

Minutes of the Special Meeting of the Mayor and Council, Borough of Keyport, held on the above date the Keyport First Aid Building, 1927 Atlantic Street, Keyport, N.J., pursuant to the Notice on file with the Borough Clerk, forwarded to the Asbury Park Press, Independent, Two River Times and Newark Star Ledger and posted on the Bulletin Board in accordance with the Open Public Meeting Act, P.L. 1975, Ch. 231.

Mayor Aumack called the meeting to order at 6:03 PM and Borough Clerk Valerie T. Heilweil read the Sunshine Law Notice.

ROLL CALL

On Roll Call the following were present: Councilmembers Sheridan, Tomczak, McPeck, Lamberson (Arrived 6:30pm), Toglia (Arrived 6:15pm), Howe, Mayor Aumack. Others present: Borough Administrator Ms. Wright, Borough Attorney Andrew Provence, Borough Engineer Donald Norbut and Flood Plain Manager Bobby Burlew.

PLEDGE OF ALLEGIANCE/MOMENT OF SILENCE

Mayor Aumack explained how the meeting would be conducted.

PRESENTATION

By FEMA Representatives on Advisory Base Flood Maps:

- Mark Rollins – ABFE Presenter (Mr. Rollins is a Hazard Communications and Community Outreach Specialist for FEMA)

Mr. Rollins spoke of the Flood Plain Program and Mapping. He explained that Congress charged FEMA with revising these maps over a five-year study.

(6:15PM – Councilman Toglia arrived)

Mr. Rollins explained that the ABFE maps are a stop-frame motion picture of that study which began in 2008. There will be two more snapshots to the final study. The last one will be September 2013. Each snapshot is a different pixal (7, 14 and 21 pixals) showing a different level of clarity. The final map will be 21 pixals and will be a preliminary regulatory map. The official term will be “Best Available Data.” The wave action part of the study has not yet been completed. This is a continuing process.

Residents can hire a licensed engineer to determine what their home elevation currently is. Mayor Aumack mentioned that some surveys do show what the home’s current elevation is.

Mr. Rollins also spoke of the differences between “A” and “V” zones. Currently, the zones are overstated and are expected to recede as the study continues. He explained that we cannot tell residents what their current elevation is, only what their elevation should be based on the ABFE maps.

(6:30PM Councilwoman Lamberson arrived)

- Chris Toney National Flood Insurance Program Specialist

Mr. Toney explained that if one has flood insurance and has more than 50% damage to their structure, then one would qualify for the increased cost of compliance, up to \$30,000. That money can only be used to demo or elevate the structure. Cost must be paid up front and property owner will be reimbursed. Up to 50% of the money will be dispensed in advance if one meets certain qualifications. Stipulation is repairs must be completed within four years of October 28, 2012. If home is not substantially damaged, one will not qualify for ICC funds.

Secondary homes will have flood insurance rates increase of 25% a year for four years. If owner seels after October 1, 2013, new owner will pay actuary rate. The rate of the former owner cannot be transferred.

Owners have one year to submit a supplemental claim to the insurance company. Appeal process takes three to four months. Insurance related questions can be sent to Bob Burlew and he will forward to Chris Toney. Mr. Toney encouraged residents to get an elevation certificate from a surveyor if one hasn’t had a survey in the last five years.

A question arose asking if one's property falls into the "V" zone but the "V" zone doesn't reach the structure, does one need to elevate their home? It had been previously mentioned that the current zones are overstated and expected to recede with the final snapshot. Insurance rates will not increase until a change of zone in 2015.

A resident asked how long NFIP has to answer an appeal. Mr. Toney stated there is no time frame for response but appeal must be made within 60 days of decision. NFIP estimates an appeal response will take within three to six months.

Michael Lane, 51 First Street – explained that his old map elevation was eleven feet. The new map went up five feet and put him into a "V" zone. If the property is raised five feet, can he get back into the "A" zone? The answer was "no."

Mr. Rollins told residents that if they can wait, wait until the end of summer when work maps out. "V" zone is determined by rising water, not just elevation. He told the audience they will need a Letter of Map Amendment (LOMA) from FEMA to determine if there has been a change of zone. There is a good chance that a lot of the "V" zones will recede. Things won't get worse.

A supplemental claim can be filed if one's appeal process has ended. SBA loans require one to have a flood insurance policy in order to close on the loan. If owner does not have a mortgage, no flood insurance is required. Assistance from FEMA is a one-time thing.

Administrator Wright mentioned that Community Development Block Grants (CDBG) will be run through the DCA/Housing Mortgage Finance Agency (HFMA). The Borough of Keyport has made application for \$1,500,000 for a Hazard Mitigation Grant for homeowners.

Completed versions of the map will be out by the end of this summer. When reconstructing, for every foot structure is raised above FEMA's guidelines, up to four feet above, there is a savings on flood insurance.

Administrator Wright advised that Advisory Based Flood Elevation maps are not appealable. On the preliminary flood maps, the Borough can appeal and make a case to FEMA.

Flood Plain manager Bob Burlew urged residents to get their flood elevations.

The meeting was closed to the public at 8PM.

DISCUSSION

Taxi Ordinance

Motion was made by Councilman McPeck and carried by Councilman Sheridan with ayes by all present to table the discussion on the Taxi Ordinance until the May 7th meeting.

ADJOURNMENT

Motion to adjourn was made by Mr. Sheridan, second by, Ms. Tomczak with ayes by all present at 8:02 PM