



SECTION 9. JURISDICTIONAL ANNEXES

9.22 BOROUGH OF MEDFORD LAKES

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

9.22.1 Hazard Mitigation Planning Team

The Borough of Medford Lakes 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 Borough of Medford Lakes departments, including the clerk’s office, emergency management, and construction. The Borough Manager 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 9.22-1. Hazard Mitigation Planning Team

Primary Point of Contact		Alternate Point of Contact	
Name/Title:	Dr. Robert Burton, Borough Manager	Name/Title:	Mack McIntosh, OEM Deputy Coordinator
Address:	1 Cabin Circle, Medford Lakes, NJ 08055	Address:	1 Cabin Circle, Medford Lakes, NJ 08055
Phone Number:	609-654-8898 x122	Phone Number:	609-654-8898 x118
Email:	rburton@medfordlakes.com	Email:	clerk@medfordlakes.com
NFIP Floodplain Administrator			
Name/Title:	Tom Boyd, Construction Official		
Address:	1 Cabin Circle Medford Lakes, NJ 08055		
Phone Number:	609.654.8898 ext. 29		
Email:	clerk@medfordlakes.com		
Additional Contributors:			
Name/Title:	Mack McIntosh, OEM Deputy Coordinator		



Primary Point of Contact		Alternate Point of Contact	
Method of Participation:	Provided information on previous events, capabilities, NFIP administration, building permits, new development. Attended planning partnership meetings. Reviewed draft annex.		
Name/Title:	Dayna Welsh, Assistant Clerk		
Method of Participation:	Provided information on previous events, capabilities, NFIP administration, building permits, new development		
Name/Title:	Tom Boyd, Construction Official		
Method of Participation:	Reviewed draft annex.		

9.22.2 Municipal Profile

The Borough of Medford Lakes is located in western Burlington County and encompasses approximately 1.3 square miles, of which 1.2 square miles is land and 0.1 square miles is water. The Borough is completely surrounded by the Township of Medford. There are 22 lakes with this small area and hundreds of lakefronts and lake view properties.

Medford Lakes is wholly contained within the Pinelands which is managed by the Pinelands Comprehensive Management Plan. The plan establishes nine land use management areas with goals, objectives, development intensities and permitted uses for each. The boundaries of these management areas are displayed on the Pinelands Land Capability Map. They are implemented through local zoning that must conform with Pinelands land use standards. The Borough of Medford Lakes has lands designated as rural development area and regional growth area.

The Borough of Medford Lakes follows the Municipal Manager form of government. Under this form, the mayor is selected from the council, but the duties associated with the title are essentially limited to presiding over and voting with the council and a handful of appointments. The manager serves as the chief executive of the municipality. The manager ideally is politically neutral and operates the municipality in a businesslike manner. The manager prepares the budget for the council, oversees the negotiation and implementation of contracts and handles most personnel matters.

According to the U.S. Census, the 2020 population for the Borough of Medford Lakes was 4,264, a 2.8 percent increase from the 2010 Census. Data from the 2021 American Community Survey 5-Year Population Estimates indicate that 20.6 percent is 65 years of age or older, 4.9 percent of the population is 5 years of age or younger, 0 percent is non-English speaking, 9.5 percent has a disability, and 0.6 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 Borough of Medford Lakes, 16 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.



9.22.3 Jurisdictional Capability Assessment and Integration

The Borough of Medford Lakes 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 Borough of Medford Lakes 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 Borough of Medford Lakes. The comment field provides information as to how the capability integrates hazard mitigation and risk reduction.

Table 9.22-2. 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 95 Construction Codes, Uniform	Local	Building Department
<i>How does this reduce risk?</i> There is hereby established in the Borough of Medford Lakes a State Uniform Code enforcing agency to be known as the Building Department, consisting of a Construction Code Official, Building Subcode Official, Plumbing Subcode Official, Electrical Subcode Official, Fire Subcode Official and such other subcode officials as the Commissioner of the Department of Community Affairs, State of New Jersey, shall hereafter adopt as part of the State Uniform Construction Code. The Construction Code Official shall be the chief administrator of the enforcing agency.				
Zoning/Land Use Code	Yes	Chapter 145 Land Development, Part 1 Zoning	Local	Planning Board
<i>How does this reduce risk?</i> The purpose of this part shall be to establish a pattern for the use of land and buildings based upon the Borough Master Plan and the Pinelands Comprehensive Management Plan and enacted in order to promote and protect the public health, safety, morals, comfort,				



	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>convenience, and the general welfare of the people. This part is intended to regulate the use of land within zoning districts; secure safety from fire and other dangers; provide adequate light and clean air; promote orderly development and redevelopment; prevent the overcrowding of land or buildings; establish standards of development; limit congestion in the streets; prohibit incompatible uses; regulate the alteration of existing buildings; preserve and protect historic features; conserve the taxable value of land; preserve and protect open space, forests and natural features; promote environmental education; and encourage the inclusion of aesthetics, tradition and a balance of public services.</p> <p>This part is further intended to implement the objectives of the Pinelands Protection Act and the Pinelands Comprehensive Management Plan and to conform with the minimum standards contained in said plan. These objectives with respect to the Pinelands are to protect, preserve and enhance the significant values of our resources including natural, ecological, agricultural, archaeological, historic, scenic, air quality, cultural and recreational resources of the Borough of Medford Lakes and the Pinelands.</p>				
Subdivision Ordinance	Yes	Chapter 145 Land Development, Part 3 Subdivision of Land	Local	Planning Board
<p><i>How does this reduce risk?</i></p> <p>The purpose of this Part 3 shall be to provide rules, regulations, and standards to guide land subdivision in the Borough of Medford Lakes in order to promote the public health, safety, convenience, and general welfare of the municipality. It shall be administered to ensure the orderly growth and development, the conservation, protection and proper use of land and adequate provision for circulation, utilities, and services.</p>				
Site Plan Ordinance	Yes	Chapter 145 Land Development, Part 2 Site Plan	Local	Planning Board
<p><i>How does this reduce risk?</i></p> <p>The purpose of site plan review is to determine whether the proposed building, structure or use will conform to the Revised Statutes of New Jersey, Part 1 (Zoning), Part 2 (Site Plan), Part 3 (Subdivision of Land) and Part 4 (Design Standards) of this chapter and other applicable requirements of the Borough. Site plan review shall work towards the continuation of an aesthetically acceptable and well-ordered community serving the interest of the public health, safety, and general welfare of Borough residents.</p>				
Stormwater Management Ordinance	Yes	Chapter 204 Stormwater Management	Local	Building Department, Planning Board
<p><i>How does this reduce risk?</i></p> <p>The purpose of this chapter is to establish, within the Pinelands Area portion of Medford Lakes Borough, minimum stormwater management requirements and controls as authorized by the Pinelands Protection Act (N.J.S.A. 13:18A-1 et seq.) and consistent with the Pinelands Comprehensive Management Plan (CMP) (N.J.A.C. 7:50-1.1 et seq.) and the New Jersey Department of Environmental Protection (NJDEP) Stormwater Management Regulations (N.J.A.C. 7:8-1.1 et seq.). The standards in this chapter are intended to minimize the adverse impact of stormwater runoff on water quality and water quantity, to facilitate groundwater recharge, and to control and minimize soil erosion, stream channel erosion, sedimentation and pollution associated with stormwater runoff. Moreover, Pinelands Area resources are to be protected in accordance with the antidegradation policies contained in the New Jersey Surface Water Quality Standards (N.J.A.C. 7:9B-1.1 et seq.). Additionally, this chapter is intended to ensure the adequacy of existing and proposed culverts and bridges and to protect public safety through the proper design and operation of stormwater BMPs. If there are any conflicts between a provision required by the Pinelands CMP and a provision required by the NJDEP, the Pinelands CMP provision shall apply.</p>				
Post-Disaster Recovery/ Reconstruction Ordinance	No	-	-	-
<p><i>How does this reduce risk?</i></p>				
Real Estate Disclosure	Yes	Senate Bill 3110; P. L. 2023, c. 93, July 3, 2023	State	Sellers and Landlords of commercial or residential property
<p><i>How does this reduce risk?</i></p> <p>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</p>				



	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>has actual knowledge that the rental premises or any portion of the parking areas of the real property containing the rental premises has 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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>The disclosure statement must contain the heading "Flood Risk" and ask the seller the following questions:</p> <ul style="list-style-type: none"> • 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? <p>Not all provisions of this law have become effective at the time of the writing of this plan.</p>				
Growth Management	Yes	Chapter 145 Land Development, Part 3 Subdivision of Land	Local	Planning Board
<p><i>How does this reduce risk?</i></p> <p>The purpose of this Part 3 shall be to provide rules, regulations, and standards to guide land subdivision in the Borough of Medford Lakes in order to promote the public health, safety, convenience, and general welfare of the municipality. It shall be administered to ensure the orderly growth and development, the conservation, protection and proper use of land and adequate provision for circulation, utilities, and services.</p>				
Environmental Protection Ordinance	Yes	Chapter 217 Tree and Shrub Removal	Local	Borough Manager
<p><i>How does this reduce risk?</i></p> <p>The intent and purpose of this chapter is to establish standards for the Borough of Medford Lakes for the protection and preservation of certain trees and shrubs as defined herein growing in a natural state within this municipality.</p>				



	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
Flood Damage Prevention Ordinance	Yes	Chapter 127 Flood Damage Prevention	Local	Floodplain Administrator
<i>How does this reduce risk?</i> In order to accomplish its purposes, this chapter includes methods and provisions for: A. Restricting or prohibiting uses which are dangerous to health, safety, and property due to water or erosion hazards, or which result in damaging increases in erosion or in flood heights or velocities; B. Requiring that uses vulnerable to floods, including facilities which serve such uses, be protected against flood damage at the time of initial construction; C. Controlling the alteration of natural floodplains, stream channels, and natural protective barriers, which help accommodate or channel floodwaters; D. Controlling filling, grading, dredging, and other development which may increase flood damage; and E. Preventing or regulating the construction of flood barriers which will unnaturally divert floodwaters or which may increase flood hazards in other areas.				
The ordinance is not the model code coordinated ordinance from NJDEP and requires update.				
Wellhead Protection	No	-	-	-
<i>How does this reduce risk?</i>				
Emergency Management Ordinance	Yes	Chapter 15 Emergency Medical Services Department; Chapter 21 Fire Department; Chapter 44 Police Department	Local	EMS, Fire, and Police
<i>How does this reduce risk?</i> The Borough has EMS, Fire, and Police services.				
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	Master Plan, February 15, 2018	Local	Planning Board
<i>How does this reduce risk?</i> The Plan ensures that future development projects do not negatively affect the community.				
Capital Improvement Plan	Yes	Capital Improvement Plan	Local	CFO/Manger
<i>How does this reduce risk?</i> The Capital Improvement Plan identifies projects and funding for infrastructure improvements.				
Disaster Debris Management Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Floodplain Management or Watershed Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Stormwater Management Plan	Yes	Stormwater Management Plan, outlined in Chapter 204 March 22, 2023	Local	CPWM
<i>How does this reduce risk?</i> The Plan protects natural resources and mitigations of pollutants.				
Stormwater Pollution Prevention Plan	Yes	Stormwater Pollution Prevention Plan, outlined in Chapter 204 March 22, 2023	Local	CPWM
<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
The Plan establishes inlet & outlet monitoring and improvements.				
Open Space Plan	Yes	Included in Master Plan, February 15, 2018	Local	Planning Board
<i>How does this reduce risk?</i> Protecting over-development that may threaten natural resources				
Urban Water Management Plan	Yes	Included in Master Plan, February 15, 2018	Local	Planning Board
<i>How does this reduce risk?</i> The Master Plan prevents over-development that may threaten natural resources.				
Habitat Conservation Plan	Yes	Included in Master Plan, February 15, 2018	Local	Planning Board
<i>How does this reduce risk?</i> The Plan prevents over-development that may threaten natural resources.				
Economic Development Plan	Yes	Included in Master Plan, February 15, 2018	Local	Planning Board
<i>How does this reduce risk?</i> The Plan ensures proper allocation of resources.				
Shoreline Management Plan	No	-	-	-
<i>How does this reduce risk?</i>				
Community Wildfire Protection Plan	Yes	Included in Master Plan, February 15, 2018	Local	Planning Board
<i>How does this reduce risk?</i> The Plan includes mitigation of hazards, reduce threat of large scale catastrophe.				
Community Forest Management Plan	Yes	March 29, 2018 Five Year Plan	Local	Administration
<i>How does this reduce risk?</i> The Plan works to mainstream a healthy stock of living species and removing dead/dying growth that contribute to wildfire risk.				
Transportation Plan	Yes	Master Plan 2/15/2018	Local	Planning Board
<i>How does this reduce risk?</i> The Plan assists with planning for safe movement for all forms of traffic (i.e., auto, truck, commercial, pedestrian).				
Agriculture Plan	No	-	-	-
<i>How does this reduce risk?</i>				
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	Yes	Emergency Operations Plan, June 27, 2022	Local	Emergency Management
<i>How does this reduce risk?</i> The Plan maintains vital services until a permanent solution is acquired during emergency events.				
Continuity of Operations Plan	No	-	-	-



	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>				
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 Borough of Medford Lakes to oversee and track development.

Table 9.22-3. 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	Zoning & Construction Department
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	SFHA. Permits are reviewed by Zoning & Construction Department
Do you have a buildable land inventory? • If yes, please describe	No	-
Describe the level of build-out in your jurisdiction.	N/A	There is less than 5 percent developable land left.

Administrative and Technical Capability

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



Table 9.22-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
Administrative Capability		
Planning Board	Yes	The Medford Lakes Planning Board has many roles and has quasi-judicial powers. Some of its many functions include advising zoning and master plan changes, interpretation of Zoning Code through the variance process, site plan and subdivision review, and of course, responding to individual residents and Borough Council on zoning/planning issues. The Board also has the duty of reviewing changes or development in the Historic District as it pertains to the exterior of log structures.
Zoning Board of Adjustment	Yes	Combination board with the Planning Board.
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	Yes	Environmental Commission
Open Space Board/Committee	No	-
Economic Development Commission/Committee	No	
Public Works/Highway Department	Yes	The Department of Public Works is responsible for maintaining the Borough's infrastructure with the exception of the sewer system which is handled by the Department of Wastewater Treatment. This includes roads and trails, public property, stormwater infrastructure, right-of-ways, and public buildings. The Department of Public Works handles trash collection, leaf and brush removal, and maintains the road system including cleaning the trails and snow removal.
Construction/Building/Code Enforcement Department	Yes	<p>The mission of Code Enforcement is to provide fair and comprehensive enforcement of Borough Codes that set property maintenance standards and zoning requirements.</p> <p>The Medford Lakes Zoning Office responsibilities include</p> <ul style="list-style-type: none"> • Review all building permits applications for Zoning compliance. • Investigate and prosecute all Zoning violations • Assist the public on procedures for filing Zoning variance applications.
Emergency Management/Public Safety Department	Yes	<p>The Medford Lakes emergency team include:</p> <ul style="list-style-type: none"> • The Police Department • The Fire Department • Public Works • Emergency Medical Services (EMS) • Damage assessment (Construction Official)



Resources	Available? (Yes/No)	Comments (available staff, responsibilities, support of hazard mitigation)
		<ul style="list-style-type: none"> Public Information and Finance (Borough Manager) Social Services A Municipal Government representative (designated Council Member). Emergencies beyond the capabilities of the Borough emergency organization requires coordination with the Burlington County Emergency Organization which can obtain State and Federal assistance.
Warning Systems / Services (mass notification system, outdoor warning signals, etc.)	Yes	Swift911
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	Yes	Public Works
Mutual aid agreements	Yes	Police/Fire/EMS
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>	No	-
Other	Yes	The Historic Preservation Commission reviews sketches, photographs, or product samples to demonstrate how proposed construction will conform to the requirements of the Borough's Historic Preservation Ordinance.
Technical/Staffing Capability		
Planners or engineers with knowledge of land development and land management practices	Yes	Per Contract
Engineers or professionals trained in building or infrastructure construction practices	Yes	Per Contract
Planners or engineers with an understanding of natural hazards	Yes	Per Contract
Staff with expertise or training in benefit/cost analysis	Yes	Per Contract
Professionals trained in conducting damage assessments	Yes	Per Contract
Personnel skilled or trained in GIS and/or Hazards United States (HAZUS) – Multi-Hazards (MH) applications	Yes	Per Contract
Environmental scientist familiar with natural hazards	Yes	Per Contract
Surveyor(s)	Yes	Per Contract
Emergency Manager	Yes	Per Contract
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.)	No	-



Fiscal Capability

The table below summarizes financial resources available to the Borough of Medford Lakes.

Table 9.22-5. Fiscal Capabilities

Financial Resources	Accessible or Eligible to Use? (Yes/No)
Community development Block Grants (CDBG, CDBG-DR)	Do Not Qualify
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	No
Stormwater utility fee	No
Incur debt through general obligation bonds	Yes
Incur debt through special tax bonds	Yes
Incur debt through private activity bonds	No
Withhold public expenditures in hazard-prone areas	N/A
Other federal or state Funding Programs	Yes
Open Space Acquisition funding programs	None Available
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	The Medford Lakes Road Improvement program is a long-range plan to address the paving, drainage, and general condition of our Trails and Roads. The program began in 2014, with budget funds allocated for road improvements that was previously only addressed with grant funds. Grant funding is not guaranteed, so the Borough Council of Medford Lakes began to budget funds directly for this purpose. When grant funding is available and awarded, the program combines the funds from grants with existing budget and bonds ordinances to expand the program and get more done.

Education and Outreach Capability

The table below summarizes the education and outreach resources available to the Borough of Medford Lakes.

Table 9.22-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment:
Public information officer or communications office	Yes	Borough Manager
Personnel skilled or trained in website development	No	-
Hazard mitigation information available on your website	Yes	Information on FEMA flood maps, stormwater management, rain gardens, etc. is present on the municipal website.
Social media for hazard mitigation education and outreach	Yes	Facebook, X (Formerly Twitter)



Outreach Resources	Available? (Yes/No)	Comment:
Citizen boards or commissions that address issues related to hazard mitigation	No	-
Warning systems for hazard events	Yes	Swift911
Natural disaster/safety programs in place for schools	Yes	Managed by Medford Lakes Board of Education
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.	Yes	Colony News (Weekly Newsletter Mailed) Website

Community Classifications

The table below summarizes classifications for community programs available to the Borough of Medford Lakes.

Table 9.22-7. 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	3	May 31, 2023
Storm Ready Certification	No	-	-
Firewise Communities classification	No	-	-
New Jersey Sustainable Jersey Community	No	-	-
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 9.22-8. 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
Dam Failure	Weak

The Borough of Medford Lakes indicated the adaptive capacity rankings were appropriate.

9.22.4 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)

Tom Boyd, Construction Official

National Flood Insurance Program (NFIP) Summary

The following table summarizes the NFIP statistics for the Borough of Medford Lakes.

Table 9.22-9. NFIP Summary

Active Policies	Total Premium + Policy Fee	Number of Losses	Total Net Payment	Repetitive Loss Properties
51	\$36,847	31	\$294,197.27	3

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 Borough of Medford Lakes.

Table 9.22-10. NFIP Summary

NFIP Topic	Comments
Flood Vulnerability Summary	



NFIP Topic	Comments
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? 	According to the 2017 Preliminary Flood Insurance Study for Burlington County, lake flooding is the primary source of flooding in the Borough of Medford Lakes. During summer months, when lake levels are at their highest for recreational purposes, a downpour can cause the lakes to overtop their banks. The Borough does not maintain a list of properties that have been damaged by flooding.
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 Borough does not maintain a list of property owners interested in flood mitigation
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? 	Inspections No Substantial Damage determinations have been declared for recent events.
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? 	No properties in the Borough have been mitigated.
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, the Borough uses the appointed engineer.
Do you have access to resources to determine possible future flooding conditions from climate change?	Yes, the Borough uses the appointed engineer.
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? 	Not at this time
Provide an explanation of NFIP administration services you provide (e.g. permit review, GIS, education/outreach, inspections, engineering capability)	Permit review only
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	Construction official determines if substantial improvement threshold has been reached.
What are the barriers to running an effective NFIP program in the community, if any?	None
Does your jurisdiction have any outstanding NFIP compliance violations that need to be addressed? <ul style="list-style-type: none"> If so, state the violations. 	Unknown
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	Unknown



NFIP Topic	Comments
What is the local law number or municipal code of your flood damage prevention ordinance? <ul style="list-style-type: none"> Have you adopted NJDEP’s Model Code Coordinated Ordinance? What is the date that your flood damage prevention ordinance was last amended? 	Chapter 127 No 12/13/2017
Does your floodplain management program meet or exceed minimum requirements? <ul style="list-style-type: none"> If exceeds, in what ways? 	Meets 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?	Yes, Planning Board review and/or zoning officer
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	Unknown

9.22.5 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 9.22-11. 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	1	0	1	0	1	0	1	0	1	1
Multi-Family	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Other (commercial, mixed-use, etc.)	0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Total Permits Issued	1	0	1	0	1	0	0	0	1	1

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

* Only location-specific hazard zones or vulnerabilities identified.

Table 9.22-12. 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					
None Identified					



Property or Development Name	Type (e.g., Res., Comm.)	# of Units / Structures	Address and Parcel ID	Known Hazard Zone(s)	Description/Status of Development
Known or Anticipated Major Development in the Next Five (5) Years					
None Anticipated					

9.22.6 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 Borough of Medford Lakes’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 Borough of Medford Lakes has significant exposure. The maps also show the location of potential new development, where available.

Figure 9.22-1. Borough of Medford Lakes Hazard Area Extent and Location Map 1

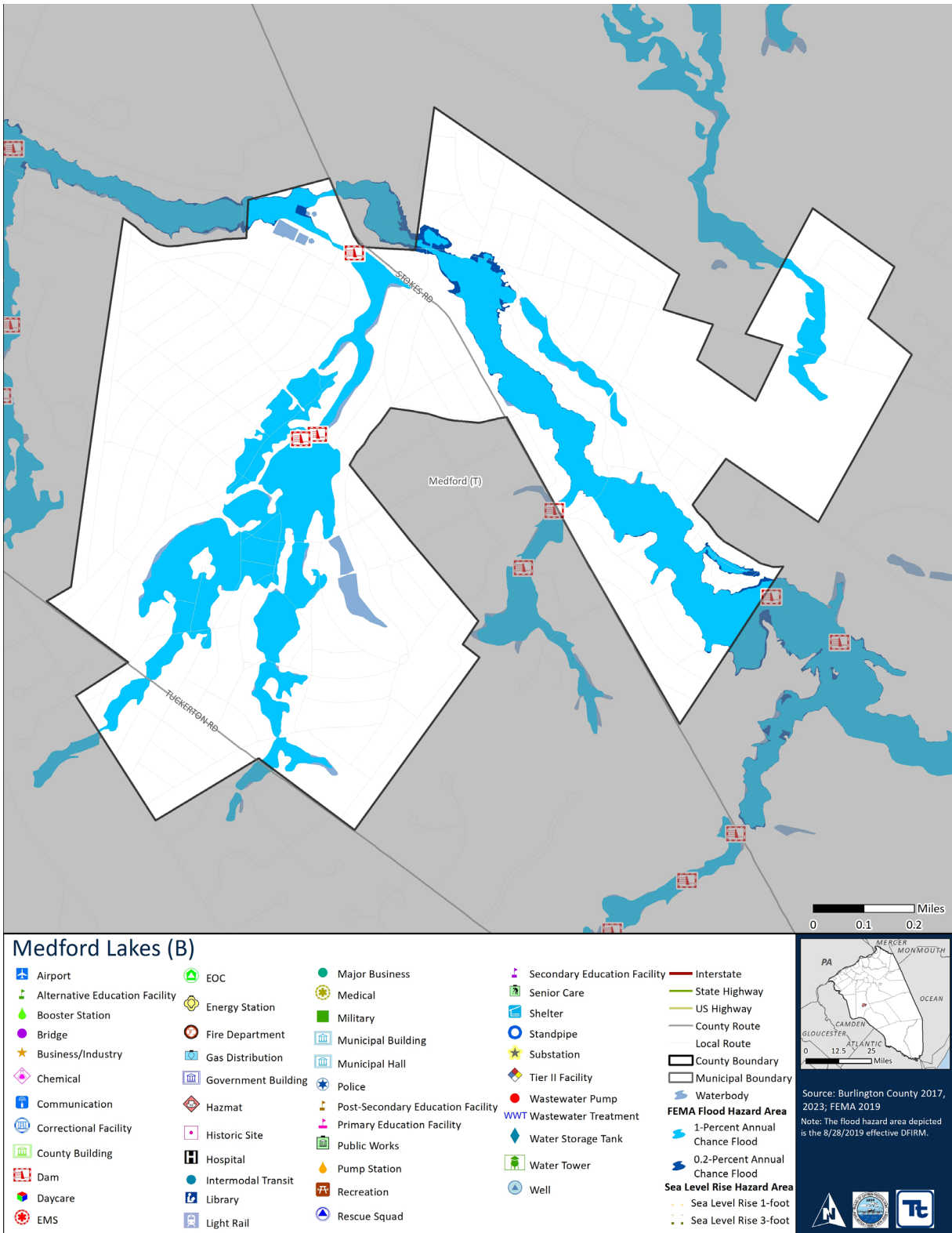
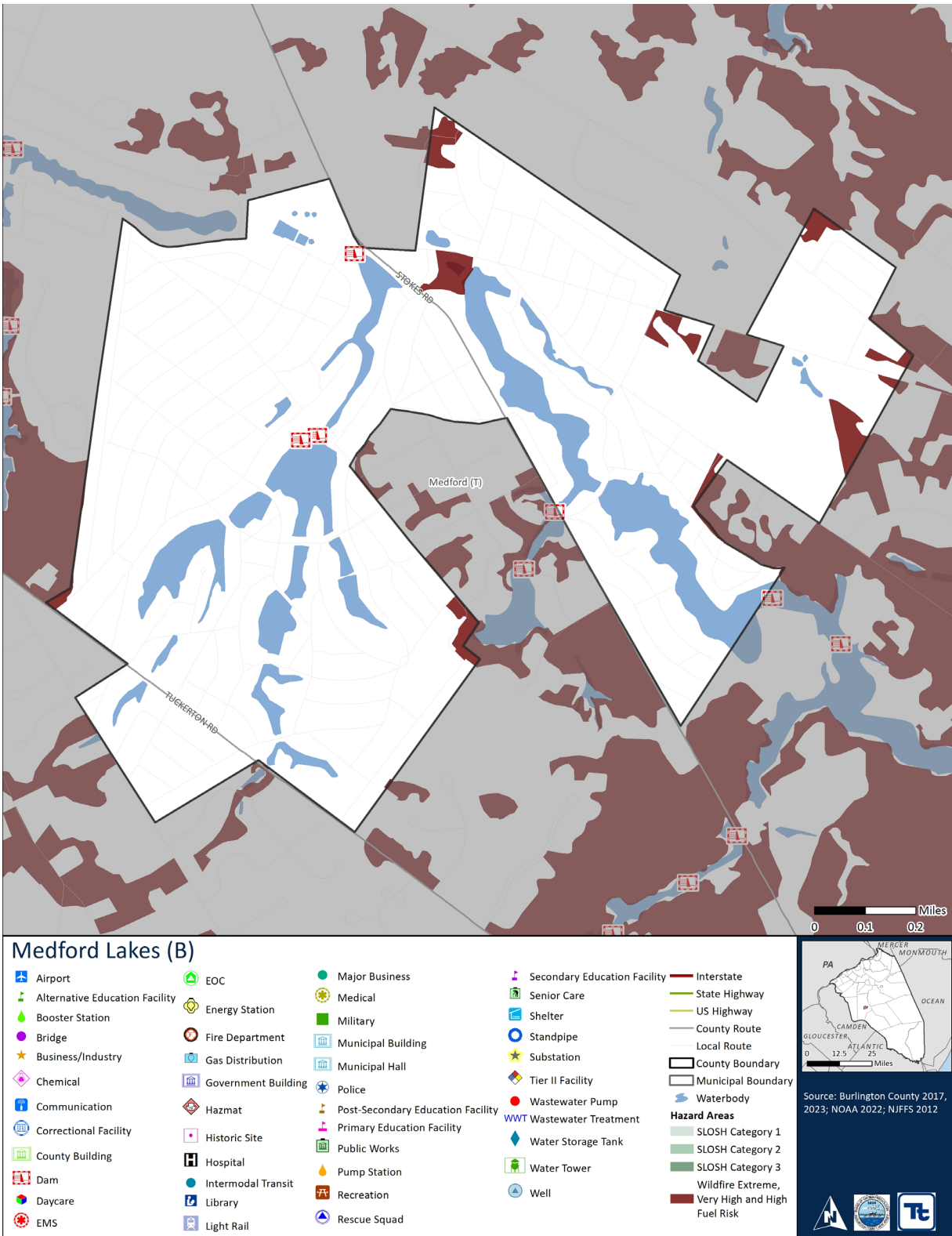


Figure 9.22-2. Borough of Medford Lakes Hazard Area Extent and Location Map 2





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 Borough of Medford Lakes’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 Borough of Medford Lakes 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 9.22-13. 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
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.	Although the County was impacted, the Borough did not report significant damages.
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 Borough did not report significant damages.
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 Borough did not report significant 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 Borough of Medford Lakes’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 Borough of Medford Lakes. The Borough of Medford Lakes 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 Borough of Medford Lakes indicated the following:

- The Borough agreed with the calculated hazard rankings below.

Table 9.22-14. Hazard Ranking Input

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



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 9.22-15. Potential Flood Losses to Critical Facilities and Community Lifelines

Name	Type	Exposure	
		1% Event	0.2% Event
Ballinger Lake Dam	Dam	Yes	Yes
Wagush Levee Dam	Dam	Yes	Yes

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

In addition to critical facilities that are exposed to flooding, the following high hazard dams are located in or could impact the Borough of Medford Lakes:

- Mishe-Mokwa Dam – Borough of Medford Lakes
- Ballinger Lake Dam – Medford Lakes Colony
- Wagush Levee Dam – Medford Lakes Colony

Identified Issues

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

- According to the 2017 Preliminary Flood Insurance Study for Burlington County, lake flooding is the primary source of flooding in the Borough of Medford Lakes. During summer months, when lake levels are at their highest for recreational purposes, a downpour can cause the lakes to overtop their banks.
- 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.
- Although the Borough has flood exposure, the Borough does not participate in the Community Rating System (CRS) program. Flood insurance premiums continue to rise.
- 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.
- Although the Borough has flood exposure, the Borough does not participate in the Community Rating System (CRS) program. Flood insurance premiums continue to rise.



- Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Borough has three repetitive loss properties, but other properties may be impacted by flooding as well.

9.22.7 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 9.22-16. 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.
MLB-1 (Former MLB-8)	Evaluate benefits of participating in CRS program	Twp. Committee; Planning	No Progress	Yes		
MLB-2 (Former MLB-9)	Conduct and facilitate community and public education and outreach for residents and businesses to promote natural hazard risk reduction to include: <ul style="list-style-type: none"> • Disaster preparedness • Hazard mitigation 	Municipality with support from Planning Partners, County Planning, NJOEM, FEMA				
MLB-3 (Former MLB-14)	Promote the participation of Floodplain Administrators within the planning process and other activities.	Municipality with support from County, NJOEM and FEMA				
MLB-4 (Former MLB-15)	Enhance resilience to severe storms by joining the NOAA "Storm Ready" program.	Municipality with support from County, NJOEM and FEMA	No Progress	Yes		
MLB-5 (Former MLB-16)	Provide public education and outreach on proper installation and/or use of backup power	Municipal Clerk				
MLB-6	Coordinate with the facilities managers at Medford Lakes Sewage Treatment Plant in the Borough to support the mitigation of vulnerable structures via retrofit (e.g. elevation, flood-proofing) or relocation to protect structures from future damage. Phase 1: Identify most cost-effective mitigation option	Municipality with support from County				



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 2: Work with facility manager to implement selected action based on available funding and local match ability.					
MLB-7	During future updates of the Master Plan, Floodplain Management Plan, Open Space Plan, Economic Development Plan, or other plans, work to integrate hazard mitigation principles and recommendations into the plans. Additionally, use these hazard mitigation principles and plan recommendations to update local building and zoning codes to create a more resilient community.	Municipality				
MLB-8	The Township will promote and support non-structural flood hazard mitigation alternatives for at risk properties within the floodplain, specifically those that have been identified as Repetitive Loss (RL) and Severe Repetitive Loss (SRL). At risk areas include: <ul style="list-style-type: none"> Migazee Trail Alternatives would include acquisition/relocation or elevation depending on feasibility, and the completion of initiative is dependent on funding, benefits versus cost, and willing participation of property owners.	Municipality with support from County	No Progress	Yes	The Township has 3 repetitive loss properties.	Floodplain Administrator



Additional Mitigation Efforts

In addition to the mitigation initiatives completed in the table above, the Borough of Medford Lakes identified the following mitigation efforts completed since the last HMP:

- None identified

Since the adoption of the County’s first HMP, the Borough of Medford Lakes has made significant mitigation progress in the following areas:

- Numerous road improvement projects to improve drainage

Proposed Hazard Mitigation Initiatives for the HMP Update

The Borough of Medford Lakes 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 9.22-17. 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
Disease Outbreak										
Drought	X				X					X
Earthquake	X				X					X
Extreme Temperatures	X			X	X					X
Flood	X	X		X	X	X	X			X
Severe Weather	X	X		X	X	X				X
Severe Winter Weather	X			X	X					X
Wildfire	X				X					X

Note: Mitigation categories are described below the Mitigation Initiatives.



The following pages list the specific mitigation initiatives Borough of Medford Lakes 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 Borough priorities.



Action 2024-Medford Lakes-01. Code Coordinated Ordinance

Lead Agency:	Floodplain Administrator
Supporting Agencies:	Code Enforcement, 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.
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- Medford Lakes-02. Disaster Debris Management Plan

Lead Agency:	Public Works	
Supporting Agencies:	Borough Emergency Team	
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, the municipality 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- Medford Lakes-03. Substantial Damage Management Plan

Lead Agency:	Floodplain Administrator
Supporting Agencies:	Public Works, Emergency Team, Code Enforcement
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- Medford Lakes-04. CRS Program

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	County OEM	
Hazard(s) of Concern:	Flood	
Description of the Problem:	Although the Borough has flood exposure, the Borough does not participate in the Community Rating System (CRS) program. Flood insurance premiums continue to rise.	
Description of the Solution:	The Borough will evaluate the benefits and costs of participating in CRS program. If feasible, the Borough will join the program and begin implementing standards that exceed NFIP requirements.	
Estimated Cost:	Staff Time	
Potential Funding Sources:	Borough Budget	
Implementation Timeline:	Within 5 years	
Goals Met:	1, 5, 6	
Benefits:	The participation in the 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:	Critical facilities will be better protected from flood.	
Impact on Capabilities:	This action would enhance the Borough's floodplain management capabilities.	
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. These changes are likely to increase flood risks.	
Mitigation Category	Education and Awareness Program	
CRS Category	Public Information	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-



	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- Medford Lakes-05. Join NOAA's StormReady

Lead Agency:	Borough OEM
Supporting Agencies:	County, NJOEM
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 Borough 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, 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- Medford Lakes-06. Repetitive Loss Properties

Lead Agency:	Floodplain Administrator
Supporting Agencies:	County OEM
Hazard(s) of Concern:	Severe Weather, Flood
Description of the Problem:	Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Borough has three repetitive loss properties, but other properties may be impacted by flooding as well.
Description of the Solution:	Conduct outreach to three 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, 5, 7
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.



	Elevating structures will reduce the recovery costs as a result of these events.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Property Protection	
Priority	Medium	
Alternatives:	Action	Evaluation
	No Action	-
	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 9.22-18. 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-Medford Lakes-01	Code Coordinated Ordinance	1	1	1	1	1	1	1	1	1	0	1	1	0	0	11	High
2024-Medford Lakes-02	Disaster Debris Management Plan	0	0	1	1	1	1	0	0	1	1	1	1	0	1	9	Medium
2024-Medford Lakes-03	Substantial Damage Management Plan	0	1	1	1	1	1	0	1	1	1	1	1	1	0	11	High
2024-Medford Lakes-04	CRS Program	0	1	1	1	1	1	0	1	1	1	1	1	1	0	11	High
2024-Medford Lakes-05	Join NOAA StormReady	1	1	1	1	1	1	1	1	1	1	1	1	0	0	12	High
2024-Medford Lakes-06	Repetitive Loss Properties	1	1	1	1	1	1	0	0	1	1	1	1	0	0	10	Medium

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