

**Ortley Beach Voters and Taxpayers Association
General Membership Meeting**

July 20, 2019

9:30 a.m.

The Moose Club, 1801 Bay Blvd., Ortley Beach, NJ

Meeting called to order at 9:28 a.m.

Roll call: Anthony Colucci, Paul Jeffrey, Kathy Barisciano, Cathy Crisafulli, Toni Tomarazzo, Joan Strathern, and Mary Ann Giordano Wallis present. Quorum established.

Minutes of the June 2019 Association meeting presented and accepted. (Paul, Mary Ann seconded)

Treasurer's and Membership reports – Kathy Barisciano

Highlights (taken from emailed summary):

June activity

\$66,206 Beginning balance

\$67,228 Ending balance

\$ 1,022 Increase in June

\$1,992 memberships (67) net of paypal

\$ 121 Beach Jam - 4 adults net of paypal

\$ 35 interest

\$2,148 total deposits

(\$225) Light of Day donation & American Legion Memorial wreath (Bill Kevish)

(\$402) Meeting related expenses

(\$499) Farmers Liability Insurance

(\$ 35) Interest on deposits

(\$1,126) Total expense

Notable:

Membership: 328 members, only two fewer than a year ago.

Expenditures: D&O insurance cost dropped from \$1,300 to \$850.

Presented and accepted (Anthony, Joan seconded)

Guest Speakers:

George Kasimos of Stop FEMA Now

Paul introduced George. Noted that Congress is quietly discussing funding reauthorization. Stop FEMA Now, which started in Ortley but now has 50,000 members nationwide, has been watching closely

and advocating for homeowners, making sure that our property is affordable when it comes to flood insurance.

George noted that he was posting video of this presentation live on Facebook.

George said he lives in Toms River, and his home in Snug Harbor was flooded in Sandy. He saw what a “travesty” the process was.

He credited OBVTA with getting the dunes finally built, after the project had been discussed since the 1980s.

George said the first meeting he called was to get info on how to rebuild his home. He formed Stop FEMA Now and George Wittmann and Mo Hill attended that first meeting. He thanked them and Council member Maria Maruca for supporting SFN’s efforts.

NJ lost \$4.3 billion in ratables in Sandy, with Toms River accounting for half -- \$2.4 billion. He credited the township with continuing to keep taxes down, despite those losses.

Congress has been working on a reauthorization of the federal flood insurance program, kicking the can down the road 10 times. But on June 12, the House Financial Services Committee approved a bill that called for rates to be increased by 18% and compounded annually at that rate until the actuarial value is reached. For 2nd homeowners, the rate would be 25% a year, and flood insurance would approximately double every three years.

A rival bill, introduced in the Senate by NJ Senator Bob Menendez, would put the rate at 9%, still compounded annually.

For properties designated “high risk,” the rate would be even higher. Senate Minority Leader Chuck Schumer has called for a halt to this “risk mapping.”

FEMA’s inspector general said that the existing maps are “more than 40% wrong,” which is why there has been an effort toward “risk zoning.”

There is confusion over maps, as well. Those living beyond the V zone line on the bay had to build to V-Zone standards, without higher cost. Now FEMA is possibly including properties next to the V-Zone as subject to those V-Zone higher risk rates, minus 10%. That would still cost more than \$30,000 a year.

This is an effort to spread the risk and lower the cost burden on the federal government, making property owners pay instead. So if you are near the bay and your house is not elevated, you should be very concerned. If you are elevated, you could still pay higher rates if you are near a V-Zone.

Senators have asked for clarification from FEMA but gotten no responses, and it is only described in 120 words on the FEMA web site.

Those who elevated higher than FEMA’s base flood elevation will benefit with lower insurance rates, so if you are lifting your home, go as high as you can. The ICC reimbursement for listing your home has been raised to \$60K from \$30K, so this is an increased incentive to elevate.

Don’t let your flood insurance lapse; otherwise it will go to the actuarial rate once the subsidies are lost.

The feds are \$25 billion in the red on subsidies.

He urged homeowners to call senators and Congress members and urge them to support the Menendez bill.

Cathy C. asked how to determine a property’s base flood elevation level. George said you can go on the FEMA site, plug in an address, and learn the ABFE. (<http://www.region2coastal.com/view-flood-maps-data/what-is-my-bfe-address-lookup-tool/>)

? When are the new maps coming out? George said it took FEMA 12 years after Katrina to come out with new maps. NYC is now doing an appeal of maps, so the timing for new maps is even more uncertain.

Joan said that we had been told once the dunes were built, we would get a reduction in rates. When would that occur? She asked whether Toms River could appeal the maps and rates. Mo Hill pointed out that it's a broad-based problem and that NJ and NY would appeal together.

Mo asked whether rates were going up in tornado areas. George said that most people don't have disaster insurance, and just get federal aid. It's almost as if those who have flood insurance are being penalized for it.

Kasimos noted that there is ongoing planning and design work to build going sea gates at the three Barnegat Bay inlets to hold back storm surge and extremely high tides. He said if the ACOE has its way, we'll be a big bathtub but wouldn't fill up with water in a big storm because we would be protected on all sides. This was the same goal that was achieved with the levees in New Orleans, La.

Sharon Colucci pointed out that NJOP has a 26-page slide program that explains the issue and rates.

? How do you find your actuarial rate? Go to TrueFloodRates.com and find the lowest floor elevation. Make sure it's correct.

If the new rates go through, there is going to be a stigma in the real estate market to waterfront property.

He suggested that everyone get a second look for their flood insurance premiums. The rates should be the same regardless of the insurance carrier because FEMA sets the rates, but that rarely happens. Rates can vary from one carrier to another, but they should not.

Paul said most of Ortley's base flood elevation is 7 feet, some is at 8 feet, and most houses need to be 4-6 feet off the ground. If you have flood vents at ground level, you could be credited with an extra three feet in elevation versus not having the vents in your crawl space. George said that's one way to save money. He said another is to just have an engineer do your elevation plans and save money on architects.

? If there is a reasonable flood insurance rate on a property, and the policy does not lapse, does that rate transfer to a new owner? George said as of today, the rate still transfers.

George said there are also private flood insurance policies and, in some cases, they are cheaper than NFIP rates. But if they drop you, you have to go to the actuarial rate, not the subsidized FEMA rate.

George said you can get a preferred risk policy, even if you're in a zone that does not require it, and if the area is remapped, you are locked in.

One resident cited her rate and location as being in an X-Zone, and George said she was overpaying.

? Where is the X Zone? Paul said it is a narrow strip along Ocean Avenue which also has the highest elevation in Ortley.

Anthony encouraged members to support Stop FEMA Now and call their Congress members to see that there is a more reasonable reauthorization bill passed.

George Wittmann noted that Toms River passed a resolution at a recent town council meeting, opposing the rise in interest rates and urging Congress to go back to the drawing board.

Council Member Maria Maruca:

Maria noted that the state is in final negotiations with the Barcellona family over purchasing the Surf Club properties. She said the state is "still onboard" for the purchase, and is trying to come up with a final number.

Kayak ramp: There would be one additional meeting to iron out details, as work begins.

The requested signs are up on the beach.

Restrooms are now open from 8 a.m. to 8 p.m. on the boardwalk, as well as at Bayside Park.

The town has noted some challenges for people accessing the beach where there are road ramps, such as at Harding Avenue. She said next year the town will order more Mobi mats to create walkways to the beach. They will be in place by Memorial Day 2020.

Joan asked about lifeguard hours. Maria said they stay until 5 p.m. on weekdays and 6 p.m. on weekends.

? Is the kayak launch usable? Yes. The town is in negotiations over parking, storage, bike racks, etc., but the ramp is in place.

? When will the boat ramp on the mainland be ready? Wittmann said the ramp on Garfield Ave. is almost ready. It's a former town parking lot. Most of the ramp is done but they are ironing out permits, etc. It will open in September.

? The Mobi mats are wonderful, but none are especially conducive to handicapped access. Maria said they are certified as ADA compliant by the Army Corps, and that any changes have to go through them.

? Anthony Marconi inquired about private vs. public beach rights in an area near the Surf Club property. He was advised to discuss it outside the meeting.

? Question about beach access at Harding Avenue. The sand is high, making beach access difficult. Maria said she would discuss it with the town engineer.

? The parking lot on 35 South needs weed control. Maria said she would take care of it.

? from Michelle Gucci: Will the lights on the boardwalk be replaced once Streetscape is done? Maria said Streetscapes money is specifically for 35 North. Resident asked that the town at least make repairs to existing lights.

? from Steve Sherrill: At the last meeting, there were questions about a yellow line painted on curbing at Ocean Avenue from 8th Avenue to Harding. Not clear where it came from, but it makes it look like no one could park there, while they always have been able to in the past. He estimated that about 40 parking spots have been lost. Kathy B. said she had followed up on it with the town. She said Ocean Avenue is narrower there, so there was no parking allowed, but there are no signs there saying that. Sgt. Bachonski said if there is a yellow line and no signs, it is difficult for his officers to enforce parking rules. Paul suggested that the town look at it again, as there seems to be enough space for parking. Maria said she would have traffic look at it again.

? There is no bike rack on 2nd Avenue. Why? Mary Ann noted that bikes are chained all the way up the walkway or just dropped in the sand, and one resident said her bike had been stolen. Maria said she will reach out to Jared and arrange a bike rack.

? Why so many boarded up houses still? What is the town doing? Maria noted that they are taking the problem case by case, and anyone with "abandoned property" must register at a cost of \$1K with the township. Wittmann said residents can send an email about specific properties and the council members will include the OBVTA board in its response.

? Maria Bruno reported that contractors are stealing water and electricity. That should be in the permit. Maruca said homeowners should report any instances to them.

? Paul Lagannon said beach employees continue to park at the beach lot and should be parking at the OCUA lot. Maruca said she would address it with Jared.

Sgt. Bachonski:

The TRPD just completed police camp for 50 6th, 7th, and 8th graders.

OBVTA UPDATES

Beach Jam: Rick Jurgens

The 5th Annual Beach Jam tickets are available. Being sold now at the meeting. You can pick up your tickets at the Aug. 10 OBVTA association meeting, or at the gate. There are new activities and fireworks at 9:30 p.m.

Joan said that this year, instead of T-shirts, Beach Jam would be selling beach towels with the Beach Jam and OBVTA logos.

Zoning Board: Toni

The OBVTA is looking closely at zoning board decisions. The board is asking for authorization to spend up to \$16,000 for legal advice, should it be needed. There was a motion to spend the money, if needed. (Paul, Anthony seconded) Approved by vote of the association membership.

Comments from Members:

Friends of Ortley Beach's Gail D'Amico: Friends of Ortley Beach will be presenting Kites, Crafts & Cones on Saturday, July 27, at the 3rd Avenue lot. There will be 37 crafters, free events. Come and look.

Meeting adjourned at 10:53 a.m.