

# Flood

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owners' flood insurance premiums are increasing while they are still dealing with the aftermath of Hurricane Sandy. Second homes owners in flood zones are looking at premiums so high they aren't able to pay them.

He said FEMA has also been trying to educate communities about the new flood maps. Most of the preliminary maps were unsound given the high number of velocity zones (V-zones) that should not have been listed as such.

"On the preliminary maps, V-zones were a big problem," he said.

LoBiondo said new legislation is a step forward for insurance cost relief and said he would continue to fight to see it through.

Freeholder Director Gerald Thornton, who served on President Obama's Sandy Recovery Task Force also spoke on the implementation of the Biggert-Waters Act.

Thornton said hundreds of thousands of homeowners across the country were impacted by the president's signing of the altered Biggert-Waters Act in November. He said whether one lives near the ocean, a river, lake or any other potential flood zone, they could see an increase in rates. He said the rising flood insurance premiums are intended to make the National Flood Insurance Program (NFIP) viable and take it out of debt, but the legislation was done without looking at the economic impact of the bill.

"Most of these increases are 30 to 40 percent, but in some cases we've seen increases as high as 3,000 to 3,500 percent in states like West Virginia,"

Thornton said. "This could kill local economies."

Thornton said Ocean City is all an A-zone, which requires each homeowner to have some coverage, and almost 30 percent of residents are aged 65 or older. In West Wildwood, 27.7 percent are also seniors.

He said increasing flood insurance premiums would cause the home values to drop.

Thornton said even though grant funding can be obtained to raise homes above base flood elevation (BFE) levels, this would be impossible on the barrier islands, such as Wildwood, where homes are too close together, and Cape May, where a number of homes are historic.

Thornton said another impact on communities is the potential decline in the ratable base. Thornton said over the last 10 years, Cape May County has seen an \$8 billion loss in ratables, and if the trend continues the ratable base in the county and in every municipality would be devastated.

Thornton said he feared there would be an impact on the real estate industry as property values decrease, including defaulting on bank mortgages, coastal communities becoming less valuable areas and taxes going through the roof.

"Many homeowners are then in a Catch 22. They won't be able to afford them and have to sell their properties at distressed prices," Thornton said.

He said deductibles could be increased as a potential way to cut down high premium costs. FEMA reported its average claim was \$39,000 nationally. Thornton said

increasing the deductible to approximately \$25,000 could assuage the premium issue. He called upon Congress, as well as those in the audience to do everything in their power to keep these soaring costs from going higher.

"It's up to all of you and your organizations to get this law amended in some way," Thornton said.

Ken Kobylowski from the New Jersey Office of Banking and Finance spoke about Superstorm Sandy from an insurance standpoint. He said the storm was the largest claims event in the history of the state, but of the 465,000 insurance claims filed following the storm, 456,000 have already been closed.

"That's a 98 percent closure rate. The insurance industry did extremely well for its customers," Kobylowski said.

He said these claims totaled \$4 billion and an additional \$6 billion was recovered for those who filed complaints. Kobylowski said in the event of so many claims being filed, not all settlements will be perfect and complaints are inevitable. He said over 2,000 complaints were filed following Sandy, however, the insurance companies were not always at fault.

He said overall, the New Jersey insurance market seems to be stable and strong.

Kobylowski applauded Gov. Chris Christie's action not to allow insurance companies to impose a hurricane deductible higher than the standard \$500 or \$1,500 following the storm, if losses were indeed caused by the hurricane event. He said in order to impose the hurricane deductible, a weather event had to have been a hurricane when it made landfall, which was not the case with Superstorm

Sandy.

He said because the storm was no longer deemed a hurricane, insurance companies had to pay out an additional \$700 to \$800 million, but they understood the state made the right call.

"In the long term, is insurance risky ground after Sandy? Probably," he said. "But, I think the homeowners insurance market is going to be more attractive to companies."

Dr. Richard Perniciaro, who has a degree in economics and currently serves as Dean of Facilities, Planning and Research at Atlantic Cape Community College, said this legislation will not only affect homeowners, but also the fiscal health of communities and commercial business.

He said if these premiums and rates continue to rise, there would be a long term adjustment period leading to less commercial business in coastal areas and more seasonality than already exists. He said, as for homeowners, they would either walk away from their shore homes and try to sell them quickly or make the required improvements, such as raising the home, which would essentially lower the value of the surrounding homes that haven't been raised.

Others who addressed the forum were: Tom Thornton of Hatch Mott MacDonald, attorney Sal Perillo of Nehmad, Perillo and Davis, and FEMA mitigation expert, Steve Ardito. Bill McMahon of the McMahon Insurance Agency, Thomas Heist of the Thomas H. Heist Insurance Agency, and Tom Byrne of the J. Byrne Agency also spoke regarding insurance policies.

# CRMC volunteer of the quarter Linda Cramer

CAPE MAY COURT HOUSE - Linda Cramer has been named Cape Regional Medical Center's "Special Touch Volunteer" for the fourth quarter of 2013.

Cramer lives in North Cape May and began her hospital volunteer service in April 2009. To date, Linda has contributed more than 800 hours as an Errand Volunteer and a Patient Feeding Assistance Volunteer.

"Linda was nominated by her co-volunteers because of her dependability as well as someone who is personable. She is truly dedicated to her service and enjoys being a part of the volunteer team," stated Julie Paoletta, Director of Volunteer Services.

"I can't believe this! Volunteering has meant so much to me," stated Linda Cramer. "I love it! Thank you for this wonderful surprise," she added.

During the presentation, Joanne Carrocino, FACHE, President and CEO, Thomas Piratzky, Vice President of Public Relations and Marketing and Julie Paoletta, Director of Volunteer Services, joined Linda's fellow volunteers in honoring her with the Volunteer of the Quarter Award. Linda was presented with flowers, a Special Touch Volunteer pin, gift card and a commemorative plaque.



Linda Cramer

For more information on volunteer opportunities at Cape Regional Medical Center, please visit our website at [www.caperemregional.com](http://www.caperemregional.com) or call Julie Paoletta, Director of Volunteer Services at (609) 463-2367.

Cape Regional Medical Center is a member of the Penn Cancer Network and an affiliate of Penn Medicine for Cancer Care, Cardiac Care and Vascular Care. Cape Regional Medical Center is accredited by and received the Gold Seal of Approval from The Joint Commission.

# House

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occupy the dwelling unit as their residence for a period of more than 90 consecutive days is not considered to be an event house.

Council, with the exception of Deputy Mayor Jack Wichterman, did not have anything to add or delete from the ordinance. Wichterman suggested all music must be moved inside a residence by 9 p.m. with the windows shut to avoid noise complaints.

"We do the same thing with

bars, so event houses should do it too," Wichterman said.

Mahaney noted the planning board has 35 days to review the draft ordinance and provide input to council. He said the ordinance introduction with Wichterman's addition will take place at the Feb. 18 meeting and be scheduled for the public hearing and adoption on March 18.

# Roann

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and I was always interested in old wooden boats," Whalen said. "I had to get involved somehow."

Whalen said the Roann was designed by Albert Condon, a well-known New England architect of wooden fishing boats, and was constructed by the Newbert & Wallace Shipyard in Thomaston, Maine. He said it was originally built for Roy Campbell of Vineyard Haven, Mass., who is still alive. Campbell fished the Roann year-round off of Cape Cod. Whalen said back then, there was no radio, GPS or any of the other high tech gadgets in fishing boats today.

According to Whalen, a boat like the Roann would be used for catching ground fish like flounder, pogies and sea bass. He said the Roann was also used for harpooning swordfish at one point.

Whalen said the first four years of the restoration were spent reconstructing the entire hull inside the Mystic Seaport building shed, which consisted of steam bending the timber wood frame, laying the white pine planks, rebuilding the Detroit Diesel 12V-71 engine, transmission and below deck living quarters. The engine was rebuilt by Eckels Diesel in Rio

Grande.

He said the only materials not consistent with the original specifications were the use of bronze and stainless steel fastenings on the deck and the mast to allow a lesser chance of deterioration. He said the original planks were also fir as opposed to white oak.

Once the hull was completed, the final four years were spent raising the mast and rebuilding the wheelhouse. Whalen said the wheelhouse wasn't in terrible shape, only requiring some plywood, epoxy and fiberglass on the roof. The original electronics were reinstalled even though some didn't work. New electronics were doubled up with the original devices.

Whalen said each section of the boat was rebuilt to original specs using photographs and whatever documentation could be found relating to the Roann. He said the group of volunteers hopes the Roann will visit Cape May in October or November.

"I think the commercial fishermen, especially, would really appreciate it," Whalen said. "It has been a long time since an Eastern-rigged dragger like this was seen in Cape May."

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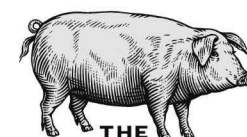
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