

# County requests study of new rate method

Continued from Page A1

hurricane or other natural disaster," the resolution states.

Copies of the resolution were sent to Gov. Phil Murphy, state Sen. Michael Testa, Assemblymen Erik Simonsen and Antwan McClellan and all counties in the state.

Commissioner E. Marie Hayes noted the many miles of coastline in the county, saying no one is safe from rising rates.

"Don't think for one minute that these insurance rates, the way that they are going to calculate it, is not going to affect you," she said. "It's going to affect the barrier islands but it's also going to affect homes off the barrier islands."

County Commission Director Gerald Thornton

said the rate hikes could destroy the value of property, especially on the barrier islands.

"If you remember, we were all caught off guard after Hurricane Sandy on this issue," he said.

According to FEMA, the new methodology leverages industry best practices and cutting-edge technology to enable FEMA to deliver rates that are actuarially sound, equitable, easier to understand and better reflect a property's flood risk.

"FEMA is conscious of the far-reaching economic impacts COVID-19 has had on the nation and existing policyholders and is taking a phased approach to rolling out the new rates," according to its website. It notes current NFIP policyholders can contact their insur-

ance company to learn more about what Risk Rating 2.0-Equity in Action means to them.

While not required, policyholders may acquire an elevation certificate, which provides more refined elevation information about their building, and submit it to their agent to determine if it will lower their rate.

The website says FEMA is building on years of investment in flood-hazard information by incorporating private-sector data sets, catastrophe models and evolving actuarial science.

"With Risk Rating 2.0, FEMA now has the capability and tools to address rating disparities by incorporating more flood risk variables. These include flood frequency, multiple flood types — riv-

er overflow, storm surge, coastal erosion and heavy rainfall — and distance to a water source along with property characteristics such as elevation and the cost to rebuild," it stated.

Currently, policyholders with lower-valued homes are paying more than their share of the risk while policyholders with higher-valued homes are paying less than their share of the risk, according to FEMA. Because Risk Rating 2.0 considers rebuilding costs, FEMA can equitably distribute premiums across all policyholders based on home value and a property's unique flood risk.

Existing statutory limits on rate increases require that most rates not increase more than 18 percent per year.

FEMA's flood map data reportedly informs the catastrophe models used in the development of rates under Risk Rating 2.0.

"We are maintaining features to simplify the transition to Risk Rating 2.0 by offering premium discounts to eligible poli-

cyholders. This means FEMA will continue to offer premium discounts for pre-FIRM subsidized and newly mapped properties," it stated.

Policyholders will still be able to transfer their discount to a new owner by assigning their flood insurance policy when their property changes ownership.

Discounts to policyholders in communities who participate in the Community Rating System (CRS) will continue. Communities will continue to earn National Flood Insurance Program rate discounts of 5 percent to 45 percent based on the CRS classification.

"However, since Risk Rating 2.0 does not use flood zones to determine flood risk, the discount will be uniformly applied to all policies throughout the participating community, regardless of whether the structure is inside or outside of the Special Flood Hazard Area," FEMA stated.

Policyholders of 10,193 single-family homes will

see decreases of more than \$100 per month in the first year, according to FEMA

Of all single-family homes with New Jersey National Flood Insurance Program policies, a total of 71,904 policyholders will see increases of zero to \$10 per month and 14,984 single-family home policyholders will see increases of \$10 to \$20 per month.

Over the past 50 years, FEMA has collected \$60 billion in National Flood Insurance Program premiums but has paid \$96 billion in costs including losses, operating expenses and interest. Taxpayers and policyholders are adversely affected when the program does not generate the revenue needed to pay claims. Risk Rating 2.0 will help put the NFIP on solid financial footing by creating a more stable program that is accountable to taxpayers, according to FEMA.

More information is available at [fema.gov/flood-insurance/risk-rating](http://fema.gov/flood-insurance/risk-rating).

## Residents alarmed

Continued from Page A1

ing 24.

Of the 24 calls, 10 were nonmedical such as gas leaks and false alarms, he said.

"The other 14 were medical assistance," San-

ford said. "Out of those 14, two of them were mutual aid calls to the (Wildwood) Crest."

Sanford said the average time for Inspira to get to the 12 calls was 11.5 to 12 minutes. Included in those calls was a 4-year-

old who fell in a park and was knocked unconscious, Sanford said.

"I think he had to wait 12 to 13 minutes for an ambulance," he said.

Another call involved a person who fainted on a balcony at a condominium, Sanford said. He said Inspira's response time for the call was 11 minutes.

He said the shortest response time was 9 minutes to an unconscious person at Two Mile Island restaurant. Six calls involved unconscious persons, Sanford said.

"Only a couple were for seniors, one was an allergic reaction," he said. "The unusual part of this is the two calls that got mutual aided to the Crest, one took 2 minutes, one took 3 minutes."

He said the average response time from Wildwood Crest Fire Rescue was 2.5 minutes.

"There is no reason you can't work an agreement with the Crest in regard to supporting Diamond Beach, especially with this amount of calls," Sanford said. "I don't see any valid reason why Lower Township can't do that."

He said Lower Township is using Wildwood Crest to answer its fire calls in Diamond Beach. Sanford asked that the township "rearrange the system" and perhaps have an additional ambulance to cover the township. He said if the township freed up Diamond Beach, the rest of the township would receive better ambulance service.

Lower Township Police Chief William Priole said he was not receiving any complaints, only positive reviews from officers, and that emergency medical service under Inspira had improved. He said Inspira was responding for mutual aid.



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## IN-PERSON EARLY VOTING IN CAPE MAY COUNTY OCT. 23 - 31, 2021

Earlier this year, a law was passed permitting in-person early voting in New Jersey.

### WHAT IS IN-PERSON EARLY VOTING?

This new option enables all registered voters to cast their ballot **in person, using a voting machine, during a nine-day period prior to Election Day.** You can now choose to vote, in person, when it's most convenient for your schedule.

### WHERE CAN I ACCESS IN-PERSON EARLY VOTING?

• No matter where you live in Cape May County, you can vote your specific ballot at any of the designated in-person early voting locations:

**Cape May Court House Library - 30 Mechanic St., Cape May Court House**  
**Lower Township Library - 2600 Bayshore Rd., Villas**  
**Upper Township Library - 2050 Route 631, Petersburg**

Please Note: All voting locations, as well as any county facilities, are following the CDC's guidelines in regards to COVID 19 mask mandates.

### WHEN CAN I ACCESS IN-PERSON EARLY VOTING?

• In-person early voting locations will be open **Saturday, October 23 through Sunday, October 31.**  
• Hours will be **Monday-Saturday, 10:00 a.m.-8:00 p.m. and Sunday, 10:00 a.m.-6:00 p.m.**  
No appointment necessary.

Sat., Oct. 23	Sun., Oct. 24	Mon., Oct. 25	Tues., Oct. 26	Wed., Oct. 27	Thurs., Oct. 28	Fri., Oct. 29
10:00 a.m. - 8:00 p.m.	10:00 a.m. - 6:00 p.m.	10:00 a.m. - 8:00 p.m.	10:00 a.m. - 8:00 p.m.	10:00 a.m. - 8:00 p.m.	10:00 a.m. - 8:00 p.m.	10:00 a.m. - 8:00 p.m.
Sat., Oct. 30	Sun., Oct. 31					
10:00 a.m. - 8:00 p.m.	10:00 a.m. - 6:00 p.m.					

### WHAT IF I ALWAYS VOTE BY MAIL, BUT NOW WANT TO VOTE EARLY, IN PERSON, INSTEAD?

• If you are on the "All future elections vote-by-mail list" you must opt out, in order to cast a ballot in person on a machine at an early voting location.  
• To opt out, you can download an opt-out form at [www.capemaycountyvotes.com](http://www.capemaycountyvotes.com)  
For more opt-out info contact the Cape May County Clerk at 609-465-1013.

### CAN I STILL CHOOSE FROM OTHER VOTING OPTIONS?

Yes. You may select, instead, to:

- Apply for a vote-by-mail ballot and return it one of the following ways...
  - Mail: It must be postmarked on or before 8:00 p.m. November 2 and be received by your county's Board of Elections on or before November 8.
  - Secure Ballot Drop Box: Place it in one of your county's secure ballot drop boxes by 8:00 p.m. on November 2. Drop box locations can be found at [Vote.NJ.Gov](http://Vote.NJ.Gov).
  - Board of Elections Office Deliver it in person to your county's Board of Elections Office by 8:00 p.m. on November 2. County Election Officials' contact information can be found at [Vote.NJ.Gov](http://Vote.NJ.Gov).
- Or, **vote in person** at your polling place, from 6:00 a.m. to 8:00 p.m. on **Election Day, November 2.** Accommodations will be made for voters with disabilities. Go to [Vote.NJ.Gov](http://Vote.NJ.Gov) for your polling place, listed on the Polling Locations page.

Every VOTE COUNTS!



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INFO: [eastlynnetheater.org](http://eastlynnetheater.org) / 609-884-5898

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