

Testimony in Support of a
One-Year CAFRA Center Extension

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In 1993, the Legislature amended the Coastal Area Facilities Review Act to, among other things, tighten the regulatory thresholds for CAFRA permits. These amendments required close coordination with the 1992 New Jersey State Development and Redevelopment Plan (State Plan). At the time, the Department of Environmental Protection, through the Coastal Zone Management rules, established boundaries to distinguish rural and environmentally sensitive areas from developed and potential growth areas, in order to set impervious and vegetative cover requirements. In 1998 the Department of Environmental Protection proposed revisions to these coverage limits, which were eventually adopted in February 2000. The coverage requirements and center boundaries established almost two decades ago, well before the considerable risk associated with sea-level rise related to climate change became recognized as the accelerating, pervasive threat it is understood to be today, remain largely unchanged.

Many factors lend urgency to reconsideration of the current CAFRA center designations:

- According to a study currently being undertaken by Rutgers, almost 334,000 parcels of land, comprising approximately 10 percent of all parcels throughout the state, are located in FEMA flood zones. Many of these parcels are located in currently designated CAFRA centers. These parcels represent more than \$100.7 billion in land value and more than \$74 billion in improvement value.
- Since 1978 one New Jersey coastal town received National Flood Insurance Program payouts greater than 43 other states. The next six New Jersey coastal towns on the NFIP list have each received payouts greater than 23 other states.
- As of 2015 New Jersey had the distinction of being ranked third in the nation for the number of severe repetitive loss properties -- 3,246, or more than 10 percent of the total number of severe repetitive loss properties nationwide -- and since 1978 we have spent more than \$660 million repairing these properties over and over again.
- Since 1978 New Jersey received more NFIP payouts than all but two other states -- Texas (which is 30 times the size of New Jersey), and Louisiana, thanks to Hurricane Katrina.

These factors underscore why we cannot continue to pursue policies, enact regulations, or reestablish standards that perpetuate development patterns that put people and property in harm's way. We can no longer afford not to pay attention to the impacts of our changing climate. We need to chart a more intelligent course, rethink how, where, and what we build predicated explicitly on

the risk we face from flood inundation and the threats of sea level rise we will confront in the foreseeable future.

The State Planning Commission should reauthorize the current CAFRA centers for the proposed one-year extension with the expectation that the centers will undergo the plan endorsement process during that time. There are several research projects that have been completed or are currently under way by organizations and institutions throughout the state, including New Jersey Future, that are specifically intended to identify sound, risk-based policies and implementation strategies that would contribute to resilient coastal development. In addition, through direction from the governor, the Department of Environmental Protection has initiated a comprehensive coastal-resilience plan process that is intended to account for climate-change impacts.