



**City of Margate City**  
**Department of Building Inspection**

9001 Winchester Avenue  
Margate City, New Jersey 08402  
(609) 822-1974  
Fax: (609) 822-2248

**James Galantino**  
Construction Official  
Building Subcode Official  
N.J. License #06161

September 25, 2023

RE: 2023 Update- Atlantic-Cape Multi-Jurisdictional  
Program for Public Information (MJPPPI)

Mayor Michael Collins  
Commissioner Maury Blumberg  
Commissioner Cathy Horn  
Business Administrator Ken Mosca

Dear Commissioners and Business Administrator:

Enclosed please find a copy of the 2023 Atlantic-Cape Multi-Jurisdictional  
Program for Public Information Annual Update for your records and review.

This document contains information on all of the participants within the New Jersey  
Coastal Coalition and an update of all of the outreach projects completed within this  
organization.

This report can be placed on a Commissioner Agenda for review if desired as it  
would provide additional CRS points.

Please review the annual report and let me know if you have any questions.

Sincerely,

  
James Galantino  
Construction Official  
Building Inspector/CFM

Attachment: 2023 MJPPPI Update

# **Atlantic-Cape Multi-Jurisdictional Program for Public Information**

**June 2017  
2023 Annual Update**

**Prepared by:**  
Paul Dietrich, PE CFM  
City of Cape May  
[pdietrich@capemaycity.com](mailto:pdietrich@capemaycity.com)

This report will serve as an update to the December 2017 Atlantic-Cape Multi-Jurisdictional Program for Public Information (MJPPPI). This update covers public outreach documented by the Municipal Members of the MJPPPI and our stakeholders during 2020. We did not add any new members during 2022.

The PPI held two PPI committee meetings for the 2023 update, December 8, 2022 and June 8, 2023 (Appendix B). Discussions were held about enhancing stakeholder outreach and reminding municipal members that they needed to continue their outreach. All municipal members (Appendix C) and stakeholders were present. Each municipal member has documented the outreach they completed in 2022 and have updated their outreach they anticipate completing in 2023 (Appendix E). Each municipal member has presented this annual update to their governing body (Appendix G).

*Municipal members of the MJ PPI*

Municipal	County	CRS Class
Avalon	Cape May	3
Cape May City	Cape May	5
Cape May Point	Cape May	6
Egg Harbor Township	Atlantic	5
Galloway (new)	Atlantic	10
Linwood	Atlantic	5
Longport	Atlantic	5
Margate	Atlantic	5
North Wildwood	Cape May	6
Ocean City	Cape May	4
Sea Isle City	Cape May	3
Stone Harbor	Cape May	5
Upper Township	Cape May	5
Ventnor	Atlantic	5
Wildwood Crest	Cape May	6
Wildwood (new)	Cape May	5

The PPI Committee plans to increase participation of regional stakeholders in the MJ PPI. Current stakeholders include:

- *The Press of Atlantic City*
- *Ocean First Bank*
- *Cape May County Association of Realtors*
- *Thomas H. Heist Insurance Agency*
- *South Jersey Gas*
- *NJ Coastal Coalition*

## August 2023 Annual Update MJPPPI

- SJ Hauck Construction LLC/ International Assoc. of Structural Movers
- Longport Media
- Insurance Promotion Stakeholders
  - Thomas Heist Insurance Agency
  - Brown & Brown of New Jersey, LLC
  - McMahon Insurance
  - Risk Reduction Plus

Stakeholder outreach for 2022 is documented in Appendix F.

The PPI Committee completed a Program for Flood Insurance Promotion (CRS Activity 370) and submitted it to FEMA on July 15, 2020. We have updated the CRS Activity 370 to implement new activities that are shown in the 2021 CRS Manual update. Each town has adopted an updated resolution committing to the new activities.

At the June 8, 2023, the PPI Committee meeting the stated goals, objectives, outcomes, priority audiences and outreach topics were discussed. Members agreed that the goals, objectives, outcomes, outreach topics and audiences do not need to be changed at this time. Member municipalities have made some minor changes in the outreach projects and updated outreach is included in Appendix D. Changes were made to outreach project based on individual municipal funding or change of direction from governing body.

Insurance summaries compared with 2023 data are aggregated by community and included in Appendix I (FEMA has limited the amount of data) . The claims summary shows that the past year was not active for flooding events in our region.

### 2023 Claims Summary

Community Name (Number)	Number of Losses	Net Building Payments	Flood Zone
AVALON, BOROUGH OF (345279)	1	\$0	AE
AVALON, BOROUGH OF (345279)	1	\$1,322	AE
EGG HARBOR, TOWNSHIP OF (340007)	11	\$591,328	AE
EGG HARBOR, TOWNSHIP OF (340007)	1	\$0	AE
GALLOWAY, TOWNSHIP OF (340008)	1	\$0	C
NORTH WILDWOOD, CITY OF (345308)	1	\$1,105	AE
OCEAN CITY, CITY OF (345310)	3	\$0	AE
SEA ISLE CITY, CITY OF (345318)	3	\$0	AE
SEA ISLE CITY, CITY OF (345318)	1	\$3,076	AE
UPPER, TOWNSHIP OF (340159)	4	\$16,032	AE

Each municipality maintains a presence on the Web and has a page dedicated to resources about the hazards of flooding and flood insurance (Appendix H)

Municipalities have noticed that more people are aware of flooding issues in their area and that more flood related construction is occurring. Flood related construction includes municipal projects like raising roadways and bulkheads or constructing stormwater pumps and private projects like house raising.

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

### **Priority Audiences**

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

### **Priority Outreach Topics**

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

**Additional Outreach Topics**

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

## APPENDIX A

### New Member Information

Community City of WildwoodState NJCID 345329

(6-digit NFIP Community Identification Number)

<b>CRS Program Data Table</b>	A. In the SFHA	B. In a regulated floodplain outside the SFHA	C. In the rest of the community
1. Last report's number of buildings in the SFHA (bSF) (line 6, last report)	3048		
2. Number of new buildings constructed since last report	+ 4	N/A	N/A
3. Number of buildings removed/demolished since last report	- 2	N/A	
4. Number of buildings affected by map revisions since last report (+ or -)	0	N/A	
5. Number of buildings affected by corporate limits changes (+ or -)	0	N/A	
6. Current total number of buildings in the SFHA (bSF) (total lines 1 -5)	3050		
7. Number of substantial improvement/damage projects since last report	1	N/A	
8. Number of repetitive loss properties mitigated since last report	1	N/A	N/A
9. Number of LOMRs and map revisions (not LOMAs) since last report	0		
10. Acreage of the SFHA (aSFHA) as of the last report (line 13, last report)	835		
11. Acreage of area(s) affected by map revisions since last report (+ or -)	0	N/A	
12. Acreage of area(s) affected by corporate limits changes (+ or -)	0	N/A	
13. Current acreage of the SFHA (aSFHA) (total lines 10-12)	835		
14. Primary source for building data:	Wildwood Construction Office & Tax Assessor Data		
15. Primary source for area data:	U.S. Census Gazetteer Files		
16. Period covered:	10-15-22 - 12-13-22	Current FIRM date	10-5-17
<i>If available, the following data would be useful:</i>			
17. Number of new manufactured homes installed since last report			
18. Number of other new 1 -4 family buildings constructed since last report			
19. Number of all other buildings constructed/installed since last report			

Comments:

*(Please note the number of the line to which the comment refers.)*

**CITY OF WILDWOOD**  
Cape May County, New Jersey

**APPROVING PARTICIPATION IN THE ATLANTIC-CAPE MULTI-JURISDICTIONAL  
PROGRAM FOR PUBLIC INFORMATION**

**WHEREAS**, as an active participant in FEMA's Community Rating System (CRS) program, the City of Wildwood 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 City, other Municipalities and regional stakeholders regarding floodplain management, and to develop new public information needs; and

**WHEREAS**, the Atlantic-Cape 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 Board of Commissioners of the City of Wildwood, in the County of Cape May and State of New Jersey, as follows:

1. The allegations of the preamble are incorporated herein by this reference.
2. The City of Wildwood appoints Steven Booy and alternate Stephen O'Connor as Public Members of the PPI and Sue Maxwell and alternate Dan Dunn as Private Member of the PPI.
3. The City of Wildwood hereby formally supports participation in the Atlantic-Cape Multi-Jurisdictional PPI to meet the goals of the National Flood Insurance Program's Community Rating System.
4. The City of Wildwood hereby formally adopts the Atlantic-Cape Multi-Jurisdictional PPI, dated December 2017 prepared by the Atlantic-Cape Coastal Coalition.
5. All City 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.

  
\_\_\_\_\_  
Krista Fitzsimons, Commissioner

\_\_\_\_\_  
Steve Mikulski, Commissioner

  
\_\_\_\_\_  
Peter Byron, Mayor

Resolution No.: 52-1-23

Offered by: Fitzsimons

Seconded by: mikulski

**I, Karen M. Gallagher, Deputy City Clerk for the City of Wildwood, do hereby certify that the foregoing Resolution was adopted at the Regular Meeting of the Wildwood Board of Commissioners, held the 25<sup>th</sup> day of January, 2023 and in witness whereof I have hereunder set my hand and official seal on this date written.**

  
\_\_\_\_\_  
Karen M. Gallagher, Deputy City Clerk

*New Communities, CRS savings, CRS class, number of NFIP policies*

Municipality	County	Total Number of NFIP Policies	CRS Class Ranking	CRS Savings
Wildwood	Cape May	3,256	5	25%

*NFIP policy types*

Municipality	Total	SFHA	X-STD/AR/A99	PRP
Wildwood	3,256	3,256	0	0

*Flood Insurance Policies by Zone*

Wildwood	Policies in Force	Premium	Insurance in Force
A01-30 & AE, A Zones	3,254	\$1,990,227	\$696,578,100
V01-30 & VE Zones	2	\$5,884	\$418,000

*Flood Insurance Values*

Municipality	Policies in Force	Premium	Insurance in Force	Number of Closed Paid Losses	\$ of Closed Paid Losses	Adjustment Expense
Wildwood	3,256	\$1,996,111	\$696,996,100	2,352	\$30,208,684.71	\$1,590,101.22

*Number of NFIP Policies*

Municipality	Single Family	2-4 Family	All Other Residential	Non Residential	Total
Wildwood	519	1,180	1,444	113	3256

*Number of NFIP Policies in the SFHA compared to Building Count*

Municipality	Total Number of Policies in the SFHA	Building Count in the 1983 SFHA
Wildwood	3,256	3,256

APPENDIX B

Meeting Minutes

# 2022 Annual Update Meeting for Atlantic-Cape MJPP



December 8, 2022  
Host: Irish Pub, AC  
And Virtual Zoom Meeting

# Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What the Stakeholders did in 2022
- ▶ What we are asking our Stakeholders for in 2023
- ▶ Flood Insurance Promotion
- ▶ Next steps



# Participating Municipalities



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

# Participating Stakeholders

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



# Participating Insurance Stakeholders

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



# Update Process

- ▶ Required attendance at two MJPPI meetings
- ▶ Participation at other monthly MJPPI meetings
- ▶ Submit update info by April 2023
  - ▶ Update outreach spreadsheets
  - ▶ Website check
  - ▶ Flood Insurance Outreach and Public Meeting
- ▶ Submit Annual Update to FEMA/ISO



# Next Steps



- ▶ What's new for 2023
  - ▶ Outreach publication by Stakeholders
  - ▶ MJPPI workshops in Spring & Fall

# 2023 Annual Update Meeting for Atlantic-Cape MJPP



June 8, 2023

Host: Cape May City & Virtual Zoom Meeting

# Agenda

- ▶ Attendance of participating Municipalities
- ▶ Attendance of Stakeholders
- ▶ Update Process
- ▶ Review our Goals, Objectives, Audiences and Outreach Topics
- ▶ What the Stakeholders did in 2022
- ▶ What we are asking our Stakeholders for in 2023
- ▶ Flood Insurance Promotion
- ▶ Activity 330 - Cycle Visit
- ▶ Next steps



# Participating Municipalities



Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Avalon	Richard E. Dean	Scott Wahl Frank Bruton	William Burns	Miriam Kautermann
Cape May City	Jason Dilworth	Paul Dietrich	Kate Wyatt	James Chaney
Cape May Point	Anita Van Heeswyck	Paul Dietrich	Emelia Oleson	Gary Miller
Egg Harbor Township	Pat Naticchione	Donna Markulic	Anthony D'Alicandro	Eugene Sharpe
Galloway (New)			Steve Fiedler	
Linwood	Leigh Ann Napoli		Jim Galantino	
Longport	Bruce Funk		Sean O'Leary	
Margate	Jim Galantino	Chuck LaBarre	Mike Cristaldi	Kim Silverstein
North Wildwood	Joseph Babore	Kyle Rutherford	Ronald C. Simone	
Ocean City	Benny R. Tafoya	Patrick Newton	Thomas Heist IV	Mike Contino
Sea Isle City	Cornelius Byrne	Mariah Rodia Kathy Custer	Robert Boyle	Mark J. Gibson
Stone Harbor	Ray Poudrier	Robert Smith Kim Stevenson	Sam Wierman	
Upper Township	Paul Dietrich	Gary Demarzo	Ralph Cooper	Blanche Adams
Ventnor	Summer Renzi			
Wildwood Crest	Rick Allen	Constance Mahon	Louis Belasco	
Wildwood (new)	Steve Booy		Dan Dunn	

# Participating Stakeholders

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



# Participating Insurance Stakeholders

- ▶ *Thomas H. Heist Insurance Agency \**
- ▶ *Brown & Brown of New Jersey, LLC*
- ▶ *McMahon Insurance*
- ▶ *Risk Reduction Plus*
- ▶ *J. Byrne Insurance \**
  
- ▶ *\* 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 update document to Governing body
- ▶ Submit Annual Update to FEMA/ISO



# Goals

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



# Objectives

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



# Objectives

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



# Priority Audiences

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



# Priority Outreach Topics

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



# Additional Outreach Topics



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

# Stakeholder Outreach



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						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 Building Type
- ▶ Flood Policy by Flood Zone



# 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

# Activity 330 - Cycle Visit



330 Outreach Project (OP) Worksheet  
Upper Township

Outreach Projects	Topics Covered	Who is Responsible	1	2	3	4	5	6	7	8	9	10	Audiences	Real Estate/bank/ins	Rep Loss	Engineer/surveyor	Times per year	When?	Stakeholder?
			Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane/ Severe Storm	Don't Wait	Funding	Residents						
OP#1	Resident Packet - Yearly	Tax Collector	X	X	X	X	X	X	X	X	X		X				1	June	
OP#2	Real Estate/ Bank/ Ins Flyer	Engineer	X	X										X			1	September	
OP#3	Engineer/ Surveyor Flyer	Engineer	X	X			X			X						X	1	September	
OP#4	Repetitive Loss Info	Engineer	X	X	X		X			X					X		1	September	
OP#5	Signs	Public Works						X					X				1	Permenant	
OP#6	FB - Map Info Service	Engineer	X										X				5	Throughout Year	
OP#7	FB - Hazards	Engineer							X				X				5	Throughout Year	
OP#8	FB - Warnings	Engineer							X				X				5	Throughout Year	
OP#9	New Resident Packet	Tax Collector	X	X	X	X	X	X	X	X	X		X				1	Throughout Year	
OP#10	Off-shore properties Packet	Engineer	X	X	X	X	X		X	X	X		X				1	September	
OP#11	CERT training class	OEM	X		X	X			X				X				2	Varies	
OP#12	SIA summer meeting	Mayor		X	X	X	X	X	X				X				1	August	
OP#13	UT Business meeting	Engineer	X	X	X	X							X				1	September	
OP#14	Resident Packet - Town Hall	Engineer	X	X	X	X	X	X	X	X	X		X				5	Throughout Year	
OP#15	Press of Atlantic City flood page	Press of AC	X	X	X	X		X		X	X		X				1	year round	Press of Atlantic City
OP#16	Nature Conservancy brochures	Nature Cons.						X					X				1	year round	Conservancy
OP#17	PPI website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X				1	year round	South Jersey Gas
OP#18	Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X					X				1	year round	Tom Heist Insurance
FRP#1	Mailer - Major Storm	OEM	X		X	X		X					X				1		
FRP#2	FB - Major Storm	OEM	X		X	X							X				1		

# Next Steps

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



**MJPPI Meeting  
Sign-In Sheet  
June 8, 2023**

Name	Title	Company	Phone	Email
<b>Avalon</b>				
FRANK BRUTER	Engineer	MCH MacDonald	732 780 6965	frank.bruter@mcch.com
Ed Dean	Floodplain Admin	Borough of Avalon	609 967-5926	edean@avalonboro.org
FRANKIES BROWN	PLANNER	ATL Co		brown-frankies@atl.com
Bill BUNDY	PHOTOGRAPHER	BCC	856 261 0650	Bill@BUNDYCO.NJ

**Cape May City**

Kathleen Wyatt	PRIVATE		609-884-0806	KCWAYATT@AOL.COM
Paul Dietrich	Engineer			
<del>TRICIA HENDRICKS</del>	<del>BROKER OF REAL ESTATE</del>	<del>CAPE MAY COUNTY BLDG DEPT</del>	<del>609-332-3153</del>	<del>tricia@triciahendricks.com</del>
JIM CHENEY	PRIVATE ALT	JERSEY CAPE REALTY	609 468 1948	JIM@JERSEYCAPEREALTY.COM

**Cape May Point**

Paul Dietrich	Engineer			
Kelly Redington	Resident	Online		
Anita Van Housen		Online		

**MJPPI Meeting  
Sign-In Sheet  
June 8, 2023**

**Name                      Title                      Company                      Phone                      Email**

**Egg Harbor Township**

Pat Mackione	C.O.			
Dean Sheep	Resident			

**Linwood**

Leigh Ann Napoli	Clerk		Online	
<del>Pat Galante</del>	Gov.			
Tom Galante	C.O.		Online	

**Longport**

Sean O'Leary	Stakeholder	Longport / Smart Vent	609 412 6041	soleary@floodproofing.com
Bob Funk	City official	Longport	609 226 3857	gotobfunk@aol.com

**MJPPI Meeting  
Sign-In Sheet  
June 8, 2023**

Name	Title	Company	Phone	Email
<b>Margate</b>				
Chuck LaBarre	OEM Coordinator	City of Margate	609-335-6048	oem.labarre@margate-nj.com
<del>Ryan</del>				
Jim Galluccio	O.O	Outre		

<b>North Wildwood</b>				
Joe Sabore	CRS Coordinator	City of NWW	609 972 6208	jsabore@northwildwood.com
Kyle Kutterford	Assistant to the Mayor	City of NWW	609 522 6464	kkutterford@northwildwood.com
Jaxon Tomlin	Administrative Intern	City of NWW	609 231 6206	jtomlin@northwildwood.com
Ron Simone	Resident	City of NWW/CMC	609 465 1071	Ronald.Simone@co.cape-may-nj.us

<b>Ocean City</b>				
Cornelius Byars	OCNJ Construction	Ocean City		
Paul Dietrich	Res. Trust			
MIKE KOOST	OC CONST.	OCEAN CITY		

MJPI Meeting  
Sign-In Sheet  
June 8, 2023

Name	Title	Company	Phone	Email
<b>Sea Isle City</b>				
Katherine Custer	Dir. COMM SEA	CITY SIC / resident	609 263 8687	KCuster@sealecity NJ
Cornelius Byrns		SIC	609 609 2631174	

<b>Stone Harbor</b>				
Sam Wierman	Resident		609 827-1344	SAmide1115@comcast.net
Rug Poudrier	F.P.A. / C.O.	Borough of Stone Harbor	609 - 224-0260	poudrier@shnj.org
Jennifer Gensemer	Borough Councilwoman	Borough of Stone Harbor	609-827-3554	gensemerj@shnj.org

<b>Upper Township</b>				
Paul Dietrich	Engineer			
Ralph Cooper	Green Team	Resident	609-464-0920	UpperTwpGreenTeam@yaho

**MJPPI Meeting  
Sign-In Sheet  
June 8, 2023**

**Name Title Company Phone Email**

**Wildwood Crest**

Barb Hunt	Resident		Online	
Rick Allen	C.O.		Online	

**Ventnor**

Summer Rener	Construction officer		Online	
Tom Quirk			Resident	

**Galloway Township**

Jim				



## APPENDIX C

### Municipal Members

Municipal Members (2023 Update)

Municipality	Public Members	Alternate Public Members	Private Members	Alternate Private Members
Avalon	Richard E. Dean	Scott Wahl Frank Bruton	William Burns	Miriam Kautermann
Cape May City	Paul Dietrich		Kate Wyatt	James Chaney
Cape May Point	Anita Van Heeswyck	Paul Dietrich	Emelia Oleson	Gary Miller
Egg Harbor Township	Pat Naticchione	Donna Markulic	Anthony D'Alicandro	Eugene Sharpe
Galloway (New)			Steve Fiedler	
Linwood	Leigh Ann Napoli		Jim Galantino	
Longport	Bruce Funk		Sean O'Leary	
Margate	Jim Galantino	Chuck LaBarre	Mike Cristaldi	Kim Silverstein
North Wildwood	Joseph Babore	Kyle Rutherford	Ronald C. Simone	
Ocean City	Benny R. Tafoya	Patrick Newton	Thomas Heist IV	Mike Contino
Sea Isle City	Cornelius Byrne	Mariah Rodia Kathy Custer	Robert Boyle	Mark J. Gibson
Stone Harbor	Ray Poudrier		Sam Wierman	
Upper Township	Zachary Jordan	Gary Demarzo Greg Valesi	Ralph Cooper	Blanche Adams
Ventnor	Summer Renzi			
Wildwood Crest	Rick Allen	Constance Mahon	Louis Belasco	
Wildwood (new)	Steve Booy		Dan Dunn	

## APPENDIX D

### Municipal Outreach

Community: Avalon, NJ  
NFIP Number: 345279  
CRS Class: 3

MJPPI Summary 2021 (320, 330, 350, 360 and 370)													
	Outreach Projects	Points per Topic	Topics Covered										Times per Year
			1. Know Your Hazard	2. Insure Property	3. Protect People from the Hazard	4. Protect Property	5. Build Responsibly	6. Protect Natural Floodplain Functions	7. PPI Topic 7 Protection and Assistance	8. PPI Topic 8 Hurricane/Severe Storm Preparedness	9. PPI Topic 9 Don't Wait Until its too Late	10. PPI Topic 10 Funding is Available	
320	Map Inquiry Service	1	1	1	1	1	1	1	1	1	1	1	1
OP#1	FEMA Books (Borough Hall)	1	1	1	1	1	1	1	1	1	1	1	1
OP#2	FEMA Books (Public Library)	1	1	1	1	1	1	1	1	1	1	1	1
OP#3	Aloha Meeting (Brochure, FEMA Books)	2	1	1	1	1	1	1	1	1	1	1	1
OP#4	General Meeting (Brochure, FEMA Books)	2	1	1	1	1	1	1	1	1	1	1	1
OP#5	"Do Not Dump " Inlets	2						1					5
OP#6	TV (Borough)	2	1	1	1	1	1	1	1	1	1	1	1
OP#7	Radio (Borough)	2	1	1	1	1	1	1	1	1	1	1	1
OP#8	Facebook	2	1	1	1	1	1	1	1	1	1	1	3
OP#9	Twitter	2	1	1	1	1	1	1	1	1	1	1	2
OP#10	Brochure (Email)	2	1	1	1	1	1	1	1	1	1	1	1
OP#11	Brochure (General Mailing)	6	1	1	1	1	1	1	1	1	1	1	1
OP#12	Brochure (Newsletter)	6	1	1	1	1	1	1	1	1	1	1	1
OP#13	Flyer to Lenders and Real Estate Check Before You Buy	1	1	1	1	1	1	1	1			1	1
OP#14	MJPPI - Stakeholders												
350	Website	1	1	1	1	1	1	1	1	1	1	1	1
360	Property Protection Advice, Protection Advice Provided After A site Visit and Financial Assistance Advice.	1	1	1	1	1	1	1		1	1	1	1
370	Flood Insurance Promotion: Flood Insurance Coverage Assessment (FIA); Coverage Improvements Plan (CP); Coverage Improvements Plan Implementation (CPI)- 1. Letter from Mayor supporting flood insurance, 2. Meeting promoting flood insurance Technical Assistance (TA)	Varies		1									1
FRP#1	Facebook (Before)	2	1		1					1	1		1
FRP#2	Emergency Management Brochure (Before)	1	1		1					1	1		1
FRP#3	TV/Radio (Before)	2	1		1					1	1		2
FRP#4	Code Red (Before)	2	1		1					1	1		1
FRP#5	Newspaper PSA (Before)	1	1		1					1	1		1
FRP#6	Emergency Operations Center Communication (Before)	2	1		1					1	1		1
FRP#7	Website (Before)	1	1		1					1	1		1
FRP#8	Facebook (During)	2	1		1								1
FRP#9	Email (During)	2	1		1								1
FRP#10	TV/Radio (During)	2	1		1								2
FRP#11	Code Red (During)	2	1		1								1
FRP#12	Website (During)	1	1		1								1
FRP#13	Facebook (After)	2	1	1	1	1	1	1	1	1	1	1	1
FRP#14	Email (After)	2	1	1	1	1	1	1	1	1	1	1	1
FRP#15	TV/Radio (After)	2	1	1	1	1	1	1	1	1	1	1	2
FRP#16	Website (After)	1	1	1	1	1	1	1	1	1	1	1	1

**330 OUTREACH PROJECTS WORKSHEET**

Reviewer:

Date:

330 Outreach Project (OP) Worksheet																				
Outreach Projects	Points per Topic	Topics Covered						PPI Messages				Times per Year	OP	Multipliers						
		1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. PPI Msg 1	8. PPI Msg 2	9. PPI Msg 3	10. PPI Msg 4			PPI?	PPI (OP)	STK?	STK (OP)	OP + PPI + STK		
OP#1	letter to rep loss area properties	6	x	x	x	x	x	x	x	x	x	x	1	60	y	24.0	n	0.0	84.0	
OP#2	Coucil meetings covering flood related topics	2	x	x	x	x	x	x	x	x	x	x	2	40	y	16.0	n	0.0	56.0	
OP#3	City Newsletter	2	x	x	x	x	x	x	x	x	x	x	1	20	y	8.0	n	0.0	28.0	
OP#4	Storm Drain Stencils	1	x	x	x	x	x	x	x	x	x	x	1	10	y	4.0	n	0.0	14.0	
OP#5	Flood mitigation report	1	x	x	x	x	x	x	x	x	x	x	1	10	y	4.0		0.0	14.0	
OP#6	Map inquiry service	2	x	x	x	x	x	x	x	x	x	x	1	20	y	8.0		0.0	28.0	
OP#7	City Master Plan	2	x	x	x	x	x	x	x	x	x	x	1	20	y	8.0		0.0	28.0	
OP#8	Information Guide	2	x	x	x	x	x	x	x	x	x	x	1	20	y	8.0		0.0	28.0	
OP#9	Hand outs at Public Events		x	x	x	x	x	x	x	x	x	x	4	0		0.0		0.0	0.0	
OP#10	Flood Insurance/NFIP Pamphlets; Construction Office	1	x	x	x	x	x	x	x	x	x	x	1	10		0.0		0.0	10.0	
OP#11	Flood Insurance/NFIP Pamphlets; Convention Center	1	x	x	x	x	x	x	x	x	x	x	1	10		0.0		0.0	10.0	
OP#12	Flood Insurance/NFIP Pamphlets; City Hall entrance	1	x	x	x	x	x	x	x	x	x	x	1	10		0.0		0.0	10.0	
OP#13	Facebook posts	2	x	x	x	x	x	x	x	x	x	x	30	600		0.0		0.0	600.0	
OP#14	Twitter posts	2	x	x	x	x	x	x	x	x	x	x	30	600		0.0		0.0	600.0	
OP#15	Warning Sirens	2	x	x	x	x	x	x	x	x	x	x	1	20		0.0		0.0	20.0	
OP#16	Website	2	x	x	x	x	x	x	x	x	x	x	1	20		0.0		0.0	20.0	
OP#17	Targetted Letter to Historical Properties and Ground Floor Businesses About Flood Hazard and Contents Insurance	6	x	x	x	x	x	x	x	x	x	x	1	60		0.0		0.0	60.0	
OP#18	Public Address system	2	x	x	x	x	x	x	x	x	x	x	1	20		0.0		0.0	20.0	
OP#19	Targetted edducation to elementary school	6	x	x	x	x	x	x	x	x	x	x	2	120		0.0		0.0	120.0	
OP#20	Regional information disemination		x	x	x	x	x	x	x	x	x	x		0		0.0		0.0	0.0	
OP#21	Press of Atlantic City flood page		x	x	x	x	x	x	x	x	x	x		0		0.0		0.0	0.0	
OP#22	NJ Coastal Coalition		x	x	x	x	x	x	x	x	x	x		0		0.0		0.0	0.0	
OP#23	South Jersey Gas link on website to PPI website		x	x	x	x	x	x	x	x	x	x		0		0.0		0.0	0.0	
OP#24	Tom Heist insurance radio spots		x	x	x	x	x	x	x	x	x	x		0		0.0		0.0	0.0	
<b>c330 =</b>		<b>cOP:</b>	<b>280.00</b>	<b>+</b>	<b>cFRP:</b>	<b>0.00</b>	<b>=</b>	<b>0.00</b>						<b>ΣOP:</b>	<b>200</b>	<b>ΣPPI:</b>	<b>80.00</b>	<b>ΣSTK:</b>	<b>0.00</b>	<b>280.00</b>

Number of OP projects:

18

Notes:

c330 ≤ 350

ΣOP ≤ 200

ΣPPI ≤ 80

ΣSTK ≤ 60

**330 OUTREACH PROJECTS WORKSHEET**

Reviewer:

Date:

330 Outreach Project (OP) Worksheet																				
Outreach Projects	Points per Topic	Topics Covered						PPI Messages				Times per Year	OP	Multipliers						
		1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. PPI Msg 1	8. PPI Msg 2	9. PPI Msg 3	10. PPI Msg 4			PPI?	PPI (OP)	STK?	STK (OP)	OP + PPI + STK		
OP#1	letter to rep loss area properties	6	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0	n	0.0	0.0	
OP#2	Council meetings covering flood related topics	2	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0	n	0.0	0.0	
OP#3	City Newsletter	2	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0	y	0.0	0.0	
OP#4	Letter to X-zone properties	6	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0	y	0.0	0.0	
OP#5	Storm Drain Stencils	1	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0	y	0.0	0.0	
OP#6	Map inquiry service	2	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#7	Hand outs at Public Events	2	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#8	Flood Insurance/NFIP Pamphlets; Construction Office	1	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#9	Flood Insurance/NFIP Pamphlets; Post Office Bulletin Board	1	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#10	Flood Insurance/NFIP Pamphlets; City Hall entrance	1	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#11	Social media posts	2	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#12	Website	2	x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#13	Regional information dissemination		x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#14	Press of Atlantic City flood page		x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#15	NJ Coastal Coalition		x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#16	South Jersey Gas link on website to PPI website		x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
OP#17	Tom Heist insurance radio spots		x	x	x	x	x	x	x	x	x	x	x	0	y	0.0		0.0	0.0	
	<b>c330 =</b>	<b>cOP:</b>	<b>0.00</b>	<b>+</b>	<b>cFRP:</b>	<b>#REF!</b>	<b>=</b>	<b>#REF!</b>						<b>ΣOP:</b>	<b>0</b>	<b>ΣPPI:</b>	<b>0.00</b>	<b>ΣSTK:</b>	<b>0.00</b>	<b>0.00</b>

Number of OP projects:

12

Notes:

c330 ≤ 350

ΣOP ≤ 200

ΣPPI ≤ 80

ΣSTK ≤ 60



2021 - 330 Outreach Project (OP) Worksheet

Linwood

Outreach Projects	Topics Covered	1	2	3	4	5	6	7	8	9	10	Audiences					When?	Stakeholder?	
	Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane /Severe Storm	Don't Wait	Funding	Residents	Real Estate/bank/ ins	Rep Loss	Engineer/ surveyor	Times per year			
OP#1	Resident Packet - Yearly	Tax Collector	X	X	X	X	X	X	X	X		X					1	June	
OP#2	Real Estate/ Bank/ Ins Flyer	CFM	X	X									X				1	September	
OP#3	Engineer/ Surveyor Flyer	CFM	X	X		X			X					X	X		1	September	
OP#4	Repetitive Loss info	CFM	X	X	X		X		X					X			1	September	
OP#5	Signs	Public Works					X					X					1	Permenant	
OP#6	FB - Map Info Service	CFM	X									X					5	Throughout Year	
OP#7	FB - Hazards	City Clerk						X				X					5	Throughout Year	
OP#8	FB - Warnings	City Clerk						X				X					5	Throughout Year	
OP#9	New Resident Packet	Tax Collector	X	X	X	X	X	X	X	X		X					1	Year	
OP#10	CERT training class	OEM	X		X	X			X			X					2	Varies	
OP#11	SIA summer meeting	Mayor		X	X	X	X	X				X					1	August	
OP#12	UT Business meeting	CFM	X	X	X	X						X					1	September	
OP#13	Resident Packet - Town Hall	CFM	X	X	X	X	X	X	X	X		X					5	Year	
FRP#1	Mailer - Major Storm	CFM	X		X	X	X					X					1		
FRP#2	FB - Major Storm	City Clerk	X		X	X						X					1		
OP#14	Linwood web site	City Clerk	X	X	X	X	X	X	X	X		X					2	year	

**Longport Activity 330 - Outreach Project Worksheets (OP) - SUMMARY 2020 !**

	Outreach Projects	who responsible	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11	#12	#13	#14	Audience				x per year		when	stakeholder
			Hazard	Insure	People	Property	Build	Natural	Protect/Assit	Storms	Don't Wait	Funding	Pet Owners	Emerg Warning	Emerg Plan/Prep	Map info/EC Info	Ent Com.	Realtors	Special Grop	Rep Los Area				
OP#1	Display Bopards Municipal Hallway	BAF	x	x	x	x	x						x		x	x					1	jan		
OP#2	Brochure Stand Building Dept	Baf	x	x	x	x	x	x	x			x	x	x	x	x					1	jan		
OP#3	Flood Info letter in Legion Phone Book	Baf	x	x	x	x	x	x	x	x	x	x		x	x	x				x	1	July		
OP#4	Borough Web Site	B. Clerk	x	x	x	x	x	x	x	x	x	x		x	x	x					24/7	yr round		
OP#5	Borough "Safety Bag"	Baf	x	x	x	x	x	x	x	x	x	x	x	x	x					x	1	June		
OP#6	Longport "town Topics" news Letter	Baf																						
	Summer edition		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	1	Summer	
	Spring edition		x																			1	March	
	Winter		x		x																1	December		
OP#7	Letters to Realtors/Lenders, Ins. Co.	Baf	x	x											x	x					1	Fall		
OP#8	Letter to RL Area/entire community	Baf	x	x	x	x	x	x	x	x	x	x	x	x	x	x					1	Fall		
OP#9	Senior/Social Luncheons	Baf	x	x	x				x	x		x	x	x	x	x			x		6	monythly		
OP#10	Storm Ready Magazine	Current	x	x	x	x	x	x	x	x	x	x	x	x	x	x					1	summer		
OP#11	Hurricane Preparedness/ Ventnor, Margate, Longport	Baf	x	x	x	x	x	x	x	x		x	x	x	x	x					1	summer	The Current	
OP#12	Longport Libray/Publications available	Library	x	x	x	x	x	x	x	x	x	x	x	x	x	x					24/7	yr round		
OP#13	High Water Mark Initiative	Baf		x																	24/7	yr round		
OP#14	<b>Storm Ready Magazine (duplicate #10)</b>	<b>The Press</b>	x	x	x	x	x	x	x	x	x	x	x	x	x	x					1	spring	The Press	
OP#15	Nature Conservancy/NJ Coastal PPI	NC						x													1	yr round	NC	
OP#16	SJ Gas Company web to PPI Web/PPI	SJ Gas	x	x	x	x	x	x	x	x	x	x									1	yr round	SIG	
OP#17	Heist Ins. Co Radio adds/PPI	Heist Inc	x	x	x	x	x	x														weekly	Heist Ins.	
OP#18	Farmers Market/ Bags <b>Not done 2018/ terminated</b>	Dep. Clerk																						
OP#19	Code Red rev 911/outreach to register	OEM													x								storm events	
OP#20	<b>Borough Web Site (duplicate #4)</b>	Clerk													x								storm events	
OP#21	TV 96 Public TV downbeach	Clerk													x								storm events	
OP#22	Social Media/Facebook	D. Clerk																					storm events	

**12/20/2019 Status of OP's**

- OP#4** Web Site revised - we went with Forerunner CRS software, keeps us on track for when CRS activities due, revised web page flood info 101
- OP#5** Safety Bags - dropped
- OP#6** Town Topics - revised/rebranded from mail out version to available only on our web site, renamed "The Borough Buzz" TBC
- OP#9** Social Luncheons - on hold - mold remediation Borough Bldg
- OP#14** Storm Ready Mag - duplicate/dropped
- OP#18** Farmers Market - dropped
- OP#20** Web Site - duplicate/dropped

2020 City of Margate Outreach Projects Worksheet

Jim Galantino

330 Outreach Project (OP) Worksheet										
	Outreach Projects	Topics Covered						Audience	When?	Times per Year
		1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural			
OP#1	Letter to RL Properties	x	x	x	x	x	x	Residents	March	1
OP#2	Brochure Stand Building Dpt.	x	x	x	x	x	x	Residents	Replenished when needed.	1
OP#3	Online Flood Info Database	x	x	x	x	x	x		Ongoing	
OP#4	NFIP/FEMA Related Handouts to Real Estate, Insurance Agents.	x	x	x	x	x	x	Residents	Handed out with certificates of occupancy by Housing Inspector.	During Housing Inspection
OP#5	Storm Preparedness Guide	x	x	x	x	x	x	Residents	Available online	Ongoing
OP#6	NFIP Brochures	x	x	x	x	x	x	Residents	Displayed at Municipal Library all Yea	Replenished as needed
OP#7	Map Inquiry Service	x	x	x	x	x	x	Residents	As needed	As requested
OP#8	Beach Clean up (Public Works)	x	x	x	x	x	x	Residents	As needed	2
OP#9	Annual Flood Newsletter	x	x	x	x	x	x	Residents	With Yearly Water & Sewer Bill	1
OP#10	Annual Letter to SFHA	x	x	x	x	x	x	Residents	March	1
OP#11	Press of Atlantic City Flood Page	x	x	x	x	x	x	Residents	Yearly	1
OP#12	Mailouts to Residents	x	x	x	x	x	x	Residents	Late Spring with Yearly Department of Recreation Summer Programs and Announcements	1
OP#13	CodeRed Sign Up	x	x	x	x	x	x	Residents	Sign up on City Website	Ongoing

2019 - 330 Outreach Project (OP) Worksheet

Margate

	Outreach Projects	Topics	1	2	3	4	5	6	7	8	9	10	Audiences	Times per year	When?	Stakeholder?
		Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane /Severe Storm	Don't Wait	Funding	Residents			
OP#1	City website hosts info on mitigation	Benny Tafoya	X			X	X						X	online	Annually	All Citizens
OP#2	insurance	Gallentino	X	X									X	2	Fall	All Citizens
OP#3	Notice to all properties on flooding	Gallentino	X	X	X	X	X	X					X	2	Annually	All Citizens
OP#4	Margate flood information brochure	Bt & JG	X	X	X	X	X	X					X	1	Fall	Citizens & Attendees
OP#5	sheet	Gallentino	X			X	X						X	1	Annually	Businesses
OP#6	Press of Atlantic City flood page	Gallentino	X	X	X	X		X		X	X		X	1	Annually	Press of Atlantic City

2019 - 330 Outreach Project (OP) Worksheet

North Wildwood

	Outreach Projects	Topics Coverd	1	2	3	4	5	6	7	8	9	10	Audiences	Times per year	When?	Stakeholder?
		Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane /Severe Storm	Don't Wait	Funding	Residents			
OP#1	Storm Preparedness Guide	OEM		X	X	X	X		X	X			X	1	All year available, sent out to each resident in late summer	
OP#2	Mailouts to all residents	Ron Simone		X	X	X	X	X	X	X			X	1	Late summer	
OP#3	Publish NFOS Forms Online	Ron Simone					X		X	X			X	1	All year available for download	
OP#4	Annual Floodplain Workshop	Ron Simone		X	X	X	X	X	X	X			X	1	1 held in the Fall	
OP#5	Online Flood Info Database	Ron Simone		X	X	X	X	X	X	X			X	1	Updated annually in the Spring	
OP#6	Hand outs at Public Events	Ron Simone		X	X	X	X	X	X	X			X	2	National Night Out - First Tuesday in August; and Floodplain workshop in late summer	
OP#7	Grant Workshop for FMA	Ron Simone		X	X	X	X	X	X	X			X	1	Presentation at Floodplain workshop in August.	
OP#8	Flood Insurance/NFIP Pamphlets; Construction Office	Ron Simone		X	X	X	X	X	X	X			X	1	Replenished when needed, on display daily	
OP#9	Flood Insurance/NFIP Pamphlets; Recreation Center	Ron Simone		X	X	X	X	X	X	x			X	1	Replenished when needed, on display daily	
OP#10	Flood Insurance/NFIP Pamphlets; Borough Hall entrance	Ron Simone		X	X	X	X	X	X	X			X	3	Replenished when needed, on display daily - 3 displays in City Hall	
OP#11	NFIP/FEMA related Mailouts to real estate, insurance and lenders/banks	Ron Simone		X	X	X	X	X	X	X			X	1	Completed annually in the Spring	
OP#12	Map Inquiry Service	City Engineer		X	X	X	X	X	X	X			X	1	Mailout acknowledging mapping inquiry contact go out in late summer. Contact info for mapping inquiry staff available on City flood info page at any time.	
OP#13	No Dumping Signage for Drains	City Engineer							X	X			X	1	Installed at every major infrastructure project involving draining.	
OP#14	Emergency Radio Station	OEM		X		X	X		X	X			X	5	Broadcasts approximately 5 times a year during major emergencies, and before major emergencies - flooding, etc.	
FRP#1	Storm Preparedness Guide	OEM		X		X	X		X	X			X	1	Available for pickup daily, displays at various locations, also available for download on website.	
FRP#2	Code Red Flood Siren System and Notification Center	OEM		X		X	X		X	X			X	N/A	Sign up through municipal website, advertised on various mailouts, on display in various municipal buildings/offices.	

2019 - 330 Outreach Project (OP) Worksheet

North Wildwood

	Outreach Projects	Topics Covered	1	2	3	4	5	6	7	8	9	10	Audiences	Times per year	When?	Stakeholder?
		Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane /Severe Storm	Don't Wait	Funding	Residents			
FRP#3	Emergency Radio Station	OEM		X		X	X		X	X			X		advertised on various mailouts including emergency preparedness guide, info on display in various municipal buildings/offices, and advertised on emergency radio.	

Ocean City

Outreach Projects	Topics Covered	1	2	3	4	5	6	7	8	9	10	Audiences								year	When?	Stakeholder?		
	Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane/ Severe Storm	Don't Wait	Funding	1 Residents	2 rep loss property owners	3 real estate purchasers	4 School aged children	5 builders and architects	6 surveyors	7 ground floor commercial and historical properties	8 landscapers	9 title companies				
330																								
OP#1	property owners with 3rd quarter tax	Benny Tafoya	X	X	X	X	X	X	X			X	X								2	October	Local Citizenry	
OP#2	Presentations to 5 community groups	Arthur Chew	X	X	X	X	X	X	X			X	X								5	Oct	Community groups	
OP#3	Knowledgeable City Employee available to answer questions at Citywide Block Party with informational brochures	Benny Tafoya	X	X	X	X	X	X	X	X		X	X			X						June, 2	October	All Citizens and Attendees
OP#4	Presentation to City Council on Drainage in City, Presentation is Recorded and Broadcast on Local Access Channel	Arthur Chew	X	X	X	X	X	X	X			X	X								1	April	All Citizens and Attendees	
OP#5	Local Insurance Agents have agreed to	Thomas Heist		X								X									1	June	Insurance agencies	
OP#6	"Dump No Waste, Drains to Waterway"	Benny Tafoya						X										X			3	Sep,Oct	All Citizens and Attendees	
OP#7	Local Real Estate Agents have agreed to	Michael Contino	X																		1	On Going	Real estate agents	
OP#8	Local Real Estate Agents have agreed to notify interested buyers about the flood hazard and flood insurance purchase requirements	Michael Contino	X																			1	On Going	Real estate agents
OP#9	Local Real Estate Agents have agreed to provide "Check Before You Buy" handout and OP1 brochure	Michael Contino	X																		replenished 2x	On Going	Real estate agents	
OP#10	Local Insurance Agents have agreed to hold annual training session for new brokers, educate about flood insurance, flood hazards, and give them the OP 1 brochure	Michael Contino	X																		1	July Annually	Real estate agents and insurance agents	
OP#11	Targetted letter to owners of repetitive	Benny Tafoya							X			X									1	July Annually		
OP#12	Teach School Children About Flooding by	Arthur Chew								X					X						1	requested	Board of education	
OP#13	City to Create Annual Emergency	Frank Donato	X	X	X	X	X	X		X		X			X						1	June	All Citizenry	
OP#14	City to Note on All Concrete and Grading	Arthur Chew				X										X					Ongoing	Usually May	Local builders and architects	
OP#15	City to Create Targetted Letter to	Benny Tafoya	X														X				1	Aug,	All Surveyors doing Business in OC	
OP#16	Local Insurance Agents Have Agreed to	Michael Contino	X											X							1	June	agents	
OP#17	Targetted Letter to Local Landscapers	Benny Tafoya					X											X			1		Local landscapers	
OP#18	Targetted Letter to Local Title Companies	Benny Tafoya	X											X						X	1		Local title companies	
OP#19	Targetted Letter to Historical Properties	Benny Tafoya		X														X			1	June	Business & Historic Property Owners	
OP#20	Install Elevation Markers on Utility Poles	Arthur Chew	X									X									12	On Going	The City and Citizens	
OP#21	Press of Atlantic City flood page	Frank Donato	X	X	X	X		X		X											1	Annually	June	Press of Atlantic City

2019 - 330 Outreach Project (OP) Worksheet

Sea Isle

	Outreach Projects	Topics	1	2	3	4	5	6	7	8	9	10	Audiences	Times per year	When?	Stakeholder?
		Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane/ Severe Storm	Don't Wait	Funding	Residents			
OP#1	Byrne	man	X	X	X	X	X	X	X	X	X		X	1	year	Sea Isle City
OP#2	Newsletters	dept	X	X	X	X	X	X				X	X	26	month	Sea Isle city
OP#3	website	man	X	X	X	X	X	X					X	1	year round	Sea Isle City
OP#4	Flood insurance meeting	man	X	X	X	X	X						X	1	year	Flood risk evaluator
OP # 9	Bi annual Flood info mailer	man	X	X	X	X	X	X	X	X	X		X	2	spring?fall	Sea Isle city

2021 Activity #330 - Outreach Project Worksheet																
Stone Harbor		Topics Covered							PPI Messages							
	Outreach Projects	Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection & Assistance	Hurricane /Severe Storm	Don't Wait	Funding	Residents	Times Per year	Count	When?
OP#1	Annual Mailing to All SFHA	Coordinator	X	X	X	X	X	X	X	X	X		X	2	10	Mar/July
OP#2	Handout @ SHPOA Meeting	CFPM	X	X	X	X							X	2	5	June/Sept
OP#3	Handout by Beachtaggers	Office	X	X	X	X	X	X	X	X			X	1	9	Jun/Jul/Aug
OP#4	FEMA Books at Borough Hall	Coordinator	X	X	X	X	X	X	X	X			X	1	9	Daily
OP#5	Annual Flood Newsletter	Coordinator	X	X	X	X	X	X	X	X	X		X	1	10	Oct/Nov
OP#6	"Do Not Dump" Stickers Posted	Public Works						X					X	5	2	Daily
OP#7	Spring/Summer Newsletter	Coordinator	X	X	X	X	X	X	X	X	X	X	X	2	11	April/Jun
OP#8	Annual Mailing to RL Area	Coordinator	X	X	X	X	X	X	X	X		X	X	1	10	September
OP#9	Go Green Fair	Coordinator	X	X	X	X	X	X					X	1	7	August 2
OP#10	Handouts - Borough Hall	Coordinator	X	X	X	X	X	X	X	X			X	1	9	Daily
OP#11	TV (Borough)	Coordinator	X	X	X	X	X	X	X	X			X	1	9	Daily
OP#12	Radio (Borough)	OEM	X	X	X	X	X	X	X	X			X		9	As Needed
OP#13	Facebook (Borough)	OEM/PIO	X	X	X	X	X	X	X	X			X	3	9	Spring/Summer/Fall
OP#14	Brochure (E-Mail)	Coordinator	X	X	X	X	X	X	X	X			X	1	9	August
OP#15	Stone Harbor APP	Coordinator	X	X	X	X	X	X	X	X			X	1	9	Spr/Sum/Fall
OP#20	Beach Survey	Coordinator	X					X					X	2	3	Biannual
OP#21	Map Inquiry Service	CFM	X	X	X	X	X		X				X	As requested	7	Year Round
OP#22	Beach Clean Up	Public Works						X					X	As Needed	2	Annually
OP#23	Beach Sweep	Public Works						X					X	2	2	Biannual
OP#24	Annual Letters to Real Estate/ Brokers/Insurance	CRS Coordinantor	X	X	X	X	X	X						1	6	Annually
OP#25	Flood Insurance Seminar	Broker	X	X	X	X	X	X	X	X	X	X	X	1	11	Annually
350`	Borough Webpage/Flood Insurance	Coordinator	X	X	X	X	X	X	X	X	X	X	X			Daily
360	Property Protection Advise	Construction Office	X			X	X						X		4	As needed
360	Protection Advice After Visit	Construction Office	X		X	X							X		4	As needed
FRP#1	Annual Mailing to All SFHA	CRS Coordinantor	X	X	X	X	X	X	X	X	X		X	2	10	Mar/July
FRP#2	Facebook - Before Event	CRS/OEM	X	X	X	X	X	X	X	X			X	Unknown	9	Emergency Events

FRP#3	Emergency Management Brochure Before Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown	9	Emergency Events
FRP#4	TV/Radio, Before Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown	9	Emergency Events
FRP#5	Code Red/Before Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown	9	Emergency Events
FRP#6	Newspaper PSA/Before Event	CRS/OEM	X		X	X				X	X			X	Unknown	6	Emergency Events
FRP#7	Emergency Operation Center Comm Before Event	CRS/OEM	X		X	X				X	X			X	Unknown	7	Emergency Events
FRP#8	Borough Webpage/Before Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown	9	Emergency Events
FRP#9	Facebook/During Event	CRS/OEM	X		X	X				X	X			X	Unknown	6	Emergency Events
FRP#10	FEMA APP/ During Event	CRS/OEM	X			X	X	X	X	X	X			X	Unknown	6	Emergency Events
FRP#11	TV/Radio - During Event	CRS/OEM	X	X	X	X								X	Unknown	5	Emergency Events
FRP#12	Code Red/ During Event	CRS/OEM	X		X	X				X	X			X	Unknown		Emergency Events
FRP#13	Borough Website / During Event	CRS/OEM	X	X											Unknown		Emergency Events
FRP#14	Facebook / After Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown		Emergency Events
FRP#15	FEMA APP After Event	CRS/OEM	X	X	X	X	X			X	X			X	Unknown		Emergency Events
FRP#16	TV/Radio After Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown		Emergency Events
FRP#17	Borough Website/After Event	CRS/OEM	X	X	X	X	X	X	X	X	X			X	Unknown		Emergency Events

330 Outreach Project (OP) Worksheet

Upper Township

	Outreach Projects	Topics Covered	1	2	3	4	5	6	7	8	9	10	Audiences				When?	Stakeholder?	
		Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane/ Severe Storm	Don't Wait	Funding	Residents	Real Estate/bank/ ins	Rep Loss	Engineer/ surveyor	Times per year		
OP#1	Resident Packet - Yearly	Tax Collector	X	X	X	X	X	X	X	X	X		X				1	June	
OP#2	Real Estate/ Bank/ Ins Flyer	Engineer	X	X										X			1	September	
OP#3	Engineer/ Surveyor Flyer	Engineer	X	X			X			X						X	1	September	
OP#4	Repetitive Loss Info	Engineer	X	X	X		X			X					X		1	September	
OP#5	Signs	Public Works						X					X				1	Permenant	
OP#6	FB - Map Info Service	Engineer	X										X				5	Throughout Year	
OP#7	FB - Hazards	Engineer							X				X				5	Throughout Year	
OP#8	FB - Warnings	Engineer							X				X				5	Throughout Year	
OP#9	New Resident Packet	Tax Collector	X	X	X	X	X	X	X	X	X		X				1	Throughout Year	
OP#10	Off-shore properties Packet	Engineer	X	X	X	X	X		X	X	X		X				1	September	
OP#11	CERT training class	OEM	X		X	X			X				X				2	Varies	
OP#12	SIA summer meeting	Mayor		X	X	X	X	X	X				X				1	August	
OP#13	UT Business meeting	Engineer	X	X	X	X							X				1	September	
OP#14	Resident Packet - Town Hall	Engineer	X	X	X	X	X	X	X	X	X		X				5	Throughout Year	
OP#15	Press of Atlantic City flood page	Press of AC	X	X	X	X		X		X	X		X				1	year round	Press of Atlantic City
OP#16	Nature Conservancy brochures	Nature Cons.						X					X				1	year round	Conservancy
OP#17	PPI website	SJ Gas	X	X	X	X	X	X	X	X	X	X	X				1	year round	South Jersey Gas
OP#18	Tom Heist insurance radio spots	Tom Heist	X	X	X	X	X	X					X				1	year round	Tom Heist Insurance
FRP#1	Mailer - Major Storm	OEM	X		X	X	X						X				1		
FRP#2	FB - Major Storm	OEM	X		X	X							X				1		

2021 - 330 Outreach Project (OP) Worksheet

Wildwood Crest

	Outreach Projects	Topics Covered	1	2	3	4	5	6	7	8	9	10	Target					When?	Stakeholder?
		Who is Responsible	Hazard	Insure	People	Property	Build	Natural	Protection and assistance	Hurricane /Severe Storm	Don't Wait	Funding	Residents	Real Estate/bank/ ins	Rep Loss	Engineer/ surveyor	Times per year		
OP#1	Resident Packet - Yearly	Tax Collector	x	x	x	x	x	x	x	x	x		x					1	November
OP#2	Real Estate/ Bank/ Ins Flyer	CFM	x	x										x				1	March
OP#3	Engineer/ Surveyor Flyer	CFM	x	x			x			x					x	x		1	March
OP#4	Repetitive Loss Info	CFM	x	x	x		x			x					x			1	March
OP#5	Signs	Public Works						x					x					1	Permenant
OP#6	Map Info Service	CFM/COZO	x										x					5	Throughout Year
OP#7	Hazards	City Clerk							x				x					5	Throughout Year
OP#8	Warnings	City Clerk							x				x					5	Throughout Year
OP#9	Transfer of Property Information	Zoning Officer	x	x	x	x	x	x	x	x	x		x					1	Year
OP#10	CERT training class	OEM	x		x	x			x				x					2	Varies
OP#11	Flood Risk Public Meeting	Floodplain Manager		x	x	x	x	x	x				x					1	October
OP#12	Resident Packet-Calander-Boro Hall	CFM	x	x	x	x	x	x	x	x	x		x					5	Throughout Year
FRP#1	Mailer - Major Storm	CFM	x		x	x	x						x					1	
FRP#2	FB - Major Storm	CFM	x		x	x							x					1	
OP#13	Crest web site	Public Information Officer	x	x	x	x	x	x	x	x	x		x					2	Throughout Year

330 OUTREACH PROJECTS WORKSHEET														Community: Wildwood, City of, NJ					
														CID: 345329					
														Reviewer: Danielle DeHart		Date: 1/24/2023			
330 Outreach Project (OP) Worksheet																			
Outreach Projects	Points per Topic	Topics Covered						PPI Messages				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#1	Handouts	1	x	x	x	x	x	x	x	x	x		5	30		0.0		0.0	30.0
OP#2	Public Events	2	x	x	x	x	x	x	x	x	x		3	36		0.0		0.0	36.0
OP#3	No Dumping Storm Drains	2											5	10		0.0		0.0	10.0
OP#4	No Dumping in Wetlands	2											2	4		0.0		0.0	4.0
OP#5	Keep off Dunes	2											5	10		0.0		0.0	10.0
OP#6	Stormwater Flyer	2											1	2		0.0		0.0	2.0
OP#7	Social Media	2	x		x			x	x	x	x		2	8		0.0		0.0	8.0
OP#8	RL Letter	6	x	x	x	x	x	x	x	x	x		1	30		0.0		0.0	30.0
FRP#1	Information packet to be distributed to evacuated residents and left on doors in flooded neighborhoods.	6		x	x	x	x						1	0		0.0		0.0	0.0
FRP#2	Precautionary and preparatory messages issued to Wildwood residents during a flood event.	6			x	x							1	0		0.0		0.0	0.0
<b>c330 =</b>		<b>cOP:</b>	<b>130.00</b>	<b>+</b>	<b>cFRP:</b>	<b>0.00</b>	<b>=</b>	<b>130.00</b>					<b>ΣOP:</b>	<b>130</b>	<b>ΣPPI:</b>	<b>0.00</b>	<b>ΣSTK:</b>	<b>0.00</b>	<b>130.00</b>
Number of OP projects:		8	Notes:						c330 ≤ 350					ΣOP ≤ 200	ΣPPI ≤ 80		ΣSTK ≤ 60		

## APPENDIX E

### Insurance Outreach

# Letter Head

## SAMPLE LETTER

Resident

RE: Flood Insurance Promotion Meeting

Dear Resident:

The Township of Upper is expanding its public outreach to residents in and adjacent to the Flood Hazard Area. Currently residents receive a 25% discount on flood insurance rates since our community is Class 5 in the Community Rating System (CRS). This rating is based on the various activities that the Community does. Buildings located in the Flood Hazard Area are required to have Flood Insurance. 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 on Date here at 10:00 AM at the Location Here . The meeting is being sponsored by Flood Risk Evaluator (FRE) and a local Insurance Agent ( ). 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.

Please bring 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 May 5<sup>th</sup>. If you can't make this meeting, please try to attend one of the other sponsored meetings held throughout the year.

If you have any additional questions, please reach out to our floodplain manager, xxxxxx at xxxxxxxxxxxx.

Very truly Yours,

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](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

- Heist Insurance (<http://www.heistinsurance.com/>) at 609-399-0655 or
- Brown & Brown Insurance (<http://www.bbinj.com/>) at 609-390-3360 or
- McMahon Insurance (<https://mcmahonagency.com/>) at 609-399-0060 or
- Flood Rise Evaluator (FRE) (<https://yourfloodrisk.com/>) at 866-599-7066 or
- Byrne Insurance Agency (<http://www.jbyrneagency.com/>) at 609-522-3406.

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](mailto:acmcoastalcoalition@gmail.com).

## APPENDIX F

### Stakeholder Outreach

**330 OUTREACH PROJECTS WORKSHEET**

Reviewer: \_\_\_\_\_ Date: \_\_\_\_\_

330 Outreach Project (OP) Worksheet																				
Outreach Projects	Points per Topic	Topics Covered						PPI Messages				Target Audiances	Times per Year	OP	Multipliers					
		1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. Protection and assistance	8. Hurricane/ Severe Storm	9. Don't Wait	10. Funding				PPI?	PPI (OP)	STK?	STK (OP)	OP + PPI + STK	
OP#STK1	Atlantic City Press	2	x		x	x		x					All Residents	8	64	y	25.6	y	19.2	108.8
OP#STK2	Heist Insurance Radio Ads	2	x	x	x	x	x	x		x	x		All Residents	10	160	y	64.0	y	48.0	272.0
OP#STK3	SJ Hauck/ Int. Assoc Str. Movers	1		x		x	x	x				x	All Residents	1	5	y	2.0	y	1.5	8.5
														0			0.0		0.0	0.0
														0			0.0		0.0	0.0
														0			0.0		0.0	0.0
														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
<b>c330 =</b>		<b>cOP:</b>	<b>340.00</b>	<b>+</b>	<b>cFRP:</b>	<b>0.00</b>	<b>=</b>	<b>0.00</b>						<b>ΣOP:</b>	<b>200</b>	<b>ΣPPI:</b>	<b>80.00</b>	<b>ΣSTK:</b>	<b>60.00</b>	<b>340.00</b>

389.3

Number of OP projects: **3**

Notes: c330 ≤ 350

ΣOP ≤ 200    ΣPPI ≤ 80    ΣSTK ≤ 60

## Atlantic City Press article links:

[https://pressofatlanticcity.com/news/local/what-does-minor-moderate-and-major-coastal-flood-stage-mean/article\\_953791ea-0556-5305-8119-90b7a9a0d603.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/local/what-does-minor-moderate-and-major-coastal-flood-stage-mean/article_953791ea-0556-5305-8119-90b7a9a0d603.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR35vIqFczhT4WHBZ3RFF0knkQnE7Md2XTJRMZy2ndW2b7v-3WXLItYvLSI

[https://pressofatlanticcity.com/news/local/watch-now-the-difference-between-minor-moderate-and-major-coastal-flood-stage/article\\_799a6a70-cd4b-11ec-8084-5b1c233308d8.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/local/watch-now-the-difference-between-minor-moderate-and-major-coastal-flood-stage/article_799a6a70-cd4b-11ec-8084-5b1c233308d8.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR0ojKwA7FesAGosCMAAn7kXxwXi14zGUzrr82tttDMTsY1v56nyvxHjARfc

[https://pressofatlanticcity.com/news/local/fema-helping-fund-flood-projects-in-atlantic-cape-may-counties/article\\_58532d20-22e6-11ed-8df5-67dea9beb1e.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/local/fema-helping-fund-flood-projects-in-atlantic-cape-may-counties/article_58532d20-22e6-11ed-8df5-67dea9beb1e.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR1-jlsF2BViGxDYTTB6y84DACvHKkvR9Rs8x7D7Xa2ZyItX1-wK-WEtn6o

[https://pressofatlanticcity.com/news/local/what-to-know-about-the-weekend-coastal-storm-that-is-expected-to-hit-new-jersey/collection\\_45118120-73ce-11ec-8e67-cb767fb89f58.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/local/what-to-know-about-the-weekend-coastal-storm-that-is-expected-to-hit-new-jersey/collection_45118120-73ce-11ec-8e67-cb767fb89f58.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR2eenfQg9GXfAtARLncO4m98lgC51Nga83UIJ\_je-L\_UZFqbglyfychaua8

[https://pressofatlanticcity.com/news/local/tell-us-your-coastal-flooding-stories/article\\_645fda6e-1369-11ed-8387-1fde9ef17d35.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/local/tell-us-your-coastal-flooding-stories/article_645fda6e-1369-11ed-8387-1fde9ef17d35.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR34-Rrz125EHmtHdygEaKBtFpm5vERfiMfJHzdyM-G37oeAKwOyOX4iCAo

[https://pressofatlanticcity.com/news/national/sand-is-like-gold-the-pricey-race-to-restore-florida-beaches-before-the-next-hurricane/article\\_66512e96-0990-5933-9542-2254e492cfad.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/national/sand-is-like-gold-the-pricey-race-to-restore-florida-beaches-before-the-next-hurricane/article_66512e96-0990-5933-9542-2254e492cfad.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR06KMvTaGMRNhKITx2nMBNv5V7OOzFgd3JPrBvLJdbwNWr3gHBLT8gVdO0

[https://pressofatlanticcity.com/news/national/watch-now-north-carolina-beach-house-collapses-into-the-ocean-during-severe-coastal-flooding/article\\_2ae600ff-6ab5-5704-ae4-dbb84f0f99dd.html?utm\\_campaign=snd-autopilot&utm\\_medium=social&utm\\_source=facebook](https://pressofatlanticcity.com/news/national/watch-now-north-carolina-beach-house-collapses-into-the-ocean-during-severe-coastal-flooding/article_2ae600ff-6ab5-5704-ae4-dbb84f0f99dd.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook) The Press of Atlantic City&fbclid=IwAR1hka8JgltUBUFkynAKpRRc52SzIxfHqgKmPnNzNmeOrZ5AO8LYXRS2-Es

[https://pressofatlanticcity.com/news/local/free-weekend-parking-at-wave-garage-for-atlantic-city-residents-as-remnants-of-hurricane-ian/article\\_6c19336e-402c-11ed-8caa-6b4715bc5692.html?utm\\_campaign=snd-](https://pressofatlanticcity.com/news/local/free-weekend-parking-at-wave-garage-for-atlantic-city-residents-as-remnants-of-hurricane-ian/article_6c19336e-402c-11ed-8caa-6b4715bc5692.html?utm_campaign=snd-)

[autopilot&utm\\_medium=social&utm\\_source=facebook The Press of Atlantic City&fbclid=IwAR3ltHc6Cwis38Fp0PH6fzAZxF7T2ktBTAQQMKKHtrIX85lnQJSVDDrCjRo](https://pressofatlanticcity.com/news/local/ocean-city-school-district-announces-early-dismissal-due-to-forecasted-flooding/article_5f733c4e-429e-11ed-b1d0-131d9abc33c9.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR3ltHc6Cwis38Fp0PH6fzAZxF7T2ktBTAQQMKKHtrIX85lnQJSVDDrCjRo)

[https://pressofatlanticcity.com/news/local/ocean-city-school-district-announces-early-dismissal-due-to-forecasted-flooding/article\\_5f733c4e-429e-11ed-b1d0-131d9abc33c9.html?utm\\_campaign=snd-](https://pressofatlanticcity.com/news/local/ocean-city-school-district-announces-early-dismissal-due-to-forecasted-flooding/article_5f733c4e-429e-11ed-b1d0-131d9abc33c9.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR1r8gwR7oYumo9YDv9TgrizSKdaGxiAK_gBKEC0-3YkshCYeHWiK8tKXas)

[autopilot&utm\\_medium=social&utm\\_source=facebook The Press of Atlantic City&fbclid=IwAR1r8gwR7oYumo9YDv9TgrizSKdaGxiAK\\_gBKEC0-3YkshCYeHWiK8tKXas](https://pressofatlanticcity.com/news/national/behind-the-headlines-tidal-flooding-is-impacting-the-east-coast-and-schools-are-dealing-with/article_d583b28b-8dfb-52b6-bd4d-84f277c533cb.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR2eenfQg9GXfAtARLncO4m98lgC51Nga83UIJ_je-L_UZFqbglyfychaua8)

[https://pressofatlanticcity.com/news/national/behind-the-headlines-tidal-flooding-is-impacting-the-east-coast-and-schools-are-dealing-with/article\\_d583b28b-8dfb-52b6-bd4d-84f277c533cb.html?utm\\_campaign=snd-](https://pressofatlanticcity.com/news/national/behind-the-headlines-tidal-flooding-is-impacting-the-east-coast-and-schools-are-dealing-with/article_d583b28b-8dfb-52b6-bd4d-84f277c533cb.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR2eenfQg9GXfAtARLncO4m98lgC51Nga83UIJ_je-L_UZFqbglyfychaua8)

[autopilot&utm\\_medium=social&utm\\_source=facebook The Press of Atlantic City&fbclid=IwAR2eenfQg9GXfAtARLncO4m98lgC51Nga83UIJ\\_je-L\\_UZFqbglyfychaua8](https://pressofatlanticcity.com/weather/2022s-us-climate-disasters-a-tale-of-too-much-rain-and-too-little/article_a1b9741b-103e-5949-ad48-938d7ead9075.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR25WTRJllcNi_6x6CXWs2vbHtqq_Apx8Xv5eKKcdjmlxF6UIBS_ylc8BfE)

[https://pressofatlanticcity.com/weather/2022s-us-climate-disasters-a-tale-of-too-much-rain-and-too-little/article\\_a1b9741b-103e-5949-ad48-938d7ead9075.html?utm\\_campaign=snd-](https://pressofatlanticcity.com/weather/2022s-us-climate-disasters-a-tale-of-too-much-rain-and-too-little/article_a1b9741b-103e-5949-ad48-938d7ead9075.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR25WTRJllcNi_6x6CXWs2vbHtqq_Apx8Xv5eKKcdjmlxF6UIBS_ylc8BfE)

[autopilot&utm\\_medium=social&utm\\_source=facebook The Press of Atlantic City&fbclid=IwAR25WTRJllcNi\\_6x6CXWs2vbHtqq\\_Apx8Xv5eKKcdjmlxF6UIBS\\_ylc8BfE](https://pressofatlanticcity.com/news/local/watch-now-what-exactly-are-noreasters/article_d56000c6-da2e-5e07-a9fe-629b10a95e8c.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR2HhXsoKq3RQm1a4R_R5Z5tUbFRq2ud7eqBq_i8RqF-WvmiRGvDBnTUlv4)

[https://pressofatlanticcity.com/news/local/watch-now-what-exactly-are-](https://pressofatlanticcity.com/news/local/watch-now-what-exactly-are-noreasters/article_d56000c6-da2e-5e07-a9fe-629b10a95e8c.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR2HhXsoKq3RQm1a4R_R5Z5tUbFRq2ud7eqBq_i8RqF-WvmiRGvDBnTUlv4)

[noreasters/article\\_d56000c6-da2e-5e07-a9fe-629b10a95e8c.html?utm\\_campaign=snd-](https://pressofatlanticcity.com/news/local/watch-now-what-exactly-are-noreasters/article_d56000c6-da2e-5e07-a9fe-629b10a95e8c.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR2HhXsoKq3RQm1a4R_R5Z5tUbFRq2ud7eqBq_i8RqF-WvmiRGvDBnTUlv4)

[autopilot&utm\\_medium=social&utm\\_source=facebook The Press of Atlantic City&fbclid=IwAR2HhXsoKq3RQm1a4R\\_R5Z5tUbFRq2ud7eqBq\\_i8RqF-WvmiRGvDBnTUlv4](https://pressofatlanticcity.com/news/local/watch-now-what-exactly-are-noreasters/article_d56000c6-da2e-5e07-a9fe-629b10a95e8c.html?utm_campaign=snd-autopilot&utm_medium=social&utm_source=facebook%20The%20Press%20of%20Atlantic%20City&fbclid=IwAR2HhXsoKq3RQm1a4R_R5Z5tUbFRq2ud7eqBq_i8RqF-WvmiRGvDBnTUlv4)

## MJPPI Radio Scripts – Heist Insurance

### **1. Know your flood hazard**

Did you know you can identify your property's flood zone online? Go to FEMA.gov and enter your address. Here you can see your flood zone and 'minimum required elevation' to help you better understand your flood risk.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

### **2. Insure your property for your flood hazard**

Did you know that flood damage is not covered under most homeowner's policies? To get coverage call your insurance agent. In some cases, having an elevation certificate may lower your premium.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

### **3. Protect people from the hazard**

Flood waters do more than get things wet- they can cause electrical fires, spread contaminants, and wash away buildings. Your best defense is to evacuate. So when your community says it's time to go, GO!

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

### **4. Protect your property from the hazard**

Mud and water in your trunk and a high water mark across your car's dashboard is not good. Mold and corrosion will likely follow. Remember, park your car on high ground when heavy-rain and flooding are possible.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

## **5. Build Responsibly**

Do you know building your home even one foot higher than the minimum elevation can save you thousands of dollars in flood insurance premiums over time? And remember to elevate your outside air conditioner condensers too.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

## **6. Protect natural floodplain functions**

Salt marshes and streams are nature's way of protecting us from flooding. Protect these floodplains by slowing your boat speed, reducing fertilizer use and minimizing hardscaping for improved water permeation.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

## **7. Protection and assistance**

Your community partners with FEMA to reduce flood damage. And, by enforcing building codes, providing dunes and bulkheads, and public education such as this message, towns qualify for flood insurance discounts.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

## **8. Hurricane/Severe Storm preparedness**

Prepare your home now before a storm hits. Secure and clean gutters, trim tree branches, repair window caulk... loose shingles and siding- to reduce damage to your home and neighborhood.

MJPPI Radio Scripts – Heist Insurance

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

### **9. Don't wait until it's too late**

Make an emergency plan before you need it. Sign up for your community's text alerts, know your town's evacuation route and prepare a disaster supply kit. Don't forget your medications and important papers too!

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.

### **10. Funding is available for your home repairs**

If your building has sustained substantial flood damage you could qualify for \$30,000 of coverage to elevate, demolish or relocate your home. Also, check with your community officials to see if FEMA grants or loans are available.

I'm Tom Heist, helping you Save Money, Save Property and Stay Safe.



WAYV/WAV is Simulcast

**Equity Communications LP**  
 Bayport One Suite 100  
 8025 Black Horse Pike  
 West Atlantic City NJ 08232  
 Phone: 609-484-8444  
 Fax: 609-646-6331  
 production@equitycommunications.net  
 Visit: 951wayv.com

**Contract Confirmation**

WAYV-FM CONFIRMATION 7/13/22  
 1

THOMAS H HEIST  
 Contract #: 104890 Revision #: Orig  
 Description: PSA "BONUS" SCHEDULE  
 Estimate #:

Date Range: 7/18/22-12/31/22  
 Co-op: No NoSubInv  
 Combo Billing: No  
 Show Rates: ShowRates  
 Elect. Invoice: No 0

Sales Person: DONNA ESSICK  
 Income Type: LOCAL DIRECT  
 Special Handling: No Special Instr  
 Sales Commission: 15%

THOMAS H HEIST  
 THOMAS H HEIST  
 700 WEST AVENUE  
 PO BOX 480  
 OCEAN CITY NJ 08226

Attention: Blanche Adams  
 Phone #: 399-0655  
 Fax Number: 399-8681  
 E-Mail:

Line	Line Identifier	Log Name	First Conflict Code	Log	PgmAvails	Type of Sale
A	15s 6a-12a \$0	THOMAS H HEIST	INSURANCE	Yes	Regular Spot	Normal Spot Buy
	<u>Date Range</u>	<u>Dayparting</u>	<u>Len</u>	<u>Rate</u>	<u>Mon</u> <u>Tue</u> <u>Wed</u> <u>Thu</u> <u>Fri</u> <u>Sat</u> <u>Sun</u>	<u>WeeksOn</u> <u>WkUnit</u> <u>TotlUnit</u> <u>TotalAmt</u>
A	7/19/22-7/24/22	6:00a-12:00a	15s	\$0.00/spt	- 1 1 1 1 1 1	All 6 6
A	7/25/22-7/31/22	6:00a-12:00a	15s	\$0.00/spt	1 1 - 1 1 1 1	All 6 6
A	8/01/22-8/07/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 1 - 1 1	All 6 6
A	8/09/22-8/14/22	6:00a-12:00a	15s	\$0.00/spt	- 1 1 1 1 1 1	All 6 6
A	8/15/22-8/21/22	6:00a-12:00a	15s	\$0.00/spt	1 - 1 1 1 1 1	All 6 6
A	8/22/22-8/28/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 - 1 1 1	All 6 6
A	8/30/22-9/04/22	6:00a-12:00a	15s	\$0.00/spt	- 1 1 1 1 1 1	All 6 6
A	9/05/22-9/10/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 1 1 1 -	All 6 6
A	9/12/22-9/18/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 1 - 1 1	All 6 6
A	9/19/22-9/25/22	6:00a-12:00a	15s	\$0.00/spt	1 1 - 1 1 1 1	All 6 6
A	9/26/22-10/02/22	6:00a-12:00a	15s	\$0.00/spt	1 - 1 1 1 1 1	All 6 6
A	10/04/22-10/09/22	6:00a-12:00a	15s	\$0.00/spt	- 1 1 1 1 1 1	All 6 6
A	10/10/22-10/16/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 - 1 1 1	All 6 6
A	10/17/22-10/23/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 1 1 - 1	All 6 6
A	10/24/22-10/30/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 1 - 1 1	All 6 6
A	11/01/22-11/06/22	6:00a-12:00a	15s	\$0.00/spt	- 1 1 1 1 1 1	All 6 6
A	11/07/22-11/13/22	6:00a-12:00a	15s	\$0.00/spt	1 1 - 1 1 1 1	All 6 6
A	11/14/22-11/20/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 - 1 1 1	All 6 6
A	11/22/22-12/11/22	6:00a-12:00a	15s	\$0.00/spt	- 1 1 1 1 1 1	EveryOthr 6 12
A	11/28/22-12/04/22	6:00a-12:00a	15s	\$0.00/spt	1 1 - 1 1 1 1	All 6 6
A	12/12/22-12/18/22	6:00a-12:00a	15s	\$0.00/spt	1 - 1 1 1 1 1	All 6 6
A	12/19/22-12/25/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 - 1 1 1	All 6 6
A	12/26/22-12/31/22	6:00a-12:00a	15s	\$0.00/spt	1 1 1 1 1 1	All 6 6

CONTRACT TOTAL: \$0.00 144 Units

Month	Units	Total	Month	Units	Total
Jul22	12	\$0.00	Oct22	26	\$0.00
Aug22	26	\$0.00	Nov22	26	\$0.00
Sep22	26	\$0.00	Dec22	28	\$0.00

**Accepted By**

Client Signature

**Accepted By**

Station Signature

**Today's Date**

**Today's Date**



WMID/WCMC/WEZW is  
Classic Oldies WMID-FM

**Equity Communications LP**  
 Bayport One Suite 100  
 8025 Black Horse Pike  
 West Atlantic City NJ 08232  
 Phone: 609-484-8444  
 Fax: 609-646-6331  
 production@equitycommunications.net  
 Visit: Classicoldieswmid.com

**Contract Confirmation**

WMID-AM CONFIRMATION 7/15/22  
1

THOMAS H HEIST  
 Contract #: 63615 Revision #: Orig  
 Description: PSA "BONUS" SCHEDULE  
 Estimate #:

Date Range: 7/18/22-12/31/22  
 Co-op: No NoSubInv  
 Combo Billing: No  
 Show Rates: ShowRates  
 Elect. Invoice: No 0

Sales Person: DONNA ESSICK  
 Income Type: LOCAL DIRECT  
 Special Handling: No Special Instr  
 Sales Commission: 15%

THOMAS H HEIST  
 THOMAS H HEIST  
 700 WEST AVENUE  
 PO BOX 480  
 OCEAN CITY NJ 08226

Attention: Blanche Adams  
 Phone #: 399-0655  
 Fax Number: 399-8681  
 E-Mail:

Line	Line Identifier	Log Name	First Conflict Code	Log	PgmAvails	Type of Sale								
A	15s 6a-12a \$0	THOMAS H HEIST	INSURANCE	Yes	Regular Spots	Normal Spot Buy								
Date Range	Dayparting	Len	Rate	Mon	Tue	Wed	Thu	Fri	Sat	Sun	WeeksOn	WkUnit	TotlUnit	TotalAmt
7/19/22- 7/24/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
7/25/22- 7/31/22	6:00a-12:00a	15s	\$0.00/spt	1	1	-	1	1	1	1	All	6	6	
8/01/22- 8/07/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	-	1	1	All	6	6	
8/09/22- 8/14/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
8/15/22- 8/21/22	6:00a-12:00a	15s	\$0.00/spt	1	-	1	1	1	1	1	All	6	6	
8/22/22- 8/28/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	-	1	1	1	All	6	6	
8/30/22- 9/04/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
9/05/22- 9/10/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	1	1	-	All	6	6	
9/12/22- 9/18/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	-	1	1	All	6	6	
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10/04/22-10/09/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
10/10/22-10/16/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	-	1	1	1	All	6	6	
10/17/22-10/23/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	1	-	1	All	6	6	
10/24/22-10/30/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	-	1	1	All	6	6	
11/01/22-11/06/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
11/07/22-11/13/22	6:00a-12:00a	15s	\$0.00/spt	1	1	-	1	1	1	1	All	6	6	
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11/28/22-12/04/22	6:00a-12:00a	15s	\$0.00/spt	1	1	-	1	1	1	1	All	6	6	
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**Accepted By**

Client Signature

**Accepted By**

Station Signature

**Today's Date**

**Today's Date**



**Equity Communications LP**  
 Bayport One Suite 100  
 8025 Black Horse Pike  
 West Atlantic City NJ 08232  
 Phone: 609-484-8444  
 Fax: 609-646-6331  
 production@equitycommunications.net  
 Visit: 961WTTH.com

**Contract Confirmation**

WTTH-FM CONFIRMATION 7/15/22  
 1

THOMAS H HEIST  
 Contract #: 58579 Revision #: Orig  
 Description: PSA "BONUS" SCHEDULE  
 Estimate #:

Date Range: 7/18/22-12/31/22  
 Co-op: No NoSubInv  
 Combo Billing: No  
 Show Rates: ShowRates  
 Elect. Invoice: No 0

Sales Person: DONNA ESSICK  
 Income Type: LOCAL DIRECT  
 Special Handling: No Special Instr  
 Sales Commission: 15%

THOMAS H HEIST  
 THOMAS H HEIST  
 700 WEST AVENUE  
 PO BOX 480  
 OCEAN CITY NJ 08226

Attention: Blanche Adams  
 Phone #: 399-0655  
 Fax Number: 399-8681  
 E-Mail:

Line	Line Identifier	Log Name	First Conflict Code	Log	PgmAvails	Type of Sale								
A	15s 6a-12a \$0	THOMAS H HEIST	INSURANCE	Yes	Regular Spot	Normal Spot Buy								
Date Range	Dayparting	Len	Rate	Mon	Tue	Wed	Thu	Fri	Sat	Sun	WeeksOn	WkUnit	TotlUnit	TotalAmt
A 7/19/22- 7/24/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
A 7/25/22- 7/31/22	6:00a-12:00a	15s	\$0.00/spt	1	1	-	1	1	1	1	All	6	6	
A 8/01/22- 8/07/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	-	1	1	All	6	6	
A 8/09/22- 8/14/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1	1	1	All	6	6	
A 8/15/22- 8/21/22	6:00a-12:00a	15s	\$0.00/spt	1	-	1	1	1	1	1	All	6	6	
A 8/22/22- 8/28/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	-	1	1	1	All	6	6	
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**Accepted By**

Client Signature

**Accepted By**

Station Signature

**Today's Date**

**Today's Date**



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 Bayport One Suite 100  
 8025 Black Horse Pike  
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 Phone: 609-484-8444  
 Fax: 609-646-6331  
 production@equitycommunications.net  
 Visit: wzxl.com

**Contract Confirmation**

WZXL-FM CONFIRMATION 7/14/22  
 1

THOMAS H HEIST  
 Contract #: 20187 Revision #: Orig  
 Description: PSA "BONUS" SCHEDULE  
 Estimate #:

Date Range: 7/18/22-12/31/22  
 Co-op: No NoSubInv  
 Combo Billing: No  
 Show Rates: ShowRates  
 Elect. Invoice: No 0

Sales Person: DONNA ESSICK  
 Income Type: LOCAL DIRECT  
 Special Handling: No Special Instr  
 Sales Commission: 15%

THOMAS H HEIST  
 THOMAS H HEIST  
 700 WEST AVENUE  
 PO BOX 480  
 OCEAN CITY NJ 08226

Attention: Blanche Adams  
 Phone #: 399-0655  
 Fax Number: 399-8681  
 E-Mail:

Line	Line Identifier	Log Name	First Conflict Code	Log	PgmAvails	Type of Sale
A	15s 6a-12a \$0	THOMAS H HEIST	INSURANCE	Yes	Regular CM	Normal Spot Buy

  

Date Range	Dayparting	Len	Rate	Mon	Tue	Wed	Thu	Fri	Sat	Sun	WeeksOn	WkUnit	TotlUnit	TotalAmt
A 7/19/22- 7/24/22	6:00a-12:00a	15s	\$0.00/spt	-	1	1	1	1*	1	1	All	6	6	
A 7/25/22- 7/31/22	6:00a-12:00a	15s	\$0.00/spt	1	1	-	1	1	1	1	All	6	6	
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A 12/26/22-12/31/22	6:00a-12:00a	15s	\$0.00/spt	1	1	1	1	1	1	1	All	6	6	

\* - indicates a bumped spot on this date has not yet been rescheduled

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**Accepted By**

Client Signature

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Station Signature

**Today's Date**

**Today's Date**

## COMBATING RISING FLOOD INSURANCE COSTS

Flooding is increasing across the US, requiring communities to examine alternatives to the cycle of repetitive flooding. The cost of the flood recovery cycle is VERY EXPENSIVE, not only monetarily, but everyone involved has lifetime challenges as they navigate

flood recovery. This is now compounded by rapidly rising flood insurance policy rates on all older buildings built before the first flood insurance rate map for the community. Elevation can help offset those rates *dramatically*.

### FLOOD INSURANCE PREMIUMS:



4 ft below  
BASE FLOOD ELEVATION

\$9,500/yr **\$95,000/10 yrs**



level with  
BASE FLOOD ELEVATION

\$1,410/yr **\$14,100/10 yrs**



3 ft above  
BASE FLOOD ELEVATION

\$427/yr **\$4,270/10 yrs**

## WHY ELEVATE?



ENGAGES **MULTIPLE**  
CONSTRUCTION  
TRADES & LABOR



ENVIRONMENTALLY  
RESPONSIBLE  
the **recycling and reuse**  
of existing buildings  
results in a reduction of **TONS**  
of solid waste to landfills



SAVES  
**NATURAL**  
RESOURCES  
every 1,000 sq ft of  
wood frame building  
uses approximately  
**250 TREES**



PRESERVES  
**HISTORIC**  
BUILDINGS



**STABILIZES**  
THE REAL ESTATE MARKET  
& PROPERTY VALUES



REDUCES  
**RECOVERY**  
EXPENDITURES  
— every —  
**\$1 invested**  
in elevation  
**saves \$7**  
in recovery expenditures



**SIGNIFICANTLY REDUCES**  
• THE RISK OF FLOODING  
• FLOOD INSURANCE POLICY RATES



PRESERVES PROPERTY TAX REVENUES  
which support schools & government operations,  
infrastructure & public safety, & bonding for public projects



**REVERSES**  
THE CYCLE OF FLOODING



KEEPS THE **COMMUNITY** TOGETHER  
Tearing down homes to create green space not only results in the loss of property taxes critically needed to fund public services and schools, you lose the families that built the community. This option should often be the last alternative.

# ELEVATE

*before it's too late!*



International Association of Structural Movers Member:

**SJ HAUCK**  
CONSTRUCTION

[www.sjhauckconstruction.com](http://www.sjhauckconstruction.com)  
609-927-6700

International Association of Structural Movers



The International Association of Structural Movers (IASM) is the 501c-4 professional organization comprised of member companies involved in projects to elevate and or relocate buildings for flood hazard mitigation.

(803) 951-9304 | [info@iasm.org](mailto:info@iasm.org) | [iasm.org](http://iasm.org)

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# STEPS TO ELEVATION

There are three main phases in these flood hazard mitigation elevation/relocation projects: FINANCING, PLANNING / DESIGN AND IMPLEMENTATION.

## FINANCING

### 1 EVALUATE FINANCING OPTIONS

- Are there elevation grants available? Local government will have information.
- If the property has flood insurance, the Initial Cost of Compliance (ICC) is currently a \$30,000 one-time payment to the policy holder if the home is over 50% damaged and there is a claim on the policy.
- **Small Business Administration (SBA)** – If the building is 50% or more damaged by flooding, the SBA allows up to \$200,000 in additional loan funding to elevate.
- **FHA203 K loan/mortgage** – This is a financing package available from any bank. There is a construction loan followed by a conversion into a 30-year mortgage. The total funding available is \$240,000.
- As always, cash or equity financing is the easiest for the contractors and the customer.



BEFORE

### 4 CONTRACTOR ESTIMATES

If it is a grant program job, most states/communities require two to three estimates using the plans generated in step two. If it is a "turn key" job where the GC manages the entire project, the estimate is generated after the design phase in step three. IASM members need to carry workman's compensation, liability and riggers/cargo/care and custody type insurance, because once the building is off its foundation the homeowner's policy no longer covers the building and contents. The community and property owners should have a copy of your coverages.

### 5 CONTRACT SIGNING AND PERMITS

If the project is grant funded, there are often additional contract documents the GC will need to sign that are approved by the community and, usually, the state. In addition, many communities are now requiring bonding to insure completion of the project. If the project is a private contract, then just your contract is sufficient. Some communities require a beam/crib design be submitted as part of the permitting processes. The permitting authority will review the plans, note any needed plans changes and issue a construction permit.



DURING

## IMPLEMENTATION

### 6 UTILITY DISCONNECTS / PREPARE STRUCTURE FOR ELEVATION

Once the permits are in place, portable toilets are on site and any fencing required by local government is installed, any vegetation salvage needs to be accomplished. Then bracing of the building and or porches, in addition to stair removal, needs to be done. If the building is brick clad, many companies remove the brick and later install siding. If there is a brick edge incorporated in the slab, then the brick façade can be elevated with the building. Utilities preparation is different in every community. Make sure to check with the building department for their requirements. Some communities allow gas shut off and sewer/water disconnect, which is the easiest and least expensive. Other communities require complete capping of some or all utilities with a demolition permit and all new utilities installed. This is a very expensive alternative.

### 7 STRUCTURE ELEVATION / RELOCATION

#### • SLAB ON GRADE

The slab on grade has two types of construction and therefore has two types of projects to elevate:

– **STRUCTURAL SLAB ON PILES** (*slab and grade beam footings poured at one time*)

These foundations typically have piles, usually wood, to support the foundation. Excavation exposes the piles under the foundation and helical or segmented block piles are driven next to the original piles. The grade beams are excavated at the site of lifting cribs. Crib jacks and slab support jacks are installed.

– **NON-STRUCTURAL SLAB** (*separate footing and slab*)

Sometimes, structural engineers will certify the original foundation is strong enough to support additional vertical walls or piers to set the building back down on. To elevate the building off of the original foundation, all furnishings need to be removed and stored. Carpeted or wood floors need to be removed. The lower four feet of drywall needs to be removed, along with lower kitchen cabinets, bathroom fixtures and cabinets. The entire building must have horizontal boards fastened to the vertical studs and steel lifting beams placed under the horizontal boards on cribs. Crib jacks and or toe jacks are installed.

#### • PIER AND BEAM

The cribs and structural steel are delivered to the site and the existing foundation, crawl space or basement is opened up to receive the steel. The cribbing is "bedded" into the ground in predetermined areas according to the new foundation design. Some communities require deeper crib bedding, so double check on their requirements. Next, the lifting steel is inserted under the building/wood frame and the lifting equipment is installed. Lift the building higher than the required height for foundation work. Lift off foundation and roll off to perform the foundation work.

### 8 FOUNDATION

A. Remove and rebuild the old foundation. Many older buildings have substandard foundation design and construction. These foundations need to be removed completely and a new foundation constructed to the plans design.

OR

B. Add to the old foundation. In some cases, the structural engineer design will allow the reuse of the existing foundation and the new elevated porting to be added.

### 9 LOWER HOME ONTO NEW / IMPROVED FOUNDATION

The relocated or elevated building is placed onto the new foundation. The building always needs to be strapped down to the new foundation in order to meet the building codes. Some property owners may wish to strap several or all of the vertical studs to improve high wind survivability. An added wind measure is to strap the wall studs to the rafters at the top plate/rafter connection.

### 10 RECONNECT UTILITIES, BUILD STAIRS / RAMPS

All of the utilities are reconnected and the final stairs, landings and any exterior porches are now built according to the construction plans.

### 11 FINISH CLEANING, CONCRETE WORK, SOD/GRASS

All final flat work/concrete slabs, walkways and driveways must be completed. The site is cleaned, salvaged vegetation shrubbery is installed, new shrubs installed and sod or grass seed is installed.

A final cleaning and the final code inspection is completed to finish the job.



AFTER

## PLANNING / DESIGN

### 2 ELEVATION CERTIFICATE AND OR A LAND SURVEY (if required)

The FEMA elevation certificate is the document that establishes the current elevation and final required elevation of the building and adjacent land. It is also the form that sets the National Flood Insurance Program flood policy rates. A current land survey is required by certain communities so they can evaluate the project designs in relation to the zoning requirements like set-backs and height.

### 3 ENGINEERED FOUNDATION AND ARCHITECTURAL DESIGNS

The new or additional foundation must be designed in compliance with the American Society of Civil Engineers (ASCE) flood zone construction requirements; ASCE-24 & 7 are the publication numbers. The foundation work on these projects is always more than half of the project costs. In addition to the foundation structural design requirements, we need to consider what the result of the project will look like. Remember, these buildings are now built much more solid than originally and will be around for some time. The owners and the community care about this and if the building is designated historic there may be a pre-permit design review if required by community or federal funding. The site soils determine the design of the foundation, so a soil sample is the best way to go at this point. The soil strata and load bearing capacity will determine if piles or helicals will need to be driven below the new foundation. Some communities and design professionals require this testing.

## APPENDIX G

### Municipal Action

none needed for 2023

## APPENDIX H

### Municipal Website Update

## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** Borough of Avalon  
**Completed by:** Richard Edward Dean  
**Date:** 2023 Update

**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.

**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. Funding is available for your home repairs

- 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



# Municipal Website Checklist

## Ocean County Multi-Jurisdictional Program for Public Information

**Municipality:** Cape May City  
**Completed by:** P. Duetzsch  
**Date:** 9-1-23

**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.

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

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YES	NO	Topic
✓		1. Know your flood hazard
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- Information about:

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



## Municipal Website Checklist

### Ocean County Multi-Jurisdictional Program for Public Information

**Municipality:** Cape May Pt  
**Completed by:** P. Dietrich  
**Date:** 9-1-23

**Flood Protection Information:**

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✓		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. Funding is available for your home repairs

- Information about:

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



## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** Township of Egg Harbor\_\_\_\_\_

**Completed by:** Pat J. Naticchione\_\_\_\_\_

**Date:** 2023 Update

**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.

**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
		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. Funding is available for your home repairs

- 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



## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

Municipality: Linwood  
 Completed by: Leigh Ann Napoli  
 Date: 2021 Update

**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.

**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. Funding is available for your home repairs

- Information about:

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



## Municipal Website Checklist

### Ocean County Multi-Jurisdictional Program for Public Information

Municipality: Borough of Longport

Completed by: Bruce A. Funk

Date: July 11<sup>th</sup> 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.

**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. Funding is available for your home repairs

- 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 <del>Ocean County</del> <b>Atlantic County</b>
Yes		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 ( <a href="http://www.njweather.org/">http://www.njweather.org/</a> )

Yes - we use Stevens Flood Advisory + NJCC Emergency Alert

• Other additional information or websites to link

YES	NO	Links
Yes		Code Red
Yes		NJ Coastal Coalition
		PH. Co. Org
		Register Ready
		Flood Maps, Flood Evac Routes
		NJCC Tidal Talks

## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** City of Margate  
**Completed by:** Gina Chea  
**Date:** 2023 Update

**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.

**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. Funding is available for your home repairs

- 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



## Municipal Website Checklist

### Ocean County Multi-Jurisdictional Program for Public Information

**Municipality:** City of North Wildwood  
**Completed by:** Joseph Bulore  
**Date:** 7/11/23

**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.

**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. Funding is available for your home repairs

- Information about:

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



## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** City of Ocean City, NJ 08226\_\_\_\_\_

**Completed by:** Benny R. Tafoya, CFM, CMfgE\_\_\_\_\_

**Date:** 2023 Update

**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.

**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. Funding is available for your home repairs

- 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



## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** Sea Isle City  
**Completed by:** Neil Byrne  
**Date:** 2023 Update

**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.

**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. Funding is available for your home repairs

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



## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** Borough of Stone Harbor

**Completed by:** Ray Poudrier, CRS Coordinator

**Date:** 2023 Update

**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.

**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. Funding is available for your home repairs

- 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



## Municipal Website Checklist

### Atlantic – Cape May Multi-Jurisdictional Program for Public Information

**Municipality:** Upper Township

**Completed by:** Paul Dietrich

**Date:** 2021 Update

**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.

**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. Funding is available for your home repairs

- 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



## Municipal Website Checklist

### Ocean County Multi-Jurisdictional Program for Public Information

**Municipality:** Borough of Wildwood Crest \_\_\_\_\_

**Completed by:** Richard Allen \_\_\_\_\_

**Date:** 7-10-2023 \_\_\_\_\_

**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.

**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
		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
		10. Funding is available for your home repairs

- 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



## APPENDIX I

### Insurance Summary

Flood Policy Overview

		2022				2023					
County	Community	Residential SFHA Parcels	Non-Residential SFHA Parcels	SFHA Parcels	NFIP Policies	Policy Premiums	Insurance in Force	Percent of Parcels in SFHA	NFIP Policies	Policy Premiums	Percent of Parcels in SFHA
Atlantic	Egg Harbort Township	1351	829	2,180	650	\$ 510,228.00	\$ 151,675,500.00	30%	530	\$ 407,552.00	24%
	Galloway	77	25	102					89	\$ 52,751.00	87%
Atlantic	Linwood	647		647	240	\$ 160,165.00	\$ 72,423,600.00	37%	178	\$ 118,200.00	28%
Atlantic	Long Port	1571	87	1,658	1227	\$ 1,096,154.00	\$ 342,637,400.00	74%	1063	\$ 851,626.00	64%
Atlantic	Margate	6590	964	7,554	4585	\$ 3,810,442.00	\$ 1,186,215,100.00	61%	3735	\$ 2,970,494.00	49%
Cape May	Avalon	5124	6658	11,782	4571	\$ 2,947,355.00	\$ 1,286,415,500.00	39%	3768	\$ 2,595,436.00	32%
Cape May	Cape May City	2104	1442	3,546	2382	\$ 2,153,518.00	\$ 624,793,400.00	67%	1933	\$ 1,463,790.00	55%
Cape May	Cape May Point	540	275	815	397	\$ 315,898.00	\$ 118,010,600.00	49%	347	\$ 259,607.00	43%
Cape May	North Wildwood	5118	1397	6,515	5767	\$ 3,966,447.00	\$ 1,109,390,400.00	89%	4723	\$ 3,112,303.00	72%
Cape May	Ocean City	16647	3332	19,979	15555	\$ 9,703,140.00	\$ 3,844,895,000.00	78%	10593	\$ 8,427,665.00	53%
Cape May	Sea Isle City	6080	6874	12,954	6279	\$ 3,295,797.00	\$ 1,503,390,700.00	48%	3621	\$ 2,743,912.00	28%
Cape May	Stone Harbor	2803	3401	6,204	2449	\$ 2,026,728.00	\$ 675,133,500.00	39%	2079	\$ 1,734,795.00	34%
Cape May	Upper Township	1390	93	4,549	441	\$ 503,154.00	\$ 126,944,600.00	30%	371	\$ 366,293.00	8%
Cape May	Wildwood Crest	3998	2830	6,828	3977	\$ 2,082,565.00	\$ 861,030,500.00	58%	3294	\$ 1,874,280.00	48%