



BEACH HAVEN CREST • BEACH HAVEN GARDENS • BEACH HAVEN PARK
BEACH HAVEN TERRACE • BRIGHTON BEACH • HAVEN BEACH
NORTH BEACH HAVEN • PEAHALA PARK • SPRAY BEACH • THE DUNES

MEMBERSHIP MEETING AGENDA & MATERIALS

SEPTEMBER 27, 2025

LONG BEACH TOWNSHIP MEETING ROOM

10:00 AM to 12:00 PM

LBT10 TAXPAYERS ASSOCIATION INC. - PROPRIETARY

AGENDA

- ▶ ***WELCOME & FLAG SALUTE: BILL MALONE***
- ▶ ***NJPACT REAL REGULATIONS: RAY CANTOR, NJ BUSINESS & INDUSTRY ASSOC.***
- ▶ ***COMMITTEES SUPPORT – CRITICAL TO SUCCESS: BILL MALONE***
- ▶ ***TREASURER'S REPORT: STEVE SALVATI***

LAND USE REGULATION AND IMPACTS TO PROPERTY VALUES

▶ DEPARTMENT OF ENVIRONMENTAL PROTECTION'S PROPOSED PACT REAL RULES

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- ▶ **Planning and Zoning**
- ▶ **DEP Regulations**

THE BASICS

CAFRA (NJ Coastal Area Facilities Review Act)

Waterfront Development

Coastal Wetlands

Freshwater Wetlands

Flood Hazard

Inland

Tidal

Stormwater

DEP REGULATES EVERYTHING (ALMOST)

- ▶ 150 from mean high water or beach/dune
 - ▶ All above ground developments, no intervening structures
 - ▶ Residential of 3 or more if intervening development
 - ▶ Commercial w/5 or more parking spaces, with intervening development
 - ▶ All public or industrial developments

CAFRA

- ▶ Beyond 150 feet (except as further described)
 - ▶ 25 or more residential units
 - ▶ Commercial with 150 or more parking
 - ▶ Public or industrial development

CAFRA CONT'D

- ▶ Between 150 and 500 and in qualifying municipality or city of the fourth class with over 30,000 population
 - ▶ Residential with 25 or more units
 - ▶ Commercial with 50 or more parking
 - ▶ Public or Industrial development

CAFRA CONT'D

- ▶ Beyond 500 feet and in qualifying municipality or city of the fourth class with over 30,000 population
 - ▶ Residential with 75 or more dwelling units
 - ▶ Commercial with 150 or more parking
 - ▶ Public or Industrial development

CAFRA CONT'D

► What it regulates

CAFRA CONT'D

- ▶ All development up to 500 feet from mean high water line or to first paved road or rail line.

WATERFRONT DEVELOPMENT

► What it regulates

WATERFRONT DEVELOPMENT CONT'D

A series of several thin, white, parallel diagonal lines extending from the bottom right towards the top right of the slide.

- ▶ **Must be mapped**
- ▶ **Does not change unless map is amended**
- ▶ **What it Regulates**

COASTAL WETLANDS

- ▶ Three step process: site by site delineation
- ▶ Can change over time
- ▶ Includes transition areas/buffers up to 150 feet
 - ▶ Soils
 - ▶ Hydrology
 - ▶ Plants

FRESHWATER WETLANDS

► What it Regulates

FRESHWATER WETLANDS CONT'D

A series of white diagonal lines of varying lengths and thicknesses, located in the bottom right corner of the slide.

- ▶ Designated flood areas (FEMA/DEP)
- ▶ Fluvial Influence
- ▶ Riparian zone on either side, up to 300 feet

FLOOD HAZARD - INLAND

- ▶ Same as inland but based on tidal influence
- ▶ Currently no buffer on barrier island side of bays or ocean

FLOOD HAZARD - TIDAL

► What it Regulates

FLOOD HAZARD CONT'D

- ▶ Protections against flooding and provides water quality
- ▶ Currently different standards on water quality for redevelopment
- ▶ What it Regulates

STORMWATER

▶ **Purpose: To Address Sea Level Rise and Climate Change**

▶ **1057 Pages**

▶ **Questionable Science**

▶ **Goes Well Beyond Climate Change Concerns**

NJ PACT REAL

1. Adjust Coastal Flood Hazard Areas to account for rising sea levels and attendant storm surge, extending jurisdictional area further inland, requiring higher first-floor elevations or floodproofing.
2. Remedy FEMA concerns about State's consistency with National Flood Insurance Program (NFIP) through clarifying amendments to the FHA rules.
3. Support renewable energy through amendments that balance habitat conservation with novel infrastructure demands (e.g., location of offshore wind support infrastructure).
4. Encourage nature-based solutions; sound stormwater management practices; improved water quality in degraded (urban) and source (headwaters) areas.
5. Improve DEP permitting processes, including pathways for expediting projects

RESILIENT ENVIRONMENT AND LANDSCAPES (REAL) PRIMARY ELEMENTS

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ECONOMICS OF CLIMATE RESILIENCE

One Example: Impacts from Hurricane Sandy

Climate Central study quantifying financial costs of Sandy damages that are attributable to anthropogenic sea-level rise.

- 13% of Sandy damages (\$8.1B) due to human-caused sea level rise across NJ/NY/CT.
- \$3.7B in NJ alone (50th percentile), estimated range: \$2.2B - \$7.0B.
- Approximately 24,500 people and 16,700 houses in NJ were exposed due to ASLR.

Accounting for Climate-Related Risk

"Uncertainty should not stand in the way of making prudent investments in risk-management practices in the near term to strengthen the financial sector against climate-related risks."

- Federal Reserve Governor Brainard

- Moody's, S&P, and Fitch have all begun integrating climate vulnerability into municipal bond issuance.
- Realtor.com and Redfin.com are now disclosing flood risk because buyers should know the "true cost of purchasing and maintaining the building, including the cost of insurance and repairing damage."
- March 2022: the Securities and Exchange Commission proposed new rule amendments on climate risk reporting and evaluation, expected to be adopted early 2023.
- November 2022: FEMA launched the Climate Risk and Resilience Portal to provide consumers with direct access to information on flood, heat, and fire risk.
- April 2022: The Federal Office of Management and Budget release the first Federal Budget Exposure to Climate Risks report and a new section in the Long-Term Budget Outlook focused on climate change.

\$1 IN RESILIENCE SAVES \$6 IN RECOVERY



Two fundamental updates to DEP Flood Hazard Area Rules and Coastal Zone Management Rules:

- Standard: Fixes sea-level rise (SLR) data gap, requiring higher first-floor elevations (residential/critical) or flood proofing (commercial) in a larger area that is slightly more inland than the existing 100-year flood zone.
- Process: Updated risk disclosure in all flood hazard areas. Add climate impact assessment for residential and critical buildings in inundation risk zone.

These changes *do not*:

- Create a no-build zone
- Affect existing structures (unless substantially damaged or improved)
- Impede projects already in the pipeline (*i.e.*, submitted to DEP prior to adoption).

RESILIENT ENVIRONMENT AND LANDSCAPES (REAL)

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Coastal Inundation & Flood Damage

Rutgers University's Science and Technical Advisory Panel (STAP) Report indicates a 50% probability that sea level rise will exceed 3.3 feet and a 17% probability that sea level rise will exceed 5.1 feet by 2100 assuming moderate emissions.

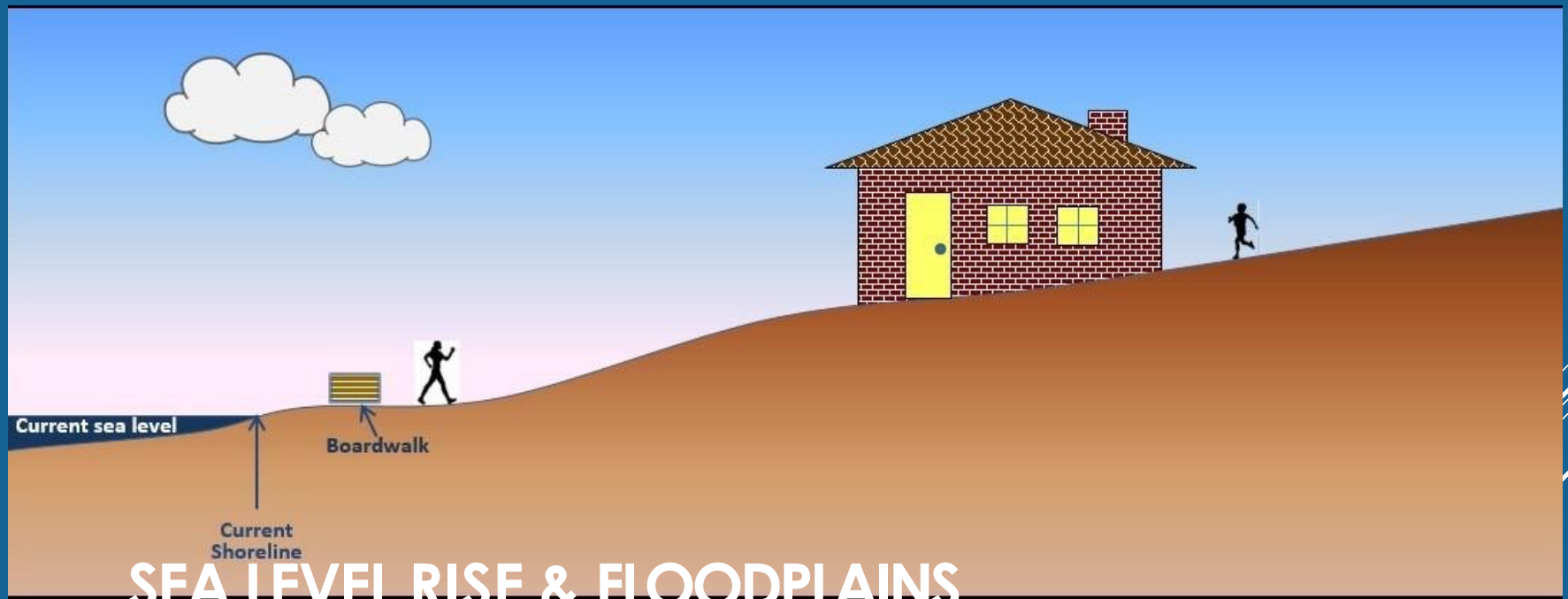
Sea-level rise:

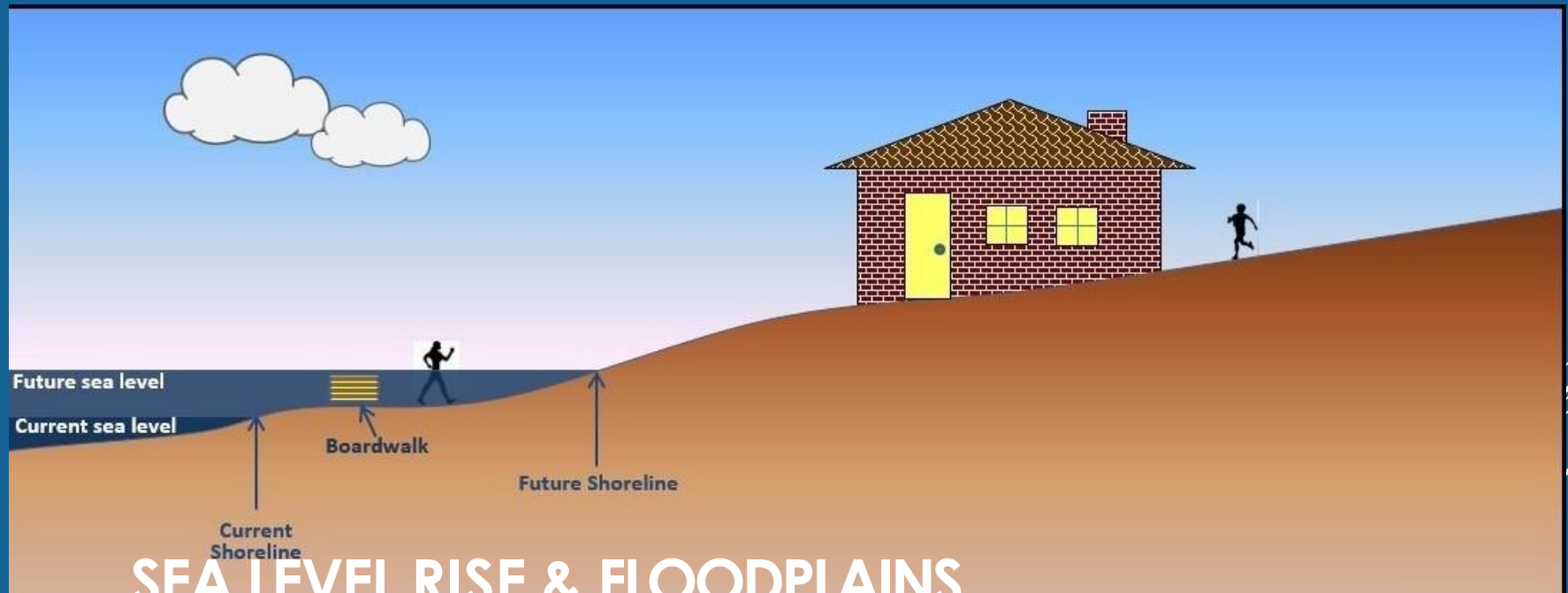
Table ES-1: New Jersey Sea-Level Rise above the year 2000 (1991-2009 average) baseline (ft)*

		2030	2050	2070			2100			2150		
				Emissions								
Chance SLR Exceeds				Low	Mod.	High	Low	Mod.	High	Low	Mod.	High
Low End	> 95% chance	0.3	0.7	0.9	1	1.1	1.0	1.3	1.5	1.3	2.1	2.9
Likely Range	> 83% chance	0.5	0.9	1.3	1.4	1.5	1.7	2.0	2.3	2.4	3.1	3.8
	~50 % chance	0.8	1.4	1.9	2.2	2.4	2.8	3.3	3.9	4.2	5.2	6.2
	<17% chance	1.1	2.1	2.7	3.1	3.5	3.9	5.1	6.3	6.3	8.3	10.3
High End	< 5% chance	1.3	2.6	3.2	3.8	4.4	5.0	6.9	8.8	8.0	13.8	19.6

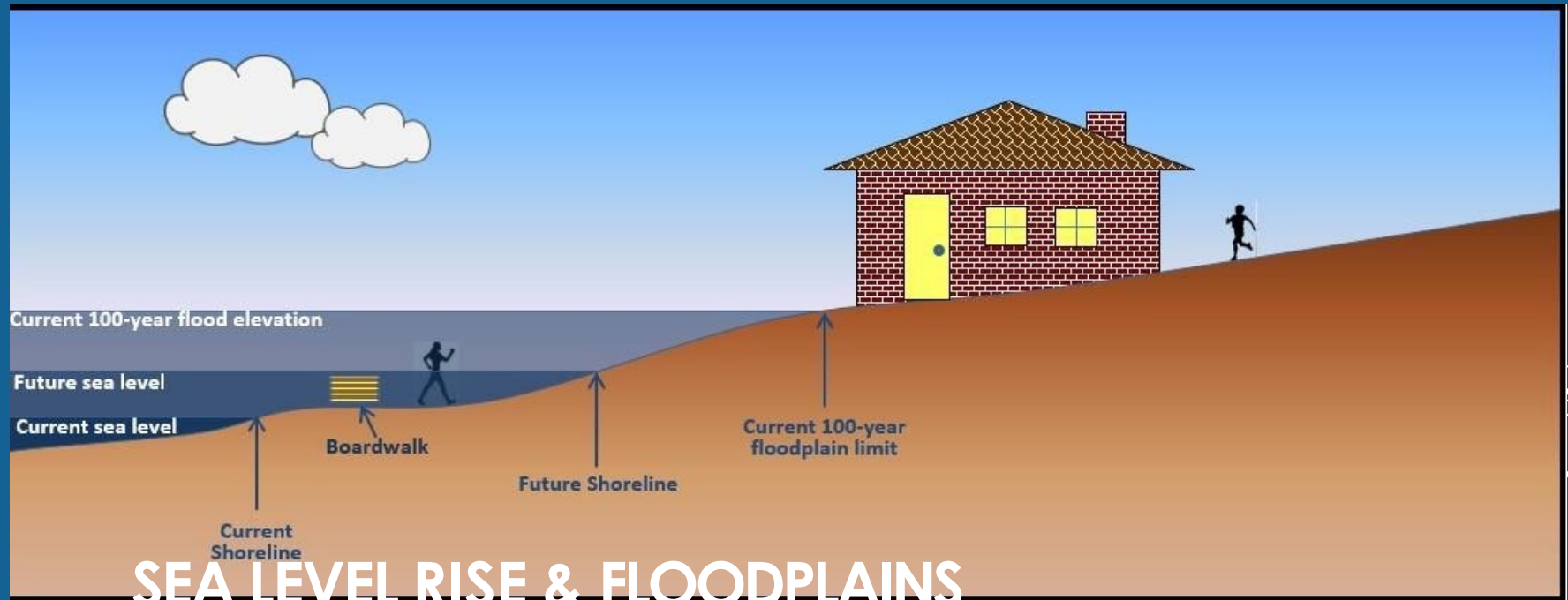
*2010 (2001-2019 average) Observed = 0.2 ft

<https://njclimateresourcecenter.rutgers.edu/resources/nj-sea-level-rise-reports/>

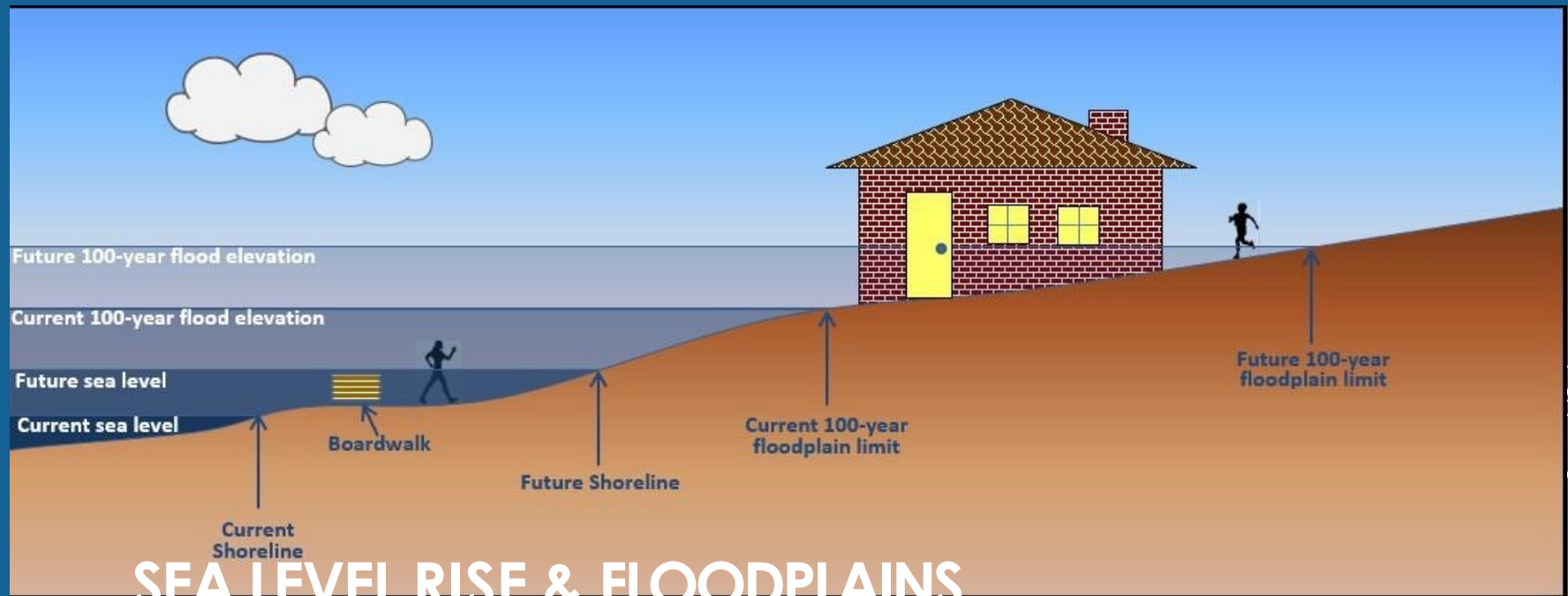




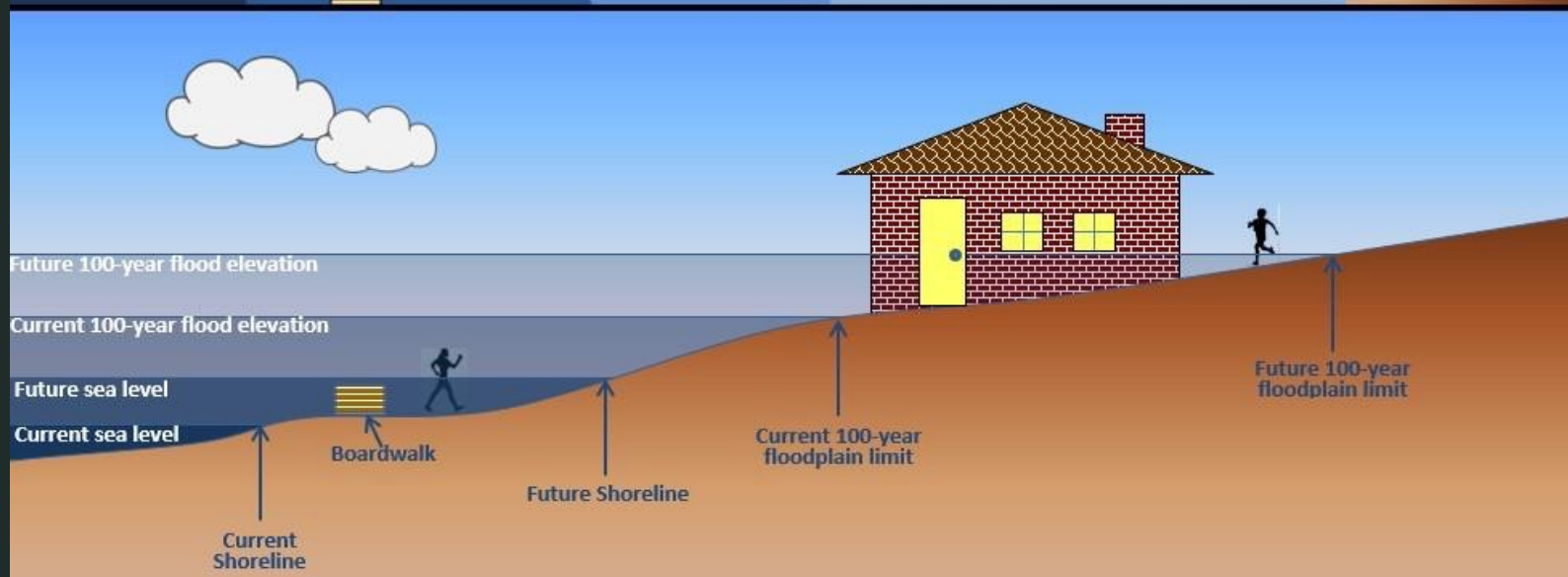
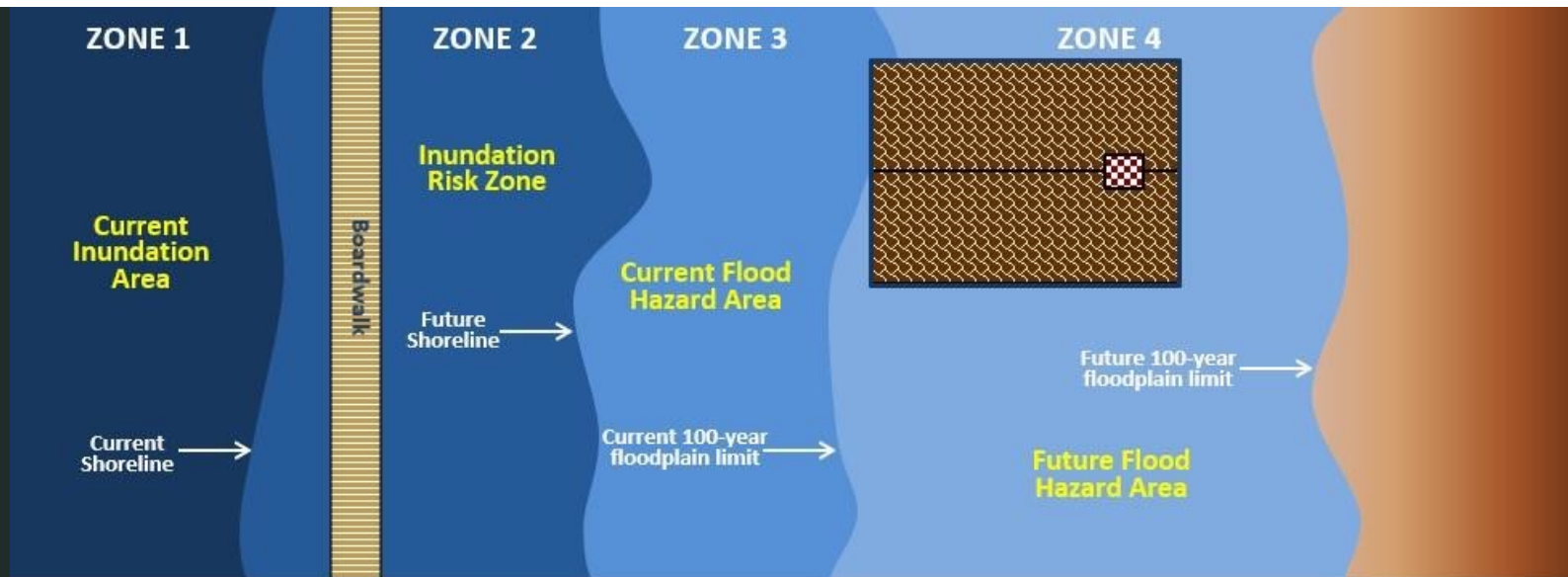
SEA LEVEL RISE & FLOODPLAINS



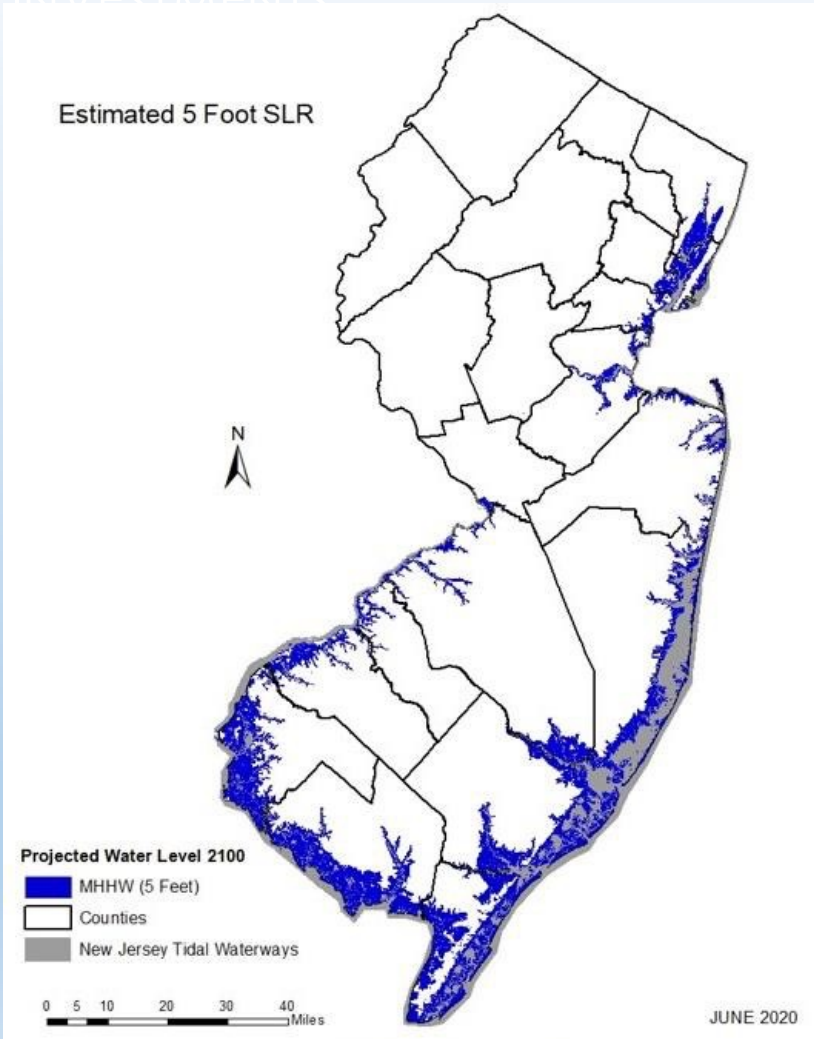
SEA LEVEL RISE & FLOODPLAINS



SEA LEVEL RISE & FLOODPLAINS



FIX DATA GAPS TO PROTECT COASTAL INVESTMENTS



Sea Level Rise =
More land regularly or
permanently inundated

More Inundation =
Higher flood
elevations

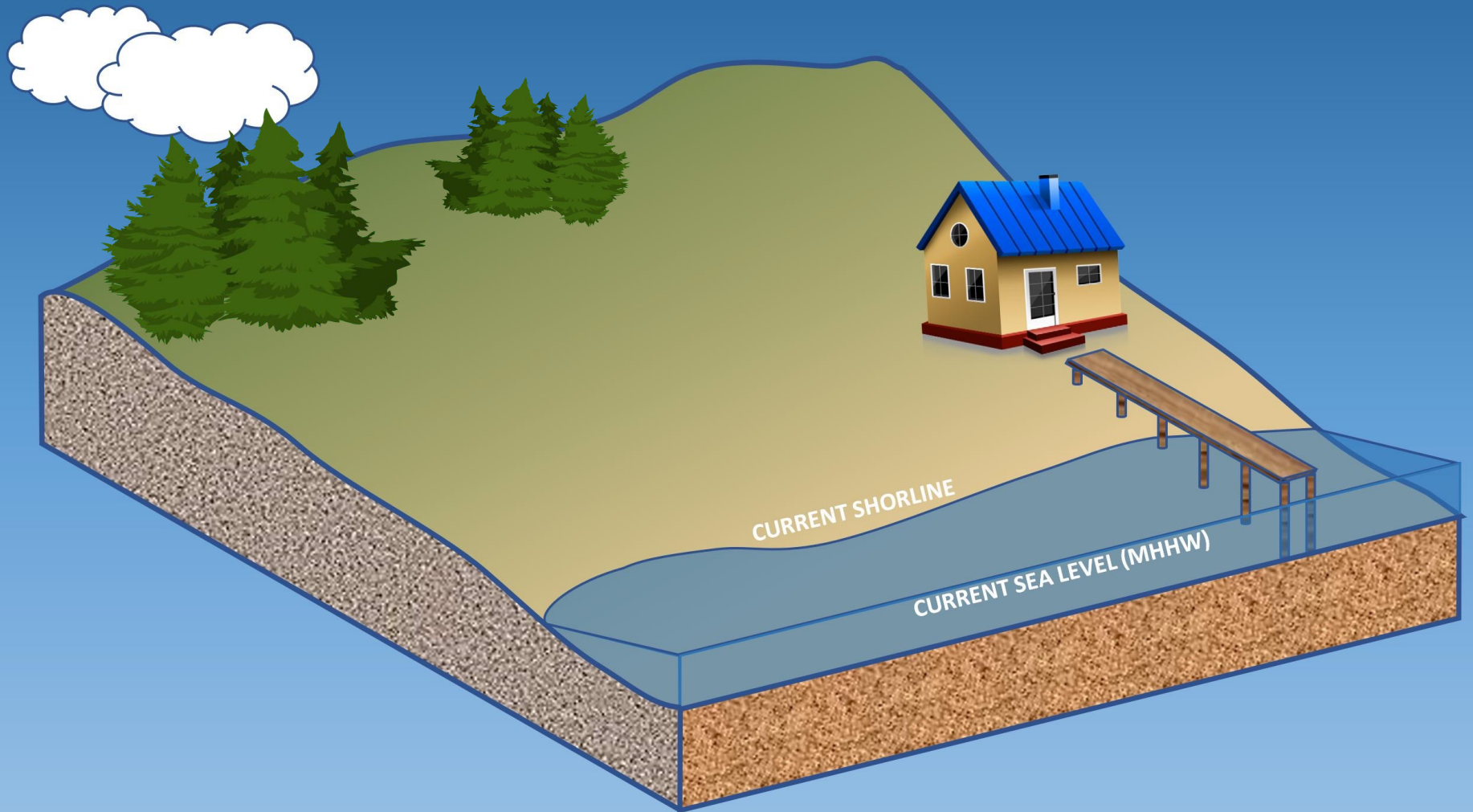
Higher Elevations =
More recurring
flood damage

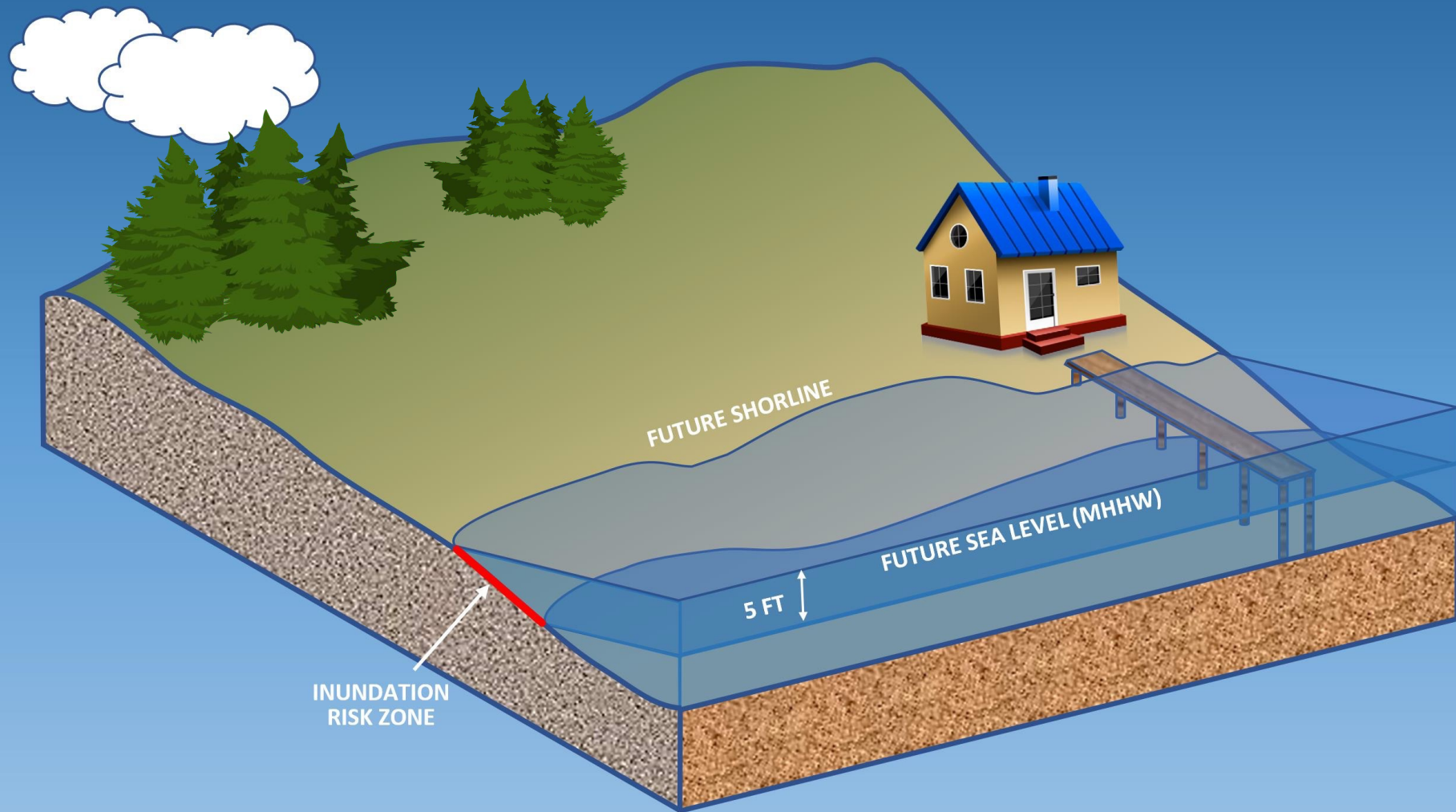
Existing standards are based on outdated historical trends that do not account for sea-level rise and attendant storm surge

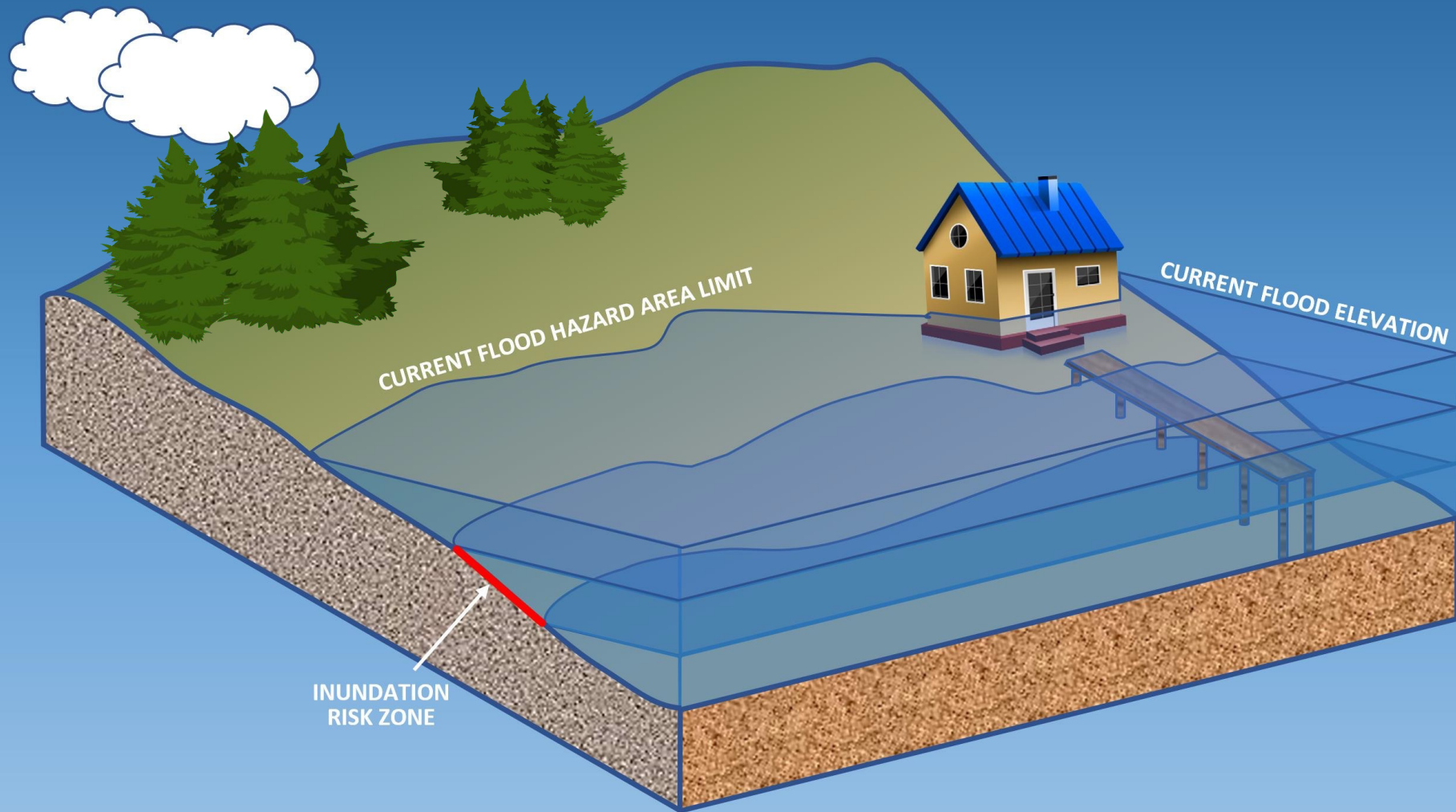
- NJ-specific science: 5.1 ft of sea-level rise by 2100
 - Predicated on *moderate* SLR scenarios
 - *Worst case SLR scenario is 8.8 ft by 2100*

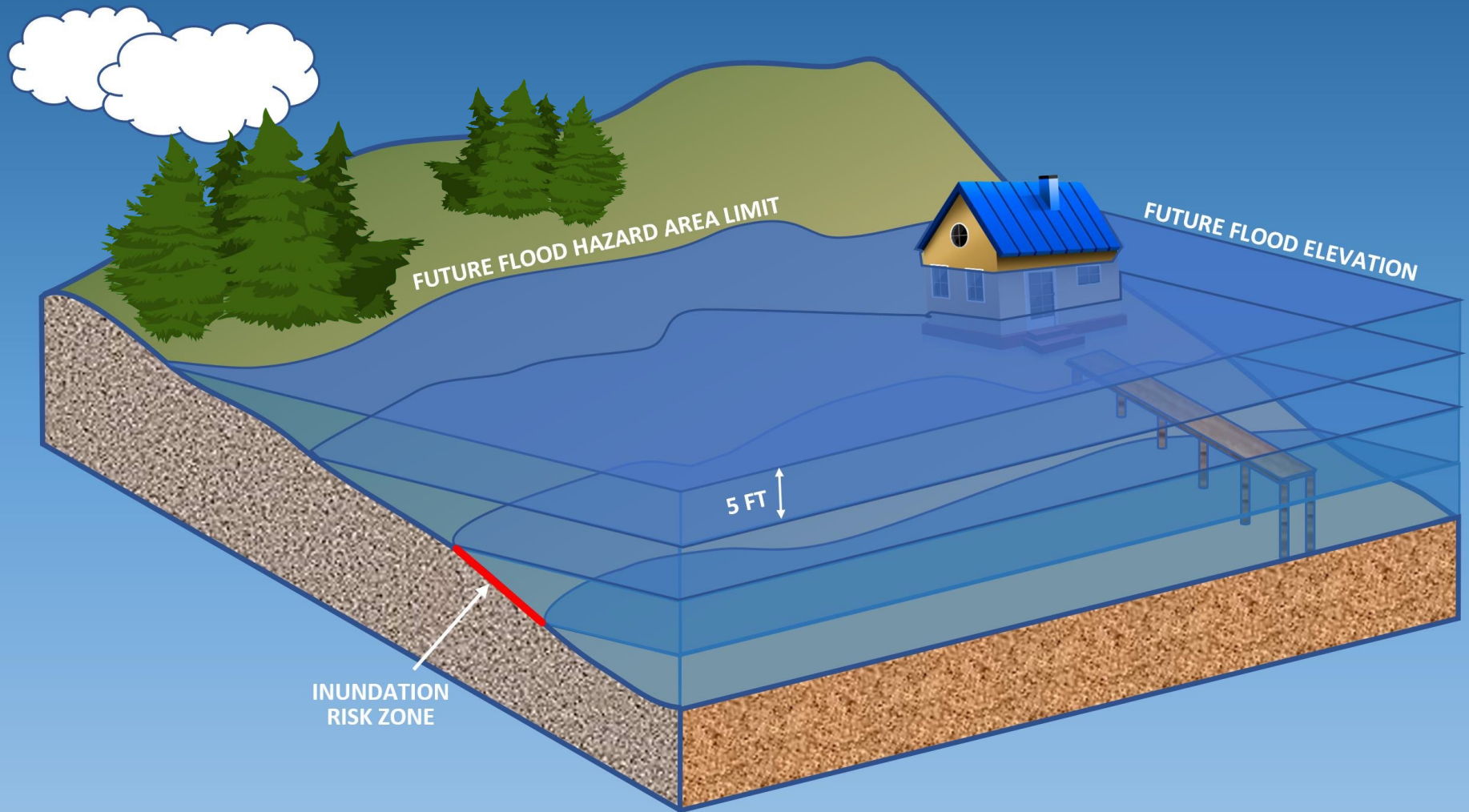
Reliance on incomplete and inaccurate data leads to inadequate risk assessment and substandard design criteria for buildings and infrastructure.

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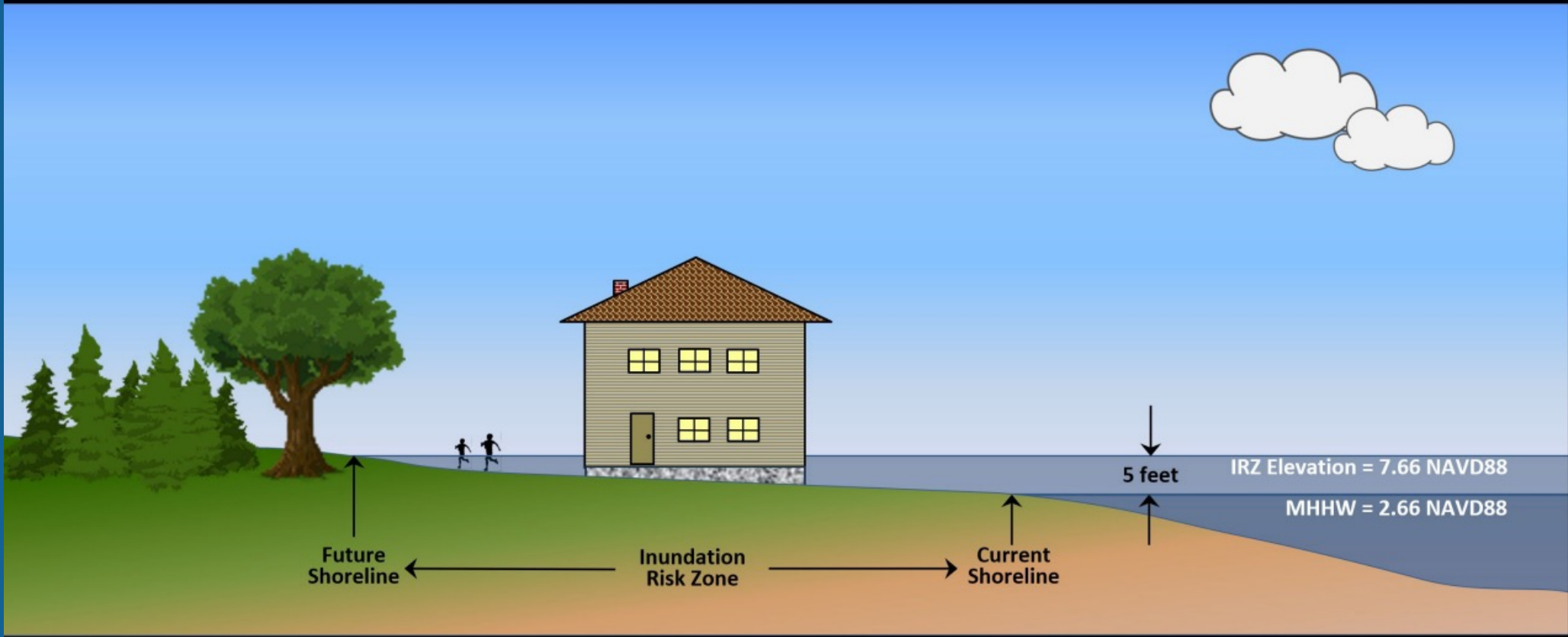








Inundation Risk Zone



NJDEP RULE CHANGES IN COASTAL AREAS

Changes will help build resilience to sea-level rise and storm surge in *new* development, and improve risk disclosures

1. Climate Adjust Flood Elevation (CAFE) extends slightly more inland than existing 100-yr zone
 - First-floor elevations (+5 feet) or floodproofing required in more areas than existing 100-yr zone
2. Risk assessment and evaluation of alternatives in the Inundation Risk Zone (IRZ), the areas where regular or permanent standing water is expected due to SLR (Sea Level Rise)
3. Updates FHA notice requirements to include to include narrative risk acknowledgement



Tuckerton, Ocean County (2012)



**NEW JERSEY
DEPARTMENT OF
ENVIRONMENTAL
PROTECTION**

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CLIMATE ADJUSTED FLOOD ELEVATION (CAFE) IN THE COASTAL FLOOD HAZARD AREA

- ▶ The current FHA Rules set the Coastal design flood elevation (DFE) as equal to FEMA's base flood elevation
 - ▶ Plus a one-foot factor of safety
 - ▶ Therefore, first-floors and roads must account for FEMA+1 through elevation or floodproofing
- ▶ Anticipated 5 feet of Sea-Level Rise would increase flood elevations by 5 feet
 - ▶ New Coastal DFE will be equal to FEMA+5, plus one-foot factor of safety
 - ▶ Therefore, first-floors and roads would be FEMA+6 through elevation or floodproofing



🔧 Total Water Levels Tool

🕒 Flood Hazards

☰ Map Layers

🗺️ New Jersey MyCoast

📷 Climate Snapshots

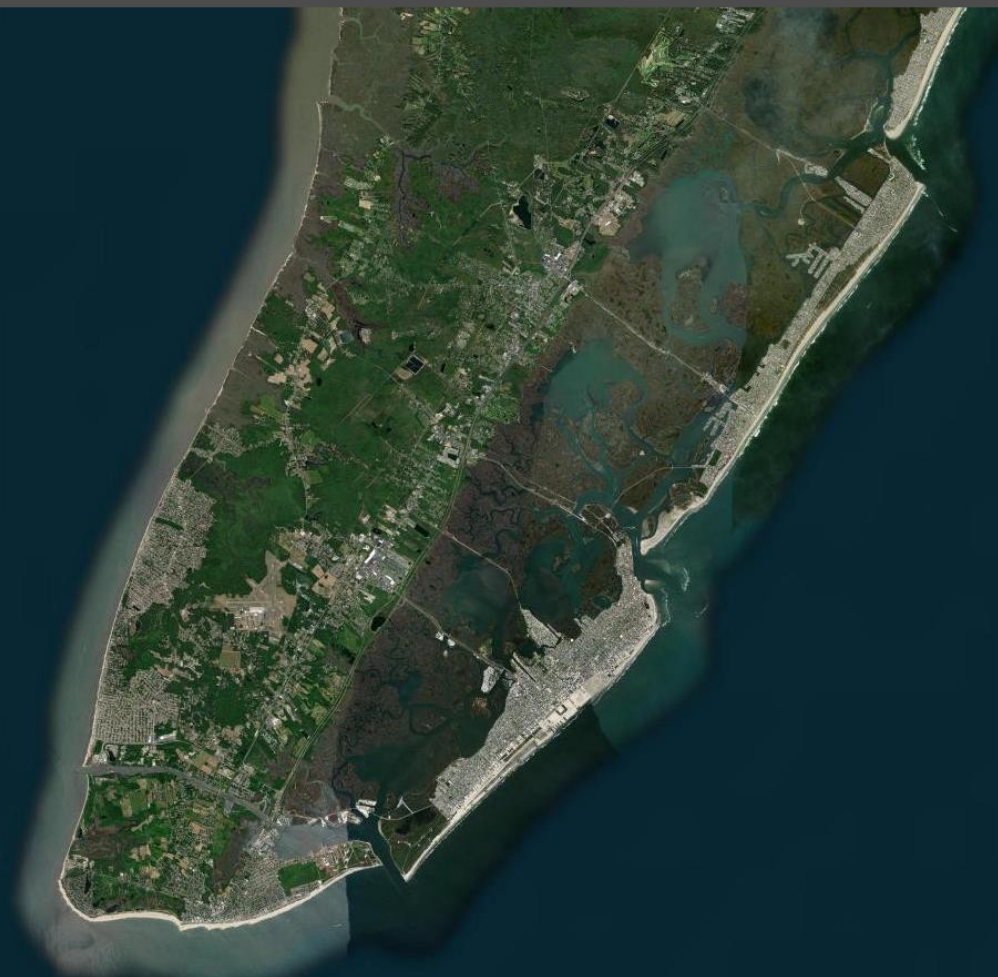
🗺️ Basemaps

💾 Save / Share / Print

🔗 Custom Layers

☰ Legend

BASE MAP



☰ Layer Control

Show Legend

Remove All Layers



FEMA Flood Zones Opacity: 100%



ON

OFF

Remove

0%



100%



Sea Level Rise (5 ft) Opacity: 100%

ON

OFF

Remove

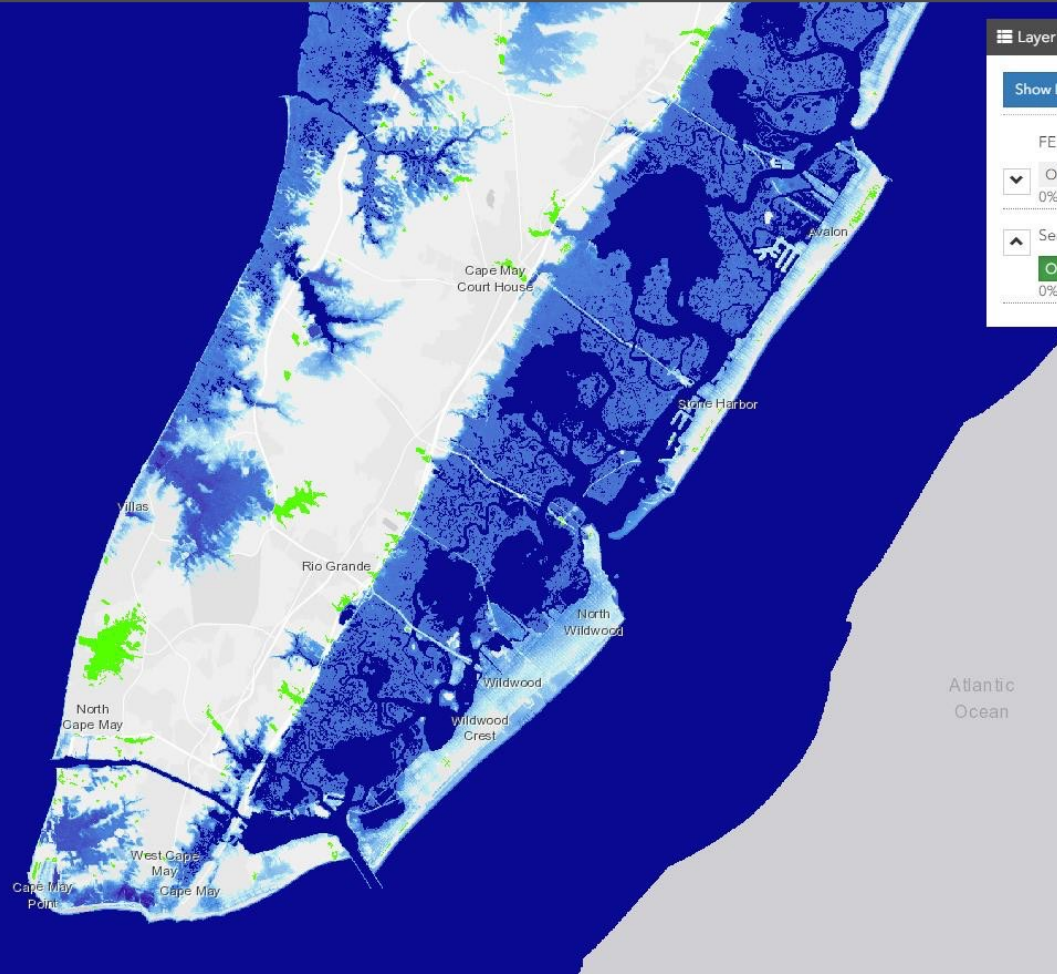
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100%

- Home
- Map Tools
- Total Water Levels Tool
- Flood Hazards
- Map Layers
- New Jersey MyCoast
- Climate Snapshots
- Basemaps
- Save / Share / Print
- Custom Layers
- Legend

SEA LEVEL +5 FT



Layer Control

Show Legend Remove All Layers

FEMA Flood Zones Opacity: 100%

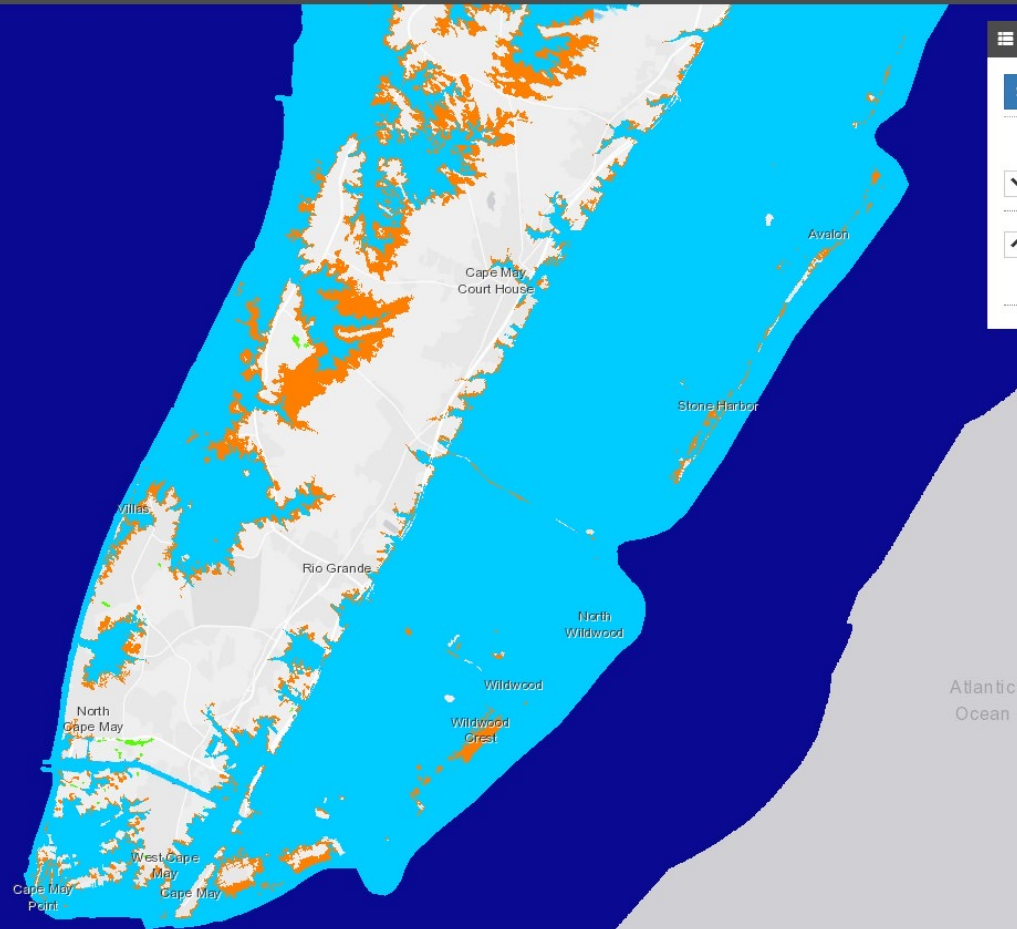
ON OFF Remove 0% 100%

Sea Level Rise (5 ft) Opacity: 100%

ON OFF Remove 0% 100%

- Home
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- Legend

FEMA 100-YEAR FLOOD



Layer Control

Show Legend Remove All Layers

FEMA Flood Zones Opacity: 100%

ON OFF Remove 0% 100%

Sea Level Rise (5 ft) Opacity: 100%

ON OFF Remove 0% 100%

Tidal Climate Adjusted Flood Elevation for New Jersey -
Tidal Climate Adjusted Flood Elevation

-  SLR 5FT
-  AE
-  AO
-  FW
-  OW
-  VE
-  A - NO BFE



FEMA +5 FT

▶ STAP (SCIENTIFIC & TECHNICAL ADVISORY PANEL) REPORT

- ▶ 5.1 foot sea level rise by 2100
 - ▶ 17% confidence level
 - ▶ Low confidence assumptions
 - ▶ Later Reports Refute Findings
 - ▶ CFAN

WHY DEP IS WRONG

RISK-BASED PROCEDURAL DIFFERENCES

INUNDATION RISK ZONE

Regular/permanent standing water due to sea-level rise

- ▶ ▶ **Climate Impact Assessment**, narrative response to risk of loss/damage questions
 - ▶ ▶ added to existing compliance statement
 - ▶ ▶ not **decisional**; for notice purposes
- ▶ ▶ **Climate Risk Alternatives Analysis**, examines on-site design alternatives to avoid or minimize risks for residential and critical buildings.
 - ▶ Not required for:
 - ▶ ▶ Commercial development
 - ▶ ▶ Recreation and entertainment
 - ▶ ▶ Hospitality and gaming
- ▶ ▶ **Risk Acknowledgement**, adds narrative disclosure based on Climate Impact Assessment, recorded with FHA notice (existing requirement) in title

COASTAL FLOOD HAZARD AREA

Annual risk of storm-induced flooding exacerbated by sea-level rise. This flooding retreats. Inundation does not.

Less process; shorter permit application

- ▶ No **Climate Impact Assessment**
- ▶ No **Climate Risk Alternatives Analysis**
- ▶ **Short form Risk Acknowledgement**, recorded with FHA notice in title (existing requirement)

RESOLVE FEMA CONCERNS WITH STATE CONSISTENCY

AMENDMENTS NEEDED TO MAINTAIN STATE ELIGIBILITY FOR NATIONAL FLOOD INSURANCE PROGRAM.

- ▶ FEMA establishes minimum flood reduction standards under the National Flood Insurance Program (NFIP).
- ▶ Communities who agree to meet or exceed minimum NFIP standards are eligible to receive disaster relief money after storms as well as federally-backed flood insurance for residents and businesses.
- ▶ In May 2020, FEMA released a detailed assessment of NJ's rules, challenging those where NFIP standards are not uniformly achieved.
- ▶ In general, NJ's rules match or exceed all federal minimums, but there are limited cases where rules must be tightened to ensure uniform compliance and consistent application.
- ▶ REAL resolves areas of potential non-compliance with Federal minimums as identified by FEMA.



FEMA

↓ PERMITS-BY- REGISTRATION

- New type of authorization that replaces permits-by-rule.
- Applicants would log on to NJDEP's online permitting portal, enter basic information.
- Registration would enable WLM to track cumulative impacts on a watershed-wide basis and adjust standards to address 303(d) impaired waters and TMDLs and/or to reflect the State's planning goals.
- Allows more accurate tracking of regulated activities and better aligns with FEMA's requirement to record and track approvals under the NFIP.





PERMITS-BY-CERTIFICATION

- Many are rarely used; some will be folded into general permits so that range of activities can be broadened.
- Proposal would require a NJ licensed professional engineer or architect to apply for and certify each item in an FHA permit-by-certification since most include a requirement that certain information be provided or that engineering certifications are necessary.



FOR ALL PERMITS

Establish improved noticing requirements such as:

- Online notice of start of construction.
- Online notice of deed restriction filing (permittee can upload a copy of deed notice).
- Online notice of completion (permittee can upload photos and as-built drawings as available).
- Automatic response from online system if the above aren't received in a timely manner.

- ▶ Forcing a retreat
- ▶ Use of outdated and low confidence science
- ▶ Targeting barrier islands
 - ▶ IRZ
 - ▶ Coastal Centers eliminated
 - ▶ 3% impervious cover (not single family) – NO BUILD
 - ▶ Riparian buffer on bay

KEY CONCERNS

▶ Impacts to Homeowners

- ▶ Elevations and structural
- ▶ Repeal of permits by rule and GPs
- ▶ Elimination of in-fill rule
- ▶ Single family homes and access roads
- ▶ Substantial improvement

KEY CONCERNS CONT'D

- ▶ IRZ and “no build” zones
 - ▶ State Development and Redevelopment Plan
 - ▶ Environmentally sensitive areas (IRZ)
 - ▶ 3% impervious cover or previous IC
 - ▶ BEING TAKEN OUT IN SUBSTANTIVE CHANGE

KEY CONCERNS CONT'D

- ▶ **Impacts on Property Values and Tax Revenue**
 - ▶ **Development restrictions**
 - ▶ **Deed notices in CAFE**
 - ▶ **3% impervious cover (Barrier Islands)**

KEY CONCERNS CONT'D

▶ Other concerns

- ▶ Minor wetland permits will need alternative analysis
- ▶ Riparian buffer even if road or impairment
- ▶ Further limits on development near streams
- ▶ Expansion of stormwater to smaller projects
- ▶ Dry access requirements

KEY CONCERNS CONT'D

COMMITTEE SUPPORT – KEY TO SUCCESS

OCEAN COUNTY COMM'RS MEETING ATTENDANCE

MEMBERSHIP

GOV'T AFFAIRS (COMM'RS & LAND USE BOARD MTGS, ETC.)

BEACH BEAUTIFICATION & ACCESS

BICYCLE & PEDESTRIAN SAFETY & RELATED

AUDIT

TREASURER'S REPORT

FINANCIAL SUMMARY:

		<u>% OF BUDGET</u>
NET ASSET/CASH POSITION - 1/1/25	\$ 6,087	
MEMBER DUES AND OTHER INCOME	<u>8,151</u>	<u>58.6</u>
EXPENSES:		
▶ BANKING FEES	\$ 447	74.4
▶ INSURANCE	778	97.3
▶ WEBSITE/IT COSTS	1,606	66.9
▶ MEMBERSHIP COSTS	3,260	72.4
▶ ORGANIZATION COSTS	1,500	75.0
▶ OTHER COSTS	<u>1,700</u>	<u>50.0</u>
TOTALS	<u>9,290</u>	<u>67.3</u>
NET ASSET/CASH POSITION – 9/27/25	\$ <u>4,949</u>	<u>79.8</u>

***THANK YOU FOR
ATTENDING
&
YOUR SUPPORT!!***

LBT10 TAXPAYERS ASSOCIATION INC. - PROPRIETARY