



## Mantoloking & Super Storm Sandy

Update #6

# Mantoloking & Super Storm Sandy

## AGENDA:

- Current Status
- Re-open 35/Re-population
- Replenishment/Easements
- FEMA FAIR
- Debris/Demo Program
- ABFE Discussion
- Questions and Answers



# Mantoloking & Super Storm Sandy – Current Status

- Supplemental Aid is passed and signed by President Obama
- Massive amounts of Aid sources available
- Programs will now begin to come on-line
  - Community Development Loans
  - Hazard Mitigation Grants
  - ICC Funding
  - Disaster Aid
  - Army Corps projects

# Mantoloking & Super Storm Sandy – Current Status

## **Curb-Side Debris:**

- Over 50,000 cubic yards removed
- NO Demolition- Permitting needed
- Curb-side pick-up ended on FEB 1
  - Remaining debris responsibility of Property Owner.
  - Sign up for PPDR/Demo!

## **Bay Debris:**

- Cars/Boats/large items- ongoing
- Home removal– List submitted
- Sand removal- will start in March
  - Sand: 2ft below lowest navigable vessel... at low tide
  - From Bay to Ocean- under consideration
- Target: 75% completed by June 1.
- Mantoloking is “top priority”



# Mantoloking & Super Storm Sandy – Current Status

## Current Status – Utilities:

- Water– 100% in main. Most homes connected
- Sewer– All GOOD!
  - long-term bypass pumping system is operational
- Gas – Good, except for Barnegat Lane/East.
- Electric- New meters continue to be set.  
Many energized--- **TURN OFF YOUR MAINS!!!!**



# Mantoloking & Super Storm Sandy – Current Status

## Streets:

- All Streets are Open!
- Some streets are blocked: Gated community
- Some streets have homes in the right of way (4)



# Mantoloking & Super Storm Sandy – 35 Re-Opening

## Route 35:

- Open and functional
- **Tickets:** Total 36
  - 12: “Unwanted Tourism
  - 4: suspended drivers
  - 4 for “scrapping”
- **Arrests:** Total 7
  - 1 Disorderly conduct
  - 2 for Trespassing
- 25 MPH speed limit: Const. Zone
- No Trespassing Signs
- No Beach Access



# Mantoloking & Super Storm Sandy – Re-population

Mantoloking remains under Governor’s Emergency Evacuation Order

## State criteria for repopulation:



- All utilities, (water, sewer, electricity and natural gas) are fully restored to standards acceptable to NJBPU, NJDEP and all other county regulatory agencies; ✓
- All government services, to include police, fire, EMS, public works, and construction officials are fully operational; ✓
- All roads within the municipality to include county and state highways are completely intact and have been cleared for full use by NJDOT and/or county/municipal roads departments; AND ✗
- There are no safety or public health concerns within the community. ✗

Repopulation Plan needs to be submitted to Governor’s Office and approved by State Police OEM and Ocean County OEM. **DRAFT PLAN HAS BEEN SUBMITTED TO STATE POLICE FOR INITIAL REVIEW**

# Mantoloking & Super Storm Sandy – Replenishment

Revised Easement Complete: All Information available on website.

Next Steps:

- 100% return of easements
- Immediate pressure on State and Federal resources
- Work with other municipalities North and South







# Mantoloking & Super Storm Sandy – FEMA FAIR

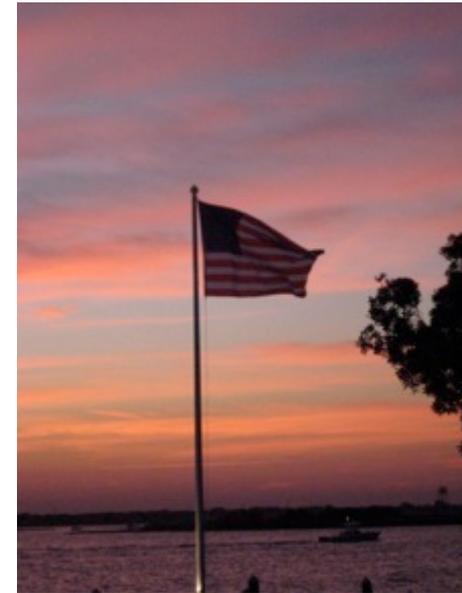
## FEMA FAIR:

WHEN: SATURDAY, FEB. 9, 10-12

WHERE: MANTOLOKING FD OR DPW

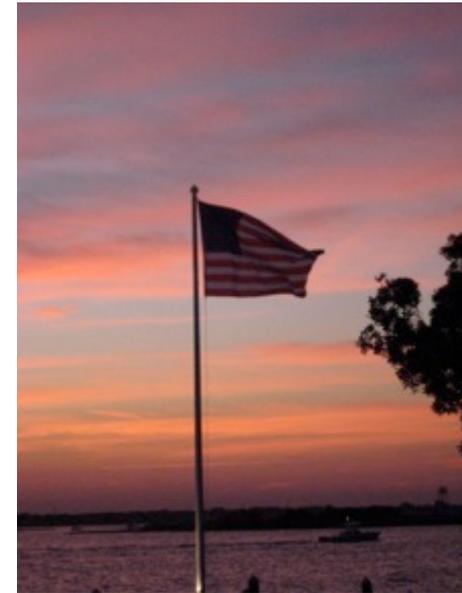
## TOPICS COVERED:

- Public Assistance
- Hazard Mitigation Grants
- ICC
- NFIP
- Others



# Mantoloking & Super Storm Sandy – Debris/Demo Program – Current Status

- 70 Properties Requesting Assistance
- Enrollment Extended to 2/14/2013
- ROE & HHA Forms Available:
  - [www.mantoloking.org](http://www.mantoloking.org)
  - Station 35 Firehouse - 2<sup>nd</sup> Floor
- PLEASE NOTE
  - Notarized
  - Current Contact Information
    - Phone
    - E-Mail (if available) to [debrisanddemo@mantoloking.org](mailto:debrisanddemo@mantoloking.org)
  - Electronic Copy of Applicable Insurance
    - Homeowners
    - Flood
    - Excess Flood



# Mantoloking & Super Storm Sandy – Debris/Demo Program – Next Steps

- Create Demo Application with Borough
- Bulk Inspections (Building, Fire & Health)
- Review of PPDR Survey
- Verification of Private Property Removal
- Verification Structure is Unoccupied
- Debris & Demolition Readiness Begins:
  - Utilities
  - Hazardous Materials
  - Actual Demo/Removal
  - Documentation of Everything



# Mantoloking & Super Storm Sandy – Debris/Demo Program Timelines

- PPDR & Demo Program Kickoff - January 14
- “Opt In” via ROE Closes – February 14
- Debris Removal Kickoff – TBD (Targeted for early March)
- Demolition Kickoff – TBD (Targeted for mid-March)
- Target Debris/ Demo Completion – May 1



# Mantoloking & Super Storm Sandy – Debris/Demo Program Assistance Requested

- If you have not sent Insurance Information, please do so – preferably electronically
- Insurance and questions can be sent to [debrisanddemo@mantoloking.org](mailto:debrisanddemo@mantoloking.org)
- We need additional information on the following properties to complete the ROE:
  - 201 Downer Avenue
  - 926 Barnegat Lane
  - 974 Barnegat Lane
  - 1019 Ocean Avenue
- Thank you for your participation and patience

# PLANNING BOARD/ BOARD OF ADJUSTMENT

- Land Use Regulations
  - Proposed by the Planning Board
  - Adopted by the Town Council
- Zoning Enforcement
  - Variance review and approval
- Master plan

# The Triple Whammy

- Superstorm Sandy
  - Over 20% of our housing stock destroyed
  - Many more may need to be rebuilt
- New Advisory FEMA Maps
  - State has announced adoption
  - Preliminary maps scheduled for summer 2013
  - Final maps still scheduled for early 2014
- Biggert-Waters 2012 – Insurance Reform Act
  - Flood insurance rates must reflect actual risk

# Planning Board Considerations

- New Construction
- Substantially Damaged or Improved
- Existing Home elevation needs
- Insurance “Penalties” for non-compliance
- Minimize the need for variances
- Maintain the character of own town as best we can

# Areas Impacted

- Building Height
  - Change the “Bulk Standard” requirements to deal with new flood elevation requirements
- Lot Coverage
  - More elevation means more steps
- Ocean front setbacks
  - Current rules could inhibit rebuilding in certain areas

## Borough of Mantoloking

### Comparison of Existing FIRM Maps to ABFE Maps Flood Zones

	Existing FIRM Maps (September 29, 2006)	ABFE Maps (December 15, 2012)
Bayside	FIRM Designation: AE (EL 5.0) Finished Floor - Elevation 6.0 +/-	ABFE Designation: V (EL 10.0) Finished Floor - Elevation 13 +/-
Central Island	FIRM Designation: AE (EL 5.0) Finished Floor - Elevation 6.0 +/-	ABFE Designation: V (EL 10.0) Finished Floor - Elevation 13 +/-
	FIRM Designation: AO (Depth 1 foot) Finished Floor - Ground Elevation + 2	ABFE Designation: Coastal A (EL 8.0) Finished Floor - Elevation 11 +/-
Oceanside	FIRM Designation: VE (EL 12.0) Finished Floor - Elevation 15 +/-	ABFE Designation: A (EL 8.0) Finished Floor - Elevation 9 +/-
		ABFE Designation: V (EL 14.0) Finished Floor - Elevation 17 +/-

Borough has a mandatory one foot (1') Freeboard requirement in Ordinance, September 15, 2008

# Height New Construction

## Plus Substantially Damaged/Improved

### **OLD**

- Building Height measured from the crown of the road to the roof ridge line
- Three zones
  - Ocean Front- 40 feet
  - East Ave Ocean Front– 35 feet
  - All other – 32.5 feet
- Multiple lots had additional room

### **NEW**

- New concept – Vertical building envelope – first floor to roof ridge
  - All Ocean front – 32 feet
  - All other – 30 feet
- First floor no higher than required by new maps/rules for applicable flood zone
- Multiple lot language same but get 2 extra feet

# Height – Existing Homes

- Existing homes
  - Not substantially damaged
  - Not undergoing a substantial improvement
- Vertical Building Envelope does not apply
- First floor may be raised to a maximum level to comply with the new flood maps – height and zone requirements
  - ABFE + 1 foot + 2 feet for structural elements (where required)

# Lot Coverage

Existing, New or Substantially Damaged/Improved

## OLD

- Steps in/out of a house, decks or porches are included in the calculation of lot coverage

## NEW

- Steps and step platforms/landings with a pervious surface underneath are excluded from lot coverage
  - up to
    - Maximum of 200 Ft. in front yard plus 200 Ft. in back yard
    - Maximum of 75 feet in one side yard

# Ocean Front Setback

## New or Substantially Damaged/Improved

### OLD

- 60 feet from the 1992 scarp line

### NEW

- 60 feet from the Dune Reference Line/Seawall Line on the Tax Maps
- Impact
  - North end – move 40 Ft. east
  - Middle – move 12-20 Ft. east
  - South – no change

# CAFRA, FEMA and The Town

## Rebuild New or Substantially Damaged/Improved

- CAFRA

- You can put your home back where it was

- FEMA

- Conform to new rules for Height and Construction based on new ABFE's

- Town

- Cannot weaken the rules set by CAFRA and FEMA
- But can expand upon within its own land use ordinances
  - Example – setback rules, lot coverage

# Biggert-Waters 2012

## Flood Insurance Reform Act

- Signed June 2012
- Fund FEMA for 5 years
- Bring insurance rates in line with actual risk
  - Phase out subsidies
  - Incentivize compliance by a tiered rate structure
- Effective January 2013

# Biggert-Waters 2012

## Who is Impacted and When

- 2013 – Based on current flood maps not ABFE's
  - Full rate as of January 2013
    - Lapsed and new policies
    - Change of ownership
  - Start of 4 year phase-in (\*)
    - New or substantially damaged
    - Non-primary residence
    - Business Properties
- 2014 – When new maps are final
  - 5 year phase-in for everyone else (\*)

\* Based on my reading of the legislation

# Insurance Premium Examples

\$250,000 structure plus \$100,000 contents

## AE Zone

## VE Zone (no obstructions)

- |                    |           |                    |           |
|--------------------|-----------|--------------------|-----------|
| • 1 foot above BFE | -\$845    | • 1 foot above BFE | -\$5,918  |
| • At Base Flood    | -\$1,724  | • At Base Flood    | -\$8,603  |
| • 2 feet below     | -\$8,308  | • 2 feet below     | -\$15,764 |
| • 4 feet below     | -\$14,370 | • 4 feet below     | -\$23,304 |

Built or substantially improved before December 31, 1974 – Pre FIRM

Primary Residence – A zone - \$3,289 V zone - \$7,173

Secondary Residence - A zone - \$3,652 V zone - \$8,001

# FEMA – ICC Grants

## Increase Cost of Compliance

- IF

- Your home was substantially damaged
- And your town has adopted the new maps
  - The process has started for Mantoloking
- And you have not used the full \$250,000 on flood repairs

- Then

- You are eligible to apply for up to \$30,000
  - To assist you in complying with the new standards
  - Up to a total FEMA outlay of \$250,000

- Note

- Once you have your substantially damaged letter you have 4 years to apply for the ICC

# Summary

- New construction or substantially damaged/improved
  - Once maps are approved you MUST comply
- Existing homes
  - Incentivized to elevate to mitigate the new insurance rates but not required
  - But – if you elevate you MUST comply with new height and construction standards
- New Zoning rules provide the flexibility to conform

# Final Thoughts

- New Normal

- Overheard in a van on the first day allowed to see our homes

“...nothing like a crisis to bring a community together and tear a family apart...”

# Questions and Answers