



# 1.0 INTRODUCTION

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## 1.1 PURPOSE

The term “Hazard Mitigation” describes actions that can help reduce or eliminate long-term risks caused by hazards. The hazard mitigation plan (HMP) process includes identifying local risks and vulnerabilities associated with disasters and developing long-term strategies for protecting people and property from future hazard events. These strategies are essential to breaking the typical disaster cycle of damage, reconstruction, and repeated damage. Natural hazard mitigation saves \$6 on average for every \$1 spent on federal mitigation grants, according to an analysis by the National Institute of Building Sciences (2018).

Monmouth County adopted its first Multi-Jurisdictional Hazard Mitigation Plan for Monmouth County, New Jersey (Monmouth County HMP) in 2009 and continues to update this plan to maintain the County and participating jurisdictions’ eligibility for federal disaster assistance and hazard mitigation grant funds. The approval for a plan expires after five years, requiring that communities refresh their plan periodically.

This Monmouth County HMP is the third update to the original plan and is the result of work by County residents, local officials, and stakeholders that participated in the hazard mitigation planning process.

## 1.2 SCOPE

This HMP update identifies risks and vulnerabilities to natural and human-made hazards across Monmouth County, and outlines suggested actions aimed at reducing overall risk and building resilience across the County. In addition to identifying future actions to reduce hazard risk, previous and ongoing hazard mitigation activities are documented throughout the plan. Monmouth County and all 53 participating municipalities will adopt this multi-jurisdictional plan upon receipt of Approval Pending Adoption notification from Federal Emergency Management Agency (FEMA).

The Monmouth County HMP update has been prepared to meet requirements set forth by the FEMA and the New Jersey Office of Emergency Management (NJOEM) to maintain eligibility for funding and technical assistance from State and Federal hazard mitigation programs. This plan was developed in accordance with the process documented in Code of Federal Regulations (CFR), Title 44, Parts 201; and the guidance put forth by FEMA on hazard mitigation planning ([Local Mitigation Planning Policy Guide](#)) (FP-206-21-0002, April 19, 2022). Additionally, this plan recognizes the State’s commitment to reduce risk and follows the precedent set by the State of New Jersey [2024 State Hazard Mitigation Plan](#) and [P.L. 2023 c. 313](#), which requires projections based on climate science to determine potential for future hazards.

Figure 1.1-1 Natural Hazard Mitigation Saves

National Benefit-Cost Ratio (BCR) Per Peril <small>*BCR numbers in this study have been rounded</small>		Beyond Code Requirements	Federally Funded
<b>Overall Hazard Benefit-Cost Ratio</b>		<b>\$4:1</b>	<b>\$6:1</b>
	<b>Riverine Flood</b>	<b>\$5:1</b>	<b>\$7:1</b>
	<b>Hurricane Surge</b>	<b>\$7:1</b>	Too few grants
	<b>Wind</b>	<b>\$5:1</b>	<b>\$5:1</b>
	<b>Earthquake</b>	<b>\$4:1</b>	<b>\$3:1</b>
	<b>Wildland-Urban Interface Fire</b>	<b>\$4:1</b>	<b>\$3:1</b>

Source: Federal Insurance and Mitigation Administration (June 2018)

## 1.3 ORGANIZATION OF THE PLAN

The Monmouth County HMP is organized into the following eight sections and two volumes of appendices:

- 1.0 Introduction:** Discusses the purpose of hazard mitigation planning and the planning requirements for the HMP.
- 2.0 Community Profile & Asset Inventory:** Provides an overview on Monmouth County and discusses population and the economy (including underserved communities and socially vulnerable populations), the built environment (including recent and future changes in development), and ecosystems and natural assets.
- 3.0 Planning Process:** Discusses the planning process, the planning team that led this HMP update, County, stakeholder, and municipal participation, and public participation.
- 4.0 Risk Assessment:** Identifies the hazards of concern and an analysis on the vulnerability and risks posed by each hazard.
- 5.0 Capability Assessment:** Discusses State building codes and the unique planning, regulatory, administrative, technical, financial, and education and outreach capabilities present in Monmouth County. This section also describes how the County and its municipalities integrate their plans and regulations with hazard mitigation.
- 6.0 Mitigation Strategy:** Monmouth County’s mitigation strategy is the blueprint for reducing potential future losses from hazards. This section includes the update process, mitigation goals and objectives, the evaluation and prioritization of mitigation actions, a summary of each municipality’s mitigation strategy, and Monmouth County’s mitigation strategy.
- 7.0 Plan Maintenance:** Explains the plan maintenance process for monitoring, evaluating, and updating the HMP once the plan is approved by FEMA.
- 8.0 Plan Adaptation:** Discusses the County and municipal HMP adoption process.

**Appendices Volume I – Jurisdictional Information:** Each municipality has their own appendix detailing their local community profile and mitigation strategy, including the following information:

- **Planning Team and Participation:** lists the names of local officials and representatives that attended the municipal meetings and helped write the municipal appendices.
- **Community Profile:** provides an overview of the municipality; land use, development, and growth since the previous plan (including recent, known, or anticipated major development and infrastructure); and information on demographics and vulnerable populations.
- **Hazard Identification:** includes each municipality’s hazard ranking, an explanation for that hazard ranking, and significant storms events since the last plan update.
- **Risk Assessment:** includes municipal National Flood Insurance Program (NFIP) statistics, vulnerability of the built environment, and risk maps, including current flood risk, future flood risk (NJ Inland Design Flood Elevation and Sea Level Rise (if applicable)), and Wildland Urban Classification (if applicable).
- **Capability Assessment:** includes tables of local planning and regulatory; administrative and technical; education and outreach; and financial capabilities.
- **Mitigation Strategy:** provides an overall mitigation strategy since the previous plan and looking forward towards the next five years, completed or removed actions, and new and ongoing actions.

**Appendices Volume II – Other Plan Materials:** Includes the FEMA Plan Review Tool, resolution template, Community Rating System (CRS) crosswalk, annual progress report, adopted local resolutions, engagement documentation, and a summary capability assessment table.

## 1.4 Authority and References

Authority for this plan originates from the following federal sources:

- Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C., Section 322, as amended
- CFR Title 44, Parts 201 and 206
- Disaster Mitigation Act of 2000, Public Law 106-390, as amended
- National Flood Insurance Act of 1968, as amended, 42 U.S.C. 4001 *et seq.*

Authority for this plan originates from the following State of New Jersey sources:

- State of New Jersey 2024 State Hazard Mitigation Plan
- Assembly No. 4691, State of New Jersey 220<sup>th</sup> Legislature, introduced 10/3/2022, updated 1/8/2024

FEMA’s Local Mitigation Planning Policy Guide, effective April 19, 2023, was the primary guide used for the development of this plan. Previous FEMA guides including the 386 series and information available from NJOEM on hazard mitigations was used to guide this plan’s development.