

SECTION 9. JURISDICTIONAL ANNEXES

9.18 TOWNSHIP OF LUMBERTON

This section presents the jurisdictional annex for the Township of Lumberton 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 Lumberton participated in the planning process, an assessment of the Township of Lumberton's risk and vulnerability, the different capabilities used in the Township of Lumberton, and an action plan that will be implemented to achieve a more resilient community.

9.18.1 Hazard Mitigation Planning Team

The Township of Lumberton 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 Lumberton departments, including Emergency Management and Construction. 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 9.18-1. Hazard Mitigation Planning Team

	Primary Point of Contact		Iternate Point of Contact
Name/Title:	Ryan Engle, OEM Coordinator	Name/Title:	Aaron Morrison and Ryan Tuno, OEM
			Deputy Coordinators
Address:	35 Municipal Drive, Lumberton, NJ 08048	Address:	35 Municipal Drive, Lumberton, NJ 08048
Phone Number:	(609) 267-3217 ext. 179	Phone Number:	(609) 267-3217 ext. 179
Email:	rengle@lumbertonfire.com	Email:	amorrison@les139.com and
			rtuno@lumbertontwp.com
NFIP Floodplain	Administrator		
Name/Title:	Mike Lunemann, Construction Official		
Address:	35 Municipal Drive Lumberton, NJ 08048		
Phone Number:	(609) 267-3217 ext. 132		
Email:	constructionofficial@lumbertontwp.com		
Additional Contr	ibutors:		





Name/Title:	Ryan Engle, OEM Deputy Coordinator
Method of Participation:	Attended the Planning Partnership Risk Assessment Meeting and Mitigation Strategy Workshop
Name/Title:	Brad Regn, Construction Official
Method of Participation:	Provided information on new development
Name/Title:	Rakesh Darji, Township Engineer
Method of Participation:	Provided information on new development, NFIP administration
Name/Title:	Colleen Ekey, Former OEM Coordinator
Method of Participation:	Attended Planning Partnership meetings.
Name/Title:	Bobbie Quinn, Township Administrator
Method of Participation:	Provided feedback following review of draft annex.
Name/Title:	Cathy Borstad, Land Development Secretary/Zoning Official/Technical Assistant
Method of Participation:	Provided feedback following review of draft annex.
Name/Title:	Aaron Morrison, OEM Deputy Coordinator
Method of Participation:	Provided feedback following review of draft annex.
Name/Title:	Ryan Tuno, OEM Deputy Coordinator
Method of Participation:	Provided feedback following review of draft annex.
Name/Title:	Meredith Riculfy, Incoming Township Administrator
Method of Participation:	Provided feedback following review of draft annex.
Name/Title:	Thomas Shover, Public Works Foreman
Method of Participation:	Provided feedback following review of draft annex.
Name/Title:	Anthony Nippins, Police Chief
Method of Participation:	Provided feedback following review of draft annex.

9.18.2 Municipal Profile

The Township of Lumberton is located in the north-central portion of Burlington County. The Township is bordered by Townships Medford and Southampton to the southwest and southeast, respectively, the Township of Mount Laurel to the west, the Township of Eastampton to the east, Township of Hainesport to the northwest, and Township of Mount Holly to the northeast. The Township of Lumberton has a total area of 13 square miles, of which 12.9 square miles is land and 0.1 square miles is water. There are several unincorporated communities found within the Township: Brown, Eayrestown, Fostertown, and Newbolds Corner.

The Township of Lumberton is governed by the township form of Government. Under the current township government laws, the Township Committee remains the backbone of the municipality's government. Voters elect, at-large, the Township Committee comprising five members. The elections are partisan, and the committee members serve staggered three-year terms. The Township Committee elects the mayor for a one-year term. The mayor serves as chair of the Township Committee and has powers vested in the mayor's office by general law. In addition to the elected chair, the Township of Lumberton has a Deputy Mayor to serve within the Committee.

According to the U.S. Census, the 2020 population for the Township of Lumberton was 12,803, a 1.9 percent increase from the 2010 Census. Data from the 2021 American Community Survey 5-Year Population Estimates indicate that 16 percent is 65 years of age or older, 5.2 percent of the population is 5 years of age or younger, 0.8 percent is non-English speaking, 11.6 percent has a disability, and 6.3 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 Lumberton, 26 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.

9.18.3 Jurisdictional Capability Assessment and Integration

The Township of Lumberton 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 Lumberton 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 Lumberton. The comment field provides information as to how the capability integrates hazard mitigation and risk reduction.

Table 9.18-2. 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 121 Construction	State, Local	Code
		Codes, Uniform		Enforcement
How does this reduce risk?				





	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
The Building Code is enforced by the "Lumberton Fire Protection Subcode Official is appointed by		- ·		ocode Officials. The
Zoning/Land Use Code	Yes	Chapter 130 Development	Local	Zoning Officer
Zoming/ Land Ose Code	163	Regulations	Local	Zoning Onicei
How does this reduce risk?				
The purposes of this chapter are to establish a pa	attern for the use o	of land and buildings based on the	land use element of	of the Master Plan
and to guide appropriate and orderly developme	ent which will prom	note the public health, safety, mora	als, and general wel	fare. The Land Use
Code contains Fire Protection and Flood Prevent	ion requirements f	or development.		
Subdivision Ordinance	Yes	Chapter 130 Development Regulations, Article IV Development Review Procedures and Plat Details	State, Local	Zoning Officer
The Subdivision design standards reduce risk by drawings shall be accompanied by watercourses etc. When altering or filling a stream, approval or equirements regarding cluster development to a	and their cross sec f the NJ Division of	tions, one-hundred-year floodplai Water Resources shall accompany	ns, design for storn the plat. The code	n drainage system also has
Site Plan Ordinance	Yes	Chapter 130 Development Regulations, Article IV Development Review Procedures and Plat Details	State, Local	Zoning Officer
How does this reduce risk? The Site Plan Ordinance requires an environmen proposed land cover and vegetation. The propos system shall also be sufficient to handle water fro	sed grading plan, la	andscaping, and drainage facilities	•	~
Stormwater Management Ordinance	Yes	Chapter 247 Stormwater Control; Chapter 248 Stormwater Management	State, Local	Code Enforcement, Police Department
How does this reduce risk? This ordinance contains design and performance maintenance plan requirements. The Township adopted the latest NJDEP Model S NJDEP in July 2023.		-	ŕ	
Post-Disaster Recovery/ Reconstruction	No	-	-	-
Ordinance				
How does this reduce risk?				
Real Estate Disclosure	Yes	Senate Bill 3110; P. L. 2023, c. 93, July 3, 2023	State	Sellers and Landlords of

For leases, the law amends the New Jersey Truth-in-Renting Act, N.J.S.A. 46:8-43 et seq., to require every landlord to notify in writing each of the landlord's tenants, prior to lease signing or renewal, whether the property is located in the Federal Emergency Management Agency (FEMA) Special Flood Hazard Area ("100-year floodplain") or Moderate Risk Flood Hazard Area ("500-year floodplain") and if the landlord has actual knowledge that the rental premises or any portion of the parking areas of the real property containing the rental premises has





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

been subjected to flooding. The law does not apply to (1) landlords who lease commercial space or residential dwellings for less than one month, (2) residential dwellings in a premises containing not more than two units, (3) owner-occupied premises containing not more than three units, or (4) hotels, motels, or other guest houses serving transient or seasonal guests for a period of less than 120 days.

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

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

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

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

- Is any or all of the property in the Special Flood Hazard Area ("100-year floodplain") or a Moderate Risk Flood Hazard Area ("500-year floodplain") according to FEMA's current flood insurance rate maps?
- Is the property subject to any requirement under federal law to obtain and maintain flood insurance on the property? Properties in the Special Flood Hazard Area with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance
- Have you ever received assistance from, or are you aware of any previous owners receiving assistance from FEMA, the U.S. Small
 Business Administration, or any other federal disaster flood assistance for flood damage on the property? For properties that
 have received flood disaster assistance, the requirement to obtain flood insurance passes down to all future owners.
- Is there flood insurance on the property? A standard homeowner's insurance policy typically does not cover flood damage.
- Is there a FEMA elevation certificate available for the property? If so, it must be shared with the buyer. An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer, that provides critical information about the flood risk of the property and is used by flood insurance providers to determine the appropriate insurance rating for the property.
- Have you ever filed a claim for flood damage to the property with any insurance provider? If the claim was approved, what was the amount received?
- Has the property experienced any flood damage, water seepage, or pooled water due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow? If so, how many times?

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

Growth Management	No	-	-	-			
How does this reduce risk?							
Environmental Protection Ordinance	No	Salt Storage Ordinance and	Local	Administration,			
		Tree Removal and		DPW			
		Replacement Ordinance, 2024					
How does this reduce risk?							
Per MS4 Permit requirements, the Township adopt	ed a Salt Storage	Ordinance and Tree Removal and	Replacement Ordin	nance in 2024.			
Flood Damage Prevention Ordinance	Yes	Chapter 157 Flood Damage	Federal, State,	Construction			
		Prevention	Local	Official,			
				Township			
				Engineer			
How does this reduce risk?							





Jurisdiction Code Citation and Date Authority Individual /
has this? (code chapter, name of plan, (local, county, Department /
(Yes/No) date of plan) state, federal) Agency
Responsible

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:

- 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 and 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.
- H. Ensure that those who occupy the areas of special flood hazard assume responsibility for their actions.

The ordinance does not follow the model code coordinated ordinance from NJDEP and requires update. A draft of the ordinance was sent to FEMA for review in February 2024.

How does this reduce risk? This Ordinance has requirements regarding permits, outdoor fires, and exceptions to when they are permitted, and general provisions regarding fire department connections, inspections, etc. Planning Documents Comprehensive/Master Plan Yes Lumberton Township Master Plan Re-examination, October 2019 How does this reduce risk? The master plan is intended to provide a set of policies for the Township that will guide municipal officials, the planning and zoning bot and citizens on decisions and regulations within the Township. The plan is a broad policy document that guides the use of lands and fur physical, economic, and social development of the Township. Capital Improvement Plan No No No No No No No No No N	Wellhead Protection				
Emergency Management Ordinance No		No	-	-	-
Climate Change Ordinance No	How does this reduce risk?				
Climate Change Ordinance No					
Climate Change Ordinance No - - - How does this reduce risk? Other Yes Chapter 152 Fire Prevention Local Bureau of Fire Prevention, Form official How does this reduce risk? This Ordinance has requirements regarding permits, outdoor fires, and exceptions to when they are permitted, and general provisions regarding fire department connections, inspections, etc. Planning Documents Comprehensive/Master Plan Yes Lumberton Township Master Plan Re-examination, October 2019 How does this reduce risk? The master plan is intended to provide a set of policies for the Township that will guide municipal officials, the planning and zoning boar and citizens on decisions and regulations within the Township. The plan is a broad policy document that guides the use of lands and furphysical, economic, and social development of the Township. Capital Improvement Plan No - - - How does this reduce risk? Disaster Debris Management Plan No - - - How does this reduce risk?	Emergency Management Ordinance	No	-	-	-
Other Yes Chapter 152 Fire Prevention Local Bureau of Fire Prevention, For Official How does this reduce risk? This Ordinance has requirements regarding permits, outdoor fires, and exceptions to when they are permitted, and general provisions regarding fire department connections, inspections, etc. Planning Documents Comprehensive/Master Plan Yes Lumberton Township Master Plan Re-examination, October 2019 How does this reduce risk? The master plan is intended to provide a set of policies for the Township that will guide municipal officials, the planning and zoning both and citizens on decisions and regulations within the Township. The plan is a broad policy document that guides the use of lands and furphysical, economic, and social development of the Township. Capital Improvement Plan No How does this reduce risk? Disaster Debris Management Plan No	How does this reduce risk?				
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How does this reduce risk? The master plan is intended to provide a set of policies for the Township that will guide municipal officials, the planning and zoning both and citizens on decisions and regulations within the Township. The plan is a broad policy document that guides the use of lands and further physical, economic, and social development of the Township. Capital Improvement Plan No No No No No No No No No N			Plan Re-examination, October		_
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Capital Improvement Plan How does this reduce risk? Disaster Debris Management Plan No - - - - - - - - - - - - -		licies for the Tow	nship that will guide municipal offi	cials, the planning a	and zoning boards,
How does this reduce risk? Disaster Debris Management Plan No	The master plan is intended to provide a set of po and citizens on decisions and regulations within the	ne Township. The			
Disaster Debris Management Plan No	The master plan is intended to provide a set of po and citizens on decisions and regulations within the physical, economic, and social development of the	ne Township. The			
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Floodplain Management or Watershed Plan No	The master plan is intended to provide a set of po and citizens on decisions and regulations within the physical, economic, and social development of the Capital Improvement Plan How does this reduce risk? Disaster Debris Management Plan	ne Township. The Township. No	plan is a broad policy document th	at guides the use o	of lands and future
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	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	Stormwater Management Plan, May 2007	Local	Public Works
How does this reduce risk? The Municipal Stormwater Management Plan door related impacts related to land development. This quality, and stormwater quantity. The impacts are development, defined as projects that disturb on impervious coverage. These standards are intend quantity and the loss of groundwater recharge the and maintenance measures for existing and futur Stormwater Pollution Prevention Plan	s plan addresses the addressed by income of more acre of led to minimize the lat provide base fle	ne impacts of land development or orporating stormwater design and land or projects that would result ir e adverse impact of stormwater rur ow in receiving water bodies, The p	n groundwater rech performance stand n 0.25 acres or mor noff on water qualit	arge, stormwater lards for new maj e of additional y and water
ACTION OF THE CONTROL	163	Prevention Plan, December 2020	Local	Tublic Works
 Procedures for conducting inspections Plans for keeping your SWPPP up to da Open Space Plan		Lumberton Township Master Plan Re-examination Natural Resource & Open Space Conservation Element, October	Local	Planning Board
How does this reduce risk?		2019		
This element of the Master Plan addresses new o			•	uding farmland
preservation. Acquiring land for open space can r	No	-	-	-
preservation. Acquiring land for open space can r Urban Water Management Plan	No	-	-	-
preservation. Acquiring land for open space can r Urban Water Management Plan How does this reduce risk?	No	-	-	-
preservation. Acquiring land for open space can r Urban Water Management Plan How does this reduce risk? Habitat Conservation Plan		-	-	-
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preservation. Acquiring land for open space can recommend the work of the busing space of the busing short land and proactively focuses on supporting the local ecoordinated effort to ease the effects of the busing short land was an element plan was an element of the busing short land was an element plan w	Yes f the Master Plan The Economic Deveconomy's ability t	Lumberton Township Master Plan Re-examination Economic Development Element, October 2019 - the primary policy document that velopment Plan emphasizes continu o adapt to changing conditions. Th	Local identifies future go led economic vitali e Plan provides a fi	Planning Board pals for growth, ty for the Townsh

No

Section 9 | Jurisdictional Annexes

Community Wildfire Protection Plan

How does this reduce risk?



	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
Community Forest Management Plan	No	-	-	-
How does this reduce risk?				
Transportation Plan	No	-	-	-
How does this reduce risk?				
Agriculture Plan	Yes	Lumberton Township Master Plan Re-examination Farmland Element, October 2019	Local	Planning Board
How does this reduce risk? This element of the master plan includes an invent statement showing that municipal ordinances sup as possible in the short term by leveraging money	port and promot			
Climate Action/ Resiliency/Sustainability Plan	No	-	-	-
How does this reduce risk?				
Tourism Plan	No	-	-	-
How does this reduce risk?				
Business/ Downtown Development Plan	No	-	-	-
How does this reduce risk?				
Other	No	-	-	-
How does this reduce risk? Response/Recovery Planning				
Emergency Operations Plan	Yes	Township of Lumberton Emergency Operations Plan, November, 2023	Local	OEM
How does this reduce risk? The Emergency Operations Plan aims to assess the its capacity to prepare and respond to future even	•			dations to improv
Continuity of Operations Plan	No	-	-	-
How does this reduce risk?				
Strategic Recovery Planning Report	No	-	-	-
How does this reduce risk?				
Threat & Hazard Identification & Risk	No	-	-	-
Assessment (THIRA)				
How does this reduce risk?				
Post-Disaster Recovery Plan	Yes	Township of Lumberton Emergency Operations Plan, November 2023	Local	ОЕМ
How does this reduce risk?				
The Emergency Operations Plan address both sho	t- and long-term	recovery		





	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		
Public Health Plan	Yes	Community Health	County	Health Dept.		
		Improvement Plan, 2014				
How does this reduce risk? The Burlington County Health Department's (BCHD) Community Health Improvement Plan (CHIP)is a summation of health disparity in the county and interventions to guide our efforts to keep residents healthy. With data gathered from the Tri-County Health Assessment Collaborative, Burlington County worked with Camden County, Gloucester County, local area hospitals and health systems to conduct a comprehensive regional community health needs assessment (CHNA). From September 2012 to June 2013, the counties, partners and residents were contributing valuable information to help identify areas of health concern to be targeted for strategic interventions.						
Other	No	-	-	-		
How does this reduce risk?			1			

Development and Permitting Capability

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

Table 9.18-3. 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	The Construction Official is responsible for issuing Development Permits
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	Floodplain
Do you have a buildable land inventory? • If yes, please describe	Yes	Recreation and Open Space Inventory
Describe the level of build-out in your jurisdiction.	N/A	The Township is mostly developed but does have areas of undeveloped land. The Township's Open Space Inventory reveals 12 locations pending open space, 13 developed and partially developed lands, and 23 wholly undeveloped lands.

Administrative and Technical Capability

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

Table 9.18-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Administrative Capability		

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Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Planning Board	Yes	 The Township of Lumberton Land Development Board, to consist of nine members and four alternate members. The Board follows the provisions of the Municipal Land Use Law and has the following powers: To make, adopt, and amend a Master Plan for the physical development of the municipality To establish and administer subdivision control and site plan review To act upon zoning ordinance issues including conditional uses To participate in the preparation and review of programs or plans o assemble data on a continuing basis as part of a continuous planning process To address variances and certain building permits in conjunction with subdivision, site plan and conditional use approval To assume all the powers otherwise vested in a zoning board of adjustment Perform such other advisory duties as are assigned to it To review and make recommendations on the location, character, or extent of capital projects
Zoning Board of Adjustment	No	-
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	Yes	The Lumberton Township Green Team is the Township's Environmental Board/Commission. See the "Open Space Board/Committee" description below for more details.
Open Space Board/Committee	Yes	The Lumberton Township Green Team is the Township's Open Space and Environmental Preservation Council. The Green Team consists of five members appointed by the Township Committee. The Team assists the Township Committee in the completion of their duties with respect to the protection, development, and use of natural resources within the Township, including advising on matters regarding the impact of actions or inactions on the environmental quality of community life. The Green Team has the following powers and duties: Advocate for the preservation and conservation of open space and other natural resources within the Township



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Economic Development Commission/Committee	No	 Planning, implement and inform the public about local preservation and conservation programs and issues Compile and maintain an index of all open spaces and other natural resources within the Township, both publicly and privately owned, including marshlands, swamps, and other wetlands Conduct research into the possible use of remaining open space within the Township Recommend to the Land Development Board appropriate plans and programs for inclusion in the Township's Master Plan for general development and use of remaining open spaces and environmentally sensitive areas Prepare and distribute advertisements, books, maps, charts, and other appropriate materials necessary Act as the coordinating agency and a liaison in the community with respect to conservation matters Review and report to the Land Development Board on environmental matters with respect to any site plan or subdivision as requested Assume the responsibilities and requirements of a Green Team subcommittee as otherwise required by the Sustainable Jersey program designation and commence any other duties as assigned.
Public Works/Highway Department	Yes	The Public Works Department is responsible for maintaining all Township-owned property including buildings & grounds, recreation parks, athletic fields, roads, drainage systems, street signs, sidewalks, vehicles, and equipment. All collection of trash is coordinated through Public Works.
Construction/Building/Code Enforcement Department	Yes	The Department of Construction and Inspection houses the Offices of Construction and Zoning.
Emergency Management/Public Safety Department	Yes	The Lumberton Township Office of Emergency Management serves the disaster preparedness needs of the township through research, planning and response. In direct cooperation with other public safety, public works, governmental, private industry and non-profit partners, the OEM works to help prevent and mitigate loss of life and property from various natural and man-made threats such as severe weather, flooding, large-scale fires, domestic strife, hazardous materials, and terroristic acts.
Warning Systems / Services (mass notification system, outdoor warning signals, etc.)	Yes	The Township utilizes Nixle to send warnings, alerts, and notifications to its residents.





Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	Yes	The Public Works Department is responsible for maintaining all Township-owned property including buildings & grounds, recreation parks, athletic fields, roads, drainage systems, street signs, sidewalks, vehicles, and equipment.
Mutual aid agreements	Yes	Burlington County Mutual Aid Agreement
Human Resources Manual e.g., Do any job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk?	Yes	No job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk.
Other: Shade Tree Advisory Board	Yes	The Shade Tree Advisory Board's mission is to educate and inform the Township and its residents about trees and their benefits and to properly maintain a healthy sustainable community forest while increasing tree cover in high use Township public areas. The Board seeks to: Maintain Lumberton Township's Tree City USA Status Increase tree cover around high use public areas Properly maintain the existing tree resource Start an education and outreach initiative Assist the Township on tree related issues
Other: Open Space Encroachments Mediation Committee	Yes	The Open Space Encroachments Mediation Committee allows residents and citizens an informal forum within which to discuss their concerns regarding open space encroachments within the municipality. The Committee is an advisory board to the Township Committee. The Committee consists of five members. The duties of the Open Space Encroachments Mediation Committee are to receive concerns, complaints or suggestions from residents and citizens of the Township; discuss such concerns, complaints, and suggestions; and, when appropriate, to make recommendations to the Township Committee regarding same.
Technical/Staffing Capability		
Planners or engineers with knowledge of land development and land management practices	Yes	Township hires Planning and Engineering consultants with knowledge of land development and land management practices
Engineers or professionals trained in building or infrastructure construction practices	Yes	Township hires Planning and Engineering consultants trained in building and infrastructure construction practices
Planners or engineers with an understanding of natural hazards	Yes	Township hires Planning and Engineering consultants with understandings of natural hazards
Staff with expertise or training in benefit/cost analysis	Yes	CFO, BA, Clerk
Professionals trained in conducting damage assessments	Yes	Code Enforcement, Construction Official



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Personnel skilled or trained in GIS and/or Hazards United States (HAZUS) – Multi-Hazards (MH) applications	No	-
Environmental scientist familiar with natural hazards	No	-
Surveyor(s)	Yes	Township hires consultants for surveying
Emergency Manager	Yes	The Lumberton Township Office of Emergency Management serves the disaster preparedness needs of the township through research, planning and response. In direct cooperation with other public safety, public works, governmental, private industry and non-profit partners, the OEM works to help prevent and mitigate loss of life and property from various natural and man-made threats such as severe weather, flooding, large-scale fires, domestic strife, hazardous materials, and terroristic acts. Colleen Ekey is the OEM Coordinator for the Township.
Grant writer(s) Consider the following - Are data and maps from the HMP used to support documentation in grant applications?	Yes	Township hires consultants for Grant Writing
Resilience Officer	No	-
Other (this could include stormwater engineer, environmental specialist, etc.)	No	-

Fiscal Capability

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

Table 9.18-5. 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	No
Impact fees for homebuyers or developers of new development/homes	Yes
Stormwater utility fee	Yes
Incur debt through general obligation bonds	Yes
Incur debt through special tax bonds	No
Incur debt through private activity bonds	Yes
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 Lumberton.

Table 9.18-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment:
Public information officer or communications office	Yes	Local Social Media and Public Information Officer
Personnel skilled or trained in website development	No	-
Hazard mitigation information available on your website	Yes	This information can be found on the Emergency Management webpage.
Social media for hazard mitigation education and outreach	Yes	The Township and its various departments have social media pages, including Facebook, Twitter, and Next Door.
Citizen boards or commissions that address issues related to hazard mitigation	Yes	Shade Tree Advisory Board and Open Space Encroachments Mediation Committee
Warning systems for hazard events	Yes	The Township utilizes Nixle to send warnings, alerts, and notifications to its residents.
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 Lumberton.

Table 9.18-7. Community Classifications

Program	Participating? (Yes/No)	Classification (if applicable)	Date Classified (if applicable)
Community Rating System (CRS)	No	-	-
Building Code Effectiveness Grading Schedule (BCEGS)	Yes	3	July 6, 2016
Public Protection (ISO Fire Protection Classes 1 to 10)	Yes	3	2016
Storm Ready Certification	No	-	-
Firewise Communities classification	No	-	-
New Jersey Sustainable Jersey Community	Yes	None	March 17, 2009
Other	No	-	-

Note:

N/A Not applicableNP Not participatingUnavailable





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.

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

Table 9.18-8. Adaptive Capacity

The Township of Lumberton indicated the following:

- The 'Flood' hazard should have its adaptive capacity increased from 'Moderate' to 'Strong'
- The 'Severe Weather' hazard should have its adaptive capacity increased from 'Moderate' to 'Strong'

9.18.4 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)

Mike Lunemann, Construction Official

National Flood Insurance Program (NFIP) Summary

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

Table 9.18-9. NFIP Summary

Active Policies	Total Premium + Policy Fee	Number of Losses	Total Net Payment	Repetitive Loss Properties
51	\$89,485	206	\$7,179,248.51	42





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 Lumberton.

Table 9.18-10. NFIP Summary

NFIP Topic	Comments
Flood Vulnerability Summary	
 Describe areas prone to flooding in your jurisdiction. Do you maintain a list of properties that have been damaged by flooding? 	Yes. The areas/properties along the Rancocas Creek and its tributaries are prone to flooding.
Do you maintain a list of property owners interested in flood mitigation? • How many homeowners and/or business owners are interested in mitigation (elevation or acquisition)?	Yes. None are interested in acquisition at this time. FEMA is currently completing elevation of three structures. The remaining owners are only interested in dredging.
Are any RiskMAP projects currently underway in your jurisdiction? • If so, state what projects are underway.	No
 How do you make Substantial Damage determinations? How many were declared for recent flood events in your jurisdiction? 	Construction Liaison None
How many properties have been mitigated (elevation or acquisition) in your jurisdiction? • If there are mitigated properties, how were the projects funded?	None
Do your flood hazard maps adequately address the flood risk within your jurisdiction? • 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?	Yes, various FEMA resources
Does your floodplain management staff need any assistance or training to support its floodplain management program? • If so, what type of assistance/training is needed?	Yes, any available training
Provide an explanation of NFIP administration services you provide (e.g. permit review, GIS, education/outreach, inspections, engineering capability)	Permit review, inspections
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	Construction Liaison





NFIP Topic	Comments
What are the barriers to running an effective NFIP program in the community, if any?	Staffing and funds
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)?	September 24, 2018, was most recent CAV.
What is the local law number or municipal code of your flood damage prevention ordinance? • Have you adopted NJDEP's Model Code Coordinated	Chapter 157, adopted August 1, 1993 No
Ordinance?What is the date that your flood damage prevention ordinance was last amended?	Ord. 1983-3
Does your floodplain management program meet or exceed minimum requirements? • If exceeds, in what ways?	Meets the minimum requirements
Are there other local ordinances, plans or programs (e.g., site plan review) that support floodplain management and meeting the NFIP requirements? For instance, does the planning board or zoning board consider efforts to reduce flood risk when reviewing variances such as height restrictions?	Land Development Board considers efforts to reduce flood risk. The Township also has site plan review requirements.
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	Potentially. Discussions need to happen at administrative level.

9.18.5 **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 9.18-11. Number of Building Permits for New Construction

Type of Development	2	018	2019 2020		2021		2022			
Number of Build floodplain)	Number of Building Permits for New Construction Issued Since the previous HMP* (total/within regulatory							у		
	Total	Within SFHA	Total	Within SFHA	Total	Within SFHA	Total	Within SFHA	Total	Within SFHA
Single Family	14	0	1	0	0	0	3	0	0	0
Multi-Family	0	0	0	0	6	0	0	0	0	0
Other (commercial, mixed-use, etc.)	7	0	4	0	4	0	5	0	2	0
Total Permits Issued	21	0	5	0	10	0	8	0	2	0

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



^{*} Only location-specific hazard zones or vulnerabilities identified.



Table 9.18-12. 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 Devel					
24 Maple Ave, LLC	Commercial	1	24 Maple Ave	Petroleum District	Complete
Jesco, Inc	Commercial	1	1799 Route 38	None	Complete
CVS Pharmacy	Commercial	1	1572 Route 38	None	Complete
Lumberton Family Apartments	Residential	70 Affordable Housing Units	1788 Route 38	None	Complete
M Shen	Commercial	200,000 sq. ft. Warehouse	115 Mt. Holly Bypass	None	Complete
Ark Landings	Commercial	4 New Buildings 3-24,000 SF 1-9,860 SF	98 Ark Road	None	No Permits Issued
Haddad Apparel	Commercial	23,829 SF Addition 41,030 SF Warehouse	705 Smithville Road	None	No permits Issued
Iconic Wellness	Commercial	1	160 Mt. Holly Bypass	None	No permits Issued
DPIF3 Acquisition Co., LLC	Commercial	429,000 SF Warehouse	1791 Route 38	None	Permits Issued
Cornerstone Apartments	Residential	70 Apartment Units; 7 Total Buildings	1788 Route 38; Block 22, Lot 8.03	None	Completed
DPIf3 NJ Lumberton II, NJ	Commercial	152,640 SF Warehouse	1807 Route 38	None	No Permits Issued
Known or Anticipat	ed Major Development ir	n the Next Five (5) Years		
Lumberton Solar: Phase 2 & 3	Industrial	1	48 Stacy Haines Road; Block 37, Lot 7	FHA/Zone A	Project is under board review, no approval date; solar field & agricultural use
CCL Industries, LLC	Commercial	100,000 SF Addition	92 Ark Road	None	Permits Issued; Construction underway
AABRMN, LLC	Commercial	219,000 SF Warehouse	1810 Route 38	None	Permit Issued; No Certificate of Occupancy to date; Project is under construction
Wellington Farms	Residential/Commercial	204 Apartments	1788 Route 38; Block 22, Lot 8.01	None	Construction is currently underway & being done in phases; multi-family residential development



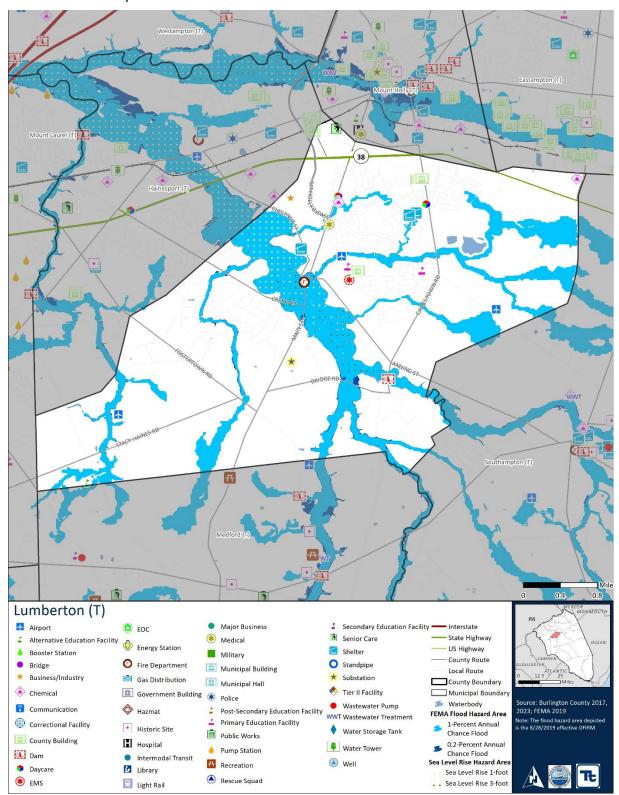
9.18.6 Jurisdictional Risk Assessment

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 Lumberton'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 Lumberton has significant exposure. The maps also show the location of potential new development, where available.



Figure 9.18-1. Township of Lumberton Flood and Sea Level Rise Hazard Area Extent and Location Map







本 Lumberton (T) Airport Major Business Secondary Education Facility Interstate State Highway Senior Care Medical US Highway Shelter **Booster Station** Military County Route Fire Department Standpipe Bridge Municipal Building Local Route * Business/Industry ★ Substation Gas Distribution Municipal Hall County Boundary Chemical Government Building Police Municipal Boundar Source: Burlington County 2017, 2023; NOAA 2022; NJFFS 2012 Wastewater Pump Waterbody Communication Hazmat Post-Secondary Education Facility WWT Wastewater Treatment Hazard Areas Primary Education Facility Correctional Facility SLOSH Category 1 Historic Site ♦ Water Storage Tank Public Works SLOSH Category 2

Water Tower

Well

Figure 9.18-2. Township of Lumberton SLOSH and Wildfire Hazard Area Extent and Location Map

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SLOSH Category 3

Wildfire Extreme,

Very High and High Fuel Risk

County Building

Dam Dam

● EMS

Daycare

Hospital

Library

Light Rail

Intermodal Transit

Pump Station

Rescue Squad

Recreation



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 Lumberton'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 Lumberton 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 9.18-13. Hazard Event History Since 2018

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 note any damages or losses from this event.
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 note any damages or losses from this event.
July 21, 2021	Flash Flood		Thunderstorms brought locally heavy rain; there were rainfall totals up to 2 to 4 inches.	Widespread roadway flooding occurred in Lumberton.





Dates of Event	Event Type (Disaster Declaration if applicable)	County Designated?	Summary of Event	Municipal Summary of Damages and Losses
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 note any damages or losses from this event.

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 Lumberton'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 Lumberton. The Township of Lumberton 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 Lumberton indicated the following:

- The Township changed the flood ranking from low to medium due to debris accumulation in creeks.
- The Township agreed with the remainder of the calculated hazard rankings.



Table 9.18-14. Hazard Ranking Input

Hazard	Hazard Ranking – High/Medium/Low
Dam Failure	Medium
Disease Outbreak	Medium
Drought	Low
Earthquake	Low
Extreme Temperatures	Medium
Flood	Medium
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 9.18-15. Potential Flood Losses to Critical Facilities and Community Lifelines

Name	Туре	Ехро	sure
		1% Event	0.2% Event
Cedar Lake Dam	Dam	Yes	Yes
Lumberton Fire Co #1	Fire Department	Yes	Yes

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

Identified Issues

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

- The Township's flood damage prevention ordinance requires update.
- The municipality does not have a disaster debris management plan in place.
- The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.
- The Township does not participate in the CRS program.
- Critical facilities in the Township, including the Public Works Garage and Heating and Cooling Centers, do not have back-up power to maintain continuity of operations.
- Residents and business may not be informed on hazard risks, how to mitigate hazard risks, how to prepare for the various hazards which may impact the Township, or the mitigation grant opportunities available.





- Critical facilities located in the floodplain are not only susceptible to flood damage but also create unnecessary complications for the municipality during an emergency event and post-disaster recovery.
- Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Township has 42 repetitive loss properties, but other properties may be impacted by flooding as well.

9.18.7 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 9.18-16. Status of Previous Mitigation Actions

	Project	Responsible Party	What is the status? (e.g., In Progress, No Progress, Ongoing			ion, should the action be ere is still a need, this is still y)?
Project #			Capability, or Completed) If in progress or completed, please describe the funding source, cost and who is implementing.	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.
LT-1 (former LT-2)	Acquisition of a Tidal Gauge/Early Warning Device	Lumberton OEM Support: Co OEM	Ongoing Capability	No	-	-
LT-2 (former LT-5)	Education of public and government officials in mitigation projects and relief	Lumberton OEM	In Progress	Yes	The public and government officials may not be aware of mitigation opportunities available.	Lumberton OEM
LT-3 (former LT-8)	Evaluate benefits of participating in CRS program	Twp. Committee; Planning	No Progress	Yes	The Township does not participate in the CRS Program.	Twp. Committee; Planning
LT-4 (former LT-9)	Conduct and facilitate community and public education and outreach for residents and businesses to promote natural hazard risk reduction to include: • Disaster preparedness • Hazard mitigation	Municipality with support from Planning Partners, County Planning, NJOEM, FEMA	In Progress	Yes	The public and businesses may not be aware of how to prepare for disaster situations or how to mitigate the impacts of hazards.	Municipality with support from Planning Partners, County Planning, NJOEM, FEMA
LT-5 (former LT-10)	Improve municipal communications systems to include information sharing with county and surrounding municipalities.	Municipality with support from County, NJOEM and FEMA	Ongoing Capability	No	-	-



	Project	Responsible Party	What is the status? (e.g., In Progress, No Progress, Ongoing			ion, should the action be ere is still a need, this is still y)?
Project #			Capability, or Completed) If in progress or completed, please describe the funding source, cost and who is implementing.	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.
LT-6 (former LT-11)	Obtain and install backup power sources at critical facilities.	Municipality with support from County, NJOEM and FEMA	In Progress	Yes	Critical facilities in the Township do not have back-up power to ensure continuity of operations.	Municipality with support from County, NJOEM and FEMA
LT-7 (former LT-16)	Provide public education and outreach on proper installation and/or use of backup power	Municipal Clerk	Ongoing Capability	No	-	-
LT-8	Obtain Generator to power PW Mechanic Garage which is essential in keeping operations afloat during emergencies.	OEM/PW	No Progress	Yes	The DPW Garage and Gas Pumps, both considered critical facilities in the Township, do not have back-up power to ensure continuity of operations.	OEM/PW
LT-9	Weather Station at new Emergency Services Building with monitoring and 24-hour web access	OEM	No Progress, Discontinue. The facility is not accessible 24/7	No	-	-
LT-10	Alert System to include additional audible devices throughout the township.	OEM/FIRE/EMS/Twp	Complete. Township Siren is available to be utilized	No	-	-



Additional Mitigation Efforts

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

- Per MS4 Permit requirements, the Township adopted a Salt Storage Ordinance and Tree Removal and Replacement Ordinance in 2024.
- The Township adopted the latest NJDEP Model Stormwater Control Ordinance in 2024 that includes the requirements adopted by the NJDEP in July 2023.

Proposed Hazard Mitigation Initiatives for the HMP Update

The Township of Lumberton 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 9.18-17. Analysis of Mitigation Actions by Hazard and Category

Hazard		FE	MA				CI	RS		
	LPR	SIP	NSP	EAP	PR	PP	ΡI	NR	SP	ES
Dam Failure	Χ	Χ		Χ	Χ		Χ			Χ
Disease Outbreak		Χ		Х			Χ			Χ
Drought	Χ	Χ		Χ	Χ		Χ			Χ
Earthquake	Χ	Χ		Χ	Χ		Χ			Χ
Extreme Temperatures	Χ	Χ		Х	Χ		Χ			Χ
Flood	Χ	Χ		Х	Χ		Χ		Χ	Χ
Severe Weather	Χ	Χ		Х	Χ		Χ			Χ
Severe Winter Weather	Χ	Χ		Χ	Χ		Χ			Χ
Wildfire	Χ	Χ		Χ	Χ		Χ			Χ

Note: Mitigation categories are described below the Mitigation Initiatives.



The following pages list the specific mitigation initiatives Township of Lumberton 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.



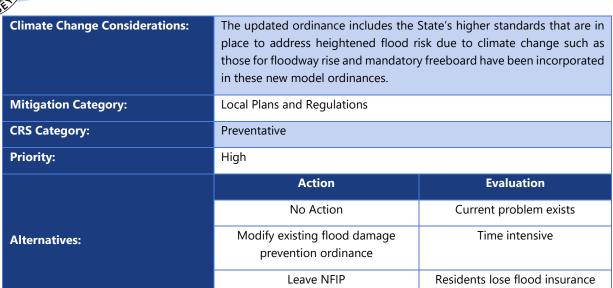
Action 2024-Lumberton-01. Code Coordinated Ordinance

Lead Agency:	Floodplain Administrator
Supporting Agencies:	Construction Official, Administration, NFIP State Coordinator, FEMA Regional Office
Hazard(s) of Concern:	Flood
Description of the Problem:	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.
	The Township's ordinance requires update. A draft of an updated version of the ordinance was sent to FEMA for review in February 2024.
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.

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coverage







Action 2024-Lumberton-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:	The municipality does not have a disaster debris management plan in place. 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. 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 pos	t 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-Lumberton-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:	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:
	 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. 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.
Description of the Solution:	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 damge mgmt plan.pdf). This plan will outline responsibilities for Substantial Damage determinations, determining market value, and permit approval processes following a disaster event.
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 c	apabilities.			
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				
	Action Evaluation				
	No Action	-			
Alternatives:	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-Lumberton-04. CRS Program Participation

Lead Agency:	Floodplain Administrator				
Supporting Agencies:	Twp. Committee, Planning, OEM				
Hazard(s) of Concern:	Flood				
Description of the Problem:	The Township does not participate in the CRS program.				
Description of the Solution:	The Township will evaluate the benefits of participating in CRS program and join the program if cost-effective.				
Estimated Cost:	Low				
Potential Funding Sources:	Municipal Budget				
Implementation Timeline:	2 years				
Goals Met:	2, 5				
Benefits:	The participation in the Community Rating System (CRS) benefits communities by offering discounted rates for flood insurance premiums, which addresses the three goals of the program: reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the National Flood Insurance Program, and foster comprehensive floodplain management.				
Impact on Socially Vulnerable Populations:	The participation in the Community Rating System (CRS) benefits communities by offering discounted rates for flood insurance premiums, which may be more affordable for some socially vulnerable populations.				
Impact on Future Development:	Future development would need to adhere to any increased standards established as part of joining the CRS program such as increased freeboard and elevation certificate requirements.				
Impact on Critical Facilities/Lifelines:	N/A				
Impact on Capabilities:	This would be a new capability for th	ne Township.			
Climate Change Considerations:	A warmer atmosphere means storms have the potential to be more intense and occur more often, including increased periods of intense rain events. As sea level rises due to climate change, the area of the flood hazard may expand.				
Mitigation Category	Education and Awareness Programs, Local Plans and Regulations				
CRS Category	Public Information, Preventative				
Priority	Medium				
	Action	Evaluation			
Alternatives:	No action	The Township does not participate in the CRS Program			



Adopt aspects of the CRS program into the floodplain management program	Increased floodplain management capabilities but no reduction in flood insurance premiums
Abandon any floodplain management practices not required by NFIP	Reduction in floodplain management capabilities and increase in risk.





Action 2024-Lumberton-05. Generators at Critical Facilities

Lead Agency:	Engineering
Supporting Agencies:	Township OEM, County OEM, NJOEM, and FEMA
Hazard(s) of Concern:	Dam Failure, Disease Outbreak, Drought, Earthquake, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire
Description of the Problem:	Critical facilities in the Township, including the Public Works Garage and Heating and Cooling Centers, do not have back-up power to maintain continuity of operations.
Description of the Solution:	The Township will obtain and install backup power sources (generators) at critical facilities, including the Public Works Garage and Heating and Cooling Centers, to ensure continuation of critical functions during power outages.
Estimated Cost:	High
Potential Funding Sources:	FEMA BRIC, HMGP, Municipal Budget
Implementation Timeline:	5 years
Goals Met:	1, 6, 7
Benefits:	The Township will be able to provide a continued safe, local location for residents to cool or warm themselves during extreme temperature or severe winter weather events and/or provide a means for continuity of operations.
Impact on Socially Vulnerable Populations:	Socially vulnerable populations in need of warming or cooling will utilize the centers; furthermore, those with needs tied into power consumption (oxygen tanks, dialysis, etc.) will require a power source. Socially vulnerable populations also may be reliant on points of distribution for resources before, during, or after a hazard event.
Impact on Future Development:	N/A
Impact on Critical Facilities/Lifelines:	Locations identified in this action are critical facilities. These facilities may need an emergency generator to provide continued assistance to vulnerable populations and/or provide a means for continuity of operations.
Impact on Capabilities:	The action would create a new capability for the Township.
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action provides a safe location with air conditioning and heat for residents and visitors to locate to during hazard events and/or provide a means for continuity of operations.
Mitigation Category	Structure and Infrastructure Project
CRS Category	Emergency Services
Priority	Medium

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	Action	Evaluation					
	No Action	Current problem continues					
Alternatives:	Solar Panels	Weather dependent and costly					
	Mobile Generator	May lack sufficient power supply or run time					





Action 2024-Lumberton-06. Public Education and Outreach

Lead Agency:	Township OEM
Supporting Agencies:	Planning Partners, County Planning, 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:	Residents and business may not be informed on hazard risks, how to mitigate hazard risks, how to prepare for the various hazards which may impact the Township, or the mitigation grant opportunities available.
Description of the Solution:	 The Township will conduct and facilitate community and public education and outreach for residents and businesses to include, but not be limited to, the following to promote and effect natural hazard risk reduction: Provide and maintain links to the HMP website, and regularly post notices on the County/municipal homepage(s) referencing the HMP webpages. Prepare and distribute informational letters to flood vulnerable property owners and neighborhood associations, explaining the availability of mitigation grant funding to mitigate their properties,
	 availability of mitigation grant furnishing to mitigate their properties, and instructing them on how they can learn more and implement mitigation. Use email notification systems and newsletters to better educate the public on flood insurance, the availability of mitigation grant funding, and personal natural hazard risk reduction measures. Work with neighborhood associations, civic and business groups to disseminate information on flood insurance and the availability of mitigation grant funding.
Estimated Cost:	Low
Potential Funding Sources:	Municipal budget
Implementation Timeline:	Within 1 year
Goals Met:	1, 3, 4, 7
Benefits:	This action will inform all populations on the hazards which may occur in the Township, how to mitigate the risk associated with those hazards, potentially increase the number of flood-insured residents, potentially decrease the number of homes at risk to flooding impacts.
Impact on Socially Vulnerable Populations:	Socially vulnerable populations are often the most at-risk to hazards due to pre-existing conditions and socioeconomic status. This action will educate and inform all populations, including the socially vulnerable, on the hazards which may occur in the Township and how to mitigate the risk associated with those hazards.
Impact on Future Development:	N/A
Impact on Critical Facilities/Lifelines:	N/A
Impact on Capabilities:	N/A

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Climate Change Considerations. Climate change is likely to increase the intensity and fragues of man									
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events.								
Mitigation Category	Education and Awareness Programs								
CRS Category	Public Information								
Priority	High								
	Action	Evaluation							
Alternatives:	No Action	The public will need to rely on their own research and knowledge for disease prevention and protection							
	Rely on state or federal resources	Resources may be generalized and not specific to the risks in Burlington County							
	Use only a few methods for distribution	Using only a few methods of distribution may hinder socially vulnerable populations from receiving the guidance							





Action 2024-Lumberton-07. Critical Facilities and Community Lifelines in the Floodplain

Lead Agency:	Township Administration
Supporting Agencies:	OEM, facility managers
Hazard(s) of Concern:	Flood
Description of the Problem:	Critical facilities located in the floodplain are not only susceptible to flood damage but also create unnecessary complications for the municipality during an emergency event and post-disaster recovery.
Description of the Solution:	Coordinate with the facility managers at the Cedar Lake Dam and Lumberton Fire Company #1 in the Township to support the mitigation of vulnerable structures via retrofit (e.g. elevation, flood-proofing) or relocation to protect structures from future damage. Work with the dam owner to ensure all safety and inspection requirements are being followed.
	Phase 1: Identify most cost-effective mitigation option
	Phase 2: Work with facility manager to implement selected action based on cost-effectiveness available funding and local match ability.
Estimated Cost:	High
Potential Funding Sources:	FEMA BRIC, HMGP, Municipal Budget
Implementation Timeline:	5 years
Goals Met:	2
Benefits:	This action will remove or reduce critical facility and community lifeline vulnerability to the flood hazard and remove or reduce safety risks for first responders.
Impact on Socially Vulnerable Populations:	Retrofitting or relocating the identified structures will benefit socially vulnerable populations, as individuals within these populations rely on resources from various government facilities, transportation facilities, and medical and senior care facilities.
Impact on Future Development:	Noting the number of facilities located within the flood hazard area may encourage the consideration of relocating critical facilities and lifelines from the flood hazard area and deter the development of any additional facilities in the flood hazard area.
Impact on Critical Facilities/Lifelines:	Noting the number of facilities located within the flood hazard area may encourage the consideration of relocating critical facilities and lifelines from the flood hazard area and deter the development of any additional facilities in the flood hazard area.
Impact on Capabilities:	N/A
Climate Change Considerations:	A warmer atmosphere means storms have the potential to be more intense and occur more often, including increased periods of intense rain

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	events. As sea level rises due to climate change, the area of the flood hazard may expand.										
Mitigation Category	Structure and Infrastructure Project										
CRS Category	Structural Flood Control Projects										
Priority	Medium										
	Action	Evaluation									
	Action No action	Evaluation Current problem continues									
Alternatives:											



Action 2024-Lumberton-08. Repetitive Loss Properties

Lead Agency:	Floodplain Administrator
Supporting Agencies:	OEM
Hazard(s) of Concern:	Severe Weather, Flood
Description of the Problem:	The Rancocas Creek and its tributaries are particularly prone to flooding. Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Township has 42 repetitive loss properties, but other properties may be impacted by flooding as well.
Description of the Solution:	Conduct outreach to 50 flood-prone property owners, including RL/SRL property owners and provide information on mitigation alternatives. After preferred mitigation measures are identified, collect required property-owner information, and develop a FEMA grant application and BCA to obtain funding to implement acquisition/purchase/moving/elevating residential homes in the flood prone areas that experience frequent flooding (high risk areas).
Estimated Cost:	TBD
Potential Funding Sources:	BRIC, FMA, HMGP, match from property owners
Implementation Timeline:	Within 5 Years
Goals Met:	2, 4, 6
Benefits:	Eliminates flood damage to homes and residences, which creating an open space for the municipality and increasing flood storage.
Impact on Socially Vulnerable Populations:	Removing homes from the floodplain immediately removes the risk to life and property. Socially vulnerable populations may be able to have houses elevated or acquired when it would otherwise be unaffordable.
Impact on Future Development:	Increased outreach to homeowners within a flood prone area will limit construction in areas that are prone to hazard events. Homes may be acquired, which will remove those structures from the floodplain and prevent future development on those sites.
Impact on Critical Facilities/Lifelines:	Removing structures from the floodplain decreases the demand on utilities and emergency services including health and medical, law enforcement, and search and rescue.
Impact on Capabilities:	Removing the risk from the immediate floodplain via acquisition of properties will free up resources for search and rescue and other emergency operations as needed.
Climate Change Considerations:	Climate change is likely to increase the frequency and severity of severe rainfall, flash flooding, riverine flooding, and coastal flooding from sea level rise and storm surge events. Removing structures from the floodplain will reduce the response and recovery costs as a result of these events and decrease the loss of human life as a result of these events.

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	Elevating structures will reduce the recovery costs as a result of these events.									
Mitigation Category	Structure and Infrastructure Project									
CRS Category	Property Protection									
Priority	High									
	Action	Evaluation								
	No action	Current problem continues								
Alternatives:	Levee around floodplain	Costly, not enough room								
	Deployable flood barriers	Requires deployment. Residents may not have adequate time to deploy, especially those who are elderly or disabled.								



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 9.18-18. 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- Lumberton-01	Code Coordinated Ordinance	1	1	1	1	1	1	1	1	1	0	1	1	0	0	11	High
2024- Lumberton-02	Disaster Debris Management Plan	0	0	1	1	1	1	0	0	1	1	1	1	0	1	9	Medium
2024- Lumberton-03	Substantial Damage Management Plan	0	1	1	1	1	1	0	1	1	1	1	1	1	0	11	High
2024- Lumberton-04	CRS Program Participation	0	1	1	1	1	1	0	0	1	0	1	1	0	1	9	Medium
2024- Lumberton-05	Generators at Critical Facilities	1	1	1	1	1	0	0	1	1	1	0	1	1	0	10	Medium
2024- Lumberton-06	Public Education and Outreach	1	1	1	1	1	1	0	1	1	1	1	1	0	0	11	High
2024- Lumberton-07	Critical Facilities and Community Lifelines in the Floodplain	0	1	1	1	1	0	0	0	1	0	1	1	1	0	8	Medium
2024- Lumberton-07	Repetitive Loss Properties	0	1	1	1	1	1	0	1	1	1	1	1	0	1	11	High

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