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New Jersey Municipalities Magazine

Volume 99 | Issue 7

EDITOR

Michael F. Cerra

MANAGING EDITOR

Amy Spiezio aspiezio@njlm.org

DIRECTOR, COMMUNICATIONS, MARKETING, AND TECHNOLOGY

Taran B. Samhammer tsamhammer@njlm.org

ADVERTISING COORDINATOR

Tasneem Kapadia tkapadia@njlm.org

CONTRIBUTING EDITORS

Lori Buckelew

Benjamin Dworkin, Ph.D.

Andrew LaFevre

Frank Marshall, Esq.

Paul A. Penna

Matthew U. Watkins

CREATIVE DIRECTOR

Dawn Becan, White Eagle Printing Company

SUBSCRIPTION MANAGER

Thomas Fratticcioli tfratticcioli@njlm.org

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Technology & Public Safety



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Ensuring Security by Land and Screen

It’s 2020-plus two and while the pandemic is still in our lives, around New Jersey we’ve adapted and moved into active recovery mode. Some things we have left behind, like empty grocery store shelves and latex gloves rolling like tumbleweeds through parking lots. And good riddance.

Other adaptations from pandemic life have been adopted as best practices moving forward, such as a greater level of digital interactions between local governments and residents. Online payments, meetings, and alerts were proven winners and continue to provide constituents with easier access to their elected and appointed officials. But that convenience comes with a price.

As the New Jersey Cybersecurity and Communications Integration Cell notes in its article this month, “Since 2019, individuals and organizations have reported over 2,000 cybersecurity incidents to the NJCCIC. More than 150 reported ransomware attacks were among the most damaging incidents to New Jersey institutions in both cost and operational impact. Victims of those incidents included police departments, municipal and county governments, school systems, healthcare organizations, utilities, and private businesses.” (See page 6.)

We are committed to helping you moving forward in technological solutions for your day-to-day operations, safely and with an understanding of the how’s and why’s of security and technological advancements. *NJ Municipalities’* newest column, Tech Update, will explore these issues on a regular basis. Please let us know

what cyber pain points need addressing in your municipal building and beyond for future columns.

This issue also touches on life one year after Hurricane Ida and 10 years after Superstorm Sandy. Union Beach Mayor Charles “Charlie” Cocuzza notes that the recovery from damages from Sandy, including 90% flooding, destruction of 60 homes, and damage to 22% of the borough’s housing stock, demanded changes in infrastructure and beyond to boost resilience (see page 30). We’ve learned lessons around the state, but as New Jersey Future’s Executive Director Peter Kasabach reports, “While many people know flooding events will worsen and the steps needed to address this reality, an equal number of people are not ready to diverge from what they’ve always done (see page 34).”

Moving forward safely will take strong, informed leadership. Every year, the League buttresses your efforts with sessions, vendors, meetings, and networking opportunities at the League Conference. This year is no exception, and our in-person event this November in Atlantic City promises to live up to its theme “Building for Tomorrow.”

We’re glad to be back for this and the rest of the issues of *NJ Municipalities* for 2022 and 2023. We appreciate your support of the League and its publications and invite you to send in your articles, op-ed columns, and ideas for future issues. Please email mcerra@njlm.org or aspiezio@njlm.org with your thoughts. 📧

Michael Cerra

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Multi-Factor Authentication

The ABCs of a cybersecurity tool

Robert McQueen, *Certified Government CIO, Director of Information Technology, Township of Franklin*



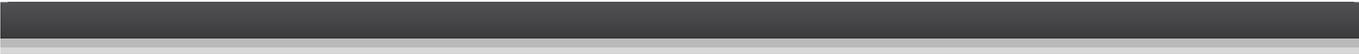
The new buzzword in government is multi-factor authentication (MFA). So, what is multi-factor authentication and why is it important? According to Wikipedia, multi-factor authentication is the method by which a user is granted access to a website or application only after successfully presenting two or more pieces of evidence to an authentication mechanism. Many of us are seeing this more and more in our personal lives, with online banking and other secure transactions. Keep in mind that multi-factor authentication is just a piece of a larger puzzle when we think about cybersecurity. It is only one tool in our toolbox.

Black market data

The black market wants your information. According to the latest issue of the AARP Bulletin article, “The Data Brokers,” social security numbers are selling for \$2. If a social security number comes with name and date of birth, it’s \$4 or \$5. A person’s credit card information is worth more, about \$25 to \$35. A hacked Facebook account can garner \$65, and a selfie photo with a U.S. driver’s license, \$100. The more sensitive the information, the more valuable. A few dollars on the black market could end up costing you thousands in real life.

The bigger cost to government is ransomware for locked computer systems. Ransomware is a type of malicious software, or malware, that prevents you from accessing your computer files, systems, or networks and demands you pay a ransom for their return, according to the FBI’s website. The US Treasury Financial Crimes Enforcement Network reports that there was a massive growth in ransomware payments in the first half of 2021. They estimate that from January 2021 to June 2021 there were \$590 million ransomware-related transactions.

Sometimes the greatest threats can come from inside your agency. Most of the time end users do not intentionally click a link or open a document, however due to fear, they also do not report the incident right away. It is important to have a policy in place on reporting cyber incidents, and then an incident response plan to mitigate the situation. I cannot stress enough,



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Thursday,
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12:00 Noon - 1:30 p.m.

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that all employees need to have annual cyber security training. I have seen a heightened awareness from our staff when looking at suspicious emails. They have learned to hover over links and sender email addresses to see where they are coming from or pointed to. Agencies also need to be aware of other insider threats, such as disgruntled employees.

Cyber criminals are becoming more sophisticated and are successful with getting into organizational systems.

The practicalities of MFA

So, what does all this have to do with multifactor authentication? Let’s think of MFA in a practical way. You want to take money out of an ATM machine, you first need your physical ATM card, then you need to enter a pin. Accessing your funds requires multiple factors to provide you with an extra level of security: something physical, the card, and something personal, the pin.

MFA works in the same way. With cyber criminals posing more of a threat to system security, MFA protocols can help protect your organization from weak employee passwords, keep your organization compliant with cybersecurity insurance regulations, and enable stronger authentication, making it more difficult for cyber criminals to gain access to your network. MFA is another layer of security working in tandem with your firewall, anti-virus software, and other network security devices

Cyber criminals are becoming more sophisticated and are successful with getting into organizational systems. Therefore, cybersecurity insurance companies are now requiring multi-factor

This chart from Dialogic Communications shows how long it would take a hacker to crack your password.

Number of Characters	Numbers only	Upper or Lower case letters	Upper or Lower case letters mixed	Numbers, Upper & Lower case letters	Numbers, Upper & Lower case letters, Symbols
3	instantly	Instantly	Instantly	instantly	instantly
4	Instantly	Instantly	Instantly	Instantly	instantly
5	instantly	instantly	instantly	3 secs	10 secs
6	instantly	instantly	8 secs	3 mins	13 mins
7	instantly	instantly	5 mins	3 hours	17 hours
8	Instantly	13 mins	3 hours	10 days	57 days
9	4 secs	6 hours	4 days	1 year	12 years
10	40 secs	6 days	169 days	106 years	928 years
11	6 mins	169 days	16 years	6k years	71k years
12	1 hour	12 years	600 years	108k years	5m years
13	11 hours	314 years	21k years	25m years	423m years
14	4 days	8k years	778k years	1bn years	5bn years
15	46 days	212k years	28m years	97bn years	2tn years
16	1 year	512m years	1bn years	6tn years	193tn years
17	12 years	143m years	36bn years	374tn years	14qd years
18	126 years	3bn years	1tn years	23qd years	1 qt years

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Recent topics: Lead-based paint, Municipal Leave Policies, Cybersecurity, Climate Change, Bipartisan Infrastructure Law Funding, Federal Aid and Electric Vehicles.



Multi-Factor Authentication

authentication (see article on page 26).

Throughout the country, cyber security policies are being cancelled because the agencies do not have multi-factor authentication in place. This has caused frustration with government officials and has left many agencies vulnerable. Therefore, the time to plan and implement is now.

Allocate funding in budgets, research and purchase an MFA platform, update policies to require MFA within your organization.

Password complexity requirements can greatly enhance your security.

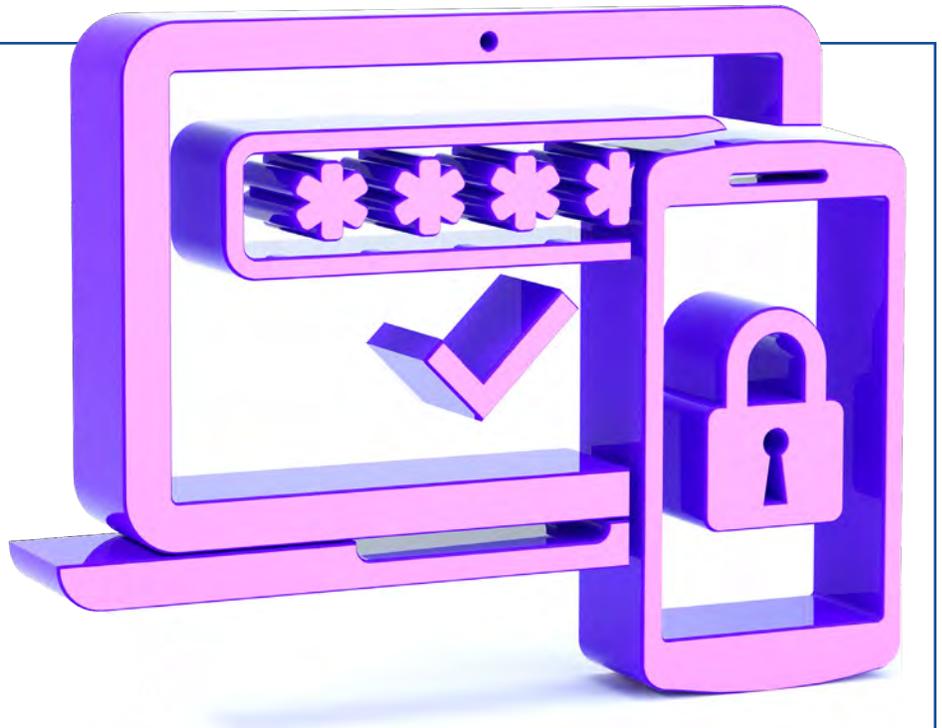
Choosing MFA software

There are several software applications that can be purchased and installed on the network to generate the multi-factor authentication process. However, I would caution agencies to check with their cybersecurity insurance firm to ensure that the software you are considering is acceptable.

Password complexity requirements can greatly enhance your security. Policies can be set to require upper case letters, lower case letters, numbers, and special characters. The length of the password also enhances security. These password complexity requirements can easily be setup by your technology professional within your organization.

Now, hopefully you have a better understanding of why password policies and multi-factor authentication is important. The key to this is that password policies and multi-factor authentication need to work hand in hand.

IT Professionals are not trying to



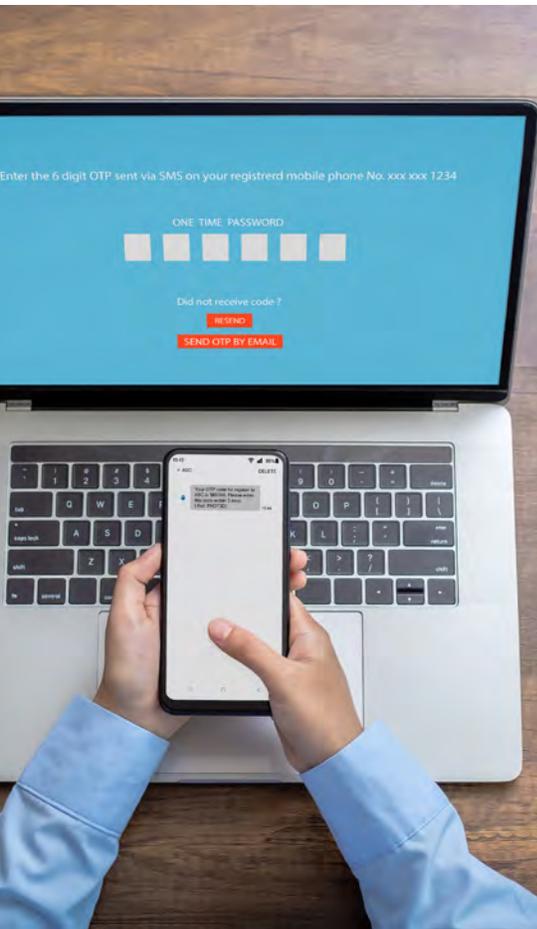
How does multi-factor authentication work?

Multi-factor authentication works when a user signs into an account, the site, or application by requiring additional verification information (factors) known as TOTP or “time-based one-time password” to another device. There are wide variety of options for agencies to use.

The most common device is a text message via SMS or email. There are a variety of authenticator apps available to accomplish this as well. Biometrics such as fingerprint logins, face recognition, retinal or iris scans, or voice recognition can be used in place of TOTP. Biometrics, however, can be a challenge to manage.

Most of us use a fingerprint or facial recognition to unlock our cell phones. What happens when you have a cut on your finger that is used to unlock your phone? Biometrics does not read through a Band-Aid.

What do we do if an individual does not want to use their personal device for the multi-factor authentication process? This is a challenge that many of us face in our current workplaces. The answer is that you can purchase a device that generates a token, or magical talisman, to accomplish this. This will be an increased cost, but it will meet the need for all users to use multi-factor authentication without having to use their personal device. These devices vary in functionality. Some are USB-type devices that plug into the computer, others have digital numbers generated to be entered into the application.



Technology professionals, elected officials, and administrators have a responsibility to complete due diligence, protect data, and prevent a cyber incident. Multi-factor authentication is just one piece of the equation.

Cybersecurity training for all staff, incident response plans, and a team of

professionals who can provide guidance on the best defenses available are all equally important. No one can protect data 100%, but municipalities can no longer ignore the necessary tools available to mitigate the breaches. As the threats to security in our industry grow and change, so must we. 🇺🇸

make it harder for the end user to do their job, rather they are ensuring networks have the best defenses possible in place to prevent cybersecurity breaches.

Funding cybersecurity

Grants will be available this year for agencies to use to enhance cybersecurity. As part of the Infrastructure Investment and Jobs Act (IIJA), the federal government has authorized the appropriation of \$1 billion between 2022-2025 for the Department of Homeland Security to award grants to state, local, and tribal governments to address cybersecurity threats and risks to their IT systems.

These grants will be available through the state in the coming months.

- \$1 billion for the next four years starting in FY22:
 - FY22 \$200 million
 - FY23 \$400 million
 - FY24 \$300 million
 - FY25 \$100 million



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The Local Government Leadership program is a voluntary recognition program that recognizes Elected Governing Body Members who complete additional training and advocacy.

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Here are some Elected Governing Body Members and their level of achievement:

- Municipal Leader:** Elizabeth Rossell, Committeewoman, Southampton Township
- Municipal Leader:** Brandon Bernier, Councilman, Roselle Borough
- Municipal Leader:** Christopher J. Chung, Mayor, Palisades Park Borough
- Municipal Innovator:** Mary Jane Canose, Mayor, Bernardsville Borough
- Municipal Leader:** Blaise Scibetta, Deputy Mayor, Little Egg Harbor Township
- Municipal Pioneer:** Tracy Buckley, Council President, Tinton Falls Borough
- Municipal Innovator:** Donald Melnyk, Council Person, Highlands Borough
- Municipal Pioneer:** Christine McGrath, Deputy Mayor, Verona Township
- Municipal Leader:** Lydia Dodd, Committeewoman, Ocean Township
- Municipal Leader:** Ken Baulderstone, Deputy Mayor, Ocean Township
- Municipal Innovator:** Michael Inganamort, Council President, Chester Township
- Municipal Leader:** Paul Medany, Mayor, Deptford Township
- Municipal Innovator:** Fran Harwell, Councilwoman, Woodbury City

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2022 One-Day Mini Conference Returns in Person



David Grubb, Executive Director, Municipal Excess Liability JIF and Joseph Hrubash, Partner, PERMA Risk Management Services, presented on Controlling Insurance Costs in the COVID Age.



Jennifer Roselle, Esq., Genova Burns LLC speaks at the Diversity in the Workplace session.



The 2022 Mini Conference brought municipal officials and professionals back to the Conference Center at Mercer for a full day of education. The event included sessions covering issues impacting local governments ranging from Diversity in the Workplace and Green Purchasing to COVID impacts and Cannabis, along with a lunch as well as an afternoon break and networking.

To review available handouts from the Mini Conference, please visit the education and events section of www.njlm.org.

The NJLM Mini Conference for 2023 is scheduled for Wednesday, June 14, 2023 at the Conference Center at Mercer. More details will be posted in the coming months.



Christine Campbell, Esq., Director, Office of Information Privacy discusses Daniel's Law.

The Cannabis Application Process for Municipal Clerks was the topic of discussion in a session with presentations by Ronald P. Mondello, Esq., Co-Chair, NJSBA Municipal Cannabis Law Sub-Committee and Ann Holzman, Zoning Officer, Hoboken.

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11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box: None

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one):
 Has Not Changed During Preceding 12 Months
 Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

13. Publication Title: NEW JERSEY MUNICIPALITIES

14. Issue Date for Circulation Data Below: JUNE 2022

15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)			
		4711	4700
b. Paid Circulation (By Mail and Outside the Mail)	(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	3830	3816
	(2) Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	144	145
	(3) Paid Distribution Outside the Mail Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	0	0
	(4) Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	0	0
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		3974	3961
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	(1) Free or Nominal Rate Outside-County Copies Included on PS Form 3541	292	301
	(2) Free or Nominal Rate In-County Copies Included on PS Form 3541	58	59
	(3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	0	0
	(4) Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	0	0
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		350	360
f. Total Distribution (Sum of 15c and 15e)		4324	4321
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		387	379
h. Total (Sum of 15f and g)		4711	4700
i. Percent Paid (15c divided by 15f times 100)		91.90	91.66

* If you are claiming electronic copies, go to line 16 on page 3. If you are not claiming electronic copies, skip to line 17 on page 3.

a. Paid Electronic Copies	▶		
b. Total Paid Print Copies (Line 15c) + Paid Electronic Copies (Line 16a)	▶		
c. Total Paid Distribution (Line 15c) + Paid Electronic Copies (Line 16a)	▶		
d. Percent Paid (Both Print & Electronic Copies) (16b divided by 16c x 100)	▶		

I certify that 50% of all my distributed copies (electronic and print) are paid above a nominal price.

17. Publication of Statement of Ownership:
 If the publication is a general publication, publication of this statement is required. Will be printed in the OCTOBER 2022 issue of this publication. Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner:
 Signature: *[Signature]* Date: 9-7-2022

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).



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