

City tries to lower flood insurance rates Sheriff

By JACK FICHTER
Cape May Star and Wave

CAPE MAY — Cape May has about 4,000 properties with 2,700, or 70 percent, having flood insurance. Of the 2,700 with flood insurance, 2,400 are located in a flood hazard zone, according to Mayor Edward Mahaney, who said 300 homeowners not in a flood hazard zone have flood insurance.

The city developed a Program for Public Information (PPI) to receive credit under the National Flood Insurance Program's Community Rating System with the goal of reducing flood insurance rates. An informed public will take more steps to protect their homes from flood damage and make plans on how they will handle the next flood event, he said.

The city established a PPI Committee last July. Mahaney said the city was working with Coastal Coalition of Atlantic and Cape May

counties on a multijurisdictional PPI to generate additional credit with the National Flood Insurance Program to get a better rating on flood insurance.

"Since 2017 is our five-year review, we want to make sure we are as well positioned as possible," he said.

The city has been preparing a document it will share with the Federal Emergency Management Agency that will make suggestions for improvement.

City Tax Assessor Lou Belasco said the PPI Committee involves the insurance, financial and real estate sectors and the media to put out information FEMA and the National Flood Insurance Program have identified as useful.

The committee met in October to formulate a plan of the measures the city plans to undertake, Belasco said. The target audience is owners of properties located just above the Special Flood

Hazard Areas, which are outside of flood areas in the A, B and C zones, he said.

"They are still able to buy flood insurance and they still need to be reached. They are still prone to flooding," Belasco said.

In Louisiana, a number of residents flooded from their homes were not located in flood zones, he said.

"Cape May, like so many other shore communities, does have areas that are not in flood zones and therefore not mandated through any federal program to get flood insurance," Belasco said.

He said the city is trying to get the message out that while those property owners are not mandated to buy flood insurance, it still may be useful for them to purchase flood insurance.

Belasco said a target audience is owners of properties in the A, B, C and V zones, short-term renters and new residents.

"All this is in efforts to lower our class from a six

to a five and maybe even a four," he said. "The last time we went through a review, we were able to drop two classes from an eight to a six."

Mahaney said moving from a class eight to a class six took the city from a 10 percent to a 20 percent discount on flood insurance. He said the 2017 review will affect flood insurance rates going into effect in 2018.

"We are very confident we will get to at least a class five, which is a 25 percent," Mahaney said. "Nobody in southern New Jersey has ever gotten above a class five."

He said those located outside the flood hazard zone with flood insurance receive only a 10 percent discount.

Belasco said every time the city moves up one class, it represents \$150,000 in savings. Mahaney said the overall savings to policyholders in Cape May last year was about \$617,000.

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term is done. There's never enough time in the day to do everything you want, so it's time for me to concentrate on the really important things in my life, and that's my family," Schaffer said.

Besides spending time with his family, especially his four grandchildren, Schaffer cited health concerns as a reason for not seeking another term.

Schaffer said he works more than 50 hours a week as county sheriff.

"I'm pretty excited at what we've accomplished in the Sheriff's Office," Schaffer said. "I'm leaving with the best police academy in the state of New Jersey. It's the only residential academy in the state of New Jersey. I started that as a residential academy."

He said when he first took over as academy director, there were two small classrooms, a trailer and an office. Since then, two buildings were constructed which include an amphitheater-style classroom, restroom facilities, indoor firing ranges and classrooms and facilities for the fire academy.

"You're graduating in January a class of 54 people from all over the state. Little tiny Cape May County last year trained the third most police officers in the state of New Jersey," Schaffer said. "You're dealing with the New Jersey Department of Corrections, which is a huge department, and big counties up north. ... I'm happy about the accomplishments that we've made."

Schaffer said he has trained more than 12,000 officers since 1977.

Schaffer said he pushed for eight years to replace the county's aging jail.

The county announced this year it's planning to build a

\$37 million, 85,000-square-foot jail facility that meets NJDC mandates, reduces maintenance costs and provides tighter security.

Schaffer said the new jail facility would be operational in early 2018.

"Besides changing the way inmates will be supervised, they'll go to direct supervision, you'll have increased efficiency because the systems that are in there now are so archaic and old, it's costing so much money to run the air and the heat and everything else. You'll have state of the art equipment," Schaffer said.

Schaffer said he incorporated technological innovations in the Sheriff's Department, obtained through grants, which proved cost-effective.

Cape May County became the first place in the country to have internet visitations of inmates at the county jail, Schaffer said.

"It's a successful program. We've had less assaults, less problems with people showing up. This year 70 percent of our visits are done through the internet now," Schaffer said.

The Cape May County Sheriff's Office instituted TIP411, an anonymous way for tipsters to provide information about crimes to law enforcement. Schaffer said the program is so successful that other municipalities are using it.

Schaffer said the Sheriff's Office was the first agency to use body cameras five years ago for their officers "long before body cameras became popular."

"A lot's been accomplished, but I've got good officers. I'm proud of all of them. I couldn't have accomplished it without them buying into our management philosophy," Schaffer said.

Toys for Tots

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age group and gender.

The application asks for the social security numbers of the parent or guardian and each child in the family. In the case of custodianship, official papers must be produced. Parents/legal guardians will need a photo ID of themselves and one proof of custody for each child (birth certificate, school ID, immunization record or legal custody documents). There are no exceptions to these requirements.

"This is the second year we have had parents and guardians come directly to us. In the past, we received names from social agencies and selected the items (for the children). Parents and guardians know best what their child wants," Mallon said.

The mission of the U.S. Marine Corps Reserve Toys for Tots program is to collect new, unwrapped toys during October, November and December each year and distribute those toys as gifts to needy children in the community in which the campaign is conducted. It all started in 1947 when one Marine lieutenant's wife asked him to give a homemade doll to a needy child. It became a project of the Marines when the base commandant learned of the gift, according to Mallon.

The Marine Toys for Tots Foundation is an IRS recognized 501(c)(3) not-for-profit public charity and is the fundraising, funding and support organization for the U. S. Marine Corps Reserve Toys For Tots Program. The foundation

is recognized as a top-rated fundraising organization. Programs receive 97 percent of the donation dollars. Donations can be made on the website, designating Cape May County to receive the donation. Memorial and honorarium donations are accepted. The web site is toysfortots.org.

Support of the program via the website has increased every year, according to the web site.

Drop boxes serve to collect toys at businesses, offices, restaurants, schools and medical facilities. These are distributed by early November. Each year the sites are contacted again and volunteers drop off the boxes, Mallon said. New sites have been added every year as requests have increased in his four years

of involvement in the campaign Mallon said.

The Cape May County campaign receives \$10,000 from the national organization and raises money locally to add to that amount for the purchase of toys. This year, \$16,000 in local donations was added, Mallon said. All toys are given to children in Cape May County. Money donations received now are going toward the 2017 campaign.

Big-box stores as well as smaller companies and fraternal organizations donate money or toys to the national campaign. The money may come from customer contributions throughout the year or a special event. On the national level, there are two types of corporate

donors. Those contributing \$25,000 or more cash and \$100,000 in toys and \$100,000 in services such as transportation, media or event opportunities qualify as sponsors. Those that contribute from \$5,000 to \$20,000 cash and toys valued from \$50,000 to \$99,000 with \$50,000 to \$99,000 in services are corporate donors, according to the campaign's web site www.toysfortots.org The web site lists all donors and box locations by state and county.

The distribution center will be very busy in the next week, said Mallon. He has a need for more volunteer helpers at the distribution center. Being a Marine is not required. He may be reached at (609) 602-8397.

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10:00, 10:00

**Why Him? R 11:10, 2:00, 4:50, 7:40, 10:20

Office Christmas Party R 9:55

Moana PG 10:20, 1:10, 3:50, 7:05

**Collateral Beauty PG-13 11:00, 1:50, 4:40, 7:20, 9:40

**2D Assassin's Creed PG-13 1:40, 6:50, 10:10

**3D Assassin's Creed PG-13 10:40, 4:10

**2D Passengers PG-13 10:50, 4:20, 7:10

**3D Passengers PG-13 1:20, 9:50

**2D Sing PG 10:10, 12:50, 6:40

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