



3. BOROUGH OF ANDOVER

This jurisdictional annex to the Sussex County Hazard Mitigation Plan (HMP) provides information to assist public and private sectors in the Borough of Andover with reducing losses from future hazard events. This annex is not guidance of what to do when a disaster occurs; its focus is on actions that can be implemented prior to a disaster to reduce or eliminate damage to property and people. The annex presents a general overview of Andover, describes who participated in the planning process, assesses Andover’s risk, vulnerability, and capabilities, and outlines a strategy for achieving a more resilient community.

3.1 HAZARD MITIGATION PLANNING TEAM

The Borough of Andover identified primary and alternate HMP points of contact and developed this plan over the course of several months, with input from many Borough departments. The Emergency Management Coordinator represented the community on the Sussex County HMP Planning Partnership and supported the local planning process by securing input from persons with specific knowledge to enhance the plan. All departments were asked to contribute to the annex development through reviewing and contributing to the capability assessment, reporting on the status of previously identified actions, and participating in action identification and prioritization.

Table 3-1 summarizes Borough officials who participated in the development of the annex and in what capacity. Additional documentation of the Borough’s planning activities through Planning Partnership meetings is included in Volume I.

Table 3-1. Hazard Mitigation Planning Team

Primary Point of Contact	Alternate Point of Contact
Name/Title: Jessica Casella / EMC Address: 137 Main Street Andover, NJ 07821 Phone Number: (973) 786-6688 ext. 4 Email: jessiepw@yahoo.com	Name/Title: Beth Brothman / Municipal Clerk Address: 137 Main Street Andover, NJ 07821 Phone Number: 973-786-6688 Email: clerk@andoverboroughnj.org
National Flood Insurance Program Floodplain Administrator	
Name/Title: Harold Pellow / Engineer Address: 17 Plains Road Augusta, NJ 07822 Phone Number: (973) 948-6463 Email: hpellow@hpellow.com	
Additional Contributors	
Name/Title: Jessica Casella / EMC, Code Enforcement Officer Method of Participation: Provided information on previous events, capability assessment, building permits, and NFIP information. Attending Planning Partnership meetings. Reviewed and approved final draft of annex. Completed sign off sheet.	
Name/Title: John Hoag / former OEM Coordinator Method of Participation: Provided information on previous events, capability assessment, building permits, and NFIP information.	
Name/Title: Betty Brothman / Municipal Clerk Method of Participation: Reviewed and approved final draft of annex. Completed sign off sheet.	
Name/Title: John Morgan / Mayor Method of Participation: Reviewed and approved final draft of annex. Completed sign off sheet.	



3.2 COMMUNITY PROFILE

The Borough of Andover is located in southern Sussex County and bordered to the north, east and west by Andover Township and to the south by Green Township. Andover Junction Brook and Kymer Brook are two bodies of water that flow through the Borough. The Borough has a total area of 1.47 square miles and contains one unincorporated community, Andover Junction. According to the U.S. Census, the 2020 population for Andover was 595, a 1.8% percent decrease from the 2010 Census.

Research has shown that some populations are at greater risk from hazard events because of decreased resources or physical abilities. These populations can be more susceptible to hazard events based on a number of factors including their physical and financial ability to react or respond during a hazard, and the location and construction quality of their housing. Data from the 2021 American Community Survey 5-Year Population Estimates indicates that 0.4-percent of the population is 5 years of age or younger, 0.3-percent is 65 years of age or older, 0.7-percent is non-English speaking, 0.4-percent is below the poverty threshold, and 0.4-percent is considered disabled.

The Steering Committee also identified households that are above the Federal Poverty Level, but earn less than the basic cost of living as socially vulnerable. For the Borough of Andover, 42-percent of households earn less than the basic cost of living and are considered socially vulnerable (ALICE 2023).

Communities must deploy a support system that enables all populations to safely reach shelters or to quickly evacuate a hazard area.

3.3 JURISDICTIONAL CAPABILITY ASSESSMENT AND INTEGRATION

Andover performed an inventory and analysis of existing capabilities, plans, programs, and policies that enhance its ability to implement mitigation strategies. Volume I describes the components included in the capability assessment and their significance for hazard mitigation planning. The jurisdictional assessment for this annex includes analyses of the following:

- Planning and regulatory capabilities
- Development and permitting capabilities
- Administrative and technical capabilities
- Fiscal capabilities
- Education and outreach capabilities
- Classification under various community mitigation programs
- Adaptive capacity to withstand hazard events

For a community to succeed in reducing long-term risk, hazard mitigation must be integrated into day-to-day local government operations. As part of the hazard mitigation analysis, planning and /policy documents were reviewed and each jurisdiction was surveyed to obtain a better understanding of their progress toward plan integration. Development of an updated mitigation strategy provided an opportunity for Andover to identify opportunities for integrating mitigation concepts into ongoing Borough procedures.

3.3.1 Planning and Regulatory Capability and Integration

Table 3-2 summarizes the planning and regulatory tools that are available to Andover.



Table 3-2. Planning and Regulatory Capability and Integration

	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
CODES, ORDINANCES, & REGULATIONS				
Building Code	Yes	Chapter 51 Construction Codes, 9/12/1977	State & Local	Construction Official
<p>How has or will this be integrated with the HMP and how does this reduce risk? <i>The construction code provides guidance on how to design, build, and operate buildings. Modern building codes lead to major reductions in property losses from natural disasters.</i></p>				
Zoning/Land Use Code	Yes	State of NJ Municipal Land Use Law (MLUL) L. 1975, s. 2, effective Aug 1, 1976, 40-55D-62: 49 (Chapter 134-Zoning)	Local	Zoning Department
<p>How has or will this be integrated with the HMP and how does this reduce risk? <i>Power to zone, requires all jurisdictions to have current zoning and other land development ordinances after the planning board has adopted the land use element and master plan. The purpose of this chapter is to encourage and promote the most appropriate use and logical development of land throughout the municipality; and therefore, to limit and to restrict and specify distances between the buildings and structures permitted therein, the nature and extent of their use and the nature and extent of the land usages in said districts.</i></p>				
Subdivision Code	Yes	Chapter 121 Subdivision of Land, 5/9/1960.	Local	Zoning Department
<p>How has or will this be integrated with the HMP and how does this reduce risk? <i>The purpose of this chapter shall be to provide rules, regulations, and standards to guide land subdivision in the Borough of Andover in order to promote the public health, safety, convenience and general welfare of the Borough. It shall be administered to ensure orderly growth and development, the conservation, protection and proper use of land and adequate provision for traffic circulation, utilities, and services.</i></p> <p><i>The governing body may by ordinance require approval of subdivision plats by resolution of the planning board as a condition for the filing of such plats with the county recording officer and approval of site plans by resolution of the planning board as a condition for the issuance of a permit for any development, except that subdivision or individual lot applications for detached one or two dwelling-unit buildings shall be exempt from such site plan review and approval; provided that the resolution of the board of adjustment shall substitute for that of the planning board whenever the board of adjustment has jurisdiction over a subdivision or site plan pursuant to subsection 63b. of this act . Dictated by the Municipal Land Use Law. NJ Statute 40:27-6.2 - the board of commissioners of any county having a county planning board shall provide for the review of all subdivisions of land within the county by said county planning board and for the approval of those subdivisions affecting county road or drainage facilities as set forth and limited hereinafter in this section.</i></p>				
Site Plan Code	Yes	Chapter 109 Site Plan Review, 9/11/1978.	Local	Planning and Zoning Board
<p>How has or will this be integrated with the HMP and how does this reduce risk? <i>The board of commissioners of any county having a county planning board shall provide for the review of all subdivisions of land within the county by said county planning board and for the approval of those subdivisions affecting county road or drainage facilities as set forth and limited hereinafter in this section. 40:27-6.10 In order that county planning boards shall have a complete file of the planning and zoning ordinances of all municipalities in the county, each municipal clerk shall file with the county planning board a copy of the planning and zoning ordinances of the municipality in effect on the effective date of this act and shall notify the county planning board of the introduction of any revision or amendment of such an ordinance which affects lands adjoining county roads or other county lands, or lands lying within 200 feet of a municipal boundary, or proposed facilities or public lands shown on the county master plan or official county map. Such notice shall be given to the county planning board at least 10 days prior to the public hearing thereon by personal delivery or by certified mail of a copy of the official notice of the public hearing together with a copy of the proposed ordinance.</i></p>				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
Stormwater Management Code	Yes	Chapter 115 Stormwater Control, 3/13/2006	Local	Engineering Department

How has or will this be integrated with the HMP and how does this reduce risk?

It is the purpose of this chapter to establish minimum stormwater management requirements and controls for "major development."

Post-Disaster Recovery/ Reconstruction Code	No	-	-	-
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How has or will this be integrated with the HMP and how does this reduce risk?

Real Estate Disclosure Requirements	Yes	Senate Bill 3110; P. L. 2023, c. 93, July 3, 2023	State	Sellers and Landlords of commercial or residential property
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How has or will this be integrated with the HMP and how does this reduce risk?

For leases, the law amends the New Jersey Truth-in-Renting Act, N.J.S.A. 46:8-43 et seq., to require every landlord to notify in writing each of the landlord's tenants, prior to lease signing or renewal, whether the property is located in the Federal Emergency Management Agency (FEMA) Special Flood Hazard Area ("100-year floodplain") or Moderate Risk Flood Hazard Area ("500-year floodplain") and if the landlord has actual knowledge that the rental premises or any portion of the parking areas of the real property containing the rental premises has been subjected to flooding. The law does not apply to (1) landlords who lease commercial space or residential dwellings for less than one month, (2) residential dwellings in a premises containing not more than two units, (3) owner-occupied premises containing not more than three units, or (4) hotels, motels, or other guest houses serving transient or seasonal guests for a period of less than 120 days.

The model notice is to contain the heading "Flood Risk" and questions for the landlord to answer regarding the landlord's actual knowledge of past flooding of the property. The questions regarding the property being in a FEMA Special or Moderate Risk Flood Hazard Area shall not contain the option for "unknown." To determine how the questions are to be answered, FEMA's current flood insurance rate maps for the leased premises area must be consulted. The landlord will be required to answer whether the rental premises or any portions of the parking areas of the real property containing the rental premises ever experienced any flood damage, water seepage, or pooled water due to a natural flood event and, if so, the number of times that has occurred.

The notice to residential tenants must also indicate that flood insurance may be available to renters through FEMA's National Flood Insurance Program to cover their personal property and contents in the event of a flood and that standard renter's insurance does not typically cover flood damage.

For sales, the law also amends the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq., to require sellers of real property to disclose, on the property condition disclosure statement, whether the property is located in the FEMA Special or Moderate Risk Flood Hazard Area and any actual knowledge of the seller concerning flood risks of the property to the purchaser before the purchaser becomes obligated under any contract for the purchase of the property.

The disclosure statement must contain the heading "Flood Risk" and ask the seller the following questions:

- Is any or all of the property in the Special Flood Hazard Area ("100-year floodplain") or a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current flood insurance rate maps?*
- Is the property subject to any requirement under federal law to obtain and maintain flood insurance on the property? Properties in the Special Flood Hazard Area with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.*
- Have you ever received assistance from, or are you aware of any previous owners receiving assistance from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage on the property? For properties that have received flood disaster assistance, the requirement to obtain flood insurance passes down to all future owners.*
- Is there flood insurance on the property? A standard homeowner's insurance policy typically does not cover flood damage.*



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
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- *Is there a FEMA elevation certificate available for the property? If so, it must be shared with the buyer. An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer, that provides critical information about the flood risk of the property and is used by flood insurance providers to determine the appropriate insurance rating for the property.*
- *Have you ever filed a claim for flood damage to the property with any insurance provider? If the claim was approved, what was the amount received?*
- *Has the property experienced any flood damage, water seepage, or pooled water due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow? If so, how many times?*

Not all provisions of this law have become effective at the time of the writing of this plan.

Growth Management	Yes	Chapter 121 Subdivision of Land, 5/9/1960	Local	Planning Board
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How has or will this be integrated with the HMP and how does this reduce risk?
State Mandated on a municipal level. See Zoning Ordinance; Also - Plan Endorsement Process via the State Development & Redevelopment Plan provides for the delineation of Growth Areas and Environs; Use of the endorsed plans in the implementation of state environmental regulations makes the Plan Endorsement process a growth management strategy.

Environmental Protection Ordinance(s)	Yes	Chapter 9 Environmental Commission, 12/12/1989	Local	Environmental Commission
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How has or will this be integrated with the HMP and how does this reduce risk?
Establishes an Environmental Commission in order to provide for the protection, development and use of natural resources, including water resources.

Flood Damage Prevention Ordinance	Yes	Chapter 74 Flood Damage Prevention, 8/8/2011	State & Local	Borough Engineer
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How has or will this be integrated with the HMP and how does this reduce risk?
Chapter 74 Flood Damage Prevention. The Ordinance designates the Engineer as the Floodplain Administrator. The ordinance requires update to include the state mandated freeboard requirement.

Wellhead Protection	No	-	-	-
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How has or will this be integrated with the HMP and how does this reduce risk?

Emergency Management Ordinance	No	-	-	-
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How has or will this be integrated with the HMP and how does this reduce risk?

Climate Change Ordinance	No	-	-	-
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How has or will this be integrated with the HMP and how does this reduce risk?

Other	No	-	-	-
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How has or will this be integrated with the HMP and how does this reduce risk?

PLANNING DOCUMENTS

General/Comprehensive Plan	Yes	Borough of Andover Master Plan, 4/17/2017	Local	Planning Board
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How has or will this be integrated with the HMP and how does this reduce risk?
Several objectives of the plan align with those identified in the HMP update. The Reexamination Report, completed in 2017, is the Planning Board's assessment of the Master Plan and land development regulations of the Borough. This report decides if the Borough's needs are needing updating and if they still reflect the goals. If changes are needed, they are discussed in the Reexamination Report.



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
Capital Improvement Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Disaster Debris Management Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Floodplain Management or Watershed Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Stormwater Management Plan How has or will this be integrated with the HMP and how does this reduce risk? <i>These rules set forth the required components of regional and municipal stormwater management plans and establish the stormwater management design and performance standards for new (proposed) development. The design and performance standards for new development include groundwater recharge, runoff quantity controls, and runoff quality controls. The rules emphasize, as a primary consideration, the use of nonstructural stormwater management techniques including minimizing disturbance, minimizing impervious surfaces, minimizing the use of stormwater pipes, preserving natural drainage features, etc. The rules also set forth requirements for groundwater recharge, stormwater runoff quantity control, stormwater runoff quality control, and the prohibition of major development to be located within or to discharge runoff from the major development into a 300-foot riparian zone without prior authorization from the Department under the Flood Hazard Area Control Act Rules, N.J.A.C. 7:13.</i>	Yes	Andover Borough Stormwater Management Plan, Pending Approval	Local	Engineer
Stormwater Pollution Prevention Plan How has or will this be integrated with the HMP and how does this reduce risk? <i>The SPPP is in the process of conversion from Tier B requirement to Tier A requirements and describes how we implement the stormwater program in order to meet the requirements of our NJPDES Municipal Separate Storm Sewer System (MS4) permit.</i>	Yes	Andover Borough Stormwater Pollution Prevention Plan, Pending Approval	Local	Engineer
Open Space Plan How has or will this be integrated with the HMP and how does this reduce risk? <i>Open space serves many purposes, whether publicly or privately owned, and can include parks, recreational sites, scenery, trails, forests and woodlands, wetland, and stream corridors, rare or important habitats, farms, and historic properties. The plan establishes goals for the identification and prioritization of additional undeveloped land for protection, provides land stewardship and public access priorities for existing open space lands, and works to identify opportunities to expand connectivity between open space assets, neighborhoods, and trails.</i>	Yes	Borough of Andover Master Plan, Open Space Plan Element, 2017	Local	Open Space Department
Urban Water Management Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Habitat Conservation Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
Economic Development Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Shoreline Management Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Community Wildfire Protection Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Community Forest Management Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Transportation Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Agriculture Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Climate Action/ Resilience/Sustainability Plan How has or will this be integrated with the HMP and how does this reduce risk? <i>New Jersey's first Statewide Climate Change Resilience Strategy provides a suite of forward-looking policy options to promote the long-term resilience of New Jersey to climate change. As a framework for policy, regulatory, and operational changes, the Resilience Strategy presents actions that New Jersey's Executive Branch can take to support the resilience of the state's communities, economy, and infrastructure. The Resilience Strategy includes 125 recommended actions across six priority areas.</i>	Yes	Climate Change Resilience Strategy and Plan, 2021.	State	NJDEP
Tourism Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Business/ Downtown Development Plan How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
Other How has or will this be integrated with the HMP and how does this reduce risk?	No	-	-	-
RESPONSE/RECOVERY PLANNING				
Emergency Operations Plan How has or will this be integrated with the HMP and how does this reduce risk? <i>The Emergency Operations Plan defines the scope of preparedness and emergency management activities necessary in the Borough. This document assigns responsibility to organizations and individuals for carrying out specific actions that exceed routine responsibility at projected times and places during an emergency; sets lines of authority and</i>	Yes	Borough of Andover EOP, 2023	Local	Emergency Management Department



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
<p><i>organizational relationships and shows how all actions will be coordinated; identifies how people and property are protected; and identifies personnel, equipment, facilities, supplies, and other resources available within the jurisdiction or by agreement with other jurisdictions.</i></p>				
Continuity of Operations Plan	Yes	Continuity of Operations Plan, 2014	Local	Emergency Management Department
<p>How has or will this be integrated with the HMP and how does this reduce risk? <i>These efforts identify how critical operations will continue under a broad range of circumstances. The plan reduces the risk of exposure and enables the Borough to avoid unexpected losses from adverse events and reduce the cost of disruption.</i></p>				
Substantial Damage Response Plan	No	-	-	-
<p>How has or will this be integrated with the HMP and how does this reduce risk?</p>				
Threat and Hazard Identification and Risk Assessment	No	-	-	-
<p>How has or will this be integrated with the HMP and how does this reduce risk?</p>				
Post-Disaster Recovery Plan	Yes	Post-Disaster Recovery Plan, adopted in 2014	Local	Emergency Management Department
<p>How has or will this be integrated with the HMP and how does this reduce risk? <i>This plan is integrated with the HMP, EOP, COOP, and various other municipal plans which can speed recovery and prepare the community to reduce the impact of future disasters. It serves as a guidance document that identifies and lays out policies, operational strategies, and roles and responsibilities to help guide the decisions and actions of community leaders relative to long-term recovery and redevelopment following a major or catastrophic disaster. It serves as a blue print for rebuilding the physical, social, and economic fabrics of the community.</i></p>				
Public Health Plan	No	-	-	-
<p>How has or will this be integrated with the HMP and how does this reduce risk?</p>				
Other	No	-	-	-
<p>How has or will this be integrated with the HMP and how does this reduce risk?</p>				

3.3.2 Development and Permitting Capability

Table 3-3 summarizes the capabilities of Andover to oversee and track development.

Table 3-3. Development and Permitting Capability

	Yes/No	Comment
Do you issue development permits?	Yes	The Construction Department is responsible for issuing all permits required for Construction, Additions, Alterations, Renovations, Demolitions of buildings.
<ul style="list-style-type: none"> If you issue development permits, what department is responsible? If you do not issue development permits, what is your process for tracking new development? 		



	Yes/No	Comment
Are permits tracked by hazard area? (For example, floodplain development permits.)	No	-
Do you have a buildable land inventory?	No	-
<ul style="list-style-type: none"> If you have a buildable land inventory, please describe 		
Describe the level of buildout in your jurisdiction.	N/A	There is limited space available for buildout within the Borough.

3.3.3 Administrative and Technical Capability

Table 3-4 summarizes potential staff and personnel resources available to Andover and their current responsibilities that contribute to hazard mitigation.

Table 3-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comment (available staff, responsibilities, support of hazard mitigation)
ADMINISTRATIVE CAPABILITY		
Planning Board	Yes	The Planning Board consists of nine members, with no more than two alternate members. The Board shall adopt such rules and regulations as may be necessary to carry into effect the provisions and purposes of this chapter. In the issuance of subpoenas, administration of oaths and taking of testimony, the provisions of the County and Municipal Investigations Law of 1953. The Planning Board holds all powers of the Zoning Board of Adjustment.
Zoning Board of Adjustment	Yes	The Zoning Board of Adjustment was dismantled. The Planning Board holds all powers of the Zoning Board of Adjustment.
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	Yes	The Andover Borough Environmental Commission consist of 5 to 7 members, one which is a member of the Planning Board. The Commission can acquire property to maintain, improve, protect, limit the future use of or otherwise conserve and properly utilize open spaces and other land and water areas in the Borough. The Commission has the power to study and make recommendations concerning open space preservation, water resources management, air pollution control, solid waste management, noise control, soil and landscape protection, environmental appearance and protection of flora and fauna.
Open Space Board/Committee	Yes	Open Space Department
Economic Development Commission/Committee	Yes	The Economic Development Advisory Commission consists of a minimum of 4 members. The Commission has the power to inquire into, survey and publicize the extent, advantages and utility of vacant land in the borough which is zoned for commercial or industrial purpose; recommend to the Borough Council the methods of advertising the



Resources	Available? (Yes/No)	Comment (available staff, responsibilities, support of hazard mitigation)
		advantages and opportunities and availability of real estate in the borough for commercial and industrial development; investigate the availability of state or federal grants; research and study the borough economics of every nature and to develop, assemble and distribute pertinent information; and promote the economic development of the borough and to establish programs.
Public Works/Highway Department	No	-
Construction/Building/Code Enforcement Department	No	The Borough of Andover has entered into a Shared Service Agreement with the Sussex County Sheriff's Office for the responsibilities of Fire Prevention. Commercial locations in Andover Borough will be inspected annually by the Office of the Fire Marshal & Fire Coordinators and that office will communicate directly with property owners regarding inspection requirements and payment of fees.
Emergency Management/Public Safety Department	No	-
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	No	-
Mutual aid agreements	Yes	County, Andover Township, Byram Township, and Green Township for fire response.
Human Resources Manual - Do any job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk?	No	-
Other	No	-
TECHNICAL/STAFFING CAPABILITY		
Planners or engineers with knowledge of land development and land management practices	Yes	Professional contract
Engineers or professionals trained in building or infrastructure construction practices	Yes	Professional contract
Planners or engineers with an understanding of natural hazards	Yes	Professional contract
Staff with expertise or training in benefit/cost analysis	Yes	Borough Engineer
Professionals trained in conducting damage assessments	Yes	Borough Engineer
Personnel skilled or trained in GIS and/or Hazus applications	No	-
Staff that work with socially vulnerable populations or underserved communities	No	-
Environmental scientists familiar with natural hazards	Yes	Borough Engineer
Surveyors	Yes	Engineering services



Resources	Available? (Yes/No)	Comment (available staff, responsibilities, support of hazard mitigation)
Emergency manager	Yes	Emergency Management Coordinator
Grant writers	No	-
Resilience Officer	No	-
Other (this could include stormwater engineer, environmental specialist, etc.)	No	-

3.3.4 Fiscal Capability

Table 3-5 summarizes financial resources available to Andover.

Table 3-5. Fiscal Capabilities

Financial Resources	Accessible or Eligible to Use? (Yes/No)
Community Development Block Grants (CDBG, CDBG-DR)	No
Capital improvement project funding	Yes
Authority to levy taxes for specific purposes	Yes
User fees for water, sewer, gas, or electric service	Yes
Impact fees for homebuyers or developers of new development/homes	Yes-COAH fees
Stormwater utility fee	No
Incur debt through general obligation bonds	Yes
Incur debt through special tax bonds	No
Incur debt through private activity bonds	No
Withhold public expenditures in hazard-prone areas	No
Other federal or state funding programs	No
Open Space Acquisition funding programs	Yes
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

3.3.5 Education and Outreach Capability

Table 3-6 summarizes the education and outreach resources available to Andover.

Table 3-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment
Public information officer or communications office	Yes	Borough Clerk is responsible for public information.
Personnel skilled or trained in website development	Yes	Borough Clerk is responsible and trained in website development.
Hazard mitigation information available on your website	Yes	Information is regularly updated on Borough website.
Social media for hazard mitigation education and outreach	Yes	Facebook



Outreach Resources	Available? (Yes/No)	Comment
Citizen boards or commissions that address issues related to hazard mitigation	No	-
Warning systems for hazard events	Yes	Reverse 911, siren at Fire House.
Natural disaster/safety programs in place for schools	Yes	Disaster/safety programs are available in local schools.
Organizations that conduct outreach to socially vulnerable populations and underserved populations	No	-
Public outreach mechanisms / programs to inform citizens on natural hazards, risk, and ways to protect themselves during such events	Yes	The Borough releases a yearly newsletter which includes information and updates for the community. It also includes public safety information such as yearly water quality review summary and stormwater management.

3.3.6 Community Classifications

Table 3-7 summarizes classifications for community programs available to Andover.

Table 3-7. Community Classifications

Program	Participating? (Yes/No)	Classification	Date Classified
Community Rating System (CRS)	No	-	-
Building Code Effectiveness Grading Schedule (BCEGS)	No	-	-
Public Protection (ISO Fire Protection Classes 1 to 10)	Yes	7/9	1997
National Weather Service StormReady Certification	Yes	7/9	1997
Firewise Communities classification	No	-	-
New Jersey Sustainable Jersey Community	Yes	None	August 20, 2013
Other: Organizations with mitigation focus (advocacy group, non-government)	No	-	-

N/A = Not applicable

— = Unavailable

3.3.7 Adaptive Capacity

Adaptive capacity is defined as “the ability of systems, institutions, humans and other organisms to adjust to potential damage, to take advantage of opportunities, or respond to consequences” (IPCC 2022). Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future conditions, and changing risk. Table 3-8 summarizes the adaptive capacity for each identified hazard of concern and the Borough’s capability to address related actions using the following classifications:

- Strong: Capacity exists and is in use.
- Moderate: Capacity might exist; but is not used or could use some improvement.
- Weak: Capacity does not exist or could use substantial improvement



Table 3-8. Adaptive Capacity

Hazard	Adaptive Capacity - Strong/Moderate/Weak
Dam Failure	Moderate
Disease Outbreak	Moderate
Drought	Moderate
Earthquake	Moderate
Flood	Moderate
Geological Hazards	Moderate
Hazardous Materials	Moderate
Hurricane	Moderate
Infestation	Moderate
Nor'easter	Moderate
Severe Weather	Moderate
Severe Winter Weather	Moderate
Wildfire	Moderate

3.4 NATIONAL FLOOD INSURANCE PROGRAM COMPLIANCE

This section provides specific information on the management and regulation of the regulatory floodplain, including current and future compliance with the National Flood Insurance Program (NFIP). The floodplain administrator listed in Table 3-1 is responsible for maintaining this information.

3.4.1 NFIP Statistics

Table 3-9 summarizes the NFIP policy and claim statistics for Andover.

Table 3-9. Andover NFIP Summary of Policy and Claim Statistics

# Policies	3
# Claims (Losses)	1
Total Loss Payments	\$4, 313.60
# Repetitive Loss Properties (NFIP definition)	0
# Repetitive Loss Properties (FMA definition)	0
# Severe Repetitive Loss Properties	0

NFIP Definition of Repetitive Loss: The NFIP defines a repetitive loss property as any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling 10-year period since 1978.

FMA Definition of Repetitive Loss: FEMA's Flood Mitigation Assistance (FMA) program defines a repetitive loss property as any insurable building that has incurred flood-related damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event.

Definition of Severe Repetitive Loss: A residential property covered under an NFIP flood insurance policy and: (a) That has at least four NFIP claim payments over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or (b) For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. At least two of the claims must have occurred within any 10-year period, more than 10 days apart.



Source: FEMA 2024

3.4.2 Flood Vulnerability Summary

Table 3-10 provides a summary of the NFIP program in Andover.

Table 3-10. NFIP Summary

NFIP Topic	Comments
Flood Vulnerability Summary	
Describe areas prone to flooding in your jurisdiction.	Flooding in the Borough occurs within the SFHA.
Do you maintain a list of properties that have been damaged by flooding?	No
Do you maintain a list of property owners interested in flood mitigation?	No, not at this time.
How many homeowners and/or business owners are interested in mitigation (elevation or acquisition)?	Unknown.
Are any RiskMAP projects currently underway in your jurisdiction? <ul style="list-style-type: none"> If so, state what projects are underway. 	No
How do you make Substantial Damage determinations?	Insurance makes these determination.
How many Substantial Damage determinations were declared for recent flood events in your jurisdiction?	Unknown.
How many properties have been mitigated (elevation or acquisition) in your jurisdiction? <ul style="list-style-type: none"> If there are mitigation properties, how were the projects funded? 	Unknown.
Do your flood hazard maps adequately address the flood risk within your jurisdiction? If not, state why.	N/A
NFIP Compliance	
What local department is responsible for floodplain management?	Engineering Department
Are any certified floodplain managers on staff in your jurisdiction?	No
Do you have access to resources to determine possible future flooding conditions from climate change?	Yes, online FEMA, State, and regional resources.
Does your floodplain management staff need any assistance or training to support its floodplain management program? If so, what type of assistance/training is needed?	The FPA would consider attending continuing education and/or certification training on floodplain management.
Provide an explanation of NFIP administration services you provide (e.g., permit review, GIS, education/outreach, inspections, engineering capability)	Permit review, engineering capabilities
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	The Borough looks at the zoning.
What are the barriers to running an effective NFIP program in the community, if any?	Funding and population size of the Borough.



NFIP Topic	Comments
Does your jurisdiction have any outstanding NFIP compliance violations that need to be addressed? If so, state the violations.	No
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	Unknown
What is the local law number or municipal code of your flood damage prevention ordinance?	Chapter 27, Flood Damage Prevention ordinance.
What is the date that your flood damage prevention ordinance was last amended?	In 2011.
Does your floodplain management program meet or exceed minimum requirements? • If exceeds, in what ways?	The program meets the minimum requirements.
Are there other local ordinances, plans or programs (e.g., site plan review) that support floodplain management and meeting the NFIP requirements? For instance, does the planning board or zoning board consider efforts to reduce flood risk when reviewing variances such as height restrictions?	No, not at this time.
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	The Borough has considered joining CRS and would consider attending a seminar if offered.

3.5 GROWTH/DEVELOPMENT TRENDS

Understanding how past, current, and projected development patterns have or are likely to increase or decrease risk in hazard areas is a key component to appreciating a jurisdiction’s overall risk to its hazards of concern. Recent and expected future development trends, including major residential/commercial development and major infrastructure development, are summarized in Table 3-11 through Table 3-13.

Table 3-11. Number of Building Permits for New Construction Issued Since the Previous HMP

	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
2019				
Total Permits	0	0	0	0
Permits within SFHA	0	0	0	0
2020				
Total Permits	0	0	0	0
Permits within SFHA	0	0	0	0
2021				
Total Permits	0	0	0	0
Permits within SFHA	0	0	0	0
2022				
Total Permits	0	0	0	0
Permits within SFHA	0	0	0	0
2023				
Total Permits	0	0	0	0



	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
Permits within SFHA	0	0	0	0

SFHA = Special Flood Hazard Area (1% flood event)

Table 3-12. Recent Major Development and Infrastructure from 2019 to Present

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Identified.					

* Only location-specific hazard zones or vulnerabilities identified.

Table 3-13. Known or Anticipated Major Development and Infrastructure in the Next Five Years

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Anticipated.					

3.6 JURISDICTIONAL RISK ASSESSMENT

The hazard profiles in Volume I provide detailed information regarding each planning partner’s vulnerability to the identified hazards, including summaries of Andover’s risk assessment results and data used to determine the hazard ranking. Key local risk assessment information is presented below.

3.6.1 Hazard Area

Hazard area maps provided below illustrate the probable hazard areas impacted within the Borough are shown in Figure 3-1 through Figure 3-3. These maps are based on the best available data at the time of the preparation of this plan and are adequate for planning purposes. Maps are provided only for hazards that can be identified clearly using mapping techniques and technologies and for which Andover has significant exposure. The maps show the location of potential new development, where available.

Figure 3-1. Andover Flood and Sinkhole Hazard Area Extent and Location Map

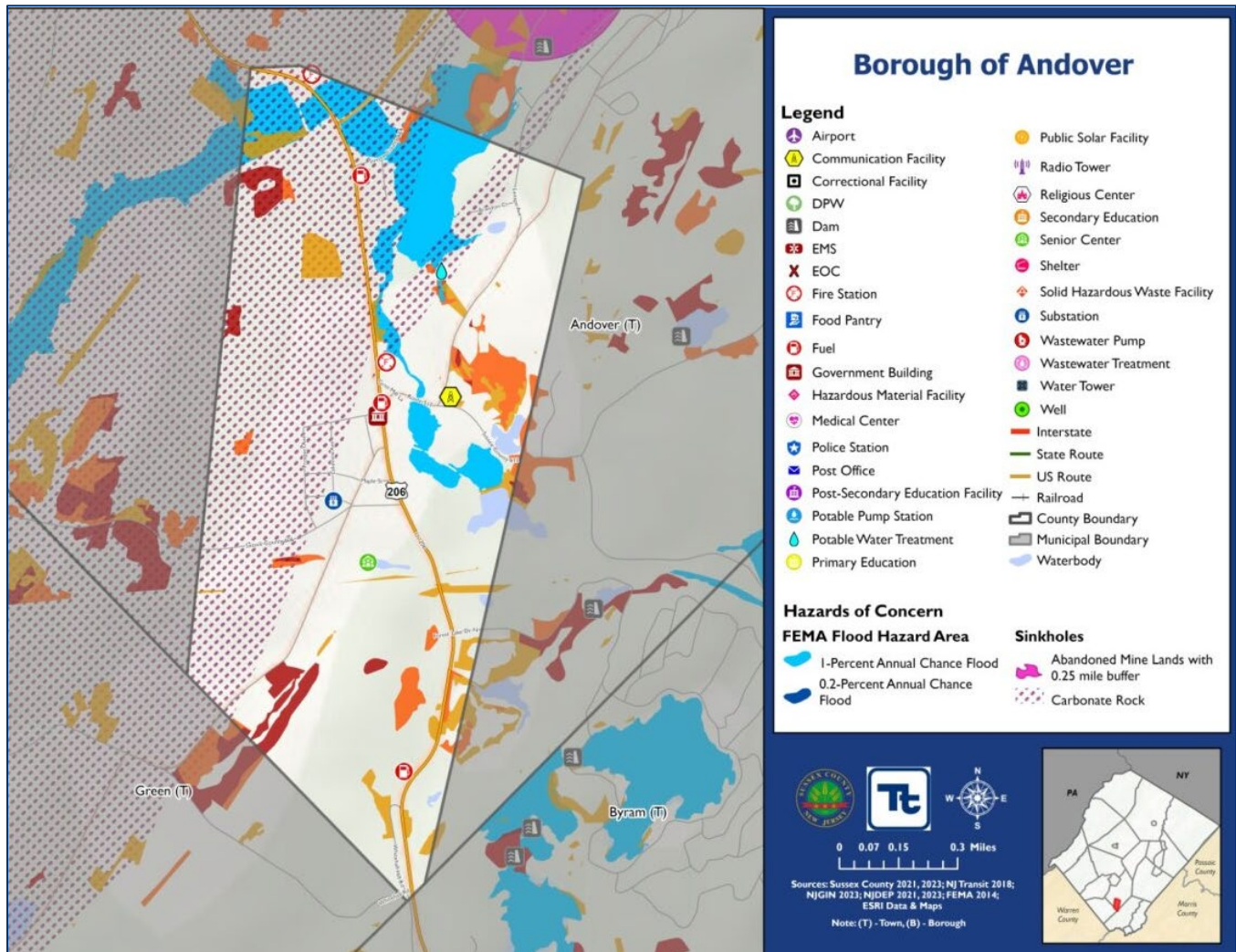


Figure 3-2. Andover Wildfire and HAZMAT Hazard Area Extent and Location Map

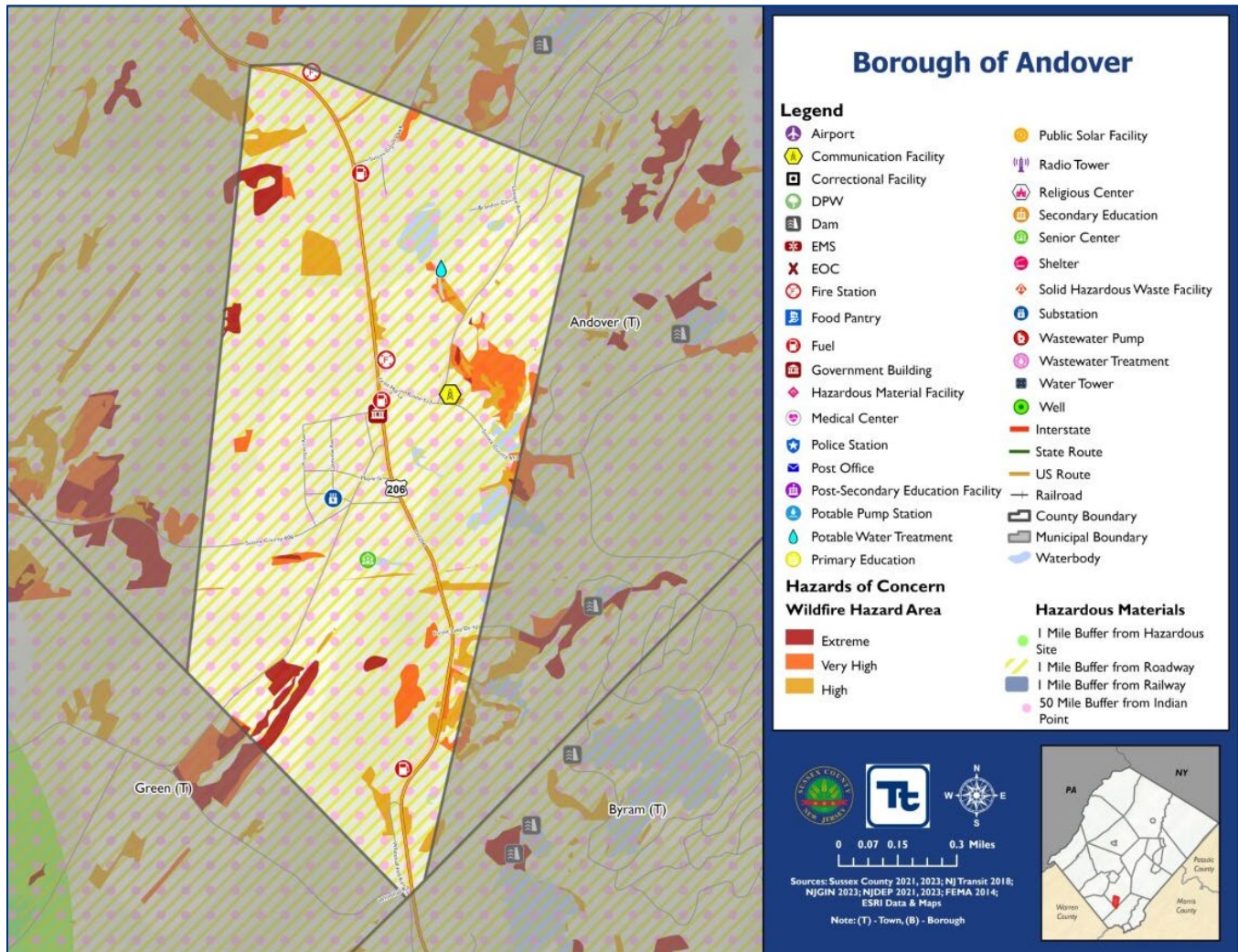
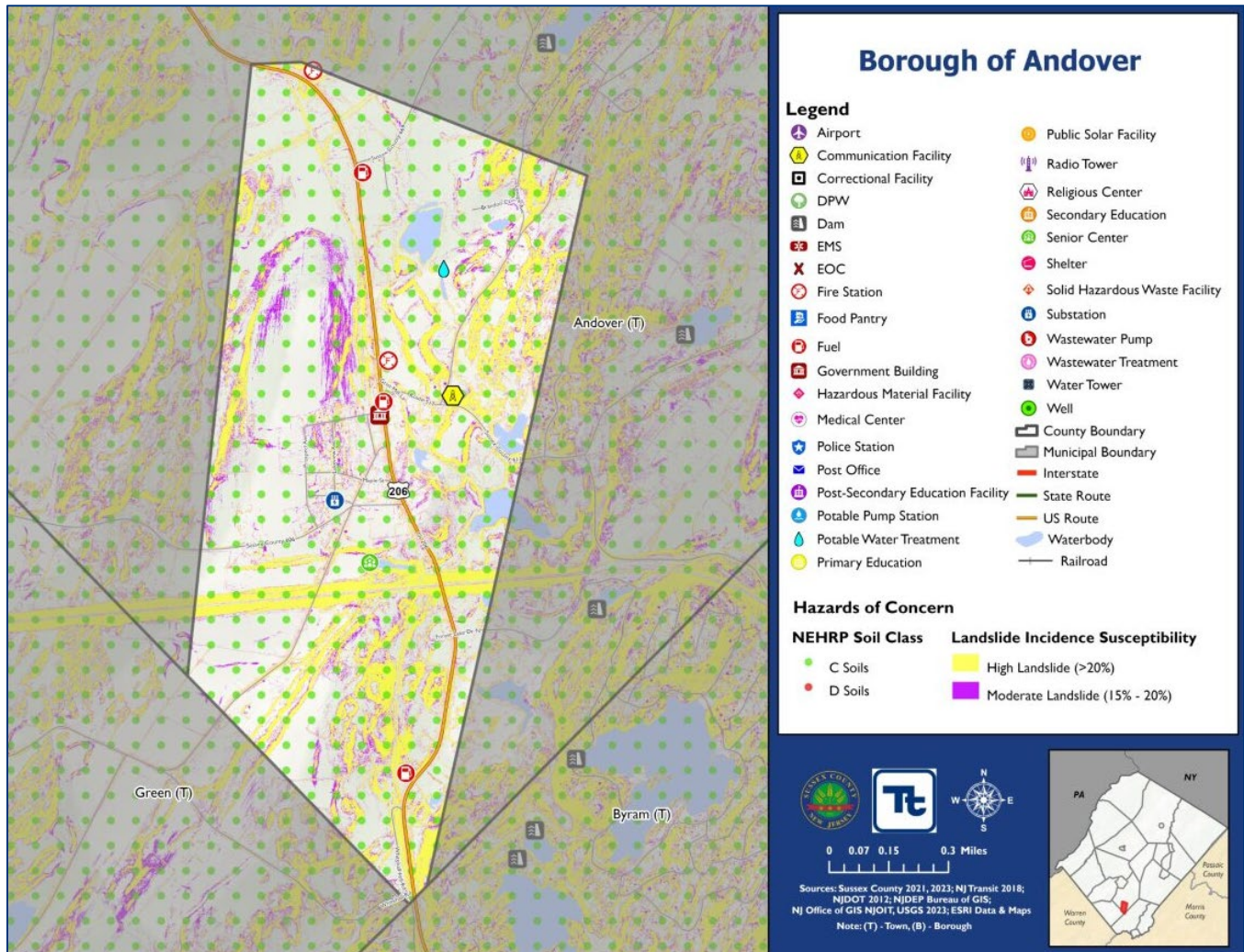


Figure 3-3. Andover NEHRP and Landslide Hazard Area Extent and Location Map





3.6.2 Hazard Event History

The history of natural and non-natural hazard events in Andover is detailed in Volume I, where each hazard profile includes a chronology of historical events that have affected the County and its municipalities. Table 3-14 provides details on loss and damage in Andover during hazard events since the last hazard mitigation plan update.

Table 3-14. Hazard Event History in Andover

Dates of Event	Event Type (Disaster Declaration)	County Designated?	Summary of Event	Summary of Damage and Losses in Andover
January 20, 2020 – May 11, 2023	Covid-19 Pandemic (EM-3451-NJ, DR-4488-NJ)	Yes	Sussex County accounted for 37,642 positive cases of COVID-19 in the State of New Jersey, and 425 of the reported deaths. A total of 277,542 vaccinations were delivered in the County to both residents and non-residents.	The Borough experienced state mandated socially distancing and masking requirements.
August 4, 2020	Tropical Storm Isaias (DR-4574-NJ)	Yes	Tropical Storm Isaias brought high winds and heavy rain to Sussex County; there were numerous reports of downed trees and power lines. Observations from surrounding areas suggest sustained tropical storm force winds likely occurred.	No major damages were reported for the Borough.
January 31 – February 2, 2021	Severe Winter Storm (DR-4597-NJ)	Yes	Heavy precipitation developed producing areas of extreme snowfall rates of 2 to 4 inches per hour in northern New Jersey. Numerous reports of 24 to 32 inches were received from across the County.	No major damages were reported for the Borough
September 1-3, 2021	Remnants of Hurricane Ida (EM-3573-NJ, DR-4614-NJ)	Yes	The remnants of Hurricane Ida produced heavy rainfall and flash floods. Widespread flash flooding occurred in Sussex County with numerous road closures.	No major damages were reported for the Borough

EM = Emergency Declaration (FEMA)
 FEMA = Federal Emergency Management Agency
 DR = Major Disaster Declaration (FEMA)
 N/A = Not applicable

3.6.3 Hazard Ranking and Vulnerabilities

The hazard profiles in Volume I have detailed information regarding each planning partner’s vulnerability to the identified hazards. The following presents key risk assessment results for Andover .



Hazard Ranking

The participating jurisdictions have differing degrees of vulnerability to the hazards of concern, so each jurisdiction ranked its own degree of risk to each hazard. The community-specific hazard ranking is based on problems and impacts identified by the risk assessment presented in Volume I. The ranking process involves an assessment of the likelihood of occurrence for each hazard; the potential impacts of the hazard on people, property, and the economy; community capabilities to address the hazard; and changing future climate conditions. Andover reviewed the County hazard ranking and individual results to assess the relative risk of the hazards of concern to the community. During the review of the hazard ranking, the Borough indicated the following:

- The Borough accepts the following hazard rankings in Table 3-15.

Table 3-15 shows Andover’s final hazard rankings for identified hazards of concern. Mitigation action development uses the ranking to target hazards with the highest risk.

Table 3-15. Hazard Ranking

Hazard	Rank
Dam Failure	Medium
Disease Outbreak	Low
Drought	Low
Earthquake	Low
Flood	Medium
Geological Hazards	Medium
Hazardous Materials	Medium
Hurricane	Medium
Infestation	Low
Nor’easter	High
Severe Weather	High
Severe Winter Weather	High
Wildfire	Medium

Note: The scale is based on the hazard rankings established in Volume I, modified as appropriate based on review by the jurisdiction

Critical Facilities

Table 3-16 identifies critical facilities in the community located in the 1 percent and 0.2 percent annual chance floodplains.

Table 3-16. Critical Facilities Flood Vulnerability

Name	Type	Vulnerability		Addressed by Proposed Action	Already Protected to 0.2% Flood Level (describe protections)
		1% Annual Chance Event	0.2% Annual Chance Event		
None located in the 1% or 0.2% Annual Chance Event.					



Source: Sussex County 2021, 2023; NJGIN 2023

3.6.4 Identified Issues

After review of Andover’s hazard event history, hazard rankings, hazard location, and current capabilities, Andover identified the following vulnerabilities within the community:

- The Fire Station, located at 152 Main Street, currently lacks a backup-power source. Backup power sources are necessary to maintain critical services for critical facilities. When there is a power outage staff cannot open the doors to the Fire Station, which interrupts response operations for the Department.
- A recent audit of New Jersey’s model ordinances by FEMA for conformance with NFIP, resulted in a review of existing local flood damage prevention ordinances. Based upon FEMA’s review, specific language related to NFIP regulations was not consistent. Additionally, it was determined that better coordination was needed between the three sets of regulations that regulate development and construction in the floodplain. These regulations are the NFIP implemented by local floodplain administrators, the New Jersey Flood Hazard Area Control Act (FHACA) implemented at the State level by the NJDEP, and the Uniform Construction Code (UCC) implemented by the local Construction Official. NJDEP used this feedback to develop a model Code Coordinated Ordinance and continues to work with municipalities to update flood damage prevention ordinances to the Code Coordinated Ordinance.
- Major disaster events can result in large amounts of debris that overwhelm normal trash collection operations. Depending on the amount generated, temporary staging areas for debris collection may be needed. The municipality does not have a disaster debris management plan in place. During a disaster that results in debris, a plan with outlined responsibilities is needed to adequately address post-disaster cleanup operations.
- The Borough currently does not have a comprehensive education and outreach program. There is a need to educate residents and businesses about hazard mitigation, preparation, response, and recovery utilizing a variety of outreach methods.
- The Borough does not have a formalized list of damaged properties or property owners which may be interested in flood mitigation measures, such as elevation or acquisition. Maintaining these lists can assist the Borough in identifying and prioritizing properties to mitigate.
- The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.
- The Borough does not have any organizations that conduct outreach to socially vulnerable populations and underserved populations. The Borough has struggled with identifying where socially vulnerable populations are located at within the jurisdiction. Identifying and educating these populations can increase resiliency in the Borough and potentially reduce the number of emergency calls during hazardous events.
- Although the Borough has flood exposure, the Borough does not participate in the Community Rating System (CRS) program. By participating in the CRS program, the Borough can reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the National Flood Insurance Program, and foster comprehensive floodplain management. Borough residents which have flood insurance through the NFIP may see a decrease in flood insurance rates.



3.7 MITIGATION STRATEGY AND PRIORITIZATION

This section discusses the status of mitigation actions from the previous HMP, describes proposed hazard mitigation actions, and prioritizes actions to address over the next five years.

3.7.1 Past Mitigation Action Status

Table 3-17 indicates progress on the Borough's mitigation strategy identified in the 2021 HMP. Actions that are still recommended but not completed or that are in progress are carried forward and combined with new actions as part of the mitigation strategy for this plan update. Previous actions that are now ongoing programs and capabilities are indicated as such and are presented in the capability assessment earlier in this annex.

3.7.2 Additional Mitigation Efforts

Andover did not identify any additional mitigation efforts completed since the last HMP. Since the adoption of the County's first HMP, Andover has made significant mitigation progress in the following areas:

- Structural Mitigation Projects
- Critical Infrastructure repairs
- Updated Ordinance and Public Outreach

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Table 3-17. Status of Previous Mitigation Actions

Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
2021-AndoverB-001	Fire House Backup Power	Hurricane, Nor'easter, Severe Winter Weather, Severe Weather	Fire Department, OEM	<p>Problem: Backup power sources are necessary to maintain critical services for critical facilities. The Fire House located on Route 206 lacks a backup power source. This prevents the building from being used as a backup sheltering location.</p> <p>Solution: The Borough and the Fire House will partner to apply for grant funding to purchase and install a 100kW generator and necessary electrical components to supply backup power to the Fire House. Once installed, the Fire Department will be responsible for maintenance.</p>	1. No Progress. 2. Challenges with grant funding.	1. Keep in the 2025 HMP. 2. The Borough and the Fire Department will partner to apply for grant funding to purchase and install a 100kW generator and necessary electrical components to supply backup power to the Fire House. Once installed, the Fire Department will be responsible for maintenance. 3. Not applicable
2021-AndoverB-002	Water Tower Retrofit	Drought, Wildfire	OEM, Engineer	<p>Problem: The Water Tower requires retrofit to continue to be able to maintain water service. Vegetation around the base of the tower needs to be cleared.</p> <p>Solution: The Borough will complete retrofits and upgrades to the Water Tower. The Borough will clear vegetation around the Tower to prevent overgrowth and lower wildfire risk.</p>	1. Completed. 2. Not applicable	1. Discontinue. 2. Not applicable 3. Completed.



Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
2021-AndoverB-003	Borough Municipal Building Retrofit	Severe Winter Weather	Administration, Engineer	<p>Problem: The Borough municipal building roof is not designed to withstand current snow load standards. Failure of the roof would result in loss of the primary Borough building and disrupt critical services.</p> <p>Solution: When the roof is ready to be replaced on the municipal building, the Borough will incorporate the current snow load standards during the design and installation of the replacement roof.</p>	<ol style="list-style-type: none"> 1. Completed. 2. The roof was repaired and not replaced. 	<ol style="list-style-type: none"> 1. Discontinue. 2. Not applicable 3. The roof was mitigated.
2021-AndoverB-004	Flood Damage Prevention Ordinance Update	Flood	Administration	<p>Problem: The Borough's Flood Damage Prevention Ordinance lacks language to include the state mandated freeboard requirement.</p> <p>Solution: The Borough will update the Flood Damage Prevention Ordinance to include the state mandated freeboard requirement.</p>	<ol style="list-style-type: none"> 1. In Progress. 2. Not applicable 	<ol style="list-style-type: none"> 1. Keep in the 2025 HMP. 2. After obtaining the appropriate review and concurrence by the NFIP State Coordinator and the FEMA Regional Office, the municipality will update and adopt the Code Coordinated Ordinance. 3. Not applicable
2021-AndoverB-005	Disaster Debris Management Plan	All Hazards	OEM, Administration	<p>Problem: The Borough lacks a Disaster Debris Management Plan.</p> <p>Solution: The Borough will develop and adopt a Disaster Debris Management Plan. The Plan will include any necessary mutual aid discussions to supplement the Borough's capabilities.</p>	<ol style="list-style-type: none"> 1. No Progress. 2. Challenges with staff availability and funding capabilities. 	<ol style="list-style-type: none"> 1. Keep in the 2025 HMP. 2. The Borough will explore funding options to develop and adopt a Disaster Debris Management Plan. The Plan will include any necessary mutual aid discussions to supplement the Borough's capabilities. 3. Not applicable



3.7.3 Proposed Hazard Mitigation Actions for the HMP Update

Andover participated in the mitigation strategy workshop for this HMP to identify appropriate actions to include in a local hazard mitigation strategy. Its comprehensive consideration of all possible activities to address hazards of concern included review of the following FEMA documents:

- FEMA 551 “Selecting Appropriate Mitigation Measures for Floodprone Structures” (March 2007)
- FEMA “Mitigation Ideas—A Resource for Reducing Risk to Natural Hazards” (January 2013).

The action worksheets included at the end of this annex list the mitigation actions that Andover would like to pursue in the future to reduce the effects of hazards. The actions are dependent upon available funding (grants and local match availability) and may be modified or omitted at any time based on the occurrence of new hazard events and changes in Borough priorities.

Table 3-18 indicates the range of proposed mitigation action categories. The four FEMA mitigation action categories and the six CRS mitigation action categories are listed in the table to further demonstrate the wide range of activities and mitigation measures selected.

Volume I identifies 14 evaluation criteria for prioritizing the mitigation actions. To assist with rating each mitigation action as high, medium, or low priority, a numeric rank is assigned (-1, 0, or 1) for each of the evaluation criteria. Table 3-19 provides a summary of the prioritization of all proposed mitigation actions for the HMP update.

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Table 3-18. Analysis of Mitigation Actions by Hazard and Category

Hazard	Actions That Address the Hazard, by Action Category									
	FEMA				CRS					
	LPR	SIP	NSP	EAP	PR	PP	PI	NR	SP	ES
Dam Failure	X	X		X	X	X	X		X	X
Disease Outbreak				X			X			
Drought		X		X		X	X		X	X
Earthquake	X	X		X	X	X	X		X	X
Flood	X	X		X	X	X	X		X	X
Geological Hazards	X	X		X	X	X	X		X	X
Hazardous Materials	X	X		X	X	X	X		X	X
Hurricane	X	X		X	X	X	X		X	X
Infestation	X	X		X	X	X	X			
Nor'easter	X	X		X	X	X	X		X	X
Severe Weather	X	X		X	X	X	X		X	X
Severe Winter Weather	X	X		X	X	X	X		X	X
Wildfire	X	X		X	X	X	X		X	X

Local Plans and Regulations (LPR)—These actions include government authorities, policies or codes that influence the way land and buildings are being developed and built.

Structure and Infrastructure Project (SIP)—These actions involve modifying existing structures and infrastructure to protect them from a hazard or remove them from a hazard area. This could apply to public or private structures as well as critical facilities and infrastructure. This type of action also involves projects to construct structures to reduce the impact of hazards.

Natural Systems Protection (NSP)—These are actions that minimize damage and losses and preserve or restore the functions of natural systems.

Education and Awareness Programs (EAP)—These are actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. These actions may also include participation in national programs, such as StormReady and Firewise Communities

Preventative Measures (PR)—Government, administrative or regulatory actions, or processes that influence the way land and buildings are developed and built. Examples include planning and zoning, floodplain local laws, capital improvement programs, open space preservation, and storm water management regulations.

Property Protection (PP)—These actions include public activities to reduce hazard losses or actions that involve (1) modification of existing buildings or structures to protect them from a hazard or (2) removal of the structures from the hazard area. Examples include acquisition, elevation, relocation, structural retrofits, storm shutters, and shatter-resistant glass.

Public Information (PI)—Actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. Such actions include outreach projects, real estate disclosure, hazard information centers, and educational programs for school-age children and adults.

Natural Resource Protection (NR)—Actions that minimize hazard loss and preserve or restore the functions of natural systems. These actions include sediment and erosion control, stream corridor restoration, watershed management, forest and vegetation management, and wetland restoration and preservation.

Structural Flood Control Projects (SP)—Actions that involve the construction of structures to reduce the impact of a hazard. Such structures include dams, setback levees, floodwalls, retaining walls, and safe rooms.

Emergency Services (ES)—Actions that protect people and property during and immediately following a disaster or hazard event. Services include warning systems, emergency response services, and the protection of essential facilities



Table 3-19. Summary of Prioritization of Actions

Project Number	Project Name	Scores for Evaluation Criteria														High / Medium / Low	
		Life Safety	Property Protection	Cost-Effectiveness	Political	Legal	Fiscal	Environmental	Social Vulnerability	Administrative	Hazards of Concern	Climate Change	Timeline	Community Lifelines	Other Local Objectives		Total
2025-AndoverB-01	Generator for Fire House	1	0	1	1	1	1	0	1	1	1	1	1	1	1	12	High
2025-AndoverB-02	Code Coordinated Ordinance	1	1	1	1	1	1	0	1	1	1	1	1	1	1	13	High
2025-AndoverB-03	Disaster Debris Management Plan	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14	High
2025-AndoverB-04	Public Education and Outreach	1	1	1	1	1	1	0	1	1	1	1	1	0	1	12	High
2025-AndoverB-05	Flood Mitigation Interest	1	1	1	1	1	1	1	1	1	0	1	1	1	1	13	High
2025-AndoverB-06	Substantial Damage Management Plan	0	1	1	1	1	1	0	1	1	1	1	1	1	0	11	High
2025-AndoverB-07	Socially Vulnerable Populations Outreach	1	0	1	1	1	1	0	1	1	1	1	1	1	1	12	High
2025-AndoverB-08	Community Rating System Program Participation	0	1	1	1	1	1	0	0	1	0	1	1	0	1	9	Medium

Note: Volume I, Section 21 (Mitigation Strategy) conveys guidance on prioritizing mitigation actions. Low (0-6), Medium (7-10), High (11-14).



Action 2025-AndoverB-01. Generator for Fire House

Lead Agency:	Fire Department	
Supporting Agencies:	Borough Administration, Emergency Management, Engineering	
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input type="checkbox"/> Disease Outbreak <input checked="" type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Geological Hazards <input checked="" type="checkbox"/> Hazardous Materials	<input checked="" type="checkbox"/> Hurricane <input type="checkbox"/> Infestation <input checked="" type="checkbox"/> Nor'easter <input checked="" type="checkbox"/> Severe Weather <input checked="" type="checkbox"/> Severe Winter Weather <input checked="" type="checkbox"/> Wildfire
Description of the Problem:	The Fire Station, located at 152 Main Street, currently lacks a backup-power source. Backup power sources are necessary to maintain critical services for critical facilities. When there is a power outage staff cannot open the doors to the Fire House, which interrupts response operations for the Department.	
Description of the Solution:	The Borough and the Fire Department will partner to apply for grant funding to purchase and install a 100kW generator and necessary electrical components to supply backup power to the Fire House. Once installed, the Fire Department will be responsible for maintenance.	
Estimated Cost:	Medium	
Potential Funding Sources:	HMGP, BRIC, USDA Community Facilities Grant Program, Emergency Management Performance Grants (EMPG) Program, Annual Budget	
Implementation Timeline:	Within 5 years	
Goals Met:	1, 2, 5, 6, 7	
Benefits:	This action protects public health and safety and ensures continued operation of a critical facility and its essential functions during a power outage.	
Impact on Socially Vulnerable Populations:	Protection of critical facilities provides an opportunity for first responders, utility workers, and emergency managers to stage and deploy resources to vulnerable and hazard prone areas.	
Impact on Future Development:	This action results in protection of a critical facility that could support future development.	
Impact on Critical Facilities/Lifelines:	This action protects public health and safety and ensures continued operation of a critical facility and its essential functions during a power outage.	
Impact on Capabilities:	This action ensures continuity of operations to maintain capabilities for the Fire House and Fire Department.	
Climate Change Considerations:	Climate change is likely to increase severe weather events such as flooding, wind, and extreme temperatures that result in power failures. This action accounts for a likely increase in power failure events.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input checked="" type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input checked="" type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)
Priority	<input type="checkbox"/> High	<input checked="" type="checkbox"/> Medium
Alternatives:	Action	
	No Action	
	Microgrid	
	Solar panels and battery backup	
	Evaluation	
	Problem persists	
	Costly and difficult to implement.	
	Solar power is unlikely to be able to provide battery power for extended power failure events.	



Action 2025-AndoverB-02. Code Coordinated Ordinance

Lead Agency:	Floodplain Administration	
Supporting Agencies:	Building Department, Borough Administration, NFIP State Coordinator, FEMA Regional Office	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Disease Outbreak <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input type="checkbox"/> Geological Hazards <input type="checkbox"/> Hazardous Materials	<input type="checkbox"/> Hurricane <input type="checkbox"/> Infestation <input type="checkbox"/> Nor'easter <input type="checkbox"/> Severe Weather <input type="checkbox"/> Severe Winter Weather <input type="checkbox"/> Wildfire
Description of the Problem:	<p>A recent audit of New Jersey's model ordinances by FEMA for conformance with NFIP, resulted in a review of existing local flood damage prevention ordinances. Based upon FEMA's review, specific language related to NFIP regulations was not consistent. Additionally, it was determined that better coordination was needed between the three sets of regulations that regulate development and construction in the floodplain. These regulations are: the NFIP implemented by local floodplain administrators, the New Jersey Flood Hazard Area Control Act (FHACA) implemented at the State level by the NJDEP, and the Uniform Construction Code (UCC) implemented by the local Construction Official. NJDEP used this feedback to develop a model Code Coordinated Ordinance and continues to work with municipalities to update flood damage prevention ordinances to the Code Coordinated Ordinance.</p>	
Description of the Solution:	<p>After obtaining the appropriate review and concurrence by the NFIP State Coordinator and the FEMA Regional Office, the municipality will update and adopt the Code Coordinated Ordinance.</p>	
Estimated Cost:	Staff time	
Potential Funding Sources:	Municipal budget	
Implementation Timeline:	Within 5 years	
Goals Met:	1, 2, 3, 4	
Benefits:	<p>The updated ordinance will improve floodplain management, meet NFIP requirements, and increase resilience of new and substantially improved structures in the floodplain.</p>	
Impact on Socially Vulnerable Populations:	<p>The action will result in better regulation of construction standards within the Special Flood Hazard Area where significant risk to socially vulnerable populations exists.</p>	
Impact on Future Development:	<p>The action will result in stronger regulation of construction standards for future development in the Special Flood Hazard Area.</p>	
Impact on Critical Facilities/Lifelines:	<p>Critical facilities and lifelines located in the Special Flood Hazard Area will be required to meet the same requirements as general building construction that are set forth in the ordinance.</p>	
Impact on Capabilities:	<p>This action will improve floodplain management capabilities through better outlining of responsibilities and administrative procedures.</p>	
Climate Change Considerations:	<p>The updated ordinance includes the State's higher standards that are in place to address heightened flood risk due to climate change such as those for floodway rise and mandatory freeboard have been incorporated in these new model ordinances.</p>	
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input checked="" type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium <input type="checkbox"/> Low
Alternatives:	Action	Evaluation
	No Action	Problem persists
	Modify existing flood damage prevention ordinance	Time intensive



	Leave NFIP	Residents lose flood insurance coverage
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Action 2025-AndoverB-03. Disaster Debris Management Plan

Lead Agency:	Emergency Management		
Supporting Agencies:	Public Works, Building Department, Borough Administration		
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input type="checkbox"/> Disease Outbreak <input type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Geological Hazards <input checked="" type="checkbox"/> Hazardous Materials	<input checked="" type="checkbox"/> Hurricane <input type="checkbox"/> Infestation <input checked="" type="checkbox"/> Nor'easter <input checked="" type="checkbox"/> Severe Weather <input checked="" type="checkbox"/> Severe Winter Weather <input checked="" type="checkbox"/> Wildfire	
Description of the Problem:	Major disaster events can result in large amounts of debris that overwhelm normal trash collection operations. Depending on the amount generated, temporary staging areas for debris collection may be needed. The municipality does not have a disaster debris management plan in place. During a disaster that results in debris, a plan with outlined responsibilities is needed to adequately address post-disaster cleanup operations.		
Description of the Solution:	The Borough will explore funding options to develop and adopt a Disaster Debris Management Plan. The Plan will include any necessary mutual aid discussions to supplement the Borough's capabilities.		
Estimated Cost:	Staff time		
Potential Funding Sources:	Municipal budget		
Implementation Timeline:	Within 5 years		
Goals Met:	5		
Benefits:	The action will result in increased quicker and more efficient cleanup after disaster events for the Borough.		
Impact on Socially Vulnerable Populations:	Not Applicable		
Impact on Future Development:	Not Applicable		
Impact on Critical Facilities/Lifelines:	Not Applicable		
Impact on Capabilities:	The action will result in increased post disaster capabilities for the Borough and decrease flood impacts due to stormwater runoff.		
Climate Change Considerations:	Climate change may result in an increase in the frequency and severity of weather-related disaster events. This action will increase the capabilities to respond to these events.		
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives:	Action	Evaluation	
	No Action	Problem persists	
	Rely on federal cleanup	These services may or may not be available	
	Rely on state cleanup	These services may or may not be available	



Action 2025-AndoverB-04. Public Education and Outreach

Lead Agency:	Emergency Management	
Supporting Agencies:	Borough Administration, Sussex County	
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input checked="" type="checkbox"/> Disease Outbreak <input checked="" type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Geological Hazards <input checked="" type="checkbox"/> Hazardous Materials	<input checked="" type="checkbox"/> Hurricane <input checked="" type="checkbox"/> Infestation <input checked="" type="checkbox"/> Nor'easter <input checked="" type="checkbox"/> Severe Weather <input checked="" type="checkbox"/> Severe Winter Weather <input checked="" type="checkbox"/> Wildfire
Description of the Problem:	The Borough currently does not have a comprehensive education and outreach program. There is a need to educate residents and businesses about hazard mitigation, preparation, response, and recovery utilizing a variety of outreach methods.	
Description of the Solution:	Develop and enhance the public awareness program on hazards, prevention, and mitigation. Continue to work with Sussex County on their program that provides information to the municipalities.	
Estimated Cost:	Low	
Potential Funding Sources:	Municipal Budget	
Implementation Timeline:	2 years	
Goals Met:	1, 2, 3, 7	
Benefits:	This action will improve the current public education and outreach program in the Borough by including discussions on disaster preparedness and hazard mitigation to residents and business owners, which will contribute to the resiliency of the Borough.	
Impact on Socially Vulnerable Populations:	Socially vulnerable populations will learn how to prepare for and mitigate the various hazards which may impact them in the Borough.	
Impact on Future Development:	Not applicable	
Impact on Critical Facilities/Lifelines:	Businesses, which may be considered critical facilities or lifelines, would be more informed on how to prepare for emergency events and mitigate the risks of potential hazards. With these businesses becoming more resilient, this action would contribute to their continuity of operations.	
Impact on Capabilities:	This action would build upon the Borough's already existing public education and outreach program.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action will inform residents and business owners of how to reduce risk from hazards and how climate change may exacerbate those risks.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input checked="" type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input checked="" type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium
Alternatives:		<input type="checkbox"/> Low
	Action	Evaluation
	No action	Current methods remain the only ones used
	Rely on state or federal resources	Resources may be generalized and not specific to the risks in the Borough
	Use only a few methods for distribution	Using only a few methods of distribution may hinder socially vulnerable populations from receiving the guidance



Action 2025-AndoverB-05. Flood Mitigation Interest

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	Planning Board, Emergency Management, Borough Administration	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Disease Outbreak <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input type="checkbox"/> Geological Hazards <input type="checkbox"/> Hazardous Materials	<input type="checkbox"/> Hurricane <input type="checkbox"/> Infestation <input type="checkbox"/> Nor'easter <input type="checkbox"/> Severe Weather <input type="checkbox"/> Severe Winter Weather <input type="checkbox"/> Wildfire
Description of the Problem:	The Borough does not have a formalized list of damaged properties or property owners which may be interested in flood mitigation measures, such as elevation or acquisition. Maintaining these lists can assist the Borough in identifying and prioritizing properties to mitigate.	
Description of the Solution:	The Floodplain Administration will develop a list for inventorying system, or properties damaged by flood events and property owners who are interested in flood mitigation measures, such as elevation or acquisition.	
Estimated Cost:	Staff time, Low	
Potential Funding Sources:	Municipal Budget	
Implementation Timeline:	Within 2 years	
Goals Met:	1, 2, 5	
Benefits:	Keeping a list of damaged properties and property owners interested in flood mitigation efforts may lead to the elimination of flood damage to homes and residences, which creating an open space for the municipality and increasing flood storage.	
Impact on Socially Vulnerable Populations:	Collecting data regarding homeowners that reside within flood prone areas provides an opportunity to introduce location-specific opportunities for assistance. Removing homes from the floodplain immediately removes the risk to life and property.	
Impact on Future Development:	Increased outreach to homeowners within a flood prone area will limit construction in areas that are prone to hazard events. Homes may be acquired, which will remove those structures from the floodplain and prevent future development on those sites.	
Impact on Critical Facilities/Lifelines:	Removing structures from the floodplain decreases the demand on utilities and emergency services including health and medical, law enforcement, and search and rescue.	
Impact on Capabilities:	This action will create a new Borough capability, while enhancing its current NFIP capabilities.	
Climate Change Considerations:	A warmer atmosphere means storms have the potential to be more intense and occur more often, including increased periods of intense rain events. Areas experiencing flooding conditions may increase. Removing structures from the floodplain will reduce the response and recovery costs as a result of these events and decrease the loss of human life as a result of these events. Elevating structures will reduce the recovery costs as a result of these events.	
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input checked="" type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input checked="" type="checkbox"/> Medium
Priority	<input type="checkbox"/> Low	
Alternatives:	Action	Evaluation
	No action	Current problem remains
	Only share opportunities when notified of grant funding	May not be enough time to garner interest or write application
	Wait for information from the State on flood-damaged properties	May be a delay in notice



Action 2025-AndoverB-06. Substantial Damage Management Plan

Lead Agency:	Floodplain Administrator		
Supporting Agencies:	Emergency Management, Sussex County Sheriff's Office		
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input type="checkbox"/> Disease Outbreak <input type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Geological Hazards <input checked="" type="checkbox"/> Hazardous Materials	<input checked="" type="checkbox"/> Hurricane <input type="checkbox"/> Infestation <input checked="" type="checkbox"/> Nor'easter <input checked="" type="checkbox"/> Severe Weather <input checked="" type="checkbox"/> Severe Winter Weather <input checked="" type="checkbox"/> Wildfire	
Description of the Problem:	<p>Officials in NFIP-participating communities are responsible for regulating all development in SFHAs by issuing permits and enforcing local floodplain requirements, including Substantial Damage, for the repairs of damaged buildings. After any disaster event, they must:</p> <ul style="list-style-type: none"> Determine where the damage occurred within the community and if the damaged structures are in an SFHA. Determine what to use for "market value" and cost to repair; uniformly applying regulations will protect against liability and promote equitable administration. Determine if repairing plus improving the damaged structure equals or exceeds 50% of the structure's pre-damage value. Require permits for floodplain development. <p>The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.</p>		
Description of the Solution:	<p>The municipality will develop a Substantial Damage Management Plan, following the six step planning process in 2021 Developing a Substantial Damage Management Plan (https://crsresources.org/files/500/developing_subst_damage_mgmt_plan.pdf). This plan will outline responsibilities for Substantial Damage determinations, determining market value, and permit approval processes following a disaster event.</p>		
Estimated Cost:	Low		
Potential Funding Sources:	Municipal budget		
Implementation Timeline:	Within 5 years to develop the plan; ongoing to maintain and update the plan		
Goals Met:	2, 5		
Benefits:	This plan will provide a process in making Substantial Damage Determinations and allow the municipality to make these determinations and meet NFIP requirements more quickly.		
Impact on Socially Vulnerable Populations:	Substantially damaged structures are required to be rebuilt to be compliance with current codes. Socially vulnerable populations may not have the financial means to make these improvements. This action may allow for the identification of potential resources to address substantial damages to structures owned by socially vulnerable populations.		
Impact on Future Development:	A Substantial Damage Management Plan would include all existing, current, and future development in the municipality.		
Impact on Critical Facilities/Lifelines:	A Substantial Damage Management Plan would include all critical facilities and lifelines in the municipality.		
Impact on Capabilities:	This action improves disaster recovery capabilities.		
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action provides additional planning for disaster recovery.		
Mitigation Category	<input checked="" type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input type="checkbox"/> Education and Awareness Programs (EAP)	
CRS Category	<input checked="" type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input checked="" type="checkbox"/> Emergency Services (ES)	
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium	<input type="checkbox"/> Low
Alternatives:	Action		Evaluation



No Action	Current problem remains
Rely on state or federal resources following disaster events	Resources may not be available during major widespread events
Establish MOUs with outside agencies to conduct Substantial Damage Determinations	A plan outlining responsibilities is still necessary to prevent missing important requirements

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Action 2025-AndoverB-07. Socially Vulnerable Populations Outreach

Lead Agency:	Emergency Management	
Supporting Agencies:	Borough Administration, Sussex County	
Hazard(s) of Concern:	<input checked="" type="checkbox"/> Dam Failure <input checked="" type="checkbox"/> Disease Outbreak <input checked="" type="checkbox"/> Drought <input checked="" type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input checked="" type="checkbox"/> Geological Hazards <input checked="" type="checkbox"/> Hazardous Materials	<input checked="" type="checkbox"/> Hurricane <input checked="" type="checkbox"/> Infestation <input checked="" type="checkbox"/> Nor'easter <input checked="" type="checkbox"/> Severe Weather <input checked="" type="checkbox"/> Severe Winter Weather <input checked="" type="checkbox"/> Wildfire
Description of the Problem:	The Borough does not have any organizations that conduct outreach to socially vulnerable populations and underserved populations. The Borough has struggled with identifying where socially vulnerable populations are located at within the jurisdiction. Identifying and educating these populations can increase resiliency in the Borough and potentially reduce the number of emergency calls during hazardous events.	
Description of the Solution:	Create outreach materials, or utilize those from Sussex County, on hazard risks for socially vulnerable populations. Methods of distribution may include Borough events, the Borough newsletters, social media, the Borough website, and having the materials on display for the public at Borough libraries and offices. Consider hiring staff to work directly with socially vulnerable populations. Work with Sussex County to identify and create a list of socially vulnerable populations utilizing Register Ready.	
Estimated Cost:	Low	
Potential Funding Sources:	Municipal Budget, HMGP	
Implementation Timeline:	Within 3 years	
Goals Met:	1, 2, 3, 7	
Benefits:	This action will ensure there is an individual working to identify and work with the socially vulnerable populations in the Borough. Furthermore, this action will create opportunities to educate and inform populations on hazard risks.	
Impact on Socially Vulnerable Populations:	Socially vulnerable populations in the Borough will become educated on hazards risks. The Borough will identify an individual to identify and work with these populations to ensure the most up to date information is being shared.	
Impact on Future Development:	Not applicable	
Impact on Critical Facilities/Lifelines:	Educating populations on hazard risk and how to mitigate the risks can decrease the demand on utilities and emergency services including health and medical, law enforcement, and search and rescue.	
Impact on Capabilities:	This action would build upon the Borough's already existing public education and outreach program. It would also assist the Borough in identifying where socially vulnerable populations are located in the jurisdiction.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action will inform residents and business owners of how to reduce risk from hazards and how climate change may exacerbate those risks.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input checked="" type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input checked="" type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input checked="" type="checkbox"/> High	<input type="checkbox"/> Medium <input type="checkbox"/> Low
Alternatives:	Action	Evaluation
	No action	Current methods remain the only ones used
	Rely on state or federal resources	Resources may be generalized and not specific to the risks in the Borough



	Use only a few methods for distribution	Using only a few methods of distribution may hinder socially vulnerable populations from receiving the guidance
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Action 2025-AndoverB-08. Community Rating System Program Participation

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	Borough Administration, Emergency Management	
Hazard(s) of Concern:	<input type="checkbox"/> Dam Failure <input type="checkbox"/> Disease Outbreak <input type="checkbox"/> Drought <input type="checkbox"/> Earthquake <input checked="" type="checkbox"/> Flood <input type="checkbox"/> Geological Hazards <input type="checkbox"/> Hazardous Materials	<input type="checkbox"/> Hurricane <input type="checkbox"/> Infestation <input type="checkbox"/> Nor'easter <input type="checkbox"/> Severe Weather <input type="checkbox"/> Severe Winter Weather <input type="checkbox"/> Wildfire
Description of the Problem:	Although the Borough has flood exposure, the Borough does not participate in the Community Rating System (CRS) program. By participating in the CRS program, the Borough can reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the National Flood Insurance Program, and foster comprehensive floodplain management. Borough residents which have flood insurance through the NFIP may see a decrease in flood insurance rates.	
Description of the Solution:	The Borough will evaluate the benefits and costs of participating in CRS program. If feasible, the Borough will join the program and begin implementing standards that exceed NFIP requirements.	
Estimated Cost:	Low	
Potential Funding Sources:	Municipal Budget	
Implementation Timeline:	2 years	
Goals Met:	2, 5	
Benefits:	The participation in the CRS benefits communities by offering discounted rates for flood insurance premiums, which addresses the three goals of the program: reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the National Flood Insurance Program, and foster comprehensive floodplain management.	
Impact on Socially Vulnerable Populations:	The participation in the Community Rating System (CRS) benefits communities by offering discounted rates for flood insurance premiums, which may be more affordable for some socially vulnerable populations.	
Impact on Future Development:	Future development would need to adhere to any increased standards established as part of joining the CRS program such as increased freeboard and elevation certificate requirements.	
Impact on Critical Facilities/Lifelines:	Not applicable	
Impact on Capabilities:	This action would enhance the Borough's floodplain management capabilities.	
Climate Change Considerations:	A warmer atmosphere means storms have the potential to be more intense and occur more often, including increased periods of intense rain events. These changes are likely to increase flood risks.	
Mitigation Category	<input type="checkbox"/> Local Plans and Regulations (LPR) <input type="checkbox"/> Structure and Infrastructure Project (SIP)	<input type="checkbox"/> Natural Systems Protection (NSP) <input checked="" type="checkbox"/> Education and Awareness Programs (EAP)
CRS Category	<input type="checkbox"/> Preventative Measures (PR) <input type="checkbox"/> Property Protection (PP) <input checked="" type="checkbox"/> Public Information (PI)	<input type="checkbox"/> Natural Resource Protection (NR) <input type="checkbox"/> Structural Flood Control Projects (SP) <input type="checkbox"/> Emergency Services (ES)
Priority	<input type="checkbox"/> High	<input checked="" type="checkbox"/> Medium
Alternatives:	Action	
	No action	
	Adopt aspects of the CRS program into the floodplain management program	Increased floodplain management capabilities but no reduction in flood insurance premiums
	Abandon any floodplain management practices not required by NFIP	Reduction in floodplain management capabilities and increase in risk.