator encourages higher resiliency standards and best practices while reducing flood insurance premiums.
7. Protection and Assistances	Borough website provides access to the NJ Special Needs Registry.	NJ Special Needs Registry is designed to help emergency responders locate & safely evacuate people who find it difficult to help themselves in the event of a major disaster	
8.. Hurricane/Severe Storm preparedness	Hurricane Survival Guide for New Jersey posted on Borough's website.	Tide Chart is available on Borough's website.	Certified as a Storm Ready Community by the NWS. Part of 7 weather stations associated with Shrewsbury River. Early Warning System
8 Hurricane/ Severe Storm Preparedness (Know Your Zone)	Borough website provides info on the new hurricane evacuation zones and their vulnerability to storm surge.	Zone can be located by clicking the Monmouth County OEM page on the Borough's website.	

Table 31. Topics and Messages for Pt Pleasant Beach

Topics Covered	Message 1	Message 2	Message 3
1. Know your flood hazard			
2. Insure your property for your flood hazard			

Step 4 Identify outreach projects to convey the messages

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

Step 5 Examine other public information initiatives

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

Step 6 Prepare the PPI document

Several drafts of this document were provided to ISO representatives for review and feedback. After taking in this feedback and making edits, a second draft was sent to FEMA's regional insurance liaison, Marianne Luhrs. The document was then adopted by each of the participating municipalities. Copy of each municipalities' resolution is documented in Appendix G.

Step 7 Implement, monitor, and evaluate the program

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

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

1. Review of changes to the *CRS Coordinator's Manual*;
2. Floodplain development activities;
3. Review input from municipalities' staff members and consultants
4. Recommendations Related to the PPI Document and Insurance Coverage
5. Track the number of residential and non-residential premiums in each jurisdiction and the numbers of policies in the flood zones and among the residential and non-residential structures against the 2023 baselines established in this report;
6. Review of target audience and outreach activities;

7. Determine whether goals of PPI are being fulfilled through undertaken outreach activities
8. Revise PPI and prepare PPI re-evaluation/update pursuant to *CRS Coordinator's Manual*.

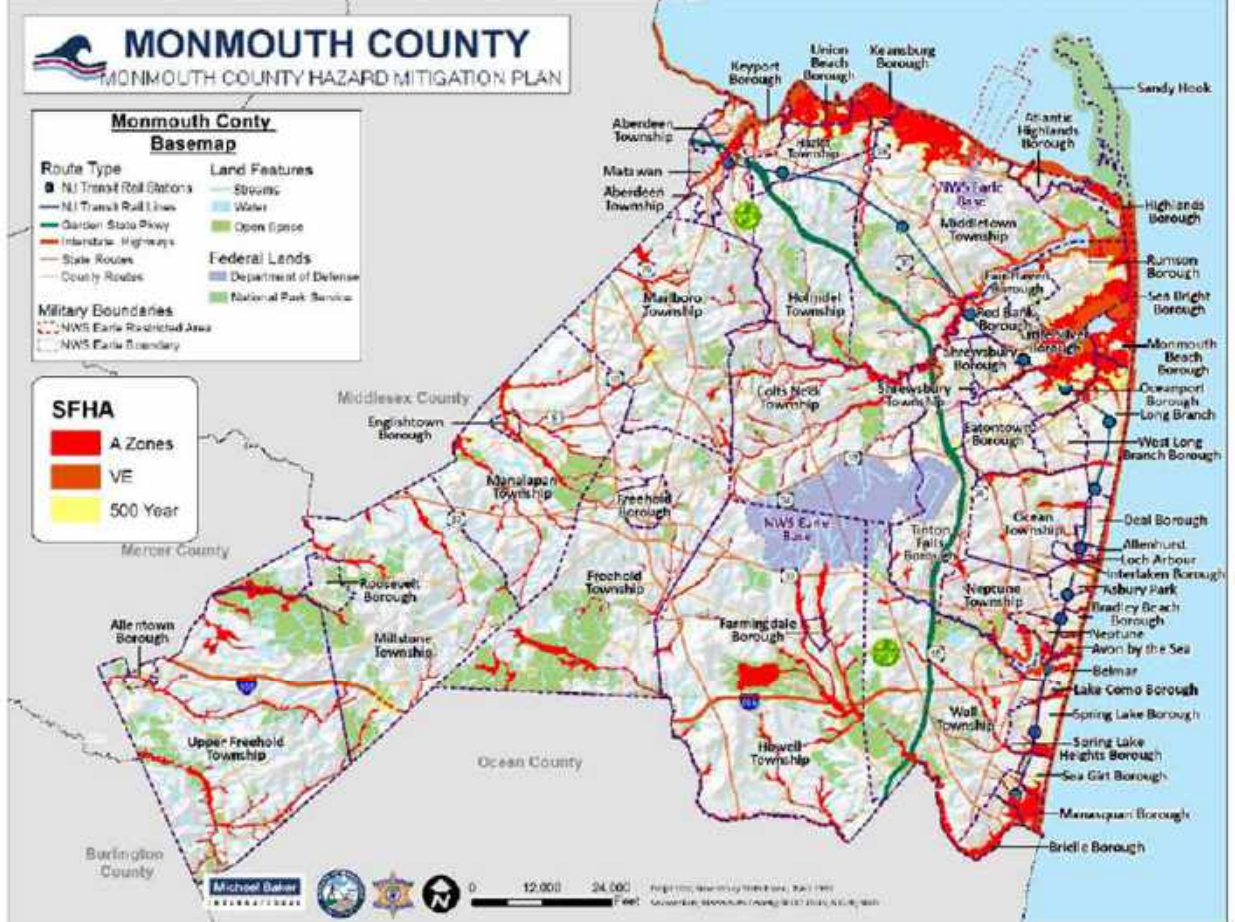
This review will be compiled annually into an evaluation report. The evaluation report will be shared with each participating community's governing body for further feedback. The report shall also be shared with the County Office of Emergency Management and local media.

APPENDIX A

County Flood Hazard Maps

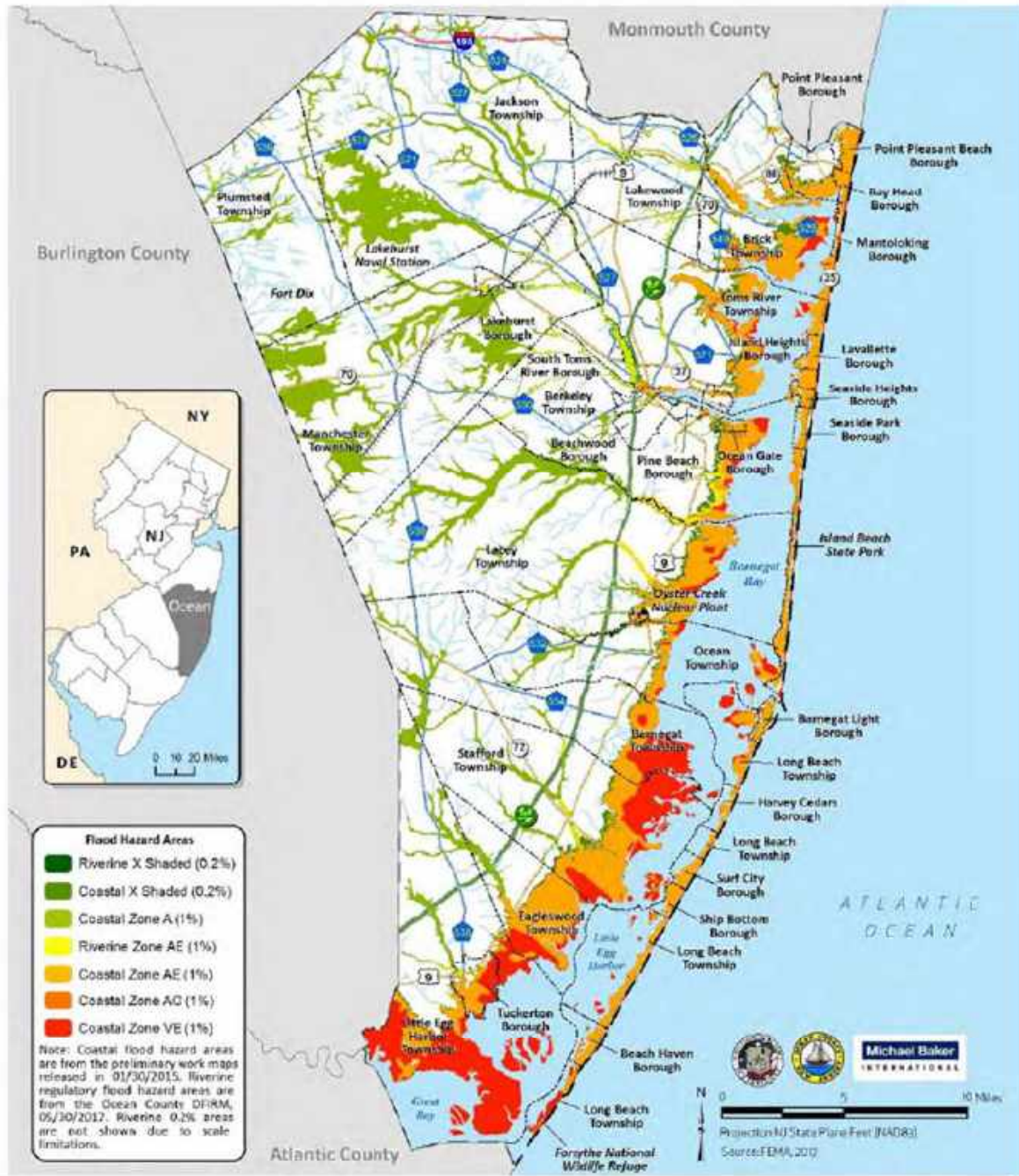
Monmouth County Flood Hazard Areas
Monmouth County Hazard Mitigation Plan (Section 4.0 Risk Assessment, Page 98)

Figure 4.2 - 3 Special Flood Hazard Areas in Monmouth County (FEMA, 2019)



Ocean County Flood Hazard Areas – Ocean County Hazard Mitigation Plan (Section 4.0 Risk Assessment, Page 131)

Figure 4.3.5-3 Location of Watercourses and Flood Zones throughout Ocean County (NJDEP 2012; FEMA 2015, 2017)



Flood Vulnerability



2018 Multi-jurisdictional All Hazard Mitigation Plan
Ocean County, New Jersey



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



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



Appendix B
Flood Insurance Summary

Flood Policies by Flood Zone

	Brick	Mantoloking	Middletown	Neptune	Oceanport	Pt Pleasant Beach
A	24	0	35	0	2	1
A01	0	0	3	12	6	0
A02	0	0	3	0	0	0
A03	47	0	3	1	0	0
A04	26	0	2	0	4	118
A05	736	171	0	0	0	0
A06	15	13	4	29	0	347
A07	0	0	5	89	0	0
A08	0	0	3	0	1	0
A11	0	0	431	0	0	0
A12	0	0	0	1	0	0
AE	2502	297	930	173	505	1466
AO	183	44	0	1	0	77
AOB	28	9	0	0	0	16
B	100	0	55	5	31	30
C	47	0	91	40	13	184
D	1	0	0	0	0	0
VO5	0	28	0	0	0	0
V06	12	0	0	0	0	29
V07	11	0	0	0	0	0
VE	282	56	0	0	0	79
X	237	0	0	79	49	32
Total	4,251	618	1,565	430	611	2,379

Insurance Coverage in SFHA and Community

As of 4/10/2023

Community	Penetration Rate		CIF		Residential Structures (NSI 2.0)		Pct. Of CIF in SFHA
	SFHA	Community	SFHA	Community	SFHA	Community	
Brick	49.7%	7.7%	3077	3742	6190	48,616	82.2%
Mantoloking	63.0%	63.1%	395	396	627	628	99.7%
Middletown	67.3%	9.9%	1973	2231	2930	22,552	88.4%
Neptune	64.9%	6.3%	246	628	379	9,984	39.2%
Oceanport	78.2%	28.5%	482	606	616	2,127	79.5%
Pt Pleasant Beach	61.1%	45.9%	1223	1295	2002	2,821	94.4%

Claims past year

Community	Amount Paid On Building Claim	Amount Paid On Contents Claim	Amount Paid On Increased Cost Of Compliance Claim	Policy Count
Middletown	\$ 51,127,359.65	\$ 4,060,163.97	\$ 4,726,337.16	1,733
Neptune	\$ 19,798,966.09	\$ 2,631,192.92	\$ 1,046,590.18	434
Oceanport	\$ 50,723,537.55	\$ 8,507,497.74	\$ 2,130,034.36	1,024
Mantoloking	\$ 77,439,562.02	\$ 15,737,225.81	\$ 462,169.70	621
Pt Pleasant Beach	\$ 89,193,877.43	\$ 9,940,694.61	\$ 4,711,515.02	2,394
Brick	\$ 243,447,609.07	\$ 26,491,912.48	\$ 12,423,218.10	4,251

Appendix C

Flood Insurance Promotion

Activity 370

**Outreach Letter
&
Brochure**

To: All Residents of xxxxxxxxxxxx

RE: Flood Insurance Promotion Meeting Dear Resident:

The City of xxxxxxxx is expanding its public outreach to residents in and adjacent to the Flood Hazard Area. Currently residents receive a xx% discount on flood insurance rates since our community is Class xx in the Community Rating System (CRS). This rating is based on the various activities that the Community does. Buildings being insured help our town respond quicker after a flooding event. This year we want to invite you to have experts review your elevation certificate and flood insurance policy to see if you are being rated correctly.

We will hold a Meeting at 7:00 PM on October 14th, this is a Wednesday at City Hall. The meeting is being sponsored by Flood Risk Evaluator (FRE) and a local Insurance Agent (Thomas Heist). We will have insurance agents, engineers and our floodplain manager in attendance to help review your documentation to make sure your home is being rated accurately. There is no cost or obligation to change your insurance as part of this review.

Buildings located in the Flood Hazard Area are required to have Flood Insurance. You will need a construction permit to repair flood damage. You can get technical assistance for flood insurance or how to secure you home from flooding by contacting the City's Floodplain Manager.

Please have your elevation certificate, flood insurance declaration page and two pictures of the exterior of your home. We hope to see you at the meeting on October 14th. If you can't make this online meeting, please try to attend one of the other sponsored meetings held throughout the year.

The information for attending this online meeting will be posted on the City's Web Page at xxx

If you have any additional questions, please reach out to our floodplain manager, _____

Very truly Yours,

xxxxx
Mayor

The Mandatory Purchase of Flood Insurance Requirement

NFIP: This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

Mandatory Purchase Requirement: The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A" or "V."

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

How it Works: Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine if the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP, whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be.

While not mandated by law, a lender may require a flood insurance policy, as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. More information can be found at http://www.fema.gov/plan/prevent/fhm/fq_gen11.shtm.

We have partnered with several local insurance companies through the NJ Coastal Coalition to provide technical assistance with understanding your flood insurance policy and how your premiums are calculated. You can contact

- Risk Reduction Plus (<https://yourfloodrisk.com/>) at 866-599-7066 or

Have your Elevation Certificate and your Insurance Policy with you when you call. Any other insurance companies that want to assist our community in this outreach efforts please contact NJ Coastal Coalition at acmcoastalcoalition@gmail.com.

Appendix D

Municipal Website Checklist - Template

Municipal Website Checklist

Ocean-Monmouth County Multi-Jurisdictional Program for Public Information

Municipality: _____

Completed by: _____

Date: _____

Flood Protection Information:

The MJPII includes each municipality's web site as an important conduit of information in the MJPII. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website: _____

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
		1. Know your flood hazard
		2. Insure your property for your flood hazard
		3. Protect people from the hazard
		4. Protect your property from the hazard
		5. Build responsibly
		6. Protect natural floodplain functions
		7. Protection and assistance are readily available for your community
		8. Hurricane and severe storm preparedness
		9. Don't wait until it's too late
		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
		Flood warning systems,
		Flood hazard and evacuation maps
		Links to flood safety precautions
		Shelter locations, including special-needs shelters

- Links to:

YES	NO	Links
		Have links been checked and broken links fixed
		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
		FEMA's FloodSmart website;
		Emergency operations centers for Ocean County
		Emergency operations centers for each municipality
		Elevation Certificate look-up or information on where to view elevation certificates
		Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Other additional information or websites to link

YES	NO	Links
		NJ Coastal Coalition

Appendix E

Municipal Website Checklist

Municipal Website Checklist

Ocean County Multi-Jurisdictional Program for Public Information

Municipality: Township of Brick

Completed by: Vincent Palmieri

Date: 9-27-2023

Flood Protection Information:

The MJPPI includes each municipality's web site as an important conduit of information in the MJPPI. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website: <https://www.bricktownship.net/floodplain-maps-information/>

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
Yes		1. Know your flood hazard
Yes		2. Insure your property for your flood hazard
Yes		3. Protect people from the hazard
Yes		4. Protect your property from the hazard
Yes		5. Build responsibly
Yes		6. Protect natural floodplain functions
NA		7. Protection and assistance are readily available for your community
NA		8. Hurricane and severe storm preparedness
NA		9. Don't wait until it's too late
NA		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
Yes		Flood warning systems,
Yes		Flood hazard and evacuation maps
Yes		Links to flood safety precautions
	no	Shelter locations, including special-needs shelters

YES	NO	Links
Yes		Have links been checked and broken links fixed
Yes		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
Yes		FEMA's FloodSmart website;
		Emergency operations centers for Ocean County
Yes		Emergency operations centers for each municipality
Yes		Elevation Certificate look-up or information on where to view elevation certificates
Yes		Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Links to:
- Other additional information or websites to link

YES	NO	Links
Yes		NJ Coastal Coalition

Municipal Website Checklist

Ocean County Multi-Jurisdictional Program for Public Information

Municipality: Borough of Mantoloking

Completed by: Francis Bruton

Date: 10-11-2023

Flood Protection Information:

The MJPPI includes each municipality's web site as an important conduit of information in the MJPPI. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website: https://www.mantoloking.org/

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
Yes		1. Know your flood hazard
Yes		2. Insure your property for your flood hazard
Yes		3. Protect people from the hazard
Yes		4. Protect your property from the hazard
Yes		5. Build responsibly
Yes		6. Protect natural floodplain functions
Yes		7. Protection and assistance are readily available for your community
Yes		8. Hurricane and severe storm preparedness
Yes		9. Don't wait until it's too late
Yes		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
Yes		Flood warning systems,
Yes		Flood hazard and evacuation maps
Yes		Links to flood safety precautions
Yes		Shelter locations, including special-needs shelters

YES	NO	Links
Yes		Have links been checked and broken links fixed
Yes		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
Yes		FEMA's FloodSmart website;
		Emergency operations centers for Ocean County
Yes		Emergency operations centers for each municipality
Yes		Elevation Certificate look-up or information on where to view elevation certificates
Yes		Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Links to:

- Other additional information or websites to link

YES	NO	Links
Yes		NJ Coastal Coalition

Municipal Website Checklist

Monmouth/Ocean County Multi-Jurisdictional Program for Public Information

Municipality: **Middletown (Monmouth)**
Completed by: Stacy Krause floodplain manager
Date: 7/15/23

Flood Protection Information:

The MJPPI includes each municipality's web site as an important conduit of information in the MJPPI. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website : <https://www.middletownnj.org/507/Coastal-Flooding-Information>

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
x		1. Know your flood hazard
X		2. Insure your property for your flood hazard
X		3. Protect people from the hazard
x		4. Protect your property from the hazard
x		5. Build responsibly
x		6. Protect natural floodplain functions
x		7. Protection and assistance are readily available for your community
x		8. Hurricane and severe storm preparedness
x		9. Don't wait until it's too late
x		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
x		Flood warning systems,
X		Flood hazard and evacuation maps
x		Links to flood safety precautions
x		Shelter locations, including special-needs shelters

- Links to:

YES	NO	Links
x		Have links been checked and broken links fixed
x		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
x		FEMA's FloodSmart website;
x		Emergency operations centers for Ocean County
x		Emergency operations centers for each municipality
x		Elevation Certificate look-up or information on where to view elevation certificates
x		Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Other additional information or websites to link

YES	NO	Links
x		NJ Coastal Coalition

Municipal Website Checklist

Ocean County Multi-Jurisdictional Program for Public Information

Municipality: Township of Neptune

Completed by: Don Clare

Date:

Flood Protection Information:

The MJPPI includes each municipality's web site as an important conduit of information in the MJPPI. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website: <https://neptunetownship.org/departments/floodplain-management-floods-and-what-do-about-it>

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
Yes		1. Know your flood hazard
Yes		2. Insure your property for your flood hazard
Yes		3. Protect people from the hazard
Yes		4. Protect your property from the hazard
Yes		5. Build responsibly
Yes		6. Protect natural floodplain functions
NA		7. Protection and assistance are readily available for your community
NA		8. Hurricane and severe storm preparedness
NA		9. Don't wait until it's too late
NA		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
Yes		Flood warning systems,
Yes		Flood hazard and evacuation maps
Yes		Links to flood safety precautions
	no	Shelter locations, including special-needs shelters

YES	NO	Links
Yes		Have links been checked and broken links fixed
Yes		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
Yes		FEMA's FloodSmart website;
		Emergency operations centers for Ocean County
Yes		Emergency operations centers for each municipality
Yes		Elevation Certificate look-up or information on where to view elevation certificates
Yes		Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Links to:
- Other additional information or websites to link

YES	NO	Links
Yes		NJ Coastal Coalition

Municipal Website Checklist

Ocean County Multi-Jurisdictional Program for Public Information

Municipality: Borough of Oceanport

Completed by: Donna Phelps

Date: 5-1-2023

Flood Protection Information:

The MJPPI includes each municipality's web site as an important conduit of information in the MJPPI. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website: www.oceanportboro.com

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
Yes		1. Know your flood hazard
Yes		2. Insure your property for your flood hazard
Yes		3. Protect people from the hazard
Yes		4. Protect your property from the hazard
Yes		5. Build responsibly
Yes		6. Protect natural floodplain functions
NA		7. Protection and assistance are readily available for your community
NA		8. Hurricane and severe storm preparedness
NA		9. Don't wait until it's too late
NA		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
Yes		Flood warning systems,
Yes		Flood hazard and evacuation maps
Yes		Links to flood safety precautions
	no	Shelter locations, including special-needs shelters

YES	NO	Links
Yes		Have links been checked and broken links fixed
Yes		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
Yes		FEMA's FloodSmart website;
		Emergency operations centers for Ocean County
Yes		Emergency operations centers for each municipality
Yes		Elevation Certificate look-up or information on where to view elevation certificates
Yes		Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Links to:

- Other additional information or websites to link

YES	NO	Links
Yes		NJ Coastal Coalition

Municipal Website Checklist

Ocean County Multi-Jurisdictional Program for Public Information

Municipality: **Borough of Point Pleasant Beach** _____
Completed by: **Michael Thulen** _____
Date: **July,7,2023** _____

Flood Protection

The MJPPI includes each municipality's web site as an important conduit of information in the MJPPI. The municipalities have agreed to a checklist of information to be placed on each jurisdiction's floodplain management or flood information home page.

Municipalities website: <https://pointpleasantbeach.org/departments/building-department/flood-plain-management-plan/>

Please mark Yes for completed actions and No for actions not yet completed:

- The PPI committee-selected communication topics and messages:

YES	NO	Topic
Yes		1. Know your flood hazard
Yes		2. Insure your property for your flood hazard
Yes		3. Protect people from the hazard
Yes		4. Protect your property from the hazard
Yes		5. Build responsibly
Yes		6. Protect natural floodplain functions
Yes		7. Protection and assistance are readily available for your community
Yes		8. Hurricane and severe storm preparedness
Yes		9. Don't wait until it's too late
Yes		10. Electricity and Water Don't Mix

- Information about:

YES	NO	Information
Yes		Flood warning systems,
Yes		Flood hazard and evacuation maps
Yes		Links to flood safety precautions
Yes		Shelter locations, including special-needs shelters

- Links to:

YES	NO	Links
Yes		Have links been checked and broken links fixed
Yes		Additional flood hazard and flood insurance information, especially those topics for which the municipality claims CRS credit;
Yes		FEMA's FloodSmart website;
Yes		Emergency operations centers for Ocean County
	No	Emergency operations centers for each municipality
Yes		Elevation Certificate look-up or information on where to view elevation certificates
	No	Local rain gauges and tabular weather data from the New Jersey Weather and Climate Network (http://www.niweather.org/)

- Other additional information or websites to link

YES	NO	Links
Yes		NJ Coastal Coalition

Appendix F
MJPPI Meetings

MJPP Meeting
 Sign-In Sheet
 August 22, 2023

Name	Title	Company	Phone	Email
Paul Dietrich	CFM	County Coalition	609 695 1112	p.dietrich@cccoalition.com
Tyler Arban	Insurance Agent	Risk Reduction Pluscare	856-733-3666	tyler@riskreductionplus.com
Don Clace	Wpshure CFM	NORTHUP Twp.	732 859 5964	dclace@northuptownship.org
Debra Phelps	ADMINISTRATOR	OCEANPORT	908-403-1147	dphelps@oceanportnj.gov
Stacy Kause	CFM	Middlesex	732-330-6925	skause@middlesexnj.org
Francis Burton	Engineer	Mr. MacDonno	732-710-6565	francis.burton@macdonno.com
Vin Valmieri	Planning Analyst	TOWNSHIP OF BRICK	732-604-7642	vvalmieri@twp.brick.nj.us
Tim Gleason	Assistant Planner	Ocean County Planning Dept	732-929-2054	timgleason@ocean.nj.us
Wanda Paxton	Planner Trainee	ocean county planning dept	732-929-2054	w.paxton@ocean.nj.us
Patty Hirth	FP CLERK	PP Beach	732-892-1118 x238	phirth@pointbeach.nj.gov
Michael Thullen	Construction Spind	PP Beach	" " " x209	mthullen@pointbeach.nj.gov
John Mele	Business Engineer & FM	PP Beach	" " " x209	jmele@pointbeach.nj.gov
Brianna Kandrock	Project Manager	NJDEM	732-581-1940	brianna.kandrock@nj.gov
Ryan Bellou	NJDEM Mitigation	USP NJDEM	609-462-1435	Ryan.Bellou@rise.gov

MUPPI Meeting
 Sign-in Sheet
 October 18, 2022

Name	Title	Company	Phone	Email
Brick				
DAVID CRADDOCK	ASSTANT REP	BRICK	848-280-3511	DAVID.L.CRADDOCK@GMAIL.COM
LARISA PAXTON	PLANNER (OC)	OCEAN COUNTY		LPAXTON@CO.OCEAN.NJ.US
JANE PAXTON	PLANNER	BRICK	732-773-0863	JPAXTON@TRUP.BRICK.NJ.US
VIN GALMIERI	PLANNER	BRICK	732-601-7642	VPGALMIERI@TRUP.BRICK.NJ.US
Mantoloking				
FRANK BAUTON	Engineer	Matt MacDonald	732 780 6565	frank.baution@mattdonald.com
Peter Kizman			732 870 9688	PSS@INCORPORATED.COM
Scott Helise	OPW	Borough of Mantoloking	917-455-4005	PUBLICWORKS@MANTOLOKINGBORO.NJ
Middletown				
REBECCA KRZEMER			732 870 9682	PSS
Stacy Krause	CFM	Middletown		C.Krause@middletownnj.org
Charlie Shird				publicmembers

MUPPI Meeting
Sign-In Sheet
October 18, 2022

Name Title Company Phone Email

Neptune				
Devonil Class	Asst Dir, PLS Coordinator	Neptune Township	732-859-5964	DECLASS@neptunetownship.nj.us
Mic Buscom	PSO	Neptune	732-496-1188	kbasc@neptunepolice.org
Joseph Nigam	Dir. Contract Coord.	Construction/Cade	732-986-5200	joenig@cadecor.com

Oceanport

Toni Sverapa	Public Mem		732-	SVERAPA@MSN.COM
Donna Phelps	Administrator		732-403-6642	DONNAP@OCEANPORTBORO.NJ

Pt Pleasant Beach

Michael Thullen	C.O.	PPB	732-992-1118	mthullen@pointbeach.nj
John Mele	MS Engineer - FPM	PPB	732-992-1188	jmele@pointbeach.nj
Lino DeAngelis	Assistant	PPB	732-548-4909	LDEANGELIS@PPB.NJ
Pete Ritchings		PPB	732-979-7322	pritchings@ppb-nj.com

MUPPI Meeting
 Sign-In Sheet
 October 18, 2022

Name	Title	Company	Phone	Email
Town: Kearsburg				
Ed Strickland	Co-Founder/Dir	Kearsburg	734-797-0715 x228	Ed.Strickland@Kearsburg.net
Kathy Burger	Code/Zoning	Kearsburg	734-787-0915 x220	Kathy.Burger@Kearsburg.nj
Town: Middlesex Lacey Twp. (Ocean)				
JASON PRICE	Permitting/Broker	Belmax M. Dreyfus	609-290-1329	jasonprice@nemax.net

MUPPI Meeting
 Sign-in Sheet
 October 18, 2022

Name	Title	Company	Phone	Email
Stakeholders				
Cindy Nelson	Owner/Broker	Nelson Reuther	732-774-7309	Cindy.Sells@nyfa.com
Tyler Arden	VP	Smartvent / Risk Reduction	856-733-3666	T.Arden@riskreduction.com
Diana Minizza	SVP	Deer First Bank	732-159-6773	minizza@deerfirst.com
Venice Lopez	Dir. of CS	Sea Capital	732-695-3392	vlopez@njveg.org
Katie Feeny	NEW JERSEY RESOURCES	Director - Sustainability	732-489-2874	kfeeny@njresources.com
Tiffany Beckman	The Beckman Law Firm	"	732-774-8262 x107	TBeckman@BeckmanLaw.com
Jenise Gerardi	PRIS OPERATOR	PRIS COMMUNITA	908-415-9197	jenise@prisk.com
Doug Madison	PRIS OPERATOR	PRIS COMMUNITA	856-287-3885	doug@prisk.com
Bridget Neary	Planner / Resident	RELAY & BRANSON DAY Hammouth County Absecon	609-290-7327 732-691-1725	jason@ice.com bridget.neary@camsonmouth.nj.us

2023 Annual Meeting for Ocean-Monmouth MJPPPI



October 18, 2023

Host: Neptune

Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What we are asking our Stakeholders for in 2024
- ▶ Flood Insurance Promotion
- ▶ Next steps



Participating Municipalities



Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Brick	Vincent Palmieri	Tara Braxton	David Chadwick	Larissa Braxton
Mantoloking	Stacy Ferris	Scott Hulse, Francis Bruton	Peter Kizima	Victoria McDougal
Middletown	Stacy Krause		Charles Ehret	
Neptune Twp	Don Clare	Tracy James	Bridget Neary	Robin Liebeskind
Oceanport	Donna Phelps	Buzz Baldanza	Kim Jungfer	Toni Sverapa
Pt Pleasant Beach	Michael Thulen	Patty Harth John Mele	Peter Ritchings	Lino Dealmeida

Participating Stakeholders

- ▶ *Risk Reduction Plus*
- ▶ *NJ Gas*
- ▶ *Ocean First Bank*
- ▶ *Press Communications , LLC (Radio)*



Participating Insurance Stakeholders

- ▶ *Risk Reduction Plus*
- ▶ ** ANFI Certified*



Update Process

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



Goals

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



Objectives

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



Objectives

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



Priority Audiences

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



Priority Outreach Topics

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



Additional Outreach Topics



7. Protection and Assistance are readily available for your community
8. Be prepared for future flooding events
9. Don't wait until it's too late
10. Electricity and water don't mix

Stakeholder Outreach



Community: MJPPJ Stakeholder Outreach

330 OUTREACH PROJECTS WORKSHEET

Reviewer: _____ Date: _____

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

346.8

Number of OP projects:

6

Notes:

c330 ≤ 350

ΣOP ≤ 200

ΣPPI ≤ 80

ΣSTK ≤ 60

Flood Insurance Promotion Activity 370

Included three components

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



Flood Insurance Promotion Activity 370



We provided review of Flood Policies in each community showing breakdown and comparison from the 2020 MJPPI information.

- ▶ Flood Policy Overview
- ▶ Flood Policy by Flood Zone

Flood Insurance Promotion Activity 370



Community	Penetration Rate		CIF		Residential Structures (NSI 2.0)		Pct. Of CIF in SFHA
	SFHA	Community	SFHA	Community	SFHA	Community	
Brick	49.7%	7.7%	3077	3742	6190	48,616	82.2%
Mantoloking	63.0%	63.1%	395	396	627	628	99.7%
Middletown	67.3%	9.9%	1973	2231	2930	22,552	88.4%
Neptune	64.9%	6.3%	246	628	379	9,984	39.2%
Oceanport	78.2%	28.5%	482	606	616	2,127	79.5%
Pt Pleasant Beach	61.1%	45.9%	1223	1295	2002	2,821	94.4%

Flood Insurance Promotion Activity 370



Coverage Improvement Plan

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

- ▶ Annual community outreach meeting
- ▶ Annual outreach letter from the Mayor
- ▶ Technical Assistance
- ▶ Flood Insurance Brochure in Mail and with Permits

Next Steps

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



2023 Annual Meeting for Ocean-Monmouth MJPP

December 13, 2023

Host: Neptune



Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What we are asking our Stakeholders for in 2024
- ▶ Flood Insurance Promotion
- ▶ Next steps



Participating Municipalities



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Neptune Twp	Don Clare	Tracy James	Bridget Neary	Robin Liebeskind
Oceanport	Donna Phelps	Buzz Baldanza	Kim Jungfer	Toni Sverapa
Pt Pleasant Beach	Michael Thulen	Patty Harth John Mele	Peter Ritchings	Lino Dealmeida

Participating Stakeholders

- ▶ *Risk Reduction Plus*
- ▶ *NJ Gas*
- ▶ *Ocean First Bank*
- ▶ *Press Communications , LLC (Radio)*



Participating Insurance Stakeholders

- ▶ *Risk Reduction Plus*
- ▶ ** ANFI Certified*



Update Process in 2024

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



Stakeholder Outreach



Community: MJPPi Stakeholder Outreach

330 OUTREACH PROJECTS WORKSHEET

Reviewer: _____ Date: _____

330 Outreach Project (OP) Worksheet																				
Outreach Projects	Points per Topic	Topics Covered					PPI Messages					Target Audiences	Times per Year	Multipliers						
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OP#14														0		0.0		0.0	0.0	
OP#15														0		0.0		0.0	0.0	
OP#16														0		0.0		0.0	0.0	
OP#17														0		0.0		0.0	0.0	
OP#18														0		0.0		0.0	0.0	
OP#19														0		0.0		0.0	0.0	
OP#20														0		0.0		0.0	0.0	
OP#21														0		0.0		0.0	0.0	
c330 = cOP:		340.00	+	cFRP:	0.00	=	0.00						ΣOP:	200	ΣPPI:	80.00	ΣSTK:	60.00	340.00	

Number of OP projects: **6** Notes: c330 ≤ 350 ΣOP ≤ 200 ΣPPI ≤ 80 ΣSTK ≤ 60 346.8

Flood Insurance Promotion Activity 370

Included three components

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



Flood Insurance Promotion Activity 370

Coverage Improvement Plan

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

- ▶ Annual community outreach meeting
- ▶ Annual outreach letter from the Mayor
- ▶ Technical Assistance
- ▶ Flood Insurance Brochure in Mail and with Permits



Next Steps

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



Appendix G
Municipal Action

**{MUNICIPALITY}
{COUNTY} COUNTY
R E S O L U T I O N**

RESOLUTION NO. XXX-2023

**RE: APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL
PROGRAM FOR PUBLIC INFORMATION**

WHEREAS, as an active participant in FEMA’s Community Rating System (CRS) program, the {Municipality} has determined that it is necessary to participate in the New Jersey Coastal Coalition’s Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Township, other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

WHEREAS, the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Township Committee of the {Municipality}, in the County of {County} and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The {Municipality} appoints XXXX and alternates XXXXX as Public Members of the PPI and XXXXXXX and XXXXXXXXX as Private Members of the PPI.
3. The {Municipality} hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program’s Community Rating System.
4. The {Municipality} hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 2023 prepared by the New Jersey Coastal Coalition.
5. The {Municipality} hereby agrees to perform the Flood Insurance Promotion outreach and maintain information on the municipal website as outlined in the MJPPPI.
6. All Township officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this Resolution.

XXXXX, Mayor

XXXXXX, Municipal Clerk

Resolution No.

Offered by:

Seconded by: Adopted:

Roll Call Vote:

NAME	YES	NO	ABSTAINED	ABSENT
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**TOWNSHIP OF BRICK
OCEAN COUNTY
RESOLUTION**

RESOLUTION NO. 427-23

**RE: APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL
PROGRAM FOR PUBLIC INFORMATION**

WHEREAS, as an active participant in FEMA's Community Rating System (CRS) program, the Township of Brick has determined that it is necessary to participate in the New Jersey Coastal Coalition's Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Township, other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

WHEREAS, the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Township Council of the Township of Brick, in the County of Ocean and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The Township of Brick appoints Vincent Palmieri and alternates Tara Paxton and Edward Peters as Public Members of the PPI and David Chadwick and Larisa Paxton as Private Members of the PPI.
3. The Township of Brick hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program's Community Rating System.
4. The Township of Brick hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 29, 2023 prepared by the New Jersey Coastal Coalition.
5. The Township of Brick hereby agrees to perform the Flood Insurance Promotion outreach and maintain information on the municipal website as outlined in the MJPPi.

6. All Township officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this Resolution.



LISA CRATE
MAYOR



LYNNETTE A. IANNARONE
TOWNSHIP CLERK

Resolution No. 427-23

Offered by: Minichino

Seconded by: Ambrosino

Adopted: December 29, 2023

Roll Call Vote:

NAME	YES	NO	ABSTAINED	ABSENT
Albanese				X
Pontoriero	X			
Ambrosino	X			
Minichino	X			
Travers	X			
Zapcic	X			
deJong	X			

RESOLUTION 23-137

**RESOLUTION OF THE BOROUGH OF MANTOLOKING,
COUNTY OF OCEAN, STATE OF NEW JERSEY
APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL
PROGRAM FOR PUBLIC INFORMATION**

WHEREAS, as an active participant in FEMA's Community Rating System (CRS) program, the Borough of Mantoloking has determined that it is necessary to participate in the New Jersey Coastal Coalition's Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Township, other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

WHEREAS, the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Borough of Mantoloking, County of Ocean and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The Borough of Mantoloking appoints Chief Stacy Ferris and alternates Mr. Scott Hulse, CPWM as Public Members of the PPI and Mr. Peter Kizima and Ms. Victoria McDougal as Private Members of the PPI.
3. The Borough of Mantoloking hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program's Community Rating System.
4. The Borough of Mantoloking hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 2023 prepared by the New Jersey Coastal Coalition.
5. The Borough of Mantoloking hereby agrees to perform the Flood Insurance Promotion outreach and maintain information on the municipal website as outlined in the MJPPPI.
6. All Borough officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this Resolution.

CERTIFICATION

I, Beverley A. Konopada, do hereby certify that the foregoing is a true copy of a resolution adopted by the Governing Body of the Borough of Mantoloking at a meeting held on the 13th day of November, 2023.



BEVERLEY A. KONOPADA, RMC
Borough Clerk, Borough of Mantoloking

RESOLUTION 23-310

APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION

WHEREAS, as an active participant in FEMA's Community Rating System (CRS) program, the Township of Middletown has determined that it is necessary to participate in the New Jersey Coastal Coalition's Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Township; other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

WHEREAS, the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Township Committee of the Township of Middletown in the County of Monmouth and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The Township of Middletown appoints Stacy Krause as the Public Member of the PPI and Charles Ehret and Marco Fernandes as Private Members of the PPI.
3. The Township of Middletown hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program's Community Rating System.
4. The Township of Middletown hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 2023 prepared by the New Jersey Coastal Coalition.
5. The Township of Middletown hereby agrees to perform the Flood Insurance Promotion outreach and maintain information on the municipal website as outlined in the MJPPPI.
6. All Township officials, officers and employees are empowered to take such action as may be necessary or advisable to carry out the intent and purpose of this Resolution.

MIDDLETOWN TOWNSHIP COMMITTEE

Committee Member	Approved	Opposed	Recuse	Absent
R. Clarke	X			
R. Hibell	X			
K. Kratz	X			
K. Settembrino	X			
Mayor Perry	X			

**NEPTUNE TOWNSHIP
MONMOUTH COUNTY**

RESOLUTION 23-366

APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION

WHEREAS, as an active participant in FEMA’s Community Rating System (CRS) program, Neptune Township has determined that it is necessary to participate in the New Jersey Coastal Coalition’s Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Township, other Municipalities, and regional stakeholders regarding floodplain management, and to develop new public information needs; and

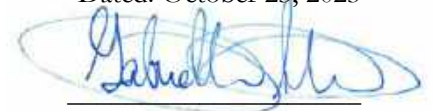
WHEREAS, the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Township Committee of Neptune Township, in the County of Monmouth and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The Township of appoints Donald Clare and alternates Joseph W. Ciccone as Public Members of the PPI and Bridget Neary and Jeff Beekman as Private Members of the PPI.
3. The Township of Neptune hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program’s Community Rating System.
4. The Township of Neptune hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 2023 prepared by the New Jersey Coastal Coalition.
5. The Township of Neptune hereby agrees to perform the Flood Insurance Promotion outreach and maintain information on the municipal website as outlined in the MJPPPI.
6. All Township officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this Resolution.

Motion/ Second	Roll Call To Adopt	YAY	NAY	ABSTAIN	ABSENT
	Dr. Michael Brantley				X
Motion	Robert Lane, Jr.	X			
Second	Nicholas Williams	X			
	Tassie D. York	X			
	Keith Cafferty	X			

Adopted
Dated: October 23, 2023



Gabriella Siboni, RMC
Township Clerk

**RESOLUTION OF THE BOROUGH OF OCEANPORT
APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL PROGRAM FOR PUBLIC INFORMATION**

Resolution #2023-252
11/2/23

WHEREAS, as an active participant in FEMA's Community Rating System (CRS) program, the Borough of Oceanport has determined that it is necessary to participate in the New Jersey Coastal Coalition's Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Township, other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

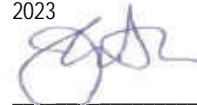
WHEREAS, the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all of the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Mayor and Council of the Borough of Oceanport (hereinafter "Borough", in the County of Monmouth and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The Borough appoints Donna M. Phelps and alternate Mauro "Buzz" Baldanza as Public Members of the PPI and Kim Jungfer and Toni Sverapa as Private Members of the PPI.
3. The Borough hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program's Community Rating System.
4. The Borough hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 2023 prepared by the New Jersey Coastal Coalition.
5. The Borough hereby agrees to perform the Flood Insurance Promotion outreach and maintain information on the municipal website as outlined in the MJPPi.
6. All Borough officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this Resolution.

RESULT:	ADOPTED BY CONSENT VOTE [UNANIMOUS]
MOVER:	Michael O'Brien, Councilman
SECONDER:	Bryan Keeshen, Councilman
AYES:	Deerin, Gallo, Keeshen, O'Brien, Salnick, Tvrdik

I certify that the foregoing Resolution #2023-252 was adopted by the Oceanport Governing Body at the Regular Meeting held November 2, 2023



JEANNE SMITH, RMC
BOROUGH CLERK

RESOLUTION 2023-1205/1Z
Borough of Point Pleasant Beach
Ocean County

**RE: APPROVING OCEAN-MONMOUTH MULTI-JURISDICTIONAL
PROGRAM FOR PUBLIC INFORMATION**

WHEREAS, as an active participant in FEMA's Community Rating System (CRS) program, the Borough of Point Pleasant Beach has determined that it is necessary to participate in the New Jersey Coastal Coalition's Public Information Group, consisting of municipal officials and community stakeholders, to assist in evaluating existing public information disseminated by the Borough, other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and


WHEREAS the Ocean-Monmouth Multi-Jurisdictional Program for Public Information (PPI) will coordinate all the flood-related public information in the community and the surrounding areas, both public and private; and

NOW, THEREFORE, BE IT RESOLVED by the Governing Body of the Borough of Point Pleasant Beach, in the County of Ocean and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The Borough of Point Pleasant Beach appoints Michael Thulen Jr. and alternate John Mele as Public Members of the PPI and Peter Ritchings and Lino Dealmeida as Private Members of the PPI.
3. The Borough of Point Pleasant Beach hereby formally supports participation in the Ocean-Monmouth Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program's Community Rating System.
4. The Borough of Point Pleasant Beach hereby formally adopts the Ocean-Monmouth Multi-Jurisdictional PPI, dated December 2023 prepared by the New Jersey Coastal Coalition.
5. The Borough of Point Pleasant Beach hereby agrees to perform the Flood Insurance Promotion

outreach and maintain information on the municipal website as outlined in the MJPP1.

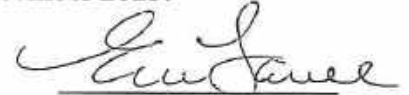
6. All Borough officials, officers and employees are empowered to take such action as may be necessary or advisable in order to carry out the intent and purpose of this Resolution.



Paul M. Kanitra,
Mayor

CERTIFICATION

I, Eileen Farrell, Municipal Clerk, do hereby certify the foregoing to be a true copy of a resolution adopted by the Governing Body of the Borough of Point Pleasant Beach, County of Ocean and State of New Jersey, on the 5th day of December 2023.



Eileen Farrell, RMC
Municipal Clerk

MOTION BY:	Councilmember Migut
SECOND BY:	Councilmember Vitale
VOTING AYE:	Councilmembers Vitale, Testa, Byrnes, Ramos, Crowley, Migut
VOTING NAY:	None
ABSTAINING:	None
ABSENT:	None

Appendix H
Stakeholder Outreach



December 13, 2023

Mr. Paul Deitrich
New Jersey Coastal Coalition
145 St. James Place
Atlantic City, NJ 08401

Dear Mr. Deitrich,

New Jersey Natural Gas (NJNG) is pleased to support the public interest purposes of the Northern Ocean-Monmouth County Multi-Jurisdictional Program for Public Information (MJPPI) by utilizing customer communications to issue messaging on key outreach topics. NJNG serves over 570,000 customers in 108 municipalities in New Jersey, and the majority of our customers are based in Monmouth and Ocean Counties – many of them in coastal areas.

Each month, these customers receive a customer newsletter and bill insert with messages on a variety of public interest topics. Additionally, NJNG maintains a website where information can be posted. A sample of some messaging we can include that aligns with the key outreach topics of the Northern Ocean-Monmouth County MJPPI is below:

- *Most people know electricity and water don't mix, but flooding can damage natural gas lines and appliances.*
- *If severe weather is in the forecast, know where your natural gas meter is located as part of your preparations.*
- *If you smell the rotten egg odor of natural gas and suspect a leak, leave the premises immediately. Do not use a cellphone or anything electrical that can cause a spark inside your home.*
- *If natural gas appliances have been under water, do not attempt to use them or place them back in service until they have been inspected by a qualified professional who can clean, repair and test all appliance or pipes.*
- *If flood waters rise above your natural gas meter, please call NJNG to have your meter inspected for safety before using natural gas.*
- *Once all your natural gas equipment has been deemed safe to operate by a qualified professional, please call NJNG to restore your natural gas service.*

Such messages can be included at least annually within our customer newsletter and have a regular presence on our web site.

We are happy to support public interest messaging that aligns with the Northern Ocean-Monmouth County MJPPI in creating awareness about flooding, flood hazards and homeowner preparedness.

Sincerely,

A handwritten signature in cursive script that reads 'Katie Feery'.

Katie Feery
Director – Sustainability
New Jersey Resources

Appendix I
Municipal Outreach

3330 Outreach Project (OP) Worksheet		Town, Brick										Who Responsible	Stakeholder?													
Outreach Projects	Topics Covered										Times per year	Rep. Loss	Real Estate/bank /ms	Target Audiences	Electricity	10. Don't Wait	8. Hurricane/Severe Storm	7. Protection and assistance	6. Natural	5. Build	4. Property	3. People	2. Insure	1. Hazard		
	Topics Covered																									
OP#1	Static Display - Muni Bldg	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#2	Static Display - Civic Plaza	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#3	Static Display - Library	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#4	Static Display - BTMUA	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#5	Static Display - Senior Ctr.	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#6	Info Table at Farmers Mkt.	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	8	Planning	
OP#7	Info Table at Summerfest	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	4	Planning	
OP#8	Info Table Hurricane Season @ Traders Cove	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#9	Concerts on the Bay	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	4	Planning	
OP#10	Info Table at Green Fair/Fall Festival	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	2	Planning	
OP#11	Info Table at Senior Fair	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#12	Township Newsletter	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#13	RLA Mailing	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	2	Planning/Engineering - FPM	
OP#14	Waiting Area - Flood/Hurricane Power Port	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#15	Township Website - FEMA Flyers & Brick 6 Topics	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Planning	
OP#15	BTV - Power Point - 2x in Hurricane Season	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	2	Planning	

330 Outreach Project (OP) Worksheet

Middletown

Outreach Projects	Topics Covered										Audiences	Real Estate/bank/ins	Rep Loss	Engineer/surveyor	Times per year	When?	Stakeholder?	
	Who is Responsible	Hazard	1	2	3	4	5	6	7	8								9
OP#1	Tax Collector	X	X	X	X	X	X	X	X	X	X	X	X					with quarterly 1 tax bill
OP#2	Real Estate/ Bank/ Ins Flyer	X	X	X	X	X	X	X	X	X	X	X	X					1 September
OP#3	Engineer/ Surveyor Flyer	X	X	X	X	X	X	X	X	X	X	X	X					1 September
OP#4	Repetitive Loss Info	X	X	X	X	X	X	X	X	X	X	X	X					1 May
OP#5	Hurricane season/plan signs	X	X	X	X	X	X	X	X	X	X	X	X					1 June-Nov
OP#6	FB/IG -	X	X	X	X	X	X	X	X	X	X	X	X					4 quarterly
OP#7	Middletown Minutes monthly	X	X	X	X	X	X	X	X	X	X	X	X					monthly
OP#8	USACE project quarterly outreach	Engineer/PIO	X	X	X	X	X	X	X	X	X	X	X					12 newsletter 4 quarterly
OP#9	New Resident Packet	Building Dept	X	X	X	X	X	X	X	X	X	X	X					upon issue of 1 CO
OP#10	Middletown Day	PIO/CFM	X	X	X	X	X	X	X	X	X	X	X					1 September
OP#11	FEMA rack cards	CFM/OEM																Throughout
OP#12	FB/IG/Nike - Major Storm	PIO/OEM	X	X	X	X	X	X	X	X	X	X	X					1 Year
OP#13	Middletown web site	PIO/CFM	X	X	X	X	X	X	X	X	X	X	X					1 as needed 1 Year
OP#14	floodplain station at middletown library (permanent)	CFM	X	X	X	X	X	X	X	X	X	X	X					Throughout 1 Year

planned for start on Jan 1 2024

Appendix J

Flood Insurance Promotion Activity 370 Worksheet

Flood Insurance Promotion Activity 370

Flood Insurance Assessment (FIA)	15 pts
Coverage Improvement Plan (CP)	30 pts
Coverage Improvement Plan Implementation (CPI)	
CPI#1 Mayor Letter = (3 messages x 4) x 1 x 1.4 x 1.0 =	33.6 pts
CPI#2 Brochure = (2messages x 4) x 1 x 1.4 x 1.0 =	22.4 pts
CPI#2 Brochure = (2messages x 4) x 1 x 1.4 x 1.0 =	22.4 pts
	78.4 pts
Maximum points	60 pts
Technical Assistance	20 pts
Flood Insurance Brochures (FIB)	25 pts
Flood Insurance Meeting (FIM)	20 pts
Total	170 pts

370 FLOOD INSURANCE PROMOTION WORKSHEET									
Flood Insurance Promotion Worksheet									
Outreach Projects	A. Points per Topic	B. Number of times project is delivered	CPI i = A x B x 2	Multipliers					
				PPI?	PPI (CPI)	STK?	STK (CPI)	CPI + PPI + STK	
CPI#1 Mayor Letter	12	1	24	y	9.6	n	0.0	33.6	
CPI#2 Brochure w/ Letter	8	1	16	y	6.4	n	0.0	22.4	
CPI#3 Brochure w/ permits	8	1	16	y	6.4		0.0	22.4	
CPI#4			0		0.0		0.0	0.0	
CPI#5			0		0.0		0.0	0.0	
CPI#6			0		0.0		0.0	0.0	
CPI#7			0		0.0		0.0	0.0	
CPI#8			0		0.0		0.0	0.0	
CPI#9			0		0.0		0.0	0.0	
CPI#10			0		0.0		0.0	0.0	
CPI#11			0		0.0		0.0	0.0	
CPI#12			0		0.0		0.0	0.0	
CPI#13			0		0.0		0.0	0.0	
CPI#14			0		0.0		0.0	0.0	
CPI#15			0		0.0		0.0	0.0	
CPI#16			0		0.0		0.0	0.0	
CPI#17			0		0.0		0.0	0.0	
CPI#18			0		0.0		0.0	0.0	
CPI#19			0		0.0		0.0	0.0	
CPI#20			0		0.0		0.0	0.0	
CPI = Σ(CPI + PPI + STK) =	60	ΣCPI:	56	ΣPPI:	22.4	ΣSTK:	0.0	78.4	
Coverage of the topic of flood insurance in the same project cannot be credited under both 370 and 330. If a project implemented pursuant to the CPI covers several topics, the topic of flood insurance should be scored only in 370 while the other topics can be scored in 330.									CPI ≤ 60