

# Loan

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the elevation of your home doesn't meet the new levels policyholders are going to be in for a shock when it comes to renewing their flood insurance.

"Insurance will jump a ridiculous amount, and a lot of folks are in fear of that," she said.

Knapik said that depends on where your property is located, but all the zones have changed.

Knapik said the SBA will help, but only if you have suffered damage from Hurricane Sandy.

"We're not a general funder," she said.

She also said government benefits are not intended to take care of secondary home. She said the generally attitude of the government is that if you can afford a second home you have the funds to repair it. However, if someone has a renter they can file as a business.

"Renters are also eligible; they can get up to \$40,000. That is a big chunk of the market," she said.

"The main message, I guess, is they shouldn't try to figure out if they qualify or wait for zoning and planning to decide

what they want to do. Just apply, and if approved, the loans can be held for a while," she said.

Knapik said loans can be held for 8 to 10 months and the applicant can cancel the loan without a penalty. But she said it would be to homeowners' advantage to go ahead and file an application.

"Our products are from the U.S. Treasury and there are no fees, no prepayment penalties, and you can take them and leave on hold. The funds just keep recycling as people need them," she said.

Knapik also said it's impor-

tant that people apply for the SBA loans, because if they are denied by the SBA, there is another round of assistance from FEMA.

"They may be missing out on additional FEMA grant money by not applying to the SBA," she said.

Knapik said applying for an SBA loan is as simple as applying for a car loan, and it would be a shame to miss out. She said they have given out about \$520 million in low interest loans, so she is baffled by the 15 percent return rate on applications.

"I think people feel the focus is on grants and they

are waiting for municipalities to tell them what to do. This is putting people in a hold pattern," she said.

Knapik said if people get an application in by the March 1 deadline they will get an answer in 21 days. The SBA makes an offer and the applicant has 60 days to respond, and then the loan can be held for six months.

People can call (800) 659-2955 and find out where they can get help filling out an application, which requires general financial information, such as a copy of the last tax return, savings account statement, a water bill, etc.

People can also apply by visiting [www.disasterloan.sba.gov/ela](http://www.disasterloan.sba.gov/ela) to fill out forms.

"We have additional pockets of money available. But first you have to apply for an SBA loan. Once considered we have additional money for refinancing, you can lower your mortgage rate, we have relocation loans, mitigation loans, all additional pockets of money, but you are not even considered until you apply," Knapik said. "Apply and worry about insurance later. If you apply and are approved you can hold onto the money for 8 to 10 months."

# List

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tax rate increase.

There will be a public hearing March 19, and Costello said the council has until then to make any changes in the budget they deem fit.

Much of the meeting's budget talk centered around the city's waste water treatment budget. Cape May County MUA Executive Director Charles Norkis presented the 2013 wastewater treatment budget, which will rise 1 percent from last year's figures. Norkis said the rise will be comparable with other towns in the county.

At the request of Mahaney, Norkis also clarified the city's switch from dual-stream recycling to single-stream recycling. Single-stream refers to a system of recycling in which paper, plastics, and metals can all be mixed

together.

"Single-stream recycling will enhance the recycling effort and conservation effort in the city of Cape May," Mahaney said. "It will allow people, especially visitors, to put all their recycling in one container and not have to separate it. The only decision we have to make is what is trash and what is recycling."

The official switch to single-stream is expected to happen in coming months, and Mahaney said the city will make a conscience effort to educate residents on the switch.

To that end, Mahaney said the city will have television commercials as well as ads in newspapers to provide appropriate information to residents. Mahaney said the education process is set to begin on March 4.

# Park

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vided by Urban Engineers, the typical four-way intersection has 32 vehicle-to-vehicle conflict points and 24 vehicle-to-pedestrian conflict points. Conflict points are potential accidents. The information said roundabouts have only 8 vehicle-to-vehicle conflict points and 8 vehicle-to-pedestrian conflict points.

A 2001 study by the Insurance Institute for Highway Safety found roundabouts reduced crashes by up to 40 percent, reduced injury crashes by up to 80 percent, and reduced fatal or incapacitating crashes by 90 percent.

Locke said even when accidents occur they are not head-on accidents.

Foster said roundabouts are

not traffic circles. He said the typical circle is 600 feet across, whereas most roundabouts are about 85 feet across.

"That doesn't allow a lot of cars inside the roundabout," Foster said.

He also indicated some states are requiring that they look at a roundabout before installing traffic lights at an intersection.

"A roundabout lends itself to this kind of intersection," Locke said.

Locke said the rule of the roundabout is that anyone in the roundabout has the right of way, that vehicles have to yield before entering. He said a roundabout would also reduce speed at the intersection, yet it is designed to promote continual traffic.

"It will promote constant flow in all directions," Brown said.

The roundabout would be designed with a truck apron, which is an area where cars would drive around, but it could accommodate a truck driving over it.

"It's meant to be used by larger trucks," Brown said.

Some residents expressed concern that the roundabout would actually back up traffic in the area. One resident said 95 percent of people don't know how to go through a roundabout. The engineers indicated the design was meant to encourage traffic flow.

"You would get some back up at a signaled intersection," Locke said.

Brown said there would be

some back up but generally more of a feel of flow.

One resident recommended reducing the speed limit in the area to 10 or 15 mph. Foster said reducing the speed limit below 25 is unenforceable.

Asked about closing off Myrtle on the west side and making a cul de sac, Foster said it would not be wide enough for a fire truck to turn around, which is the requirement.

The project, if it moves forward, would take six months or less, Locke said.

As part of the project, they said, the intersection at Broadway and Sunset would be upgraded so that the corners would be ADA compliant.

# LT council supports bill on flood insurance rate increase

By BETTY WUND  
For the Star and Wave

LOWER TOWNSHIP - The Township of Lower council passed a resolution at its meeting, Feb. 20, supporting State Sen. Jeff Van Drew in his efforts to slow down the flood insurance rate increase process of the Biggert-Waters Legislation of 2012.

According to the resolution, the concern is the legislation passed by the U.S. Congress "will severely damage the economic vitality of Cape May County."

The legislation sets a four-year timeframe to accomplish rate increases.

"We request that our federal legislators seek modification of this legislation to examine the economic impact during that period," the council resolved. "This council supports Sen. Jeff Van Drew's efforts in requesting Congress to slow their rate increase

process and to evaluate the economic consequences of this legislation."

"The impact has not been seen yet. Second homeowners and residents will not see the impact for two years," Mayor Michael Beck said.

Resolution 2013-80 reads "Whereas, the Biggert-Waters federal legislation of 2012 has the potential to severely damage the economic vitality of Cape May County through the revised FEMA Maps and the increased Insurance Flood Insurance rates for residents and second home owners; and Whereas, this legislation has a four-year timeframe to accomplish these rate increases and due to the severity of the potential impact, we request that our Federal Legislators seek modification of this legislation to extend the time frame and to examine the economic impact during that period.

Now therefore be it resolved by the Township Council of the Township of Lower, that this Council supports Senator Jeff Van Drew's efforts in requesting Congress to slow their rate increase process and to evaluate the economic consequences of this legislation."

The council approved the consent agenda and the regular agenda at the meeting. Erik Collins was proposed and approved to fill the vacant seat on the zoning board.

The Regular agenda included an opportunity for the public to comment on the Revision to the General Ordinances of the Township of Lower concerning recycling. It establishes rules and regulations for "scrapping." With no discussion the hearing was closed and the ordinance was approved.

Another ordinance passed awarded Marsh and McLennan broker of record for health insurance for the township.

"At the end of the day we had to get the best possible price," Councilman Norris Clark said.

Mayor Beck said it was the first time the health insur-

ance contract for the township was put out for bids and the result will be a reduction in costs.

Councilman Tom Conrad thanked those that stepped up and volunteered to serve the community like Collins, earlier named to the zoning board. He said there have been many applicants to serve on the Citizens Advisory Board.

"Please put your name in if you are interested," Douglass said. "Make yourself available to fill any vacancies that may occur. We want you to work with us. It brings our community to the next level.

"Please let us know how we can help. We don't want to read about it in the paper or in a letter to the editor. We are available by phone. We will announce our numbers," he said.

Volunteers for the new Economic Advisory Committee have come forward in force. Business people from every aspect of the business community are willing to work with the township on the committee, Clark said. John Campbell, Curtis Bashaw, Daniel Cohen, David Craig, Mary Stewart, Keith Lauderdale, Jay Spurl, Rick Weber, John McNulty, Ernie Utsch III, Larry Kuhn are among them.

"Each of these represents business people that are in the key industries of our community...We have bright minds and successful businesspeople. Every other month we will come together and coming up with good ideas to present to the council. Secondly we are looking at new ways to attract new industries and jobs into our township," Clark said.

The township website is being improved so that it will be easier to find what residents want to know, Clark said. "Thanks also to all those who watch us on TV," he said.

Councilman James Neville expressed concerns for the government decisions that affect the township. He said the council is going to meetings and trying to get more

answers from FEMA about the progress being made addressing issues in the community.

Rob Marino, representing residents of Cloverdale Avenue on the bayside, addressed the council about the need to rebuild the dunes in front of their houses.

"The sand dune that was in front of our houses is out on the flats," Marino said. "Our houses are at the edge or in one case undermined. I have been told by a realtor that my house is unsalable unless stabilized."

The group going by the name The Beach Avenue Reconstruction Group wants to know what the township can do for them. They have been going through the channels from FEMA to the DEP. The only answer they have gotten is from the DEP, which said in a letter that they should put up an emergency snow fence.

Clark said Voll, Beck and others had attended the David C. Douglass Memorial Ceremony this past week.

"Douglass gave his life for us. Nothing compares to that. Sacrifice means giving up something of great value for something better. Policemen give their lives for us. We should never forget, never forget," he said.

TIDES Feb./March 2013 Eastern Standard Time			
	High	Low	
	A.M.	P.M.	A.M. P.M.
27	8:41	9:07	2:20 2:43
28	9:20	9:48	3:03 3:22
1	10:02	10:33	3:50 4:04
2	10:48	11:25	4:41 4:51
3	11:42		5:38 5:46
4	12:24	12:47	6:42 6:49
5	1:32	2:02	7:52 7:59
6	2:45	3:19	9:02 9:10

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\*\*Silver Lining Playbook R 11:10, 1:50, 4:30, 7:15, 9:45  
\*\*Snitch PG-13 11:00, 1:30, 4:10, 7:25, 9:50  
\*\*Escape from Planet Earth 3D PG 11:20, 4:00, 9:10  
\*\*Escape from Planet Earth 2D PG 1:40, 7:00  
\*\*Dark Sites PG-13 11:40, 4:20, 7:20  
\*\*A Good Day to Die Hard R 1:55, 9:30  
\*\*21 & Over R 11:30, 2:00, 4:50, 7:40, 9:55  
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\*\*Jack the Giant Slayer 2D PG-13 11:25, 4:40, 9:40  
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