

Mantoloking Planning Information Session

ABFE's

Zoning Proposals

Insurance Issues

Grant Funds

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- 40/35 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
 - Min-max concept under review
- Multiple lot language same but get 2 extra feet

New Construction Example

Plus Substantially Damaged/Improved

	Ocean V Zone	Mid Island A zone	Bay V Zone
First Floor From Sea Level	14+1+2=17'	8+1=9'	10+1+2=13'
Vertical Envelope	32'	30'	30'
Total From Sea Level	49'	39'	43'
Estimated Road Grade	5-6'	3-4'	2-3'
Ridge Line Height From Road	43-44'	35-36'	40-41'

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)
 - Min-max concept under review

Existing Home Examples

	Ocean	Mid- Island	Mid- Island	Bay
<u>First Floor Elevations</u>	<u>V zone</u>	<u>AO Zone</u>	<u>AE zone</u>	<u>V zone</u>
		Ground		
Existing BFE plus	12+1+2=15'	(4)+1=5'	5+1=6'	5+1=6'
New ABFE plus	14+1+2=17'	8+1=9'	8+1=9'	10+1+2=13'
Incremental elevation	2'	4'	3'	7'

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

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*

Other Grants

- Hazard Mitigation Grants
 - State run – Town Applies – Individual applies
 - Awarded on an individual basis
 - No improvements to your home while you are waiting
- Governor Christie – Rebuild Grants
 - Announced intention to use Fed \$1.8 Billion block grant
 - Needs Fed HUD approval
 - Help close gap between insurance and rebuild costs
 - Help mitigate costs of meeting new flood map standards
 - Elevation and V zone construction
 - Goal to start late March or early April

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
- This is all a work-in-progress

Min- Max Proposal

- Minimum Floor Elevation from Sea Level
 - Applies to new construction, substantially damaged/improved
 - ABFE + 1 foot freeboard + 2 feet in V zones for structural elements
- Maximum Floor Elevation from Sea Level
 - All homes
 - ABFE + 1 foot freeboard + 2 feet in all zones for structural elements + Vertical Envelope Modification Factor
- Vertical Envelope Modification Factor
 - Vertical Building Envelope per bulk standards less the existing/proposed Vertical Building Envelope
 - Factor cannot be greater than 3 feet
 - If factor is negative the minimum applies