



I. Background

A. Federal Requirements for Repetitive Loss Strategy

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

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

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

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

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

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

Based on the findings of the risk assessment, the State must identify actions in the statewide mitigation strategy that specifically address repetitive loss properties, including those that are severe repetitive loss properties. This supplements the mitigation actions requirement under § 201.4(c)(3)(iii). Mitigation actions should be tied to goals and objectives and provide the



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

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

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



II. New Jersey's Repetitive Loss Mitigation Strategy

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

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

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

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



Table G-2 shows the numbers of repetitive loss (RL) properties that have been mitigated in New Jersey.

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

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

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

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

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



that FEMA provided to New Jersey when the Agency initiated the SRL program. The State will incorporate FEMA guidance and training when it delivers training and assistance.

- Providing local and regional jurisdictions with annual updates to SRL and RL lists, and FEMA actuarial calculations of the potential benefits of mitigation actions for SRL and RL properties.

C. Using Loss Estimates in Local Mitigation Plans

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

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

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

- As the mitigation plans are developed, the State is issuing guidance requiring local and regional plans to include detailed loss estimates for RL and SRL properties. To facilitate this, the State is providing each jurisdiction the most current RL and SRL lists at the onset of the planning process. The SRL list provided by



the State also includes the most recent FEMA calculation of avoided damages for 30-year and 100-year time horizons.

- During the local and regional plan development, the State will attend kickoff meetings and will offer technical assistance to local and regional jurisdictions in developing plans to ensure cross-jurisdictional consistency
- The updated State plan will include guidance and data references to assist locals in identifying properties and actions for mitigating RL and SRL properties.

D. Geographic Areas with Concentrations of SRL and RL Properties

- The following two tables show SRL and RL properties at the County level. Due to the large number of properties and the need to maintain privacy, individual property addresses are not provided. The State or FEMA Region II will provide Counties and local jurisdictions detailed, current RL and SRL lists that include addresses and claims histories. County or local mitigation plans may include more specific descriptions of SRL and RL properties.

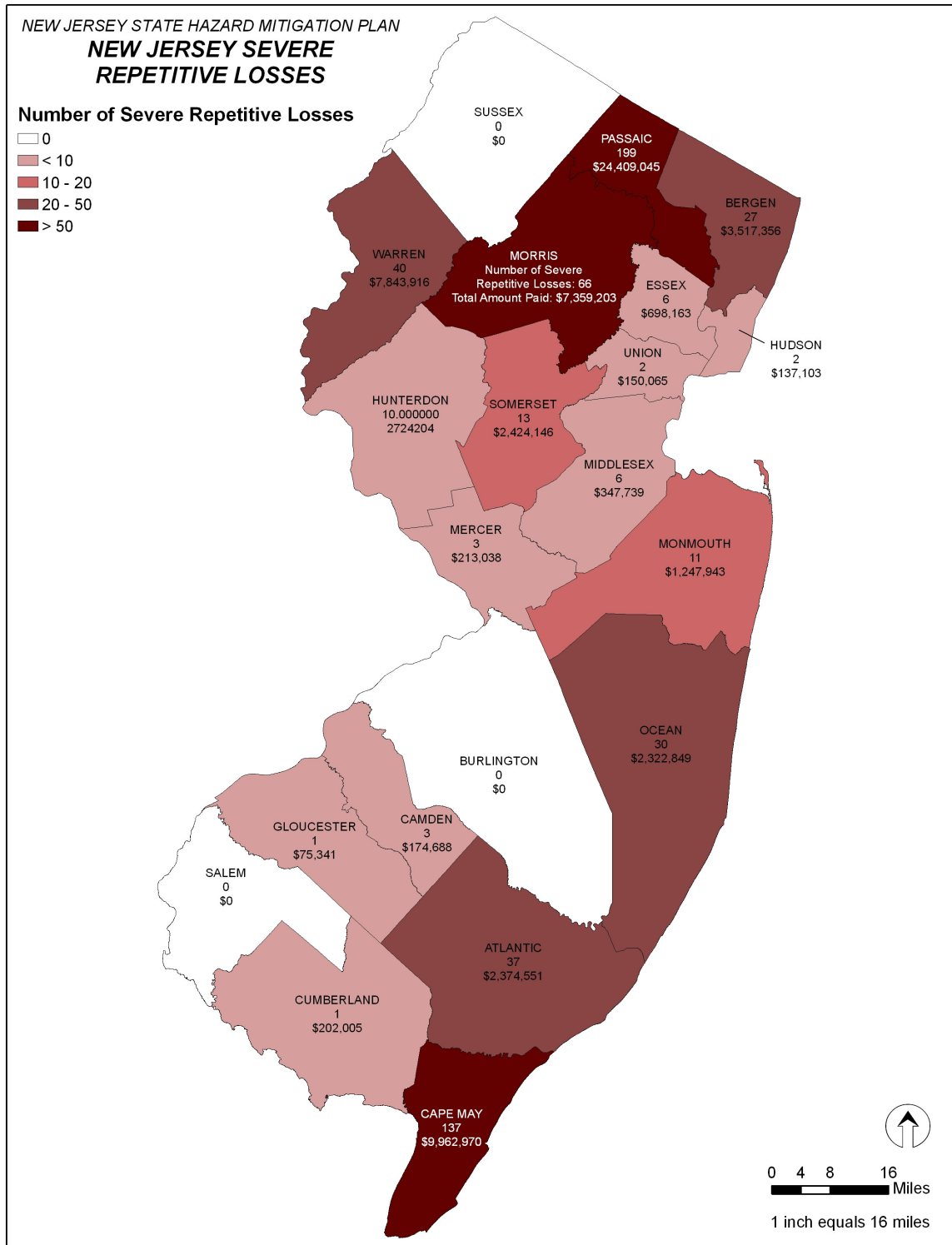
Table G-4
State of New Jersey Severe Repetitive Flood Loss Properties, ordered by total Number of
SRL Properties in each County
 (Source: FEMA/NFIP, query in October 2007)

County	Losses	Building Payments	Contents Payments	Total Paid	Average Payment	Number of SRL
Passaic	1,278	\$17,883,180	\$6,525,865	\$24,409,045	\$19,099	199
Cape May	814	\$7,765,926	\$2,197,044	\$9,962,970	\$12,240	137
Morris	456	\$5,451,126	\$1,908,078	\$7,359,203	\$16,139	66
Warren	152	\$6,959,324	\$884,592	\$7,843,916	\$51,605	40
Atlantic	257	\$1,885,479	\$489,072	\$2,374,551	\$9,239	37
Ocean	179	\$1,879,161	\$443,688	\$2,322,849	\$12,977	30
Bergen	144	\$2,802,399	\$714,957	\$3,517,356	\$24,426	27
Somerset	58	\$2,067,889	\$356,257	\$2,424,146	\$41,796	13
Monmouth	51	\$1,013,791	\$234,152	\$1,247,943	\$24,469	11
Hunterdon	33	\$2,465,697	\$258,508	\$2,724,204	\$82,552	10
Essex	51	\$555,145	\$143,018	\$698,163	\$13,689	6
Middlesex	33	\$280,301	\$67,438	\$347,739	\$10,538	6
Camden	18	\$126,039	\$48,650	\$174,688	\$9,705	3
Mercer	16	\$159,855	\$53,183	\$213,038	\$13,315	3
Hudson	8	\$111,931	\$25,172	\$137,103	\$17,138	2
Union	10	\$113,033	\$37,031	\$150,065	\$15,006	2
Cumberland	13	\$142,645	\$59,361	\$202,005	\$15,539	1
Gloucester	7	\$52,483	\$22,858	\$75,341	\$10,763	1
Total	3,578	\$51,715,401	\$14,468,925	\$66,184,325	---	594



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The following map highlights the number of Severe Repetitive Loss (SRL) properties in each County and the total NFIP payments made to these SRL properties. This map was developed by Princeton Hydro.





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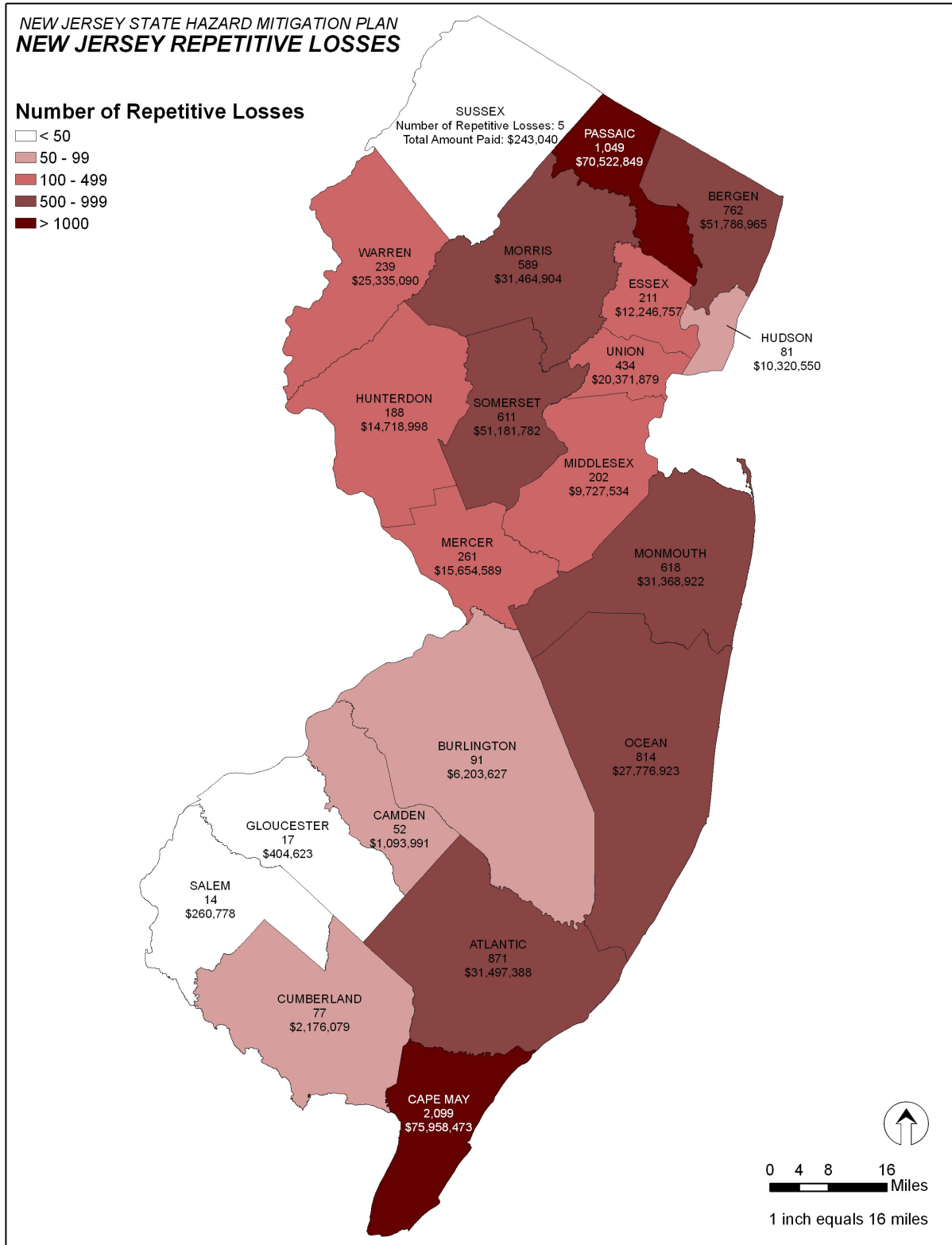
Table G-5
New Jersey Repetitive Flood Loss Properties, ordered by total Number of
RL Properties in each County
 (Source: FEMA/NFIP, query in October 2007)

County	Losses	Building Payment	Contents Payment	Total Payment	Average Payment	Number of RL
Cape May	6,781	\$53,978,468	\$21,980,004	\$75,958,473	\$11,202	2,099
Passaic	4,085	\$48,951,535	\$21,571,314	\$70,522,849	\$17,264	1,049
Atlantic	2,668	\$24,039,830	\$7,457,558	\$31,497,388	\$11,806	871
Ocean	2,114	\$21,908,437	\$5,868,486	\$27,776,923	\$13,140	814
Bergen	2,000	\$36,014,485	\$15,772,480	\$51,786,965	\$25,893	762
Monmouth	1,595	\$24,624,992	\$6,743,930	\$31,368,922	\$19,667	618
Somerset	1,511	\$42,367,984	\$8,813,797	\$51,181,782	\$33,873	611
Morris	2,125	\$23,326,619	\$8,138,285	\$31,464,904	\$14,807	589
Union	1,074	\$12,352,161	\$8,019,718	\$20,371,879	\$18,968	434
Mercer	746	\$8,690,998	\$6,963,592	\$15,654,589	\$20,985	261
Warren	659	\$21,660,317	\$3,674,774	\$25,335,090	\$38,445	239
Essex	622	\$7,154,582	\$5,092,175	\$12,246,757	\$19,689	211
Middlesex	499	\$8,426,874	\$1,300,660	\$9,727,534	\$19,494	202
Hunterdon	502	\$13,555,603	\$1,163,395	\$14,718,998	\$29,321	188
Burlington	229	\$5,039,580	\$1,164,047	\$6,203,627	\$27,090	91
Hudson	260	\$1,915,775	\$8,404,775	\$10,320,550	\$39,694	81
Cumberland	183	\$1,812,830	\$363,249	\$2,176,079	\$11,891	77
Camden	131	\$897,259	\$196,732	\$1,093,991	\$8,351	52
Gloucester	43	\$326,464	\$78,160	\$404,623	\$9,410	17
Salem	37	\$235,745	\$25,033	\$260,778	\$7,048	14
Total	27,875	\$357,518,623	\$132,797,117	\$490,315,740	\$17,590	9,285



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The following map highlights the number of Repetitive Loss (RL) properties in each County and the total NFIP payments made to these RL properties. This map was developed by Princeton Hydro.





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

The following two tables (G-6 and G-7) provide County-level loss estimates for severe repetitive loss and repetitive loss properties, respectively. Table G-6 is a compressed version of a calculation provided by FEMA, which provides loss estimates over 30- and 100-year planning horizons. The figures in the rightmost two columns indicate the expected losses these properties, and hence the maximum benefit of implementing mitigation activities at the sites. The 30-year planning horizon is typically used for elevation projects, while the 100-year horizon is used for acquisition/demolition projects. It should be noted that this methodology may not express all possible losses to the properties because past flood coverage may not have completely compensated for losses, and because certain categories of loss are not typically covered by NFIP insurance. This County-level data should be used for planning purposes only. The complete individual property-level data is available from NJOEM.

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

County	Paid Claims	Cumulative Claims	30-year Risk	100-year Risk
Atlantic	234	\$3,883,453	\$1,886,369	\$2,169,150
Bergen	144	\$4,518,894	\$2,670,403	\$3,070,717
Camden	18	\$236,843	\$180,069	\$207,063
Cape May	837	\$17,631,173	\$9,376,381	\$10,781,971
Cumberland	13	\$280,261	\$121,919	\$140,196
Essex	51	\$1,059,508	\$465,346	\$535,105
Gloucester	7	\$102,804	\$74,308	\$85,447
Hudson	8	\$153,549	\$197,304	\$226,881
Hunterdon	33	\$3,050,297	\$2,737,566	\$3,147,948
Mercer	16	\$284,018	\$189,456	\$217,856
Middlesex	33	\$481,237	\$309,908	\$356,366
Monmouth	51	\$2,010,354	\$1,213,278	\$1,395,158
Morris	456	\$10,520,713	\$4,956,735	\$5,699,788
Ocean	179	\$3,475,353	\$2,268,795	\$2,608,904
Passaic	86	\$2,404,625	\$1,087,224	\$1,250,207
Somerset	58	\$3,179,228	\$1,925,061	\$2,213,643
Union	10	\$222,367	\$142,397	\$163,743
Warren	152	\$8,898,507	\$6,908,711	\$7,944,379
Total	2386	\$62,393,183	\$36,711,230	\$42,214,522

Table G-7 provides summary data and loss estimations for repetitive loss properties, based on past NFIP losses. The data is reported on a County basis. Each County includes two rows of data. The first row includes calculations based on all repetitive loss properties in each County; the second row is the same calculations for the subset of properties (policy holders) that had four or more flood insurance claims. The data is presented in this manner because statistical analysis becomes much less reliable when there are fewer data points, i.e. when there are three or less claims. The last two columns in the table show estimated flood losses for 50- and 100-year planning horizons for the two data sets. The data in these columns represents estimated losses on the basis of average individual policies. The columns entitled "50-year risk" and "100-year risk" near the center of the table show potential losses for the entire County, based on statistical analysis of past claims data.

Note that data and loss estimations for individual properties are available from NJOEM. They are not included in this Plan because of federal requirements related to information privacy.



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Table G-7
Estimated Future Flood Losses to FEMA Repetitive Loss Properties, based on NFIP claims records,
With 50- and 100-year Loss Projections on Countywide and Individual Policy Basis

County	Group	Total Building Pmts	Total Contents Pmts	# Losses	Total Pmts	Average Annual Pmt	50-year risk	100-year risk	# Props/ Policies	Avg annual loss/policy	50-year risk/policy	100-year risk/policy
Atlantic	All RL	\$21,405,715	\$6,432,788	2,414	\$27,838,503	\$927,950	\$12,805,711	\$13,241,848	787	\$1,179	\$16,272	\$16,826
	4+ claims	\$9,958,362	\$3,424,743	1,062	\$13,383,105	\$446,104	\$6,156,228	\$6,365,897	197	\$2,264	\$31,250	\$32,314
Bergen	All RL	\$37,739,514	\$16,617,348	2,023	\$54,356,861	\$1,811,895	\$25,004,156	\$25,855,747	776	\$2,335	\$32,222	\$33,319
	4+ claims	\$8,380,271	\$8,935,986	542	\$17,316,257	\$577,209	\$7,965,478	\$8,236,766	94	\$6,141	\$84,739	\$87,625
Burlington	All RL	\$5,129,719	\$1,233,023	228	\$6,362,742	\$212,091	\$2,926,861	\$3,026,544	91	\$2,331	\$32,163	\$33,259
	4+ claims	\$470,977	\$107,361	53	\$578,338	\$19,278	\$266,036	\$275,096	10	\$1,928	\$26,604	\$27,510
Camden	All RL	\$862,874	\$184,812	126	\$1,047,686	\$34,923	\$481,936	\$498,349	50	\$698	\$9,639	\$9,967
	4+ claims	\$140,036	\$50,749	22	\$190,785	\$6,359	\$87,761	\$90,750	4	\$1,590	\$21,940	\$22,688
Cape May	All RL	\$48,994,017	\$20,436,970	6,192	\$69,430,988	\$2,314,366	\$31,938,254	\$33,026,006	1,904	\$1,216	\$16,774	\$17,346
	4+ claims	\$27,644,345	\$13,598,895	3,138	\$41,243,240	\$1,374,775	\$18,971,890	\$19,618,034	591	\$2,326	\$32,101	\$33,195
Cumberland	All RL	\$1,053,029	\$225,418	113	\$1,278,448	\$42,615	\$588,086	\$608,115	45	\$947	\$13,069	\$13,514
	4+ claims	\$251,974	\$100,381	24	\$352,355	\$11,745	\$162,083	\$167,604	3	\$3,915	\$54,028	\$55,868
Essex	All RL	\$7,400,252	\$5,077,233	624	\$12,477,486	\$415,916	\$5,739,643	\$5,935,124	768	\$542	\$7,473	\$7,728
	4+ claims	\$2,477,553	\$2,705,115	238	\$5,182,668	\$172,756	\$2,384,027	\$2,465,223	41	\$4,214	\$58,147	\$60,127
Gloucester	All RL	\$322,879	\$78,160	41	\$401,039	\$13,368	\$184,478	\$190,761	228	\$59	\$809	\$837
	4+ claims	\$52,483	\$22,858	7	\$75,341	\$2,511	\$34,657	\$35,837	1	\$2,511	\$34,657	\$35,837
Hudson	All RL	\$2,051,762	\$8,349,624	269	\$10,401,386	\$346,713	\$4,784,638	\$4,947,593	84	\$4,128	\$56,960	\$58,900
	4+ claims	\$941,930	\$7,953,679	111	\$8,895,608	\$296,520	\$4,091,980	\$4,231,344	16	\$18,533	\$255,749	\$264,459
Hunterdon	All RL	\$13,383,447	\$1,154,686	493	\$14,538,133	\$484,604	\$6,687,541	\$6,915,305	184	\$2,634	\$36,345	\$37,583
	4+ claims	\$2,734,058	\$387,876	85	\$3,121,934	\$104,064	\$1,436,090	\$1,485,000	21	\$4,955	\$68,385	\$70,714
Mercer	All RL	\$8,721,701	\$7,342,029	726	\$16,063,731	\$535,458	\$7,389,316	\$7,640,981	255	\$2,100	\$28,978	\$29,965
	4+ claims	\$2,200,673	\$4,507,309	141	\$6,707,982	\$223,599	\$3,085,672	\$3,190,763	22	\$10,164	\$140,258	\$145,035
Middlesex	All RL	\$8,142,815	\$1,204,283	488	\$9,347,098	\$311,570	\$4,299,665	\$4,446,103	195	\$1,598	\$22,050	\$22,801
	4+ claims	\$1,452,794	\$297,254	69	\$1,750,048	\$58,335	\$805,022	\$832,440	14	\$4,167	\$57,502	\$59,460
Monmouth	All RL	\$23,719,726	\$6,374,456	1,553	\$30,094,182	\$1,003,139	\$13,843,324	\$14,314,799	603	\$1,664	\$22,957	\$23,739
	4+ claims	\$6,913,408	\$1,912,745	373	\$8,826,153	\$294,205	\$4,060,031	\$4,198,307	76	\$3,871	\$53,421	\$55,241
Morris	All RL	\$23,139,762	\$7,851,699	1,998	\$30,991,461	\$1,033,049	\$14,256,072	\$14,741,605	539	\$1,917	\$26,449	\$27,350
	4+ claims	\$13,999,273	\$4,825,505	1,198	\$18,824,777	\$627,493	\$8,659,398	\$8,954,319	209	\$3,002	\$41,433	\$42,844
Ocean	All RL	\$19,505,518	\$5,177,768	1,914	\$24,683,286	\$822,776	\$11,354,311	\$11,741,016	735	\$1,119	\$15,448	\$15,974
	4+ claims	\$5,313,412	\$1,780,379	543	\$7,093,792	\$236,460	\$3,263,144	\$3,374,280	111	\$2,130	\$29,398	\$30,399
Passaic	All RL	\$49,504,524	\$21,908,406	4,072	\$71,412,930	\$2,380,431	\$32,849,948	\$33,968,750	1,047	\$2,274	\$31,375	\$32,444
	4+ claims	\$28,756,766	\$13,040,087	2,521	\$41,796,853	\$1,393,228	\$19,226,552	\$19,881,370	425	\$3,278	\$45,239	\$46,780
Salem	All RL	\$228,115	\$25,033	35	\$253,148	\$8,438	\$116,448	\$120,414	13	\$649	\$8,958	\$9,263
	4+ claims	\$50,476	\$12,447	9	\$62,923	\$2,097	\$28,945	\$29,930	2	\$1,049	\$14,472	\$14,965
Somerset	All RL	\$42,536,555	\$9,072,149	1,503	\$51,608,704	\$1,720,290	\$23,740,004	\$24,548,540	607	\$2,834	\$39,110	\$40,442
	4+ claims	\$5,702,805	\$1,448,639	195	\$7,151,445	\$238,381	\$3,289,665	\$3,401,704	43	\$5,544	\$76,504	\$79,109



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County	Group	Total Building Pmts	Total Contents Pmts	# Losses	Total Pmts	Average Annual Pmt	50-year risk	100-year risk	# Props/ Policies	Avg annual loss/policy	50- year risk/policy	100-year risk/policy
Sussex	All RL	\$238,087	\$4,953	11	\$243,040	\$8,101	\$111,798	\$115,606	5	\$1,620	\$22,360	\$23,121
	4+ claims	\$0	\$0	0	\$0	\$0	\$0	\$0	0	\$0	\$0	\$0
Union	All RL	\$12,496,582	\$7,939,667	1,060	\$20,436,249	\$681,208	\$9,400,675	\$9,720,843	431	\$1,581	\$21,811	\$22,554
	4+ claims	\$1,209,345	\$6,421,813	166	\$7,631,158	\$254,372	\$3,510,333	\$3,629,888	24	\$10,599	\$146,264	\$151,245
Warren	All RL	\$21,707,307	\$3,708,588	660	\$25,415,895	\$847,197	\$11,691,312	\$12,089,494	239	\$3,545	\$48,918	\$50,584
	4+ claims	\$6,774,011	\$1,601,618	179	\$8,375,629	\$279,188	\$3,852,789	\$3,984,007	43	\$6,493	\$89,600	\$92,651



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

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

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

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



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



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

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

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

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



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

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

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

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



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



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

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

Goal: Protect Property and Ensure Continuity of Operations

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

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



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



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

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