



**SOMERS POINT**

**NEW JERSEY**

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**Program for Public Information and  
Flood Insurance Coverage Assessment  
City of Somers Point, New Jersey**

**February 2016**

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**Attachments:**

**Outreach Log**

**Resolution of Support from the City of Somers Point City Council**

**City of Somers Point, New Jersey**  
**Floodplain and Stormwater Management**  
**Program for Public Information (PPI)**

**I. Background**

The City of Somers Point is the southernmost community in Atlantic County, New Jersey. The City is bounded on three sides by water with the Great Egg Harbor Bay to the south and east and Patcong Creek to the west. Two bridges join Somers Point to Cape May County on its southerly border; they are the Garden State Parkway Bridge, and the Route 52 Causeway into Ocean City. Various coastal neighborhoods in this City have been impacted by coastal storms.

The City of Somers Point, originally known as Somersset Plantation, is the oldest settlement in Atlantic County, dating back to 1693. Somers Point was first incorporated as a borough in 1886.

The City is approximately ten miles south-west of Atlantic City, and 60 miles south-east of Philadelphia. The city is bordered on the east and west side of Egg Harbor Township and to the north of the City of Linwood.

Shore Medical Center is Somers Point's largest employer, providing more than 1,500 jobs directly, and thousands more indirectly through partnerships, affiliations, and a concerted effort to use vendors from Somers Point whenever possible.

Because of Somers Point's location on the Great Egg Harbor River bayfront, it is known for its marinas, boating, and numerous fine restaurants. Somers Point also has a vast variety of small and large businesses located throughout the community, including many medical professional offices as a result of the location of Shore Medical Center.

The City plans to enter the Community Rating System (CRS) in 2017 and is working towards this goal. The Community Rating System (CRS) recognizes and encourages community floodplain management activities that exceed the minimum National Flood Insurance Program (NFIP) standards. Depending upon the level of participation, flood insurance premium rates for policyholders can be reduced up to 45 percent. In addition to the benefit of reduced insurance rates, CRS floodplain management activities enhance public safety, reduce damages to property and public

infrastructure, avoid economic disruption and losses, reduce human suffering, and protect the environment. Participating in the CRS Program provides an incentive to maintaining and improving a community's floodplain management program over the



years. Implementing some CRS activities can help projects qualify for certain other Federal assistance programs.

To reduce insurance cost to the property owners of Somers Point and to provide a more aggressive outreach program, a Program for Public Information (PPI) has been established.

The City has produced outreach materials and distributed those materials to the entire community. A special effort is made for

areas having repetitive losses and substantially damaged structures. By developing the PPI Committee, these areas now receive additional outreach information that will benefit them and offer additional information when needed.

Areas prone to flooding, new property owners needing information on flood risk, areas having insufficient insurance as well as other target areas can now be given information that pertain directly to them through the PPI.

The City views this program as a benefit to the entire community. With the right tools, it will be a success in all areas of outreach.

## **II. PPI Committee Members**

The PPI has been fortunate to have members volunteer that have a wealth of knowledge regarding flood hazards and flood risk. The stakeholders represent insurance, banking and floodplain management professionals. By having these members on the Committee, the City receives valuable insight from their collective expertise and complies with the requirements in the CRS Coordinator's Manual. The

members include:

- Wes Swain, City Administrator
- Jim McBrien, Construction Official
- Dennis Brown, Glenn Insurance
- Nicole Huff, Sturdy Savings Bank

Support staff includes:

- Jason Frost, Assistant City Administrator
- Greg Schneider, PE, CFM, City Engineer
- Jim Rutala, AICP, PP, CFM, City Planner

The role of the Committee is to assist in developing the PPI by providing feedback, on areas of the City that should be targeted for outreach, the type of outreach, and by whom and how often messages will be delivered. The group members were also asked to share information on any efforts related to this work that have occurred or are occurring within the City.

The support staff will develop the agendas and facilitate the meetings. Prior to setting each meeting date, staff surveyed the group members for their availability to ensure that the group met the attendance requirements outlined in the new CRS manual.

The first PPI meeting will be held in February 2017. The agenda will follow steps one through seven in the seven-step plan outlined in the 2013 CRS Manual, pages 330-12 through 330-14. During the meeting, the Committee will discuss the need for an aggressive campaign to get information out to the public and discuss target areas that need special attention. In addition, the Committee will coordinate outreach activities with the City government pursuant to NFIP requirements and CRS suggestions.

Meeting will be scheduled twice annually.

### **III. Goals**

The members of the PPI Committee share a common vision for a better-informed public that is educated about the flood risks, what they can do to decrease future damage, and the benefits of flood insurance. The PPI Plan is the tool to achieve that vision. The PPI Committee is recommending two goals and supportive objectives:

1. Through the outreach materials and methods, encourage residents to adopt

behaviors that improve flood hazard preparedness and decrease future flood damage:

- a. Provide relevant information to residents of the City regarding flood hazards; place added focus on residents in special flood hazard areas and those areas that may be re-mapped to be located within the Special Flood Hazard area.
  - b. Provide detailed information to inquirers through website and publications. Encourage businesses to place brochures within sight of residents and visitors alike, to make them better informed.
  - c. Provide quick response to residents after they have been flooded. Have relevant information they may need available and ready to distribute.
2. An aggressive campaign will begin in getting the information to the public using the following guidelines:
- a. Share resources with other organizations to ensure information is getting to diverse groups.
  - b. Outreach is imperative. Committee members including stakeholders agreed to do outreach during community and/or business meetings. These outreaches are considered projects and should be recorded.
  - c. Activities should be recorded for assurance of credits.

#### **IV. Community Needs Assessment**

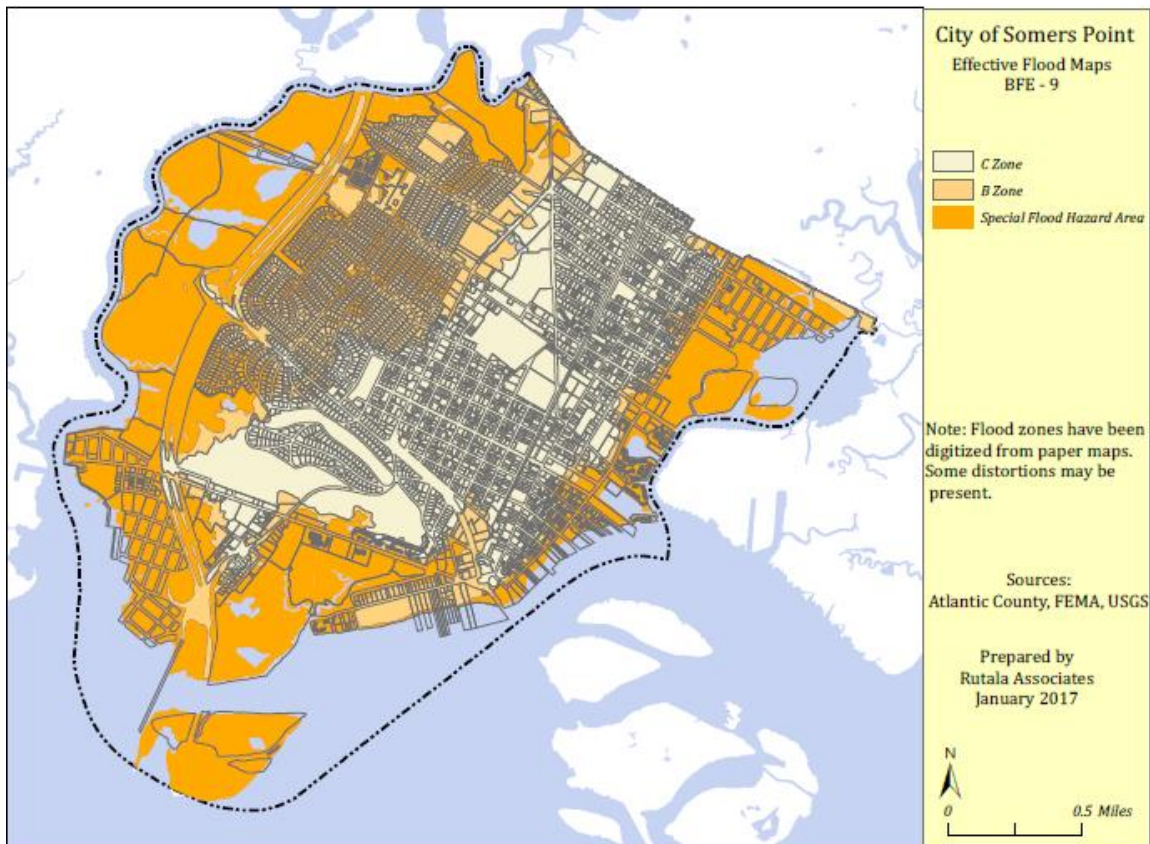
The City of Somers Point has many assets that make it a good place to live, work and play. The City has an extensive park and recreational system, a public beach, waterfront access, a vibrant bayfront village, regional shopping centers and a wide array of cultural, historical, arts, environmental, and educational programs.

The City has 10,795 residents, according to the 2010 Census. The population density was 2,678.8 per square mile.

According to the 2010 census, 21.3 percent of the population were under the age of 18, 9.0 percent from 18 to 24, 24.0 percent from 25 to 44, 31.1 percent from 45 to 64, and 14.6 percent who were 65 years of age or older. The median age was 41.4 years. Advance preparation and planning for a flood for all ages can be critical in emergency situations.

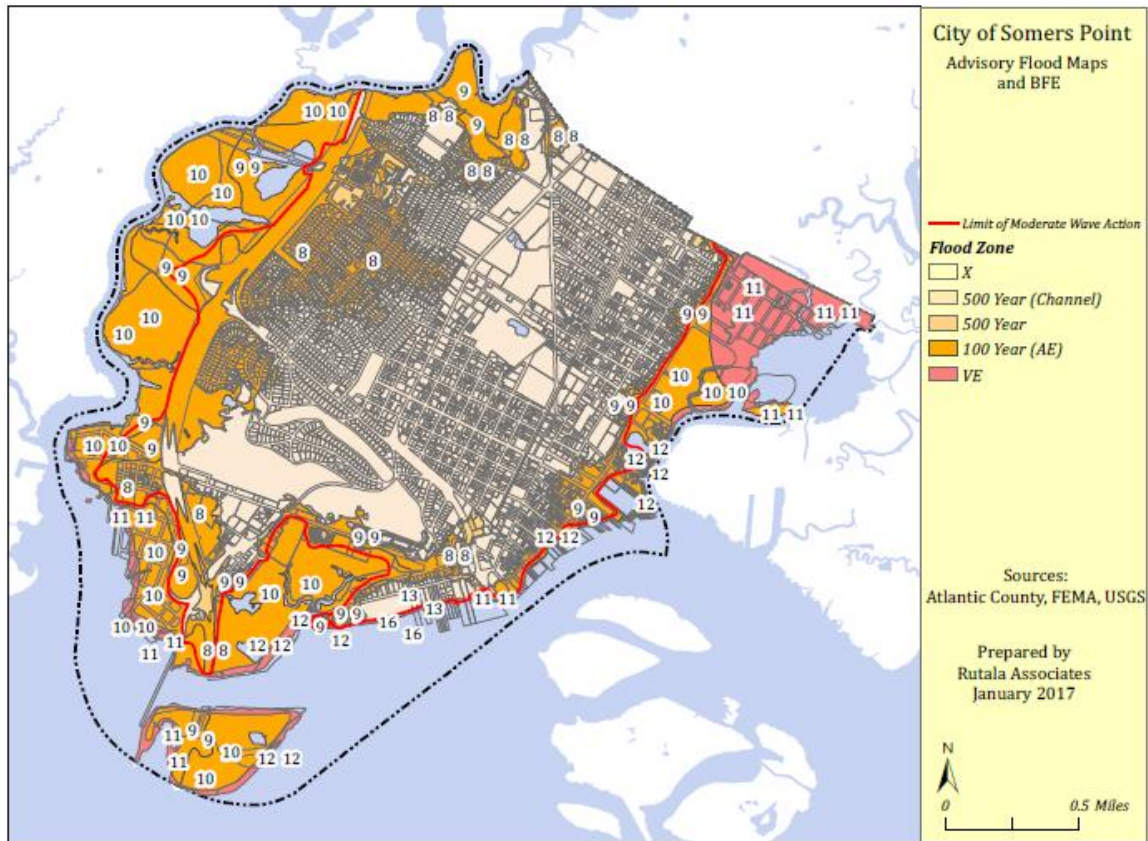
## V. Flood Hazards

The City of Somers Point is exposed to flooding from nor'easters, hurricanes, severe thunderstorms, tropical storms and storm surges. In summary, areas within the City limits can be flooded from overwhelming coastal sources, sheet flow, and local drainage ways during heavy rainfall.



## VI. Flood Insurance Data

As of November 30, 2016, there were 971 NFIP flood insurance policies in-force in the City of Somers Point. These policies insure improvements valued at \$221,553,500 and the annual premiums are \$790,847. FEMA loss statistics show that there have been 266 flood claims closed in Somers Point alone with total payments of over \$6.4 million since January 1, 1978.



## VII. Repetitive Loss Properties

There are twenty repetitive loss properties in the City of Somers Point. The City has been very pro-active in its efforts to reduce flooding within the City. Aggressively addressing large drainage problems which led to flooding and repetitive losses will help the City to reduce damage in the future.

## VIII. Social and Economic Needs

Because of the diverse population within the City of Somers Point, unique methods must be considered to get information out. Per the 2010 Census, nearly 15 percent of Somers Point residents are 65 years of age or older. In addition, close to one-third (or 1,487 households) of Somers Point households consist of only one-person. Many elderly individuals do not use the technology available, such as computers or internet.

Communicating imminent flood hazards to residents can consist of alerts via internet as well as phones and television. These methods have their limitations, in part due to varying access to telecommunications among residents as well as limited data available to the City about access. According to the 2015 American Community



Survey, approximately 106 housing units (or 2.3 percent of the total) lack telephone service. This number can include “cord-cutters” who have foregone telephones in lieu of internet services as well as those who forego telecommunication services altogether.

Describe and suggest methods considered:

- Phone calls;
- Voluntary outreach/register list for special needs;
- Outreach to community organizations affecting elderly, and at risk groups; and
- Coordination with social services groups, Office of Emergency Preparedness.

## **IX. Target Audiences**

After consideration of the community assessment results, the Committee will target four audiences that would benefit most from public information outreach:

Target audience #1 - Properties located just above the SFHA (X shaded zones). This target area was chosen to increase awareness that flood insurance is available even if you’re not within a Special Flood Hazard Area (SFHA). Property owners should be made aware of their flood zone and need for flood insurance. Water quality was also a concern in this area.

Target audience #2- Property owners located in the SFHA (Zone AE, Coastal A and VE): Property owners in these areas are vulnerable to flood hazards due to the proximity of Patcong Creek and the Great Egg Harbor River. Understanding what flood zone their properties are in and the need to have flood insurance is of great importance. For those property owners that live in these areas, there is a need for an evacuation plan, and to understand the dangers of standing water. The requirements for permits should also be addressed.

Target audience #3 – Real estate, lending and insurance companies: These companies are key for conveying information about flood hazards and the need for flood insurance. The committee wants to make sure the agencies have all the information they need to promote flood insurance and inform potential property owners of the dangers of flooding.

Target audience #4– New resident/property owners: People new to the area often purchase property without staff having the opportunity to discuss storm hazards, flooding or flood zone information. Getting information to this group may assist in answering questions regarding flood insurance. Yearly mail-outs regarding the need for flood insurance should be mailed to all property owners located in the flood zones.

## **X. Existing Public Information Efforts**

Educating Somers Point property owners is a key part of developing a Public Information Program. The program is designed to build community resilience to flooding by influencing residents to adopt behaviors to improve flood hazard preparedness and decrease future flood damage.

The attached outreach log identifies existing public information efforts.

## **XI. Projects and Initiatives**

The focus of the PPI Plan is to encourage flood preparedness best practices for the following key audiences:

- Property owners located just outside the Special Flood Hazard Area;
- Property owners located in the Special Flood Hazard Areas (AE & Coastal A);
- Short Term Renters located in the Special Flood Hazard Area (AE & Coastal A);
- Real Estate, lending and insurance companies; and
- Property owners/residents who are new to the City.

Ten key messages have been identified that need to be disseminated to the audiences. The first six are the same as the six priority messages for the CRS.

1. Know your flood hazard;
2. Insure your property for your flood hazard;
3. Protect people from the flood hazard;
4. Protect your property from the hazard;
5. Build responsibly;
6. Protect natural floodplain functions;
7. Everyone in City can buy flood insurance;
8. Have your evacuation route planned in advance, choose a rendezvous point;
9. Get permits before you build; and
10. Tips for hurricane season.

The overall strategy is to make information more readily available to the target audiences in a manner that will encourage each audience to adopt behaviors to improve preparedness and decrease future flood damage.

(a) Informational Material (add number of time delivered and number of flood related topics covered in a table)

- The building department will provide one-page handouts about permit requirements and substantial improvement/substantial damage. (8 points)
- The building department and City Hall will provide FEMA brochures on flood insurance available at the permit counter. (4 points)
- Information on the six top priority topics will be posted on the City's website. (12 points)
- A flood management fact sheet will be posted at City Hall and the Building Department. (4 points)
- Brochures will be available in City Hall, the Building Department and the Library. (6 points)

(b) General Outreach

- The Press of Atlantic City is a regional newspaper will publish a flood preparedness supplement at the beginning of the flood season. (2 points)
- Twice annually City Emergency Management employees will speak about the floodplain construction rules at public meetings. A handout on permit requirements will be given to all attendees. (4 points)
- The City's web site will provide a direct link to the County Hazard Mitigation Plan Update 2016 and the FEMA flood maps. (4 points)
- Do not dump message will be provided at each storm drain inlet. (2 points)

(c) Targeted Repetitive Loss Properties Outreach

- Mayor has sent a letter to all property owners who qualified for FEMA Flood Mitigation Assistance to explain the program and solicit applications. (6 points)

**Table 1: Outreach Projects Worksheet**

330 Outreach Project (OP) Worksheet																				
	Outreach Projects	Points per Topic	Topics Covered										Times per Year	OP	Multipliers					
			1. Hazard	2. Insure	3. People	4. Property	5. Build	6. Natural	7. PPI Topic 7	8. PPI Topic 8	9. PPI Topic 9	10. PPI Topic 10			PPI?	PPI (OP)	STK?	STK (OP)	OP + PPI + STK	
OP#1	Bldg Department Permit Hando	1	x	x	x	x	x					x		1	6	y	2.4	0.0	8.4	
OP#2	Bldg department flood insur.	1	x	x	x	x				x				1	5	y	2.0	0.0	7.0	
OP#3	City website	1	x	x	x	x	x	x	x	x	x	x		1	10	y	4.0	0.0	14.0	
OP#4	Flood management sheet	1	x	x	x	x	x	x	x	x	x	x		1	10	y	4.0	0.0	14.0	
OP#5	Brochures at hall, bldg, library	1	x	x	x	x	x	x	x	x	x	x		1	10	y	4.0	0.0	14.0	
OP#6	AC Press supplement	2	x		x	x			x	x		x		1	14	y	5.6	0.0	19.6	
OP#7	OEM employees	2				x	x					x		2	12	y	4.8	0.0	16.8	
OP#8	county plan links/web	2	x		x									1	4	y	1.6	0.0	5.6	
OP#9	Do not dump	2						x						1	2	y	0.8	0.0	2.8	
OP#10	Repetitive Loss outreach	6		x		x	x					x		1	24	y	9.6	0.0	33.6	
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	
OP#22															0		0.0	0.0	0.0	
OP#23															0		0.0	0.0	0.0	
OP#24															0		0.0	0.0	0.0	
OP#25															0		0.0	0.0	0.0	
OP#26															0		0.0	0.0	0.0	
OP#27															0		0.0	0.0	0.0	
OP#28															0		0.0	0.0	0.0	
OP#29															0		0.0	0.0	0.0	
OP#30															0		0.0	0.0	0.0	
	<b>c330 =</b>	<b>cOP:</b>	<b>135.8</b>	<b>+</b>	<b>cFRP:</b>	<b>11.0</b>	<b>=</b>	<b>11</b>						<b>ΣOP:</b>	<b>97</b>	<b>ΣPPI:</b>	<b>38.8</b>	<b>ΣSTK:</b>	<b>0</b>	<b>135.8</b>

## **XII. Annual Evaluation**

The PPI Committee will meet at least twice a year, once to review the assessment and once to review the PPI document before it is sent to the governing body.

The assessment review will include:

- A review of the projects that were completed;
- Progress towards the desired outcomes;
- Recommendations regarding projects not completed; and
- Changes in the target audiences.

Staff will draft an update as changes are made by the committee. The revisions will be submitted to City Council for review and as part of the City's annual recertification package to the Community Rating System.

## **XIII. Plan Adoption**

This document will not be in effect until it is approved by the City of Somers Point City Council.

City Council approval date:

## **XIV. Acronyms**

- AE Zone:** 100 – year floodplain mapping by FEMA with base flood elevations  
**VE Zone:** Coastal high hazard 100-year floodplain mapped by FEMA  
**X Shaded Zone:** Areas of 500-year flood; areas of 100-year flood with average depths of less than 1 foot or with drainage areas less than 1 square mile  
**X Zone:** Areas determined to be outside of the 500-year floodplain  
**CFM:** Certified Floodplain Manager  
**CRS:** Community Rating System  
**FEMA:** Federal Emergency Management Agency  
**FRP:** Flood Response Projects  
**GORR:** New Jersey Governor's Office of Rebuild and Resiliency  
**MS4:** Municipal Separate Storm Sewer Systems  
**NFIP:** National Flood Insurance Program  
**NJOEM:** New Jersey Office of Emergency Management  
**OP:** Outreach Projects  
**PPI:** Program for Public Information  
**SFHA:** Special Flood Hazard Area

## **XV. Flood Insurance Coverage Assessment**

Somers Point has conducted a Flood Insurance Coverage Assessment pursuant to Activity 370 of the CRS Coordinators Manual. A Coverage Assessment enables the City to understand the extent to which flood insurance covers structures in the floodplain. Structures without flood insurance are a cost burden on both the government and private households when damaged during floods. Homeowners and second-home owners who did not use a federally-backed mortgage to purchase their home can avoid mandatory purchase requirements.

The Flood Insurance Coverage Assessment was undertaken through GIS analysis with data available from FEMA. Because digitized flood maps of the effective flood zones are not available for Atlantic or Cape May Counties, the flood zones were created by georeferencing the paper maps into ArcMap and then using the Edit function or ArcMap to draw the flood zones. Water bodies were then clipped out of the flood zone, leaving feature classes that have a mostly accurate geometry of the land area in the flood zone. This process is useful for generalized flood insurance information, though inaccuracies and generalization may be present due to distortion from georeferencing and polygons not matching the boundaries of the flood zone in their entirety. In addition, the flood maps do not account for LOMAs, and are based solely upon the effective FIRM maps.

Somers Point utilized the following data in its Flood Insurance Coverage Assessment:

- CIS Data from FEMA (as of November, 2016);
- Flood maps from the FEMA Map Service Center;
- Shapefiles from Atlantic County; and
- Property tax records from the State of New Jersey/Atlantic County.

Using the information available, the following process for determining flood insurance coverage is as follows:

- 1) Load an aerial base map and parcel map into ArcMap;
- 2) Create separate feature classes for B Zone and SFHA buildings;
- 3) Using aerial photography, draw building polygons on top of footprints visible in the aerial photographs for both the SFHA and B zones;
- 4) Load parcel boundaries into ArcMap and join the parcel class with property tax assessment information;
- 5) “Select by Location” for parcels that intersect or contain a building footprint.
- 6) Export the selected parcels and load them into Microsoft Excel;
- 7) Check for parcels with missing assessment information and take note of them, as well as attempt to match them to properties in the assessment data;
- 8) Using a pivot table, gather statistics about building typology using the “Building Class”, “Property Class, and “Building Description” fields;

- 9) Estimate the number of buildings for each desired coverage zone using property assessment attributes;
- 10) Divide the estimated number of buildings for each coverage area by the number of policies to determine the extent of coverage; and
- 11) Maintain the data acquired to this point in Excel spreadsheets or other spreadsheets to track new buildings and for documentation purposes.

Note that this process yields an *estimate* of coverage because insurance information for individual properties was not available at the time the analysis was conducted. Some overlap between zones may be present due to polygon geometries in GIS. In addition, GIS tools may overestimate the number of buildings in the respective flood zone. The potential exists for overlap of properties counted in both the SFHA and B Zones.

**Table 2: Community Total**

<b>Total Number of Policies</b>	971
<b>Total Premiums</b>	\$790,847
<b>Insurance in Force</b>	\$221,553,500
<b>Total Number of Closed Paid Losses</b>	266
<b>\$ of Closed Paid Losses</b>	\$6,157,443
Source: FEMA CIS	

**Table 3: Insurance Type by Zone**

	<b>Policies in Force</b>	<b>Premium</b>	<b>Insurance in Force</b>	<b># of Closed Paid Losses</b>	<b>\$ of Closed Paid Losses</b>	<b>Adjustment Expense</b>
A01-30 and AE Zones	853	\$724,647	\$187,797,500	211	\$5,425,176.47	\$256,983.55
B, C, and X Zones (Standard)	26	\$24,865	\$5,119,000	18	\$569,937.41	\$19,281.79
B, C, and X Zones (Preferred)	97	\$41,335	\$28,637,000	4	\$44,057.45	\$3,615
<b>Total</b>	<b>971</b>	<b>\$790,847</b>	<b>\$221,553,500</b>	<b>247</b>	<b>\$6,088,801</b>	<b>\$283,309</b>
Source: FEMA CIS						

**Table 4: Losses by Zone**

	<b>Policies in Force</b>	<b>Losses</b>	<b>Losses as Percent of Policies</b>	<b>Average Loss/Paid Loss</b>
A Zones	853	211	24.7%	\$25,711.74
B, C, and X Zones	118	18	39.3%	\$27,908.85
Source: FEMA CIS				

**Table 5: Coverage by Zone**

<b>Flood Zone</b>	<b>Policies in Force</b>	<b>Number of Buildings*</b>	<b>Percent</b>
A/AE	853	939	90.8%
B	119**	939***	13.1%
Total	971	1,878	51.9%
Source: FEMA CIS; ESRI			

\* Based on aerial photography – does not reflect units

\*\* Figure represents B and C Zone

\*\*\* Represents B Zone only

**Table 6: Insurance by Occupancy**

<b>Occupancy Type**</b>	<b>Policies in Force*</b>	<b>Properties</b>		<b>Policies by Property</b>	
		<b>SFHA Total (Est.)**</b>	<b>B Total (Est.)**</b>	<b>Total**</b>	<b>Percent Covered</b>
Single Family	439	591	830	1,421	30.8%
2-4 Family	42	20	28	48	87.5%
All Other Residential***	445	144	0	144	N/A
Non-Residential	45	43	39	82	54.8%
<b>Total</b>	<b>971</b>	<b>798</b>	<b>897</b>	<b>1,695</b>	<b>57.3%</b>
Source: FEMA CIS; NJ-MODIV; Atlantic County					

\* For this assessment, occupancy type was not available by flood zone. Totals reflect the number of buildings in both the SFHA and the B Zone.

\*\* Figure reflects the number of individual properties in the floodplain, not the number of units. The estimated number of properties in Table 6 is different from the number of buildings described in Table 5.

\*\*\* The number of policies in force exceeds the estimated number of buildings due to different definitions of “all other residential” between property data and FEMA data.



**Table 7: Insurance by Condominium Ownership**

Occupancy Type	Policy Data		Properties		Policies by Property	
	Policies in Force*	Percent	SFHA Total (Est.)	B Total (Est.)	Total	Percent Covered
Condo	468	48.2%	494	28	522	89.6%
Non-Condo	503	51.8%	304	869	1,173	42.8%
<b>Total</b>	<b>971</b>		<b>798</b>	<b>897</b>	<b>1,695</b>	

Source: FEMA CIS; NJ-MODIV; Atlantic County

\* For this assessment, occupancy type was not available by flood zone. Totals reflect the number of buildings in both the SFHA and the B Zone

The Flood Insurance Coverage Assessment examined the City’s flood hazard and used generalized data available from FEMA to estimate the extent of flood insurance coverage. Though the City’s waterfront areas along Ship Channel and the Great Egg Harbor Bay are among its most apparent areas of flood hazard, the neighborhood located west of Route 9 and north of Laurel Drive contained the largest number of properties in both the SFHA and area of moderate flood hazard. Much of the newer development along the City’s waterfront have been condominiums, which tend to have higher levels of flood insurance coverage based on the data analyzed here. Condominium properties do not just account for half of the flood insurance policies in the City; the clear majority of condominium properties throughout the City’s floodplain are covered by flood insurance. The older properties west of Route 9 appear to have lower rates of coverage.

**Principal Findings:**

- Properties in the A Zone (Special Flood Hazard Area) appear to be well-covered by flood insurance;
- Properties in the B Zone are under-covered by flood insurance;
- Single-family properties are likely better covered in the SFHA than in the B Zone;
- Multifamily properties tend to be well covered;
- Properties with flood insurance in the B, C, and X Zone had higher rates of losses than covered properties in the A Zone;
- Condominium properties (which tend to be in the SFHA) are better covered than non-condominium properties in the floodplain; and

- Because covered properties in the moderate flood hazard zone had higher rates of losses, flood zones may potentially not demonstrate the full extent of flood hazard.

**Recommendations:**

- Target flood insurance promotion at properties in the moderate flood risk zone (B Zone);
- Target commercial properties in the moderate flood risk zone that do not have an apparent flood hazard (e.g. located distant from a waterbody);
- Pursue 100percent flood insurance coverage of properties in the SFHA;
- Advise buyers of new and existing developments in the City to purchase flood insurance; and
- Provide building advice concurrent with recommendations to purchase flood insurance, particularly in pre-FIRM properties.