



SECTION 9. JURISDICTIONAL ANNEXES

9.16 TOWNSHIP OF FLORENCE

This section presents the jurisdictional annex for the Township of Florence that provides resources and information to assist public and private sectors to reduce losses from future hazard events. This annex is not guidance of what to do when a disaster occurs. Rather, this annex concentrates on actions to reduce or eliminate damage to property and people that can be implemented prior to a disaster. Information presented includes a general overview of the municipality, who in the Township of Florence participated in the planning process, an assessment of the Township of Florence’s risk and vulnerability, the different capabilities used in the Township of Florence, and an action plan that will be implemented to achieve a more resilient community.

9.16.1 Hazard Mitigation Planning Team

The Township of Florence identified the hazard mitigation plan primary and alternate points of contact and developed this plan over the course of several months with input from many Township of Florence departments, including the Office of Emergency Management, Construction, and the Clerk. The Emergency Management Coordinator represented the community on the Burlington County Hazard Mitigation Planning Partnership and supported the local planning process requirements 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.

The following table summarizes municipal officials that participated in the development of the annex and in what capacity. Additional documentation on the municipality’s planning process through Planning Partnership meetings is included in Volume 1, Section 2 (Planning Process) and Appendix C (Meeting Documentation).

Table 9.16-1. Hazard Mitigation Planning Team

Primary Point of Contact		Alternate Point of Contact	
Name/Title:	Philip Drangula, OEM Coordinator	Name/Title:	Albert Jacoby, OEM Deputy Coordinator
Address:	711 Broad Street, Florence, NJ 08518	Address:	711 Broad Street, Florence, NJ 08518
Phone Number:	(609) 847-1712	Phone Number:	(609) 499-2525
Email:	oem@florence-nj.gov	Email:	ajacoby@florencetwppd.org
NFIP Floodplain Administrator			
Name/Title:	James Hoey, Construction Official		
Address:	711 Broad Street, Florence, NJ 08518		
Phone Number:	(609) 499-2130 ext. 119		
Email:	jhoey@florence-nj.gov		
Additional Contributors:			
Name/Title:	Philip Drangula, OEM Coordinator		
Method of Participation:			



	Attended the Planning Partnership Risk Assessment Meeting and Mitigation Strategy Workshop. Reviewed draft annex.
Name/Title: Method of Participation:	Albert Jacoby, OEM Deputy Coordinator Attended the Planning Partnership Risk Assessment Meeting and Mitigation Strategy Workshop.
Name/Title: Method of Participation:	James Hoey, Construction Official Completed Worksheets C and D. Reviewed draft annex.
Name/Title: Method of Participation:	Nancy Earlston, Clerk Completed Worksheet B. Reviewed draft annex.
Name/Title: Method of Participation:	Brian Boldizar, Police Chief Reviewed draft annex.
Name/Title: Method of Participation:	Michael Angelastro, Engineer Reviewed draft annex.
Name/Title: Method of Participation:	Thomas Sahol, Administrator Reviewed draft annex.
Name/Title: Method of Participation:	David Wright, Public Works Reviewed draft annex.
Name/Title: Method of Participation:	Ed Fox, Planner Reviewed draft annex.
Name/Title: Method of Participation:	Robert Tharp, Fire Administrator Reviewed draft annex.

9.16.2 Municipal Profile

The Township of Florence is located in the north-central portion of Burlington County along the Delaware River. The Township is bordered by the Township of Mansfield to the east, Township of Springfield to the south, and Township of Burlington to the west. To the north, the Township lies directly on the Delaware River, across from Bristol and Levittown, Pennsylvania. The Township has a total area of 10.177 square miles, including 9.780 square miles of land and 0.397 square miles of water.

The Township of Florence is governed under the provisions of the Mayor-Council Plan of the Faulkner Act. Under this form of government, the voters elect a mayor for a four-year term and two Council members At-Large and three Council members from three wards for over-lapping terms of four years. The legislative power is vested in the Council and the Executive power is vested in the mayor. The mayor appoints a professionally qualified Business Administrator with the advice and consent of Council.

According to the U.S. Census, the 2020 population for the Township of Florence was 12,812, a 5.8 percent increase from the 2010 Census. Data from the 2021 American Community Survey 5-Year Population Estimates indicate that 16.6 percent is 65 years of age or older, 5 percent of the population is 5 years of age or younger, 2 percent is non-English speaking, 11.4 percent has a disability, 6.5 percent is below the poverty level.

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 Township of Florence, 32 percent of households earn less than the basic cost of living and are considered socially vulnerable.



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

9.16.3 Jurisdictional Capability Assessment and Integration

The Township of Florence performed an inventory and analysis of existing capabilities, plans, programs, and policies that enhance its ability to implement mitigation strategies. Volume 1, Section 5 (Capability Assessment) describes the components included in the capability assessment and their significance for hazard mitigation planning. The jurisdictional assessment includes the following analyses:

- An assessment of legal and regulatory capabilities.
- Development and permitting capabilities.
- An assessment of administrative and technical capabilities.
- An assessment of fiscal capabilities.
- An assessment of education and outreach capabilities.
- Classification under various community mitigation programs.
- The community’s adaptive capacity to withstand hazard events.

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

Planning, Legal, and Regulatory Capability and Integration

The table below summarizes the regulatory tools that are available to the Township of Florence. The comment field provides information as to how the capability integrates hazard mitigation and risk reduction.

Table 9.16-2. Planning, Legal, and Regulatory Capability and Integration

	Jurisdiction has this? (Yes/No)	Code Citation and Date (code chapter, name of plan, date of plan)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Codes, Ordinances, & Regulations				
Building Code	Yes	Chapter 64 Construction Codes, Uniform	State, Local	Construction Code Official
<i>How does this reduce risk?</i> This chapter and the Building Code shall be enforced and administered by the Construction Official as appointed by the Township. This code ensures all buildings are in line with the Uniform Construction Code, as adopted by the Township and the State of New Jersey.				
Zoning/Land Use Code	Yes	Chapter 91 Land Development	State, Local	Zoning, Zoning Board of Adjustment, Planning Board



	Jurisdiction has this? (Yes/No)	Code Citation and Date (code chapter, name of plan, date of plan)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<i>How does this reduce risk?</i>				
The code enables where appropriate, flexibility of design and development of land in such a manner as to preserve its natural and scenic qualities, protect areas of meaningful ecological value, reduce flood hazards, facilitate the adequate and economical provision of streets and utilities, minimize negative environmental impacts, improve the aesthetic quality of new residential developments, encourage the conservation of energy, increase recreational opportunities, and otherwise promote the planned and environmentally desirable use of land.				
Subdivision Ordinance	Yes	Chapter 91 Land Development, Part 2 Subdivision of Land; Site Plan Review	State, Local	Zoning, Zoning Board of Adjustment, Planning Board
<i>How does this reduce risk?</i>				
It is declared to be the policy of the Township to consider land subdivisions as part of a plan for the orderly, efficient, and economical development of the Township. Land to be subdivided shall be of such character that it can be used safely for building or development purposes without danger to health or peril from fire, flood, or other menace, and without resulting in significant damage to the ecology of the area in which it is located. Land subject to fire, flood or other hazards shall not be subdivided nor developed for residential purposes, nor for such other uses as may increase danger to health, life, or property, or aggravate a flood hazard, but such land may be set aside for uses as shall not involve such danger nor produce unsatisfactory living conditions.				
Site Plan Ordinance	Yes	Chapter 91 Land Development, Part 2 Subdivision of Land; Site Plan Review	Local	Zoning, Zoning Board of Adjustment, Planning Board
<i>How does this reduce risk?</i>				
Approval of a site plan is required for a) the development or redevelopment of any building, structure or lot or portion thereof for a new use; b) the expansion or relocation of any existing use; or c) any change of use of a building, structure or lot or portion thereof. Per the ordinance, a proposed stormwater drainage system shall be adequate to prevent any increase in the rate of surface runoff or otherwise contribute to downstream flooding during a storm of any magnitude, up to and including a one-hundred-year frequency storm.				
Stormwater Management Ordinance	Yes	Chapter 123 Stormwater Quality Protection	State, Local	Public Works
<i>How does this reduce risk?</i>				
It is the purpose of this chapter to establish regulations for the protection of the environment and to establish requirements to control littering, pet waste, yard waste and for the protection of the stormwater system in the Township of Florence so as to protect public health, safety and welfare.				
Post-Disaster Recovery/ Reconstruction Ordinance	No	-	-	-
<i>How does this reduce risk?</i>				
Real Estate Disclosure	No	-	-	-
<i>How does this reduce risk?</i>				
Growth Management	No	-	-	-
<i>How does this reduce risk?</i>				
Environmental Protection Ordinance	No	-	-	-
<i>How does this reduce risk?</i>				
Flood Damage Prevention Ordinance	Yes	Chapter 79 Flood Damage Prevention	Federal, State, Local	Business Administrator, Construction Code Official
<i>How does this reduce risk?</i>				



	Jurisdiction has this? (Yes/No)	Code Citation and Date (code chapter, name of plan, date of plan)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
<p>It is the purpose of this chapter to promote the public health, safety, and general welfare and to minimize public and private losses due to flood conditions in specific areas by provisions designed to:</p> <ul style="list-style-type: none"> A. Protect human life and health; B. Minimize expenditure of public money for costly flood-control projects; C. Minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public; D. Minimize prolonged business interruptions; E. Minimize damage to public facilities and utilities such as water and gas mains, electric, telephone and sewer lines, streets, bridges located in areas of special flood hazard; F. Help maintain a stable tax base by providing for the sound use and development of areas of special flood hazard so as to minimize future flood blight areas; G. Ensure that potential buyers are notified that property is in an area of special flood hazard; and H. Ensure that those who occupy the areas of special flood hazard assume responsibility for their actions. <p>The Township's ordinance does not follow the model code coordinated ordinance from NJDEP and will require update.</p>				
Wellhead Protection	No	-	-	-
<i>How does this reduce risk?</i>				
Emergency Management Ordinance	No	-	-	-
<i>How does this reduce risk?</i>				
Climate Change Ordinance	No	-	-	-
<i>How does this reduce risk?</i>				
Other	No	-	-	-
<i>How does this reduce risk?</i>				
Planning Documents				
Comprehensive/Master Plan	Yes	Florence Township Master Plan, June 2022	Local	Planning Board
<i>How does this reduce risk?</i>				
The Master Plan is intended to provide a set of policies for the Township that will guide municipal officials, the planning and zoning boards, and citizens on decisions and regulations within the Township. The Plan is a broad policy document that guides the use of lands and future physical, economic, and social development of the Township.				
Capital Improvement Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Disaster Debris Management Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Floodplain Management or Watershed Plan	Yes	Florence Township Master Plan Conservation Element, June 2022	Local	Planning Board
<i>How does this reduce risk?</i>				
The element of the master plan provides for the preservation, conservation, and utilizations of natural resources including to the extent appropriate, energy, open space, water supply, forests, soil, marshes, wetlands, harbors, river and other waters, fisheries, endangered or threatened species wildlife and other resources, and which systemically analysis the impact of each other component and element of the master plan on the present and future preservation conservation, and utilization of those resources.				



	Jurisdiction has this? (Yes/No)	Code Citation and Date (code chapter, name of plan, date of plan)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Stormwater Management Plan	Yes	Municipal Stormwater Management Plan, October 2021	Local	Public Works
<i>How does this reduce risk?</i> The Municipal Stormwater Management Plan documents the Township's strategy for addressing stormwater management and stormwater-related impacts related to land development. This plan addresses the impacts of land development on groundwater recharge, stormwater quality, and stormwater quantity. The impacts are addressed by incorporating stormwater design and performance standards for new major development, defined as projects that disturb one or more acre of land or projects that would result in 0.25 acres or more of additional impervious coverage. These standards are intended to minimize the adverse impact of stormwater runoff on water quality and water quantity and the loss of groundwater recharge that provide base flow in receiving water bodies, The plan describes long-term operation and maintenance measures for existing and future stormwater facilities.				
Stormwater Pollution Prevention Plan	Yes	Stormwater Pollution Prevention Plan, October 2021	Local	Public Works
<i>How does this reduce risk?</i> The Stormwater Pollution Prevention Plan is used to identify all potential pollution sources that could come into contact with stormwater leaving a site. This plan includes the following elements: <ul style="list-style-type: none"> • Site map and description • Descriptions of activities that could cause pollution • Best Management Practices & control measures for preventing pollution • Procedures for conducting inspections and monitoring • Plans for keeping your SWPPP up to date 				
Open Space Plan	Yes	Florence Township Master Plan Recreation and Conservation Element, June 2022	Local	Planning Board
<i>How does this reduce risk?</i> This element of the Master Plan addresses new open space acquisitions and programs for open space preservation, including farmland preservation. Acquiring land for open space can reduce the Township's vulnerability to certain hazards, such as flooding.				
Urban Water Management Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Habitat Conservation Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Economic Development Plan	Yes	Florence Township Master Plan Economic Element, June 2022	Local	Planning Board
<i>How does this reduce risk?</i> The Economic Development Plan is an element of Florence's Master Plan - the primary policy document that identifies future goals for growth, preservation, and development in the Township. The Economic Development Plan emphasizes continued economic vitality for the Township and proactively focuses on supporting the local economy's ability to adapt to changing conditions. The Plan provides a framework for a coordinated effort to ease the effects of the business cycle on the residents and businesses of Florence.				
Shoreline Management Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Community Wildfire Protection Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Community Forest Management Plan	No	-	-	-
<i>How does this reduce risk?</i>				



	Jurisdiction has this? (Yes/No)	Code Citation and Date (code chapter, name of plan, date of plan)	Authority (local, county, state, federal)	Individual / Department / Agency Responsible
Transportation Plan	Yes	Florence Township Master Plan Circulation Element, June 2022	Local	Planning Board
<i>How does this reduce risk?</i> The Circulation Element of the Master Plan provides a description and analysis of the transportation system that serves Florence, including the street network, streetscape, sidewalks, and pathways.				
Agriculture Plan	Yes	Florence Township Master Plan Farmland Preservation Element, June 2022	Local	Planning Board
<i>How does this reduce risk?</i> This element of the master plan includes an inventory of farm properties and a map illustrating significant areas of agricultural land; a statement showing that municipal ordinances support and promote agriculture as a business; and a plan for preserving as much farmland as possible in the short term by leveraging money made available.				
Climate Action/ Resiliency/Sustainability Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Tourism Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Business/ Downtown Development Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Other	No	-	-	-
<i>How does this reduce risk?</i>				
Response/Recovery Planning				
Emergency Operations Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Continuity of Operations Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Strategic Recovery Planning Report	No	-	-	-
<i>How does this reduce risk?</i>				
Threat & Hazard Identification & Risk Assessment (THIRA)	No	-	-	-
<i>How does this reduce risk?</i>				
Post-Disaster Recovery Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Public Health Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Other	No	-	-	-
<i>How does this reduce risk?</i>				



Development and Permitting Capability

The table below summarizes the capabilities of the Township of Florence to oversee and track development.

Table 9.16-3. Development and Permitting Capability

Indicate if your jurisdiction implements the following	Yes/No	Comment:
Do you issue development permits? • If yes, what department is responsible?	Yes	Construction
If you do not issue development permits, what is your process for tracking new development?	N/A	-
Are permits tracked by hazard area? (For example, floodplain development permits.)	Yes	Special Flood Hazard Area
Do you have a buildable land inventory? • If yes, please describe	No	-
Describe the level of build-out in your jurisdiction.	N/A	There are limited areas of the Township available for development.

Administrative and Technical Capability

The table below summarizes potential staff and personnel resources available to the Township of Florence and their current responsibilities that contribute to hazard mitigation.

Table 9.16-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Administrative Capability		
Planning Board	Yes	Planning Board meetings are quasi-judicial meetings where action is taken on development applications. The Planning Board consists of seven members and two alternate members. The Planning Board meets on the fourth Tuesday of each month. The Board's procedures are similar to courtroom procedures. The chairperson conducts the meeting as a judge would, and the Board deliberates as a jury would voting to render a final decision. The Planning Board is responsible for preparing the Township Master Plan that complies with the New Jersey Municipal Land Use Law (MLUL), reexamining the Master Plan at least every 10 years, and reviewing zoning ordinances referred to the Board by the Township Council.
Zoning Board of Adjustment	Yes	Zoning Board of Adjustment meetings are quasi-judicial meetings where action is taken on development applications that do not meet the Florence Township code(s) and require a Use or Bulk



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
		<p>Variance. The Zoning Board of Adjustment normally meets the first Monday of each month. The Zoning Board of Adjustment consists of seven members and two alternate members who serve the public without compensation. The Board’s procedures are like courtroom procedures. The chairperson conducts the meeting as a judge would, and the Board deliberates as a jury would voting to render a final decision.</p>
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	Yes	<p>The Environmental Commission is composed of seven persons appointed by the Mayor, one which must be a member of the Township Planning Board. The Commission shall have the following powers:</p> <ul style="list-style-type: none"> ▪ Promote the conservation and development of the natural resources of the Township. ▪ Plan, implement and inform the public of local conservation programs. ▪ Compile and maintain an index of all open areas, publicly or privately owned, including marsh, swamps, and other wetlands. ▪ Conduct all appropriate research into the possible use or uses of open space in the Township. ▪ Submit recommendations to the Planning Board of appropriate plans and programs for inclusion in the Township Master Plan and for the general development and use of such areas. ▪ Prepare advertisements, books, maps, charts, and other appropriate material as necessary ▪ Act as coordinating agency in the community with respect to conservation matters and as a liaison between local conservation needs and the regional, state, and federal agencies responsible for administering to those needs. ▪ Act and discharge its duties within the limits of funds appropriated to it for such purpose by the Township Council. ▪ Adopt by-laws to provide for procedures
Open Space Board/Committee	No	-
Economic Development Commission/Committee	Yes	<p>The Economic Development Committee consists of six citizen members. The Economic Development Committee shall have the duty to:</p> <ul style="list-style-type: none"> ▪ Conduct research into potential economic development of the Township, in areas appropriate for such development. ▪ Develop and recommend to the Mayor and Council a marketing plan for the Township of Florence.



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
		<ul style="list-style-type: none"> ▪ Advertise, prepare, print, and distribute materials to support the economic development of the Township. ▪ Perform such other acts as are reasonably related to and designed to carry out the purposes and objectives of the Committee as authorized by the Mayor and Council. ▪ Keep records of the meetings and activities of the Committee and to make quarterly reports to the Mayor and Council.
Public Works/Highway Department	Yes	<p>The Florence Township Public Works Department works year-round to improve our residents' quality of life and provides various services throughout the community. Our department consists of 20 employees including a superintendent, assistant superintendent, equipment operators, truck drivers, one mechanic and road crews.</p> <p>Some of the various responsibilities of Public Works include pothole repair, leaf/branch pickup, snow removal, clearing and repairing of storm drains, recreation fields, maintaining all parks in common areas, and repairing or replacing road signs. The Department maintains a fully equipped automotive garage in which we repair all police vehicles, township heavy equipment and vehicles, and sewer department vehicles.</p> <p>Public Works also maintains and operates a recycling facility where both residents and staff drop off items such as general recyclables, paint cans, metal, branches, leaves, and electronics.</p>
Construction/Building/Code Enforcement Department	Yes	<p>Code Enforcement is responsible for preserving the quality and value of public and private property and maintaining a high standard of living by eliminating conditions that threaten the life, health, safety, and general welfare of the public. The Code Enforcement Officer enforces ordinances related to public and private properties.</p> <p>The Florence Township Construction Office performs all duties and responsibilities as required by the Uniform Construction Code, the International Construction Code, the New Jersey Department of Community Affairs, and laws pursuant to the New Jersey Uniform Construction Code. This office follows</p>



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
		<p>the requirements under the DCA and Florence Township codes.</p> <p>The Florence Township Construction Department is responsible for ensuring that all construction work in the Township complies with the requirements of the New Jersey Uniform Construction Code. The Department consists of clerical staff and licensed inspectors to perform the duties of the office.</p>
Emergency Management/Public Safety Department	Yes	The Office of Emergency Management coordinates, maintains, and administers emergency management and homeland security practices in the areas of mitigation, preparedness, response, recovery, detection, prevention, and protection.
Warning Systems / Services (mass notification system, outdoor warning signals, etc.)	Yes	Nixle, Reverse 911
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	Yes	Responsibilities of Public Works include pothole repair, leaf/branch pickup, snow removal, clearing and repairing of storm drains, recreation fields, maintaining all parks in common areas, and repairing or replacing road signs.
Mutual aid agreements	No	-
Human Resources Manual <i>e.g., Do any job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk?</i>	Yes	Combined personnel policies and procedures manual and employee handbook through the BURLCO/JIF
Other: Shade Tree Commission	Yes	The commission consists of seven members appointed by the Mayor and Township Council. The commission assists the Mayor and Council with respect to the selection, planting, care, culture, trimming and development of shade trees in the township. It also develops and recommends a suitable shade tree program for the township. It is the responsibility of the commission to study, investigate, counsel and develop and update annually and administer the Master Plan for the care, preservation, pruning, planting, replanting, removal or disposition of trees and shrubs in parks, along streets and in other public areas. The Master Plan, once approved by the Mayor and Township Council, shall constitute the Official Comprehensive Tree Plan for Florence Township. The Shade Tree Commission, when requested by the Mayor and Township Council, shall consider, investigate, make findings, report, and recommend upon any special matter or question coming within the scope of its work.
Other: Florence Township Municipal Utility Authority	Yes	Florence Township MUA provides both water and wastewater services to nearly 11,214 customers. Our



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
		mission is to provide safe, dependable, and affordable water and wastewater treatment services in a manner consistent with applicable standards for public health and environmental quality standards.
Other	No	-
Technical/Staffing Capability		
Planners or engineers with knowledge of land development and land management practices	Yes	Contract with outside agencies
Engineers or professionals trained in building or infrastructure construction practices	Yes	Contract with outside agencies
Planners or engineers with an understanding of natural hazards	Yes	Contract with outside agencies
Staff with expertise or training in benefit/cost analysis	Yes	Contract with outside agencies
Professionals trained in conducting damage assessments	Yes	Contract with outside agencies
Personnel skilled or trained in GIS and/or Hazards United States (HAZUS) – Multi-Hazards (MH) applications	Yes	Contract with outside agencies
Environmental scientist familiar with natural hazards	Yes	Contract with outside agencies
Surveyor(s)	Yes	Contract with outside agencies
Emergency Manager	Yes	The Office of Emergency Management coordinates, maintains, and administers emergency management and homeland security practices in the areas of mitigation, preparedness, response, recovery, detection, prevention, and protection.
Grant writer(s) <i>Consider the following - Are data and maps from the HMP used to support documentation in grant applications?</i>	No	-
Resilience Officer	No	-
Other (this could include stormwater engineer, environmental specialist, etc.)	Yes	Contract with outside agencies

Fiscal Capability

The table below summarizes financial resources available to the Township of Florence.

Table 9.16-5. Fiscal Capabilities

Financial Resources	Accessible or Eligible to Use? (Yes/No)
Community development Block Grants (CDBG, CDBG-DR)	Yes
Capital improvements 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
Stormwater utility fee	No
Incur debt through general obligation bonds	Yes



Financial Resources	Accessible or Eligible to Use? (Yes/No)
Incur debt through special tax bonds	Yes
Incur debt through private activity bonds	No
Withhold public expenditures in hazard-prone areas	No
Other federal or state Funding Programs	Yes
Open Space Acquisition funding programs	Yes
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

Education and Outreach Capability

The table below summarizes the education and outreach resources available to the Township of Florence.

Table 9.16-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment:
Public information officer or communications office	No	-
Personnel skilled or trained in website development	Yes	Contract with outside agency
Hazard mitigation information available on your website	No	-
Social media for hazard mitigation education and outreach	No	-
Citizen boards or commissions that address issues related to hazard mitigation	No	-
Warning systems for hazard events	Yes	Nixle, Reverse 911
Natural disaster/safety programs in place for schools	No	-
Does the jurisdiction have any public outreach mechanisms / programs in place to inform citizens on natural hazards, risk, and ways to protect themselves during such events? • If yes, please describe.	No	-

Community Classifications

The table below summarizes classifications for community programs available to the Township of Florence.

Table 9.16-7. Community Classifications

Program	Participating? (Yes/No)	Classification (if applicable)	Date Classified (if applicable)
Community Rating System (CRS)	No	-	-
Building Code Effectiveness Grading Schedule (BCEGS)	No	-	-
Public Protection (ISO Fire Protection Classes 1 to 10)	Yes	4	Unknown



Program	Participating? (Yes/No)	Classification (if applicable)	Date Classified (if applicable)
Storm Ready Certification	No	-	-
Firewise Communities classification	No	-	-
New Jersey Sustainable Jersey Community	Yes	None	April 15, 2009
Other	No	-	-

Note:

- N/A Not applicable
- NP Not participating
- Unavailable

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 2014). Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future conditions, and changing risk. The table below summarizes the adaptive capacity for each identified hazard of concern and the jurisdiction’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 9.16-8. Adaptive Capacity

Hazard	Adaptive Capacity – Strong/Moderate/Weak
Dam Failure	Moderate
Disease Outbreak	Strong
Drought	Moderate
Earthquake	Moderate
Extreme Temperatures	Strong
Flood	Moderate
Severe Weather	Moderate
Severe Winter Weather	Strong
Wildfire	Moderate

9.16.4 National Flood Insurance Program (NFIP) Compliance

This section provides specific information on the management and regulation of the regulatory floodplain, including current and future compliance with the NFIP.

NFIP Floodplain Administrator (FPA)

James Hoey, Construction Official

National Flood Insurance Program (NFIP) Summary

The following table summarizes the NFIP statistics for the Township of Florence.



Table 9.16-9. NFIP Summary

Active Policies	Total Premium + Policy Fee	Number of Losses	Total Net Payment	Repetitive Loss Properties
12	\$7,195	5	\$27,929.03	None

Source: NFIP 2023
 Notes: Data current as of October 2023
 RL Repetitive Loss
 SRL Severe Repetitive Loss
 RL FMA Definition Any insurable building that has incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event.
 RL NFIP Definition Any insurable building for which two or more claims of more than \$1,000 were paid by the National Flood Insurance Program (NFIP) within any rolling ten-year period, since 1978.

Flood Vulnerability Summary

The following table provides a summary of the NFIP program in the Township of Florence.

Table 9.16-10. NFIP Summary

NFIP Topic	Comments
Flood Vulnerability Summary	
Describe areas prone to flooding in your jurisdiction. <ul style="list-style-type: none"> Do you maintain a list of properties that have been damaged by flooding? 	<p>Flooding is largely limited to the Special Flood Hazard Area.</p> <p>The Township does not maintain a list.</p>
Do you maintain a list of property owners interested in flood mitigation? <ul style="list-style-type: none"> How many homeowners and/or business owners are interested in mitigation (elevation or acquisition)? 	The Township does not maintain a list.
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? <ul style="list-style-type: none"> How many were declared for recent flood events in your jurisdiction? 	Follow NFIP requirements.
How many properties have been mitigated (elevation or acquisition) in your jurisdiction? <ul style="list-style-type: none"> If there are mitigated properties, how were the projects funded? 	None
Do your flood hazard maps adequately address the flood risk within your jurisdiction? <ul style="list-style-type: none"> If not, state why. 	Yes
NFIP Compliance	
What local department is responsible for floodplain management?	Construction
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?	No
Does your floodplain management staff need any assistance or training to support its floodplain management program? <ul style="list-style-type: none"> If so, what type of assistance/training is needed? 	Yes, CFM training



NFIP Topic	Comments
Provide an explanation of NFIP administration services you provide (e.g., permit review, GIS, education/outreach, inspections, engineering capability)	None
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	Zoning, Land Use
What are the barriers to running an effective NFIP program in the community, if any?	Certifications
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? • Have you adopted NJDEP’s Model Code Coordinated Ordinance? • What is the date that your flood damage prevention ordinance was last amended?	Chapter 79 No 12-6-2017
Does your floodplain management program meet or exceed minimum requirements? • If exceeds, in what ways?	Meet 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?	Planning & Zoning review
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	No

9.16.5 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. The table below summarizes recent and expected future development trends, including major residential/commercial development and major infrastructure development.

Table 9.16-11. Number of Building Permits for New Construction

Type of Development	2018		2019		2020		2021		2022	
Number of Building Permits for New Construction Issued Since the previous HMP* (total/within regulatory floodplain)	Total	Within SFHA	Total	Within SFHA	Total	Within SFHA	Total	Within SFHA	Total	Within SFHA
	Single Family	40	0	44	0	2	0	5	0	3
Multi-Family	0	0	0	0	0	0	0	0	0	0
Other (commercial, mixed-use, etc.)	0	0	1	0	1	0	2	0	1	0



Type of Development	2018	2019	2020	2021	2022					
Total Permits Issued	40	0	45	0	3	0	7	0	4	0

SFHA Special Flood Hazard Area (1% annual chance flood event)

* Only location-specific hazard zones or vulnerabilities identified.

Table 9.16-12. Recent and Expected Future Development

Property or Development Name	Type (e.g., Res., Comm.)	# of Units / Structures	Address and Parcel ID	Known Hazard Zone(s)	Description/Status of Development
Recent Major Development from 2019 to Present					
There has been no recent major development between 2019 and present date.					
Known or Anticipated Major Development in the Next Five (5) Years					
Whitesell Construction Co.	Commercial	1	200 Richards Run	N/A	249,000 sq. ft. warehouse
Project Freedom	Residential	5	2135 Rt. 130	N/A	R-2 Use, Clubhouse

9.16.6 Jurisdictional Risk Assessment

The hazard profiles in Volume 1, Section 4 (Risk Assessment) provide detailed information regarding each plan participant’s vulnerability to the identified hazards. Section 4.2 (Methodology) and Section 4.4 (Hazard Ranking) provide detailed summaries for the Township of Florence’s risk assessment results and data used to determine the hazard ranking discussed later in this section.

Hazard area extent and location maps provided below illustrate the probable areas impacted within the jurisdiction based on the best available data at the time of the preparation of this plan and are adequate for planning purposes. Maps were generated only for those hazards that can be identified clearly using mapping techniques and technologies and for which the Township of Florence has significant exposure. The maps also show the location of potential new development, where available.



Figure 9.16-1. Township of Florence Flood and Sea Level Rise Hazard Area Extent and Location Map

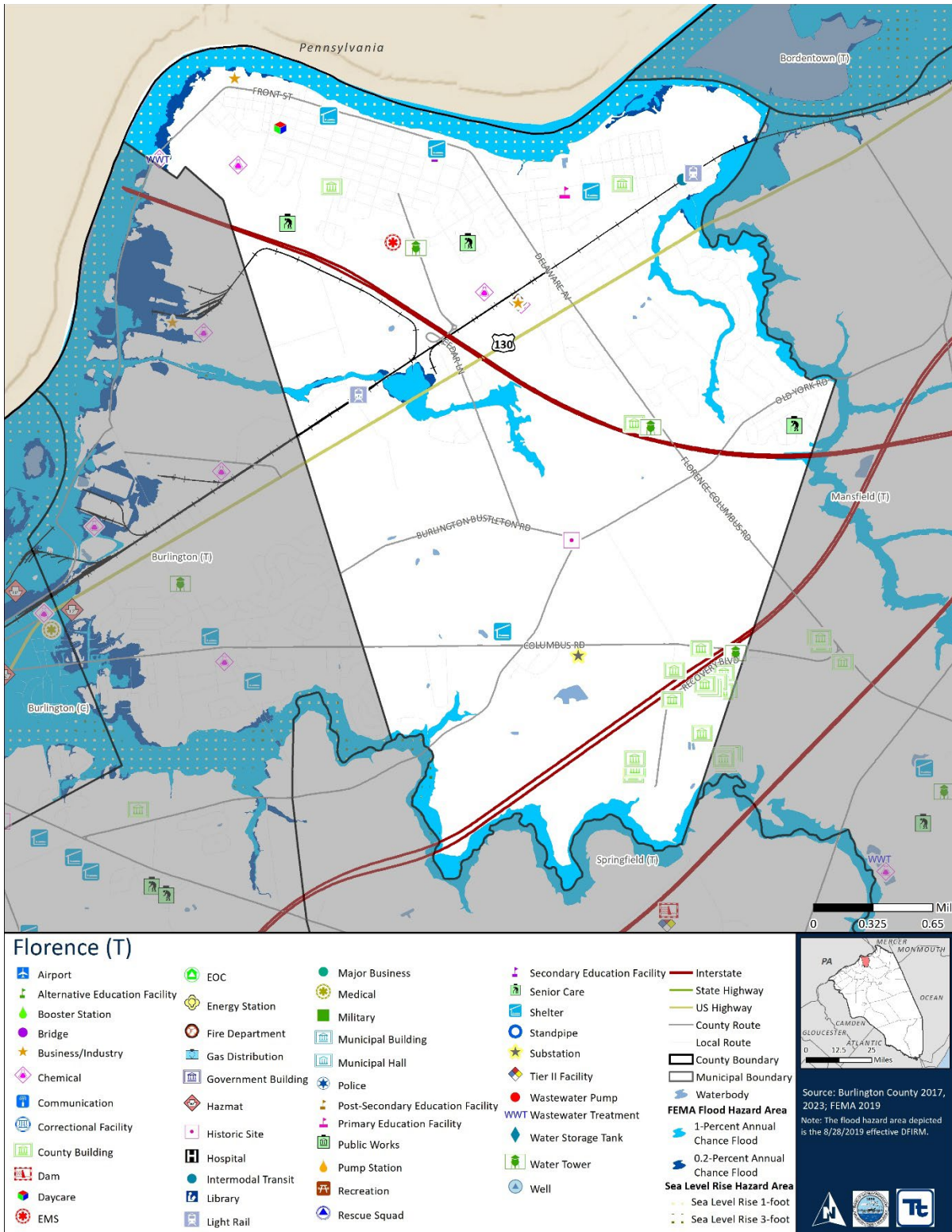
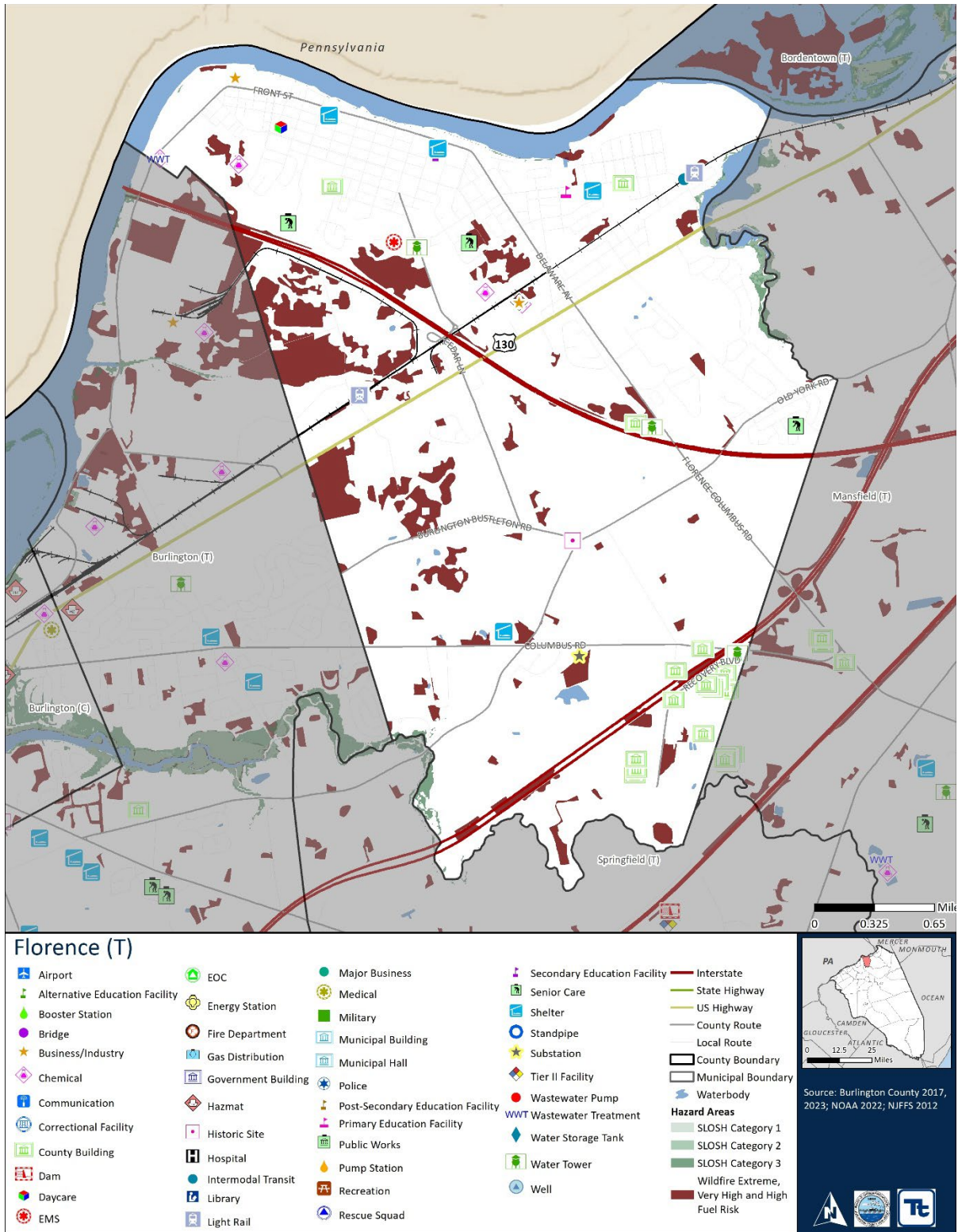


Figure 9.16-2. Township of Florence SLOSH and Wildfire Hazard Area Extent and Location Map





Hazard Event History

Burlington County has a history of natural and non-natural hazard events, as detailed in Volume I, Section 4 (Risk Assessment). A summary of historical events is provided in each of the hazard profiles and includes a chronology of events that have affected the County and its municipalities.

The Township of Florence’s history of federally declared (as presented by FEMA) and significant hazard events [as presented in NOAA-National Centers for Environmental Information (NCEI)] is consistent with that of the County. The table below provides details regarding municipal-specific loss and damages the Township of Florence experienced during hazard events since the last hazard mitigation plan update. Information provided in the table below is based on reference material or local sources.

Table 9.16-13. Hazard Event History Since 2019

Dates of Event	Event Type (Disaster Declaration if applicable)	County Designated?	Summary of Event	Municipal Summary of Damages and Losses
March 6-7, 2018	Severe Winter Storm (DR-4368)	Yes	Banding and thundersnow produced pockets of heavier snow in the western sections of the area, closer to the Delaware River. The snow contained large amounts of liquid, making it heavy and wet. This resulted in downed trees, limbs, and wires, leading to numerous power outages across portions of New Jersey.	Although the County was impacted, the Township did not report damages.
January 20, 2020 – May 11, 2023	Covid-19 Pandemic (EM-3451-NJ, DR-4488-NJ)	Yes	Burlington County accounted for 115,985 positive cases of COVID-19 in the State of New Jersey, and 1,265 of the reported deaths. A total of 991,269 vaccinations were delivered in the County to both residents and non-residents.	The Township was subject to closures and social distancing/masking requirements.
August 4, 2020	Tropical Storm Isaias (DR-4574-NJ)	Yes	Tropical Storm Isaias brought high winds and heavy rain to Burlington County; some areas of the County reported more than 6 inches over several hours. Burlington County Central Communications fielded over 400 emergency calls and 1,400 non-emergency calls, many for flooded basements and residences.	Although the County was impacted, the Township did not report damages.
June 4, 2021	Hail, Thunderstorm Wind	No	Several severe storms posed a threat for damaging winds and hail.	Trees and wires were downed.



Dates of Event	Event Type (Disaster Declaration if applicable)	County Designated?	Summary of Event	Municipal Summary of Damages and Losses
June 14, 2021	Thunderstorm Wind	No	Strong and severe storms posed a risk of damaging winds along with some hail.	Trees and wires were downed.
July 12, 2021	Thunderstorm Wind	No	Scattered to widespread thunderstorms developed; some of the storms became severe.	Trees and wires were downed.
September 1-3, 2021	Remnants of Hurricane Ida (EM-3573-NJ, DR-4614-NJ)	Yes	The remnants of Hurricane Ida produced heavy rainfall, flash floods, and a tornado (EF-1) that moved through Edgewater Park, Beverly, Burlington Township and Burlington City. Rainfall totals exceed 3 inches in parts of County; 4 water rescues occurred due to flash flooding.	Although the County was impacted, the Township did not report damages.

Source: FEMA 2023, NOAA NCEI 2023

Notes:

DR Major Disaster Declaration (FEMA)

EM Emergency Declaration (FEMA)

FEMA Federal Emergency Management Agency

N/A Not applicable

Hazard Ranking and Vulnerabilities

The hazard profiles in Volume 1, Section 4 (Risk Assessment) have detailed information regarding each plan participant’s vulnerability to the identified hazards. The following summarizes the Township of Florence’s risk assessment results and data used to determine the hazard ranking.

Hazard Ranking

This section provides the community specific identification of the primary hazard concerns based on identified problems, impacts and the results of the risk assessment as presented in Volume 1, Section 4 (Risk Assessment). 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; and community capabilities to address the hazard and changing future climate conditions. Mitigation action development uses the inputs from the evaluation to target those hazards with highest level of concern.

As discussed in Volume 1, Section 4.4 (Hazard Ranking), each participating jurisdiction has differing degrees of risk exposure and vulnerability compared with the County as a whole. Therefore, each municipality ranked the degree of risk to each hazard as it pertains to their community. The table below summarizes the hazard risk/vulnerability rankings of potential natural hazards for the Township of



Florence. The Township of Florence reviewed the County hazard risk/vulnerability risk ranking table and individual results to reflect the relative risk of the hazards of concern to the community.

During the review of the hazard/vulnerability risk ranking, the Township of Florence indicated the following:

- The Township agreed with the calculated hazard rankings.

Table 9.16-14. Hazard Ranking Input

Hazard	Hazard Ranking – High/Medium/Low
Dam Failure	Low
Disease Outbreak	Medium
Drought	Medium
Earthquake	Low
Extreme Temperatures	Medium
Flood	Low
Severe Weather	High
Severe Winter Weather	Medium
Wildfire	Low

Critical Facilities

The table below identifies critical facilities and lifelines in the community located in the 1-percent and 0.2-percent floodplain and presents Hazus-MH estimates of the damage and loss of use to critical facilities as a result of a 1-percent annual chance flood event.

Table 9.16-15. Potential Flood Losses to Critical Facilities and Community Lifelines

Name	Type	Exposure	
		1% Event	0.2% Event
Florence Sewerage Treatment Plant	Wastewater Treatment	Yes	Yes

Source: Burlington County 2023; Burlington County Planning Partnership 2023; FEMA 2019

Identified Issues

After review of the Township of Florence’s hazard event history, hazard rankings, jurisdiction specific vulnerabilities, hazard area extent and location, and current capabilities, the Township of Florence identified the following vulnerabilities within their community:

- 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.
- Major disaster events can result in large amounts of debris that overwhelm normal trash collection operations.
- 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 Township does not currently have a social media and outreach program set up to prepare and warn residents of incoming hazard events.
- Municipal officials that are responsible for administering the NFIP may not be trained in the requirements of the program and what their role entails.
- The National Weather Service (NWS) provides a certification called StormReady to locales that adopt certain weather preparedness principles and planning. The Township does not participate in NOAA's StormReady program.
- Hornberger Avenue and Norman Avenue pump stations are at risk for flooding damaged.
- The Township currently has critical facilities that lack a backup power source and is unaware of which facilities still need a backup power source.
- The Township is unaware of hazard related issues that may impact critical facilities.
- The municipalities along the U.S. Route 130 corridor in Burlington County are impacted primarily by riverine flooding that may be worsened by climate change. These communities along the Delaware River and its tributaries, including the Rancocas, Assiscunk, and Pompeston creeks, are frequently impacted by severe flooding events. A joint regional climate change resilience planning effort is needed to assess future risks and identify local and regional solutions.

9.16.7 Mitigation Strategy and Prioritization

This section discusses past mitigations actions and status, describes proposed hazard mitigation initiatives, and prioritizes actions to address over the next five years.

Past Mitigation Initiative Status

The following table indicates progress on the community's mitigation strategy identified in the 2019 HMP. Actions that are in progress are carried forward and combined with new actions as part of this plan update and are included in the tables with prioritization. Previous actions that are now on-going programs and capabilities are indicated as such and previously presented in the 'Capability Assessment' earlier in this annex.



Table 9.16-16. Status of Previous Mitigation Actions

Project #	Project	Responsible Party	What is the status? (e.g., In Progress, No Progress, Ongoing Capability, or Completed) If in progress or completed, please describe the funding source, cost and who is implementing.	If you did not complete the action, should the action be included in the 2024 HMP (i.e., there is still a need, this is still a priority)?		
				Yes/No	If Yes, please describe the original problem (i.e., hazard, location, historic losses)	If Yes, identify the responsible department/person to implement the project.
T. Florence – 1 (former FL-2)	Identify repetitive flood areas	Lead: Construction Support: Public Works	Complete. The Township does not have any repetitive loss properties	No	-	-
T. Florence – 2 (former FL-7)	Post information on township website about hazard mitigation and preparedness tips.	Lead: OEM Support: Twp Administrator	Ongoing Capability	No	-	-
T. Florence – 3 (former FL-8)	Identify debris management areas throughout town.	Lead: Public Works Support: Twp Engineer	In Progress	Yes	The municipality does not have a disaster debris management plan in place.	Public Works
T. Florence – 4 (former FL-13)	Install Generators to power strategic reception areas during severe storms	Lead: OEM Support: Construction	No Progress. Funding	Yes	The Township's critical facilities may lack backup power	Engineer
T. Florence – 5 (former FL-15)	Where appropriate, seek to retrofit critical facilities in hazard prone areas to protect structures from future damage and retrofit with emergency generators for critical facilities including firehouses and shelters	Twp. Committee	No Progress. Funding.	Yes		
T. Florence – 6	Conduct and facilitate community and public education and outreach for residents and businesses to promote	Municipality with support from Planning Partners,	In Progress. Expanded efforts needed.	No	-The Township does not currently have a social media and outreach	Administration



Project #	Project	Responsible Party	What is the status? (e.g., In Progress, No Progress, Ongoing Capability, or Completed) If in progress or completed, please describe the funding source, cost and who is implementing.	If you did not complete the action, should the action be included in the 2024 HMP (i.e., there is still a need, this is still a priority)?		
				Yes/No	If Yes, please describe the original problem (i.e., hazard, location, historic losses)	If Yes, identify the responsible department/person to implement the project.
(former FL-16)	natural hazard risk reduction to include: •Disaster preparedness Hazard mitigation	County Planning, NJOEM, FEMA			program set up to prepare and warn residents of incoming hazard events.	
T. Florence – 7 (former FL-18)	Obtain and install backup power sources at critical facilities.	Municipality with support from County, NJOEM and FEMA	No Progress	Yes	The Township is unaware of which facilities are still in need of backup power	Municipality with support from County, NJOEM and FEMA
T. Florence – 8 (former FL-22)	Enhance resilience to severe storms by joining the NOAA “Storm Ready” program.	Municipality with support from County, NJOEM and FEMA	No Progress	Yes	The Township does not participate in the NWS StormReady program	OEM
T. Florence – 9 (former FL-23)	Provide public education and outreach on proper installation and/or use of backup power	Municipal Clerk	Ongoing Capability	No	-	-
T. Florence – 10 (former FL-25)	Relocate or elevate Hornberger Ave and Norman Ave Pump Stations to minimize or eliminate damage due to flooding	Lead: Twp Engineer	No Progress	Yes	Current problem continues	Engineer
T. Florence - 11	Coordinate with the facility manager at the Florence Sewerage Treatment Plant to support the mitigation of vulnerable structures via retrofit (e.g. elevation, flood-proofing) or relocation to protect structures from future damage.	Lead: Municipality Support: Florence Sewerage Treatment Plant	No Progress. Discontinue. No longer a priority.	No	-	-



Project #	Project	Responsible Party	What is the status? (e.g., In Progress, No Progress, Ongoing Capability, or Completed) If in progress or completed, please describe the funding source, cost and who is implementing.	If you did not complete the action, should the action be included in the 2024 HMP (i.e., there is still a need, this is still a priority)?		
				Yes/No	If Yes, please describe the original problem (i.e., hazard, location, historic losses)	If Yes, identify the responsible department/person to implement the project.
	Phase 1: Identify most cost-effective mitigation option Phase 2: Work with facility manager to implement selected action based on available funding and local match ability.					
T. Florence - 12	Require new developments to provide mitigation to ensure that the cumulative rate of peak runoff is maintained at pre-development levels	Municipality	No Progress. Discontinue. No longer a priority.	No	-	-



Additional Mitigation Efforts

In addition to the mitigation initiatives completed in the table above, the Township of Florence identified the following mitigation efforts completed since the last HMP:

- None identified

Proposed Hazard Mitigation Initiatives for the HMP Update

The Township of Florence participated in a mitigation action workshop in October 2023 and was provided the following FEMA publications to use as a resource as part of their comprehensive review of all possible activities and mitigation measures to address their hazards: FEMA 551 'Selecting Appropriate Mitigation Measures for Flood prone Structures' (March 2007) and FEMA 'Mitigation Ideas – A Resource for Reducing Risk to Natural Hazards' (January 2013).

The table below indicates the range of proposed mitigation action categories. Both 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.

Table 9.16-17. Analysis of Mitigation Actions by Hazard and Category

Hazard	FEMA						CRS			
	LPR	SIP	NSP	EAP	PR	PP	PI	NR	SP	ES
Dam Failure	X	X		X	X		X		X	X
Disease Outbreak		X		X			X		X	
Drought	X	X		X	X		X		X	X
Earthquake	X	X		X	X		X		X	X
Extreme Temperatures	X	X		X	X		X		X	X
Flood	X	X		X	X		X		X	X
Severe Weather	X	X		X	X		X		X	X
Severe Winter Weather	X	X		X	X		X		X	X
Wildfire	X	X		X	X		X		X	X

Note: Mitigation categories are described below the Mitigation Initiatives.



The following pages list the specific mitigation initiatives Township of Florence would like to pursue in the future to reduce the effects of hazards. The initiatives 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 Township priorities.



Action 2024-Florence-01. Code Coordinated Ordinance

Lead Agency:	Floodplain Administrator
Supporting Agencies:	Construction Official, Administration, NFIP State Coordinator, FEMA Regional Office
Hazard(s) of Concern:	Flood
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> <p>The Township’s flood damage prevention ordinance does not follow the code coordinated model and requires update.</p>
Description of the Solution:	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.
Estimated Cost:	Staff time
Potential Funding Sources:	Municipal budget
Implementation Timeline:	Within 5 years
Goals Met:	1, 2, 5,7
Benefits:	The updated ordinance will improve floodplain management, meet NFIP requirements, and increase resilience of new and substantially improved structures in the floodplain.
Impact on Socially Vulnerable Populations:	The action will result in better regulation of construction standards within the Special Flood Hazard Area where significant risk to socially vulnerable populations exists.
Impact on Future Development:	The action will result in stronger regulation of construction standards for future development in the Special Flood Hazard Area.
Impact on Critical Facilities/Lifelines:	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.



Impact on Capabilities:	This action will improve floodplain management capabilities through better outlining of responsibilities and administrative procedures.	
Climate Change Considerations:	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.	
Mitigation Category:	Local Plans and Regulations	
CRS Category:	Preventative	
Priority:	High	
Alternatives:	Action	Evaluation
	No Action	Current problem exists
	Modify existing flood damage prevention ordinance	Time intensive
	Leave NFIP	Residents lose flood insurance coverage



Action 2024- Florence-02. Disaster Debris Management Plan

Lead Agency:	Public Works	
Supporting Agencies:	OEM	
Hazard(s) of Concern:	Dam Failure, Drought, Earthquake, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, 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 municipality will develop a disaster debris management plan. This plan will establish procedures and guidelines for managing disaster debris in a coordinated, environmentally responsible, and cost-effective manner. The plan will identify responsibilities for execution of the plan. The plan will align with permitted temporary collection areas.	
Estimated Cost:	Staff time	
Potential Funding Sources:	Municipal budget	
Implementation Timeline:	Within 5 years	
Goals:	5, 6	
Benefits:	The action will result in increased quicker and more efficient cleanup after disaster events.	
Impact on Socially Vulnerable Populations:	N/A	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	N/A	
Impact on Capabilities:	The action will result in increased post disaster capabilities.	
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:	Local Plans and Regulations	
CRS Category:	Emergency Services	
Priority:	High	
Alternatives:	Action	Evaluation
	No Action	-



	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 2024- Florence-03. Substantial Damage Management Plan

Lead Agency:	Floodplain Administrator
Supporting Agencies:	Public Works, OEM, Construction Department
Hazard(s) of Concern:	Dam Failure, Drought, Earthquake, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, 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 <i>Developing a Substantial Damage Management Plan</i> (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:	1, 2, 5, 7
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:	Local Plans and Regulations	
CRS Category:	Emergency Services, Preventative	
Priority:	High	
Alternatives:	Action	Evaluation
	No Action	-
	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



Action 2024- Florence-04. Social Media and Outreach

Lead Agency:	Township Administration	
Supporting Agencies:	Police Department	
Hazard(s) of Concern:	Dam Failure, Disease Outbreak, Drought, Earthquake, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire	
Description of the Problem:	The Township does not currently have a social media and outreach program set up to prepare and warn residents of incoming hazard events.	
Description of the Solution:	The Township will create a social media page to update residents on hazard mitigation best practices and will also create physical flyers to post around the Township for those that may not have access to internet. These posts and flyers will be written in numerous languages with pictures so that all residents can read or interpret the signs.	
Estimated Cost:	Staff Time	
Potential Funding Sources:	Township Budget	
Implementation Timeline:	1 year, ongoing once established	
Goals Met:	1, 2, 3, 7	
Benefits:	The Township will bring more awareness to the Township population about hazard preparation.	
Impact on Socially Vulnerable Populations:	Some socially vulnerable populations may not have access to the internet and may not speak English, which makes it important to have hazard mitigation content written in numerous languages and available to all.	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	N/A	
Impact on Capabilities:	This action improves the Township's hazard mitigation awareness.	
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	Education and Awareness Program	
CRS Category	Personal Information	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Depend on warning signals	This is important during a hazard event, but does not allow for



		significant preparation and education of hazard mitigation
	Depend on the County to conduct outreach Countywide	The County may be unaware of socially vulnerable areas in the Township that need additional support and signage



Action 2024-Florence-05. NFIP Training

Lead Agency:	Floodplain Administrator
Supporting Agencies:	OEM; FEMA
Hazard(s) of Concern:	Flood
Description of the Problem:	Municipal officials that are responsible for administering the NFIP may not be trained in the requirements of the program and what their role entails.
Description of the Solution:	Where feasible, the County and municipalities will have Code staff attend trainings at FEMA's EMI in Emmitsburg Maryland for NFIP Basics and the Intermediate Floodplain management course (E0273). Where not feasible, officials will attend virtual trainings and review available resources from FEMA and ASFPM at the ASFPM (https://www.floods.org/) website.
Estimated Cost:	Staff Time
Potential Funding Sources:	Annual Budget
Implementation Timeline:	Ongoing
Goals Met:	1, 2, 5
Benefits:	Providing an opportunity for County and municipal staff and officials to become further educated on floodplain management practices and standards can aid in the development of plans and procedures in a way that is conscious of the flood hazard.
Impact on Socially Vulnerable Populations:	Officials that are up to date on flood risk are more likely to encourage development outside areas of high flood risk, which is where socially vulnerable populations have historically resided. Safer dwellings may be developed in a less vulnerable location.
Impact on Future Development:	Officials that understand best practices in floodplain management will have the opportunity to influence future development and prevent unsafe building in flood hazard areas.
Impact on Critical Facilities/Lifelines:	The opportunity will exist for leaders and operators of utilities and other essential services to attend training and provide direction on ways the prepare for, plan for, and prevent interruptions in service as a result of a flood.
Impact on Capabilities:	Officials that attend trainings will have a more confident understanding of floodplain management principles and the basics of NFIP requirements and standards.
Climate Change Considerations:	Climate change is likely to result in stronger and more frequent rainfall events that will contribute to increased flood risk
Mitigation Category	Education and Awareness Programs
CRS Category	Public Information
Priority	High



	Action	Evaluation
Alternatives:	No Action	-
	Hire outside contractors for floodplain administration	Costly
	Establish shared service agreements for floodplain administration from neighboring municipalities	Neighboring municipalities are unlikely to have the staff capacity to take on this role



Action 2024- Florence-06. Join NOAA StormReady

Lead Agency:	OEM
Supporting Agencies:	County; FEMA
Hazard(s) of Concern:	Severe Weather, Severe Winter Weather, Flood, Extreme Temperatures
Description of the Problem:	The National Weather Service (NWS) provides a certification called StormReady to locales that adopt certain weather preparedness principles and planning. The Township does not participate in NOAA's StormReady program.
Description of the Solution:	The Township will coordinate with the local NWS office to complete all necessary requirements to become a StormReady community.
Estimated Cost:	Low
Potential Funding Sources:	Municipal Budget
Implementation Timeline:	3 years
Goals Met:	1, 2, 3, 5
Benefits:	StormReady is a nationwide program that helps communities better protect their citizens during severe weather. The program encourages communities to take a proactive approach to improving local hazardous weather operations. StormReady provides emergency managers with clear-cut guidelines on how to improve their hazardous weather operations. Community Rating System (CRS) points will become available that can reduce flood insurance premiums for home and business owners.
Impact on Socially Vulnerable Populations:	To become a participant in the StormReady program, a community must have more than one way to receive severe weather warnings and forecasts and to alert the public. Increasing methods of communication to socially vulnerable populations can assist in the safety and security of residents.
Impact on Future Development:	This action will result in increased warning system capabilities for all current and future development.
Impact on Critical Facilities/Lifelines:	Being a part of the StormReady program would result in improved critical facility readiness.
Impact on Capabilities:	Participating in the StormReady program will increase the capabilities of the Township. To become a participant in the program, a community must establish a 24-hour warning point and emergency operations center, have more than one way to receive severe weather warnings and forecasts and to alert the public, create a system that monitors weather conditions locally, promote the importance of public readiness through community seminars, and develop a formal hazardous weather plan, which includes training severe weather spotters and holding emergency exercises.



Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action will increase emergency response capabilities to increasing storm risks.	
Mitigation Category	Local Plans and Regulations, Education and Awareness Programs	
CRS Category	Emergency Services, Preventative Measures	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Complete half of the program requirements	The Township would not be eligible to participate in the Storm Ready Program
	Participate in the program, but do not utilize resources	The Township would miss opportunities to strengthen communication and safety skills



Action 2024- Florence-07. Mitigate Pump Stations from Flooding

Lead Agency:	Florence Sewage Treatment Plant	
Supporting Agencies:	Township Administration	
Hazard(s) of Concern:	Flood, Severe Storm	
Description of the Problem:	Hornberger Avenue and Norman Avenue pump stations are at risk for flooding damaged.	
Description of the Solution:	The Township will conduct a feasibility study to investigate the pump stations to determine if there is a suitable nearby relocation that is outside of the hazard prone area. If it is determined to not be cost-effective, the stations will be elevated above the 500- year floodplain to reduce flooding risk. The Township will acquire funding for the best and most cost-effective solution.	
Estimated Cost:	High	
Potential Funding Sources:	HMGP, BRIC, Township Budget	
Implementation Timeline:	Within 5 years	
Goals Met:	2, 3, 6	
Benefits:	The Township's pump stations will not experience as much flooding.	
Impact on Socially Vulnerable Populations:	N/A	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	Pump stations are considered to be a critical facility for the Township	
Impact on Capabilities:	This action improves the Township's ability to handle flooding.	
Climate Change Considerations:	Climate Change is leading to an increase in frequency and intensity of precipitation events which makes flooding much more common.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Structural Flood Control Project	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Rely on neighboring pump stations	Neighboring pump stations may not have the capacity to handle the Township's needs
	Install flood proofing measures	This action may not fully protect the stations for years to come



Action 2024- Florence-08. Backup Power at Critical Facilities

Lead Agency:	Township Administration	
Supporting Agencies:	NJOEM, FEMA	
Hazard(s) of Concern:	Dam Failure, Disease Outbreak, Drought, Earthquake, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire	
Description of the Problem:	The Township currently has critical facilities that lack a backup power source and is unaware of which facilities still need a backup power source.	
Description of the Solution:	The Township will create a list of facilities that need backup power. The Township will then conduct an engineering study to determine the right sized generator needed at each critical facility that does not have one. The Township will acquire the funding for the purchase and installation of each generator and will conduct routine maintenance.	
Estimated Cost:	\$100,000/generator	
Potential Funding Sources:	HMGP, Township Budget	
Implementation Timeline:	Within 5 years	
Goals Met:		
Benefits:	The Township's critical facilities will be able to perform continuity of operations.	
Impact on Socially Vulnerable Populations:	Socially vulnerable populations may be more dependent on critical facilities for shelters and water.	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	This action ensures backup power will be installed at each critical facility so that they may provide continuity of operations to the Township.	
Impact on Capabilities:	This action improves the Township's capability to handle hazard events.	
Climate Change Considerations:	Climate change is leading to an increase in frequency and intensity of hazard events.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Structural Flood Control Project	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Rely on County during outages	The warning/response time may be longer
	Rely on portable generators	Cannot power all critical facilities if needed



Action 2024- Florence-09. Retrofit Critical Facilities in Hazard Areas

Lead Agency:	Township Administration	
Supporting Agencies:	NJOEM, FEMA	
Hazard(s) of Concern:	Dam Failure, Disease Outbreak, Drought, Earthquake, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire	
Description of the Problem:	The Township is unaware of hazard related issues that may impact critical facilities.	
Description of the Solution:	The Township will take an inventory of all critical facilities in the Township and will ensure that all facilities are as hazard proofed as possible.	
Estimated Cost:	Staff Time	
Potential Funding Sources:	HMGP, Township Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:		
Benefits:	The Township will be more knowledgeable about the risks their critical facilities are in from hazards.	
Impact on Socially Vulnerable Populations:	Socially vulnerable populations may rely on critical facilities more for sheltering.	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	Critical facilities will be better protected from hazard events.	
Impact on Capabilities:	The Township will have improved its ability for continuity of operations to be met during hazard events.	
Climate Change Considerations:	Climate change is leading to an increase in frequency and intensity of hazard events.	
Mitigation Category	Education and Awareness Program	
CRS Category	Public Information	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Rely on County critical facilities	The warning/response time may be longer
	Rely on portable generators	Cannot power all critical facilities if needed



Action 2024- Florence-10. Burlington County – U.S. Route 130 Corridor Climate Change-Related Hazard Vulnerability Assessment

Lead Agency:	Florence Township Administration
Supporting Agencies:	Burlington County Department of Public Works, NJDEP Office of Climate Resilience Resilient NJ: Municipal Assistance Program, Beverly City, Burlington City, Burlington Township, Cinnaminson Township, Delran Township, Edgewater Park Township, Palmyra Borough, Riverton Borough, Riverside Township, and Willingboro Township.
Hazard(s) of Concern:	Drought, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire
Description of the Problem:	The municipalities along the U.S. Route 130 corridor in Burlington County are impacted primarily by riverine flooding that may be worsened by climate change. These communities along the Delaware River and its tributaries, including the Rancocas, Assiscunk, and Pompeston creeks, are frequently impacted by severe flooding events. A joint regional climate change resilience planning effort is needed to assess future risks and identify local and regional solutions.
Description of the Solution:	<p>The NJ DEP will engage consultants on behalf of the communities to complete this work. The resilience planning process to develop the Climate Change-Related Hazard Vulnerability Assessment (CCRHVA) involves the following:</p> <ul style="list-style-type: none"> • Community engagement and outreach to plan for each municipality; • Examination of current local conditions through research and review of data, reports, plans, and other information that have shaped the community’s and the region’s character; • Assessments to understand the current and future local impacts of climate change; and • Identification and prioritization of appropriate strategies, design standards and other resilience actions that address and/or minimize the impacts of climate change and other natural hazards assessed in the CCRHVA. <p>In response to the vulnerabilities identified in the vulnerability assessment, potential strategies, regulations, and design standards that could be implemented to reduce, mitigate, or avoid risks, as well as increase resilience will be identified. Considerations include land use strategies, design standards/ building codes, zoning ordinances, and programming. Resilience actions appropriate for the county or other state/regional entities, and those where cooperation/ coordination by multiple municipalities, if necessary, will be identified in addition to municipal-specific actions. For each action, responsible parties, estimated rough costs for implementation (if applicable), possible sources of funding, and the estimated timelines will be identified.</p>
Estimated Cost:	\$760,000 for full region
Potential Funding Sources:	NOAA through the New Jersey Coastal Management Program
Implementation Timeline:	Within 3 years
Goals Met:	1, 2, 3, 4, 5, 6, 7
Benefits:	<p>This effort will result in the following benefits:</p> <ul style="list-style-type: none"> • Current and future threats to, and vulnerabilities of, each municipality associated with climate-related hazards, including,



	<p>but not limited to, increased temperatures, drought, all types of flooding, hurricanes, increased risk of fire, and sea-level rise will be analyzed.</p> <ul style="list-style-type: none"> • Assess the threats to, and vulnerabilities of, socially vulnerable populations will be assessed and actions to address the impacts will be identified. • A buildout analysis of future residential, commercial, industrial, and other development in each municipality, and an assessment of the threats and vulnerabilities to that development will be developed • Critical facilities, utilities, roadways, and infrastructure necessary for evacuation purposes and sustaining quality of life during a natural disaster and immediately thereafter will be identified. • Potential impacts of natural hazards on the relevant elements of each individual master plan will be analyzed. Considerations include community facilities plans, open space, housing, economic development, circulation/ transportation, sustainability, health, capital improvements, redevelopment, etc. • Potential strategies and design standards that could be implemented to reduce or avoid risks associated with natural hazards will be identified.
Impact on Socially Vulnerable Populations:	This effort will assess the potential risks and impacts of hazards on socially vulnerable and underserved populations and describe how they may exacerbate disadvantages. Actions will be developed to reduce risks for these populations.
Impact on Future Development:	The assessments will include a geographically based build-out analysis of current and future residential, commercial, industrial, and other development in each municipality on developed, underdeveloped, and undeveloped land, to inform an assessment of the exposure and vulnerabilities of those land uses in relation to the hazards identified.
Impact on Critical Facilities/Lifelines:	The assessments will identify and assess the exposure and vulnerability of critical facilities, systems, utilities, roadways, and other infrastructure necessary for evacuation purposes and sustaining quality of life during and immediately after a natural disaster. The assessments will also identify and assess the exposure and vulnerability of community assets important to community character, regional significance, and sustaining daily quality of life (e.g. neighborhood centers, gas stations, and grocery stores). This includes but is not limited to natural resources and systems, economic assets, social, cultural, government, or professional services, and other community priorities be assessed. Access to important and critical assets and services located outside of the municipalities should also be evaluated as well as community liabilities that have the potential to cause harm, such as contaminated sites.
Impact on Capabilities:	This effort will allow for incorporation of climate resilience into municipal master plans to enhance planning and regulatory capabilities.
Climate Change Considerations:	Climate change is likely to increase the frequency and severity of climate related events. This project will include a comprehensive assessment of the vulnerability to current and future climate change-related hazards of the entire multi-municipal region as well as for each of the individual municipalities. The vulnerability assessment will consider all climate change impacts through 2100.
Mitigation Category	Local Plans and Regulations



CRS Category	Preventative Measures	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Elect not to participate in program but develop municipal specific CCRHVA	Costly and lacking regional coordination
	Elect not to participate in program but develop municipal specific assessment without climate change impacts	Costly, lacking regional coordination, and not meeting state requirements



The prioritization criteria provided in Volume 1, Section 6 (Mitigation Strategy) identify 14 evaluation/prioritization criteria to complete the prioritization of mitigation initiatives. For each new mitigation action, a numeric rank is assigned (-1, 0, or 1) for each of the 14 evaluation criteria to assist with prioritizing actions as ‘High’, ‘Medium’, or ‘Low.’ The table below provides a summary of the prioritization of all proposed mitigation initiatives for the HMP update.

Table 9.16-18. Summary of Prioritization of Actions

Project Number	Project Name	Life Safety	Property Protection	Cost-Effectiveness	Political	Legal	Fiscal	Environmental	Social Vulnerability	Administrative	Hazards of Concern	Climate Change	Timeline	Community Lifelines	Other Community Objectives	Total	High / Medium / Low
		2024-Florence-01	Code Coordinated Ordinance	1	1	1	1	1	1	1	1	1	0	1	1	0	0
2024-Florence-02	Disaster Debris Management Plan	0	0	1	1	1	1	0	0	1	1	1	1	0	1	9	Medium
2024-Florence-03	Substantial Damage Management Plan	0	1	1	1	1	1	0	1	1	1	1	1	1	0	11	High
2024-Florence-04	Social Media and Outreach	1	1	1	1	1	1	0	1	1	1	1	1	0	0	11	High
2024-Florence-05	NFIP Training	1	1	1	1	1	1	0	1	1	1	1	1	1	0	12	High
2024-Florence-06	Join NOAA StormReady	1	1	1	1	1	1	1	1	1	1	1	1	0	0	12	High
2024-Florence-07	Mitigate Pump Stations from Flooding	1	1	1	1	1	1	0	0	1	1	1	1	1	0	11	High
2024-Florence-08	Backup Power at Critical Facilities	1	1	1	1	1	1	0	1	1	1	1	1	1	1	13	High
2024-Florence-09	Retrofit Critical Facilities in Hazard Areas	1	1	1	1	1	1	0	1	1	1	1	1	1	1	13	High
2024-Florence-10	Burlington County – U.S. Route 130 Corridor Climate Change-Related Hazard Vulnerability Assessment	1	1	1	1	1	1	1	1	1	1	1	1	1	0	13	High

Note: Volume 1, Section 6 (Mitigation Strategy) conveys guidance on prioritizing mitigation actions. Low (0-6), Medium (7-10), High (11-14).