



SECTION 1. INTRODUCTION

1.1 WHY PREPARE THIS PLAN?

Flood hazard mitigation is a way to reduce or alleviate the loss of life, personal injury, and property damage that can result from flooding through long- and short-term strategies. It involves strategies such as planning, policy changes, programs, projects, and other activities that can mitigate the impacts of floods. The responsibility for flood hazard mitigation lies with many, including private property owners, business, industry, and local, state, and federal government.

Numerous state and federal programs and regulations promote flood hazard mitigation planning. Notable among these are two programs of the Federal Emergency Management Agency (FEMA): The National Flood Insurance Program (NFIP) and the Community Rating System (CRS) Program. These programs provide benefits in the form of flood insurance (NFIP) and flood insurance premium reductions (CRS Program) for communities that meet minimum requirements for floodplain management. The Township of Brick (the Township) participates in the NFIP and the CRS Program.

The Township has prepared this updated floodplain management plan (FMP) as an up-to-date tool for flood preparedness and flood hazard mitigation. Elements and strategies in this plan were selected because they meet various state or federal program requirements as well as address the flood risk to the Township of Brick and its citizens.

This plan identifies resources, information, and strategies for reducing risk from flood hazards. It will help guide and coordinate mitigation activities. The plan was developed to meet the following objectives:

- Increase the flood resilience for the Township of Brick.
- Meet the needs of the Township of Brick as well as state and federal requirements.
- Meet planning requirements allowing the Township of Brick to continue to earn points in the CRS program by earning credit under Activity 510.
- Coordinate existing plans and programs so that high-priority initiatives and projects to mitigate possible disaster impacts are funded and implemented.
- Create a linkage between the FMP and established plans of the Township of Brick and Ocean County to ensure they can work together in achieving successful mitigation.

All citizens, businesses, and visitors of the Township of Brick are the ultimate beneficiaries of this plan. Participation in development of the plan by key stakeholders helped ensure that outcomes will be mutually beneficial. The plan's goals and recommendations can lay groundwork for the development and implementation of local mitigation activities and partnerships.

1.2 GUIDELINES FOR FLOODPLAIN MANAGEMENT PLANNING

The priority for this plan is to benefit the citizens of the Township of Brick by providing the greatest possible protection against the hazard posed by potential flooding. In addition, the plan has been developed to follow as closely as feasible the guidelines for flood planning presented by FEMA for the CRS program.

Developing a comprehensive FMP is among the activities that earn CRS credits toward reduced flood insurance rates. To earn CRS credit for an FMP, the community's process for developing the plan must include the following steps:





- Planning process steps:
 - Step 1. Organize
 - Step 2. Involve the public
 - Step 3. Coordinate
- Risk assessment steps:
 - Step 4. Assess the hazard
 - Step 5. Assess the problem
- Mitigation strategy steps:
 - Step 6. Set goals
 - Step 7. Review possible activities
 - Step 8. Draft an action plan
- Plan maintenance steps:
 - Step 9. Adopt the plan
 - Step 10. Implement, evaluate, and revise

Hazard Mitigation is any sustained action taken to reduce or eliminate the long-term risk and effects that can result from specific hazards.

FEMA defines the **Community Rating System** as a program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

1.3 BACKGROUND

The Township of Brick is vulnerable to flooding and has experienced devastating losses over the years. The Township has developed this FMP to identify the Township's known flood problem areas; establish goals, objectives, policies, and implementation programs to reduce flooding and flood-related hazards; and ensure the natural and beneficial functions of the floodplains are protected.

1.3.1 CRS Origins

The NFIP provides federally backed flood insurance to encourage communities to enact and enforce floodplain regulations. The NFIP's CRS was implemented in 1990 as a mechanism for recognizing and encouraging community floodplain management activities that exceed the minimum NFIP standards. The National Flood Insurance Reform Act of 1994 codified the CRS in the NFIP. Under the CRS, flood insurance premium rates are adjusted to reflect the reduced flood risk resulting from community activities that meet the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote the awareness of flood insurance.

There are 10 CRS classes: class 1 requires the most credit points and gives the largest premium reduction; class 10 receives no premium reduction. A community that does not apply for the CRS or that does not obtain the minimum number of credit points is a class 10 community. The CRS recognizes 18 creditable activities, organized under four categories numbered 300 through 600: Public Information, Mapping and Regulations, Flood Damage Reduction, and Flood Preparedness (FEMA 2017).

1.3.2 Organizations Involved in the Mitigation Planning Effort

The Township of Brick intends to implement this FMP with the participation of its various departments, organizations, and governing body, as well as by coordinating with relevant federal, state, and private entities. Coordination helps to ensure that stakeholders are identified and have established communication channels and relationships necessary to support mitigation planning and mitigation actions included in Section 6.



1.3.3 Multiple Agency Support for Hazard Mitigation

Primary responsibility for the development and implementation of mitigation strategies and policies lies with local governments. However, local governments are not alone; various partners and resources at the regional, state, and federal levels are available to assist communities in the development and implementation of mitigation strategies. Additional input and support for this planning effort was obtained from a range of agencies and through public involvement (as discussed in Section 3). Oversight for the preparation of this plan was provided by the Township of Brick FMP Planning Committee (the Planning Committee), which includes representatives from the following organizations:

- Township of Brick Government Representatives
 - Division of Land Use and Planning
 - Division of Engineering
 - Administration
 - Environmental Commission
 - Department of Public Works
 - Office of Emergency Management
 - Township Council
 - Planning Board
 - Police Department
- Non-government Representatives
 - Brick Township Municipal Utilities Authority (BT MUA)
 - Jacques Cousteau National Estuarine Research Reserve (JCNERR)
 - Barnegat Bay Partnership (BBP)
 - Marine Academy of Technology and Environmental Science (MATES)

Other members of the Planning Committee were selected which had backgrounds as students, builders/contractors, lifeguards, etc. to increase the points of view represented on the Committee.

The Brick Township Office of Land Use and Planning provides oversight on land use and comprehensive planning. Additionally the Brick Township Construction Code Official (of the Building Department) is responsible for enforcing codes within the Town limits. Finally, the floodplain administrator is one and the same with the Township Engineer and provides oversight for all floodplain related issues.

This FMP was prepared in accordance with the following regulations and guidance:

- 44 Code of Federal Regulations part 78.5 - Flood Mitigation Plan Development in accordance with the National Flood Insurance Act of 1968 (42 U.S.C. 4104c et seq.).
- CRS Coordinator's Manual (OMB No. 1660-0022, expires March 31, 2020).
- DMA 2000 (Public Law 106-390, October 30, 2000).
- 44 Code of Federal Regulations (CFR) Parts 201 and 206 (including: Feb. 26, 2002, Oct. 1, 2002, Oct. 28, 2003, and Sept. 13, 2004 Interim Final Rules).
- FEMA. 2004. "How-To Guide for Using HAZUS-MH for Risk Assessment." FEMA Document No. 433. February.
- FEMA Mitigation Planning How-to Series (FEMA 386-1 through 4, 2002), available at: <http://www.fema.gov/fima/planhowto.shtm>.
- Addendum to the 2017 CRS Coordinator's Manual (2021 Edition)

1.3.4 Implementation of the Planning Process

To support the planning process to develop this FMP, the Township of Brick has accomplished the following:





- Developed a Planning Committee composed of a variety of government and non-government stakeholders that guided the planning process and provided information and feedback
- Profiled the flood hazard
- Estimated the inventory at risk and potential losses from flood hazards
- Perform a comprehensive review of mitigation alternatives
- Developed mitigation actions and goals that address the various hazards that impact the Township
- Developed mitigation plan maintenance procedures to be executed after adoption of the plan

To address the requirements of CRS and better understand their potential vulnerability to and losses associated with hazards of concern, the Township of Brick used the Hazards U.S. – Multi-Hazard (HAZUS-MH) software package (discussed in greater detail later in this FMP) supplemented by local data, as feasible, to support the risk assessment and vulnerability evaluation. HAZUS-MH is a FEMA-sanctioned risk assessment platform that assesses risk and estimates potential losses for certain hazards, including flood hazards. It produces outputs that will communicate flood risk and assist state and local governments, communities, and the private sector in implementing emergency response, recovery, and mitigation programs, including the development of FMPs.

As required by CRS, the planning process has engaged the public throughout, providing opportunities for public comment and input. In addition, numerous agencies and stakeholders have participated as core or support members, providing input and expertise throughout the planning process.

This FMP documents the process and outcomes of the Township’s efforts. Additional information on the planning process is included in Section 3, Planning Process. Documentation that the prerequisites for plan approval have been met is included in Appendix H.

1.3.5 Benefits of Floodplain Management Planning

The long-term benefits of floodplain management planning include:

- An increased understanding of flood hazards faced by the Township of Brick
- A more sustainable and disaster-resistant community
- Financial savings through partnerships that support planning and mitigation efforts
- Focused use of limited resources on hazards that have the biggest impact on the community
- Reduced long-term impacts and damages to human health and structures and reduced repair costs

1.3.6 Benefits of Participating in the Community Rating System

The goals of the CRS Program are to (1) reduce and avoid flood damage to insurable property, (2) strengthen and support the insurance aspects of the NFIP, and (3) foster comprehensive floodplain management. To do this, the CRS provides insurance premium rate discounts to policy holders in recognition that their communities implement activities that work toward its three goals of reducing flood damage, supporting the insurance part of the NFIP, and pursuing a broad approach to floodplain management.

In this process, the “community” part of the CRS Program includes state and regional agencies and private organizations that support and assist municipal, county, and tribal governments that are participants in the NFIP. How communities can implement these three goals is summarized as follows:

1. **Reduce flood damage to insurable property.** Communities are encouraged to map and provide regulatory flood data for all their flood hazards. The data should be used in their regulatory programs and shared with all users and inquirers. New buildings in mapped floodplains should be protected from the known local flood hazards, which may require setting standards higher than the minimum national



criteria of the NFIP. Communities are encouraged to reduce the exposure of existing buildings to flood damage, especially repetitive loss properties.

2. **Strengthen and support the insurance aspects of the NFIP.** Communities should encourage their residents to be aware of their flood risk and to purchase and maintain a flood insurance policy to protect themselves from the financial impacts of flooding. Communities should also help make the program more financially sound by implementing mapping and information programs that help to accurately evaluate the individual property risk for flood insurance rating purposes, expand the policy base, and reduce repetitive losses.
3. **Encourage a comprehensive approach to floodplain management.** Insurable property is not the only floodplain management concern of communities, so the CRS recognizes efforts that protect lives; further public health, safety, and welfare; and protect natural floodplain functions.

A community's staff should understand the physical and biological processes that form and alter floodplains and watersheds and take steps to deal with flooding, erosion, habitat loss, water quality, and special flood-related hazards. A comprehensive approach includes planning, public information, regulations, financial support, open space protection, public works activities, emergency management, and other appropriate techniques (CRS Coordinator's Manual 2017).

1.3.7 How to Use This Plan

This FMP is organized into the following primary parts:

Section 1, Introduction: Overview and summary of the Township of Brick FMP.

Section 2, Plan Adoption: A description of the plan adoption process.

Section 3, Planning Process: A description of the planning methodology and plan development process, Planning Committee and stakeholder involvement efforts, and how this FMP will be incorporated into existing programs.

Section 4, Township Profile: An overview of the Township of Brick, including: (1) general information, (2) population and demographics, (3) general building stock inventory, (4) land use trends, (5) future growth and development, and (6) critical facilities.

Section 5, Risk Assessment: Documentation of flood hazard and results of the vulnerability assessment (estimates of the impact of flood events on life safety and health, general building stock, critical facilities, the economy, and future growth and development). Description of the status of local data and planned steps to improve local data to support mitigation planning.

Section 6, Mitigation Strategies: Information regarding the mitigation goals, objectives, capability assessment, and mitigation action items identified by the Township in response to flood problems in the Township of Brick.

Section 7, Plan Maintenance Procedures: The system established by the Township of Brick to monitor, evaluate, maintain, and update the FMP.

The following appendices provided at the end of the FMP include information or explanations to support the main content of the plan:

- Appendix A – References



- Appendix B – A glossary of acronyms and definitions
- Appendix C – Planning Committee Charter
- Appendix D – Meeting Documentation
- Appendix E – Public and Stakeholder Outreach Documentation
- Appendix F – Progress Report Template
- Appendix G – Plan Adoption Resolution
- Appendix H – Plan Crosswalk

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