



TO: The Residents of Mantoloking and Residential Development Professionals

FROM: Robert C. Mainberger, PE
Borough Floodplain Manager *RCM*

CC: Honorable George Nebel, Mayor
Beth Nelson, Council President
Edward O'Malley, Borough Attorney
Larry Plevier, PE, Borough Engineer

DATE: January 15, 2016

RE: Flood Damage Prevention Requirements
NJAC 5:23-3 (September 21, 2015) Adopting The
2015 International Building Code (IBC)

Advisement Information:

As of September 21, 2015, New Jersey Administrative Code (NJAC) Section 5:23-3 has adopted the 2015 International Building Code (IBC). The new code and 2015 IBC references the American Society of Civil Engineers (ASCE) 24-14, Flood Resistant Design and Construction for foundation design. The incorporation of these requirements into the State's Building Code, which will need to be enforced by law by the Borough's Construction Department, will have a significant impact on the methods available for reconstruction and simple home elevations for many residents located within Special Flood Hazard Area identified as the "Coastal A Zone".

The Coastal "A" Zone is the area within the AE Zone that is contiguous to the VE (Velocity) Zone on both the bay side and ocean side of the Borough. The Coastal "A" Zone is the area within the AE Zone that experiences waves between 3' and 18" high during a 100 year storm event (1% chance storm). The landward limit of the Coastal "A" Zone is bounded by the LiMWA line shown on the preliminary FEMA flood map. LiMWA stands for Limit of Moderate Wave Action (See attached flood zone diagram for easy reference).

Impacts:

Structures that are located in the Coastal "A" Zone as shown on the present set of FEMA Preliminary Maps (or as may be shown on future maps) will be required to provide "V" Zone compliant foundations when reconstructing or elevating. This will result in many homes that desire to elevate to remove or modify existing "A" Zone compliant foundations in order to construct a "V" Zone compliant foundation, such as piles, structural columns or certified wave and scour resistant walls.

Implementation Period:

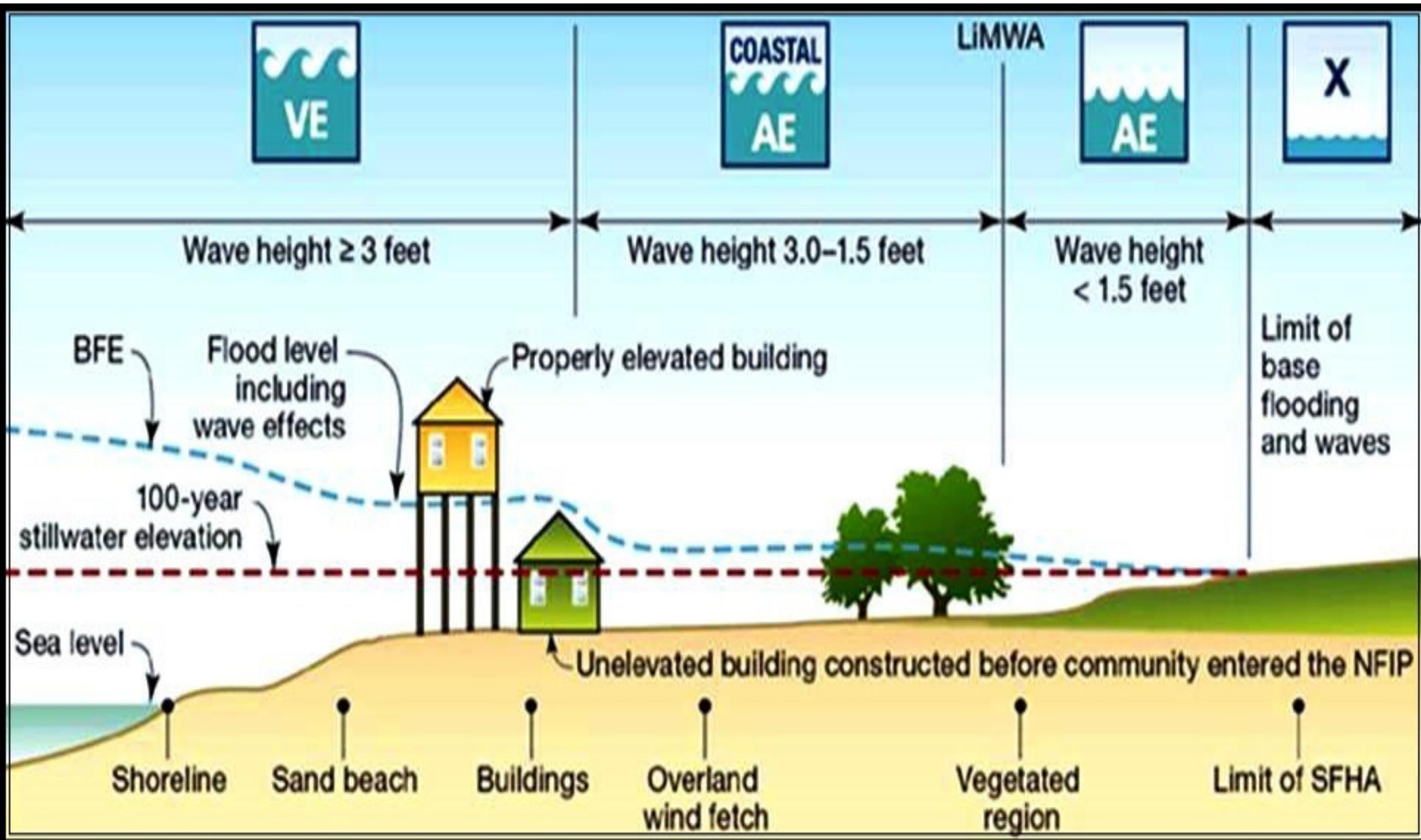
There is a six-month grace period which ends on March 21, 2016 for the implementation of the new codes. Complete building permit applications submitted within the grace period have the option of complying with the old Code or the 2015 Code. After March 21, 2016, applications must comply with the 2015 Code Requirements. Future inspections and approvals shall be conducted in accordance with the set of codes a project was reviewed and approved under.

Reference Data:

To aid you and your Professionals with the understanding of the standards associated with this modification of the NJAC and the procedures to accommodate same, please reference the January 5, 2016 – Building Code Path for Flood Resistant Design and Construction letter prepared by the Borough's Construction Official which is available on the Borough's website.

Potential Changes and Modifications of Coastal "A" Zone Limits:

As you are aware, FEMA is in the process of updating their National Flood Insurance Program (NFIP) Flood Insurance Rate Maps (FIRMs) based upon more current studies conducted along Region's II coastline thus revising the Special Flood Hazard Areas zone designations. During the comment and appeal period of these maps, New York City submitted a technical appeal of these maps based upon an alternative storm surge modeling approach. At this time, a resolution has not been reached with FEMA regarding this global appeal for our area. As the review of this appeal proceeds, the update/finalizing of the Preliminary maps will be delayed. The appeal, if successful, has the potential of modifying the present version of the Preliminary maps and affecting the limits of all flood zone designations inclusive of a reduction in the size of the Coastal "A" zone. FEMA has not issued a date as to when this matter will be resolved but is hopeful that a resolution will be made by late Spring of 2016 per the attached documents and information.



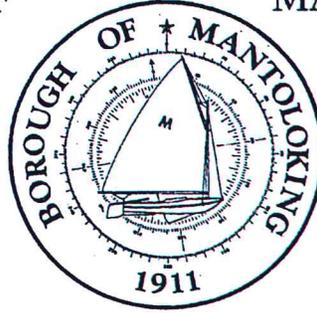
BOROUGH OF

MANTOLOKING

OCEAN COUNTY

Our temporary mailing address is:

P.O. Box 4391
Brick, New Jersey 08723



NEW JERSEY

Borough Office Main Number
732-475-6983
General Fax:
732-475-7601
www.mantoloking.org

January 5, 2016

Attention:
Beverly Konopada
Acting Borough Clerk
Mantoloking, NJ 08738

Reference: Building Code Path for Flood Resistant Design and Construction

The New Jersey State Uniform Construction Code (NJUCC) 5:23 adopted in 1975 under the State Uniform Construction Act is the law book which dictates all applicable administrations of construction law including the subcode adoptions. This law is applicable to all municipalities in the State of New Jersey.

These individual adopted model sub codes of the International Code Counsel (ICC) are listed in section 5:23-3.14 of the NJUCC in which the ICC Building Subcode would be in transition from the IBC 2009 to IBC 2015 as of the date of this letter.

The transition is the grace period in which individuals can be permitted to construct to the 2009 IBC or IRC to the 2015 IBC and IRC Building Codes. This grace period is from September 21, 2015 through March 21, 2016 which then after March 21, 2016, all buildings must be designed under the New Jersey Edition 2015 model codes.

With this understanding, one would start plan review for the code compliance in Mantoloking in the NJUCC first and then referenced to the New Jersey Addition International Building Code (IBC) or New Jersey Addition International Residential Code (IRC). The individual sections of the IBC and IRC would then dictate topics such as construction of a foundation when in a V-Zone Coastal location or a Coastal A Zone location. It is at these applicable sections, where the building code further expands into the American Society of Civil Engineers (ASCE) for flood resistant design and construction of the buildings in the region of Mantoloking. For structures located within the Coastal A Zone, Chapter 4 of the ASCE Flood Resistant Design and Construction (ASCE 24-14) standard applies along with all applicable chapter references within ASCE 24-14.

Joseph Ehrhardt
Construction Official
Borough of Mantoloking

FAQs from the New York and New Jersey Coastal Flood Insurance Study Update Webinars

December 14–18, 2015

Q: Can you provide a resource on construction methods within coastal hazard areas?

A: Please visit the following links for resources on flood-resilient construction:

- *FEMA P-55, Coastal Construction Manual: Principles and Practices of Planning, Siting, Designing, Constructing, and Maintaining Residential Buildings in Coastal Areas*, available at <http://www.fema.gov/media-library/assets/documents/3293>
- *FEMA P-312, Homeowner's Guide to Retrofitting*, available at: <http://www.fema.gov/media-library/assets/documents/480>
- *Hurricane Sandy Recovery Advisories*, available at: <http://www.fema.gov/media-library/assets/documents/30966>

Q: If FEMA denies a municipality's appeal, will it provide an explanation?

A: Yes, FEMA will issue an appeal resolution letter to the submitter of the appeal, stating whether the appeal was approved or denied and the reasons why.

Q: Will revised mapping information affect construction standards?

A: Communities where revised preliminary Flood Insurance Rate Maps (FIRMs) have been issued may adopt those changes into their local flood damage prevention ordinances as best available information. However, if the currently effective FIRM shows a more restrictive flood hazard zone or Base Flood Elevation (BFE), that information must be used until the new maps become effective.

Q: How long will it take for the New York City appeal to be resolved?

A: We expect the Independent Review Panel to take several months. We hope to have the New York City appeal resolved by late spring 2016 and will be in touch with Region II coastal communities again in the spring to provide an update.

Q: When the revised preliminary FIRMs are released, will another appeal period take place?

A: If revised preliminary FIRMs are issued, there will be a 30-day comment period for communities to provide comments.

New York and New Jersey Coastal Flood Insurance Study Update

FEMA Region II provided webinars for the following counties and their communities to provide an update on the coastal flood study and the New York City technical appeal:

- Atlantic County, NJ
- Burlington County, NJ
- Bergen County, NJ
- Camden County, NJ
- Cape May County, NJ
- Cumberland County, NJ
- Essex County, NJ
- Gloucester County, NJ
- Hudson County, NJ
- Middlesex County, NJ
- Monmouth County, NJ
- Ocean County, NJ
- Salem County, NJ
- Union County, NJ
- Westchester County, NY

More information about these webinars can be obtained by contacting:

J. Andrew Martin, CFM
FEMA Mitigation
212.680.8690
andrew.martin@fema.dhs.gov

Q: Are there any anticipated insurance implications for homeowners who rebuilt their structures to a zone with a higher elevation standard even though their property will be shown on the revised FIRM in a zone with a lower elevation standard?

A: By constructing to a higher elevation and stricter standards, homeowners are ensuring the long-term resiliency of their structure and securing a lower flood insurance policy premium.

Q: Are there any insurance implications for building to a lower effective elevation if a higher elevation may be shown on the revised FIRM?

A: It is exceedingly unlikely that this will occur. After all appeals and comments are resolved and the revised preliminary FIRMs are developed where applicable and appropriate, FEMA will be in direct contact with communities to discuss any and all changes in the mapped flood hazards and any impact they may have on flood insurance requirements and rates.



FEMA

NY and NJ Coastal Flood Insurance Study Update

County Webinars: December 14th – 18th, 2015

Agenda and Objectives

- Coastal Flood Study Milestones
- Comments and Appeals
- New York City Technical Appeal Update
- Coastal Flood Study – Next Steps
- Questions

Study Milestones to Date

- Preliminary Flood Insurance Rate Maps (FIRMs) Released
 - Available at local map repository or online at: <http://www.region2coastal.com>
 - <https://msc.fema.gov/portal>
- Consultation Coordination Officer (CCO) Meetings
- Public Open House Meetings
- Appeal Period



Comments and Appeals

- FEMA reviews appeals and comments submitted by community officials and the public during the 90-day appeal period to determine any changes warranted to the Preliminary FIRMs.
- An online appeals tracker was set up at www.region2coastal.com
- All feedback submitted during the 90-day appeal period must be resolved before the Preliminary FIRMs can move to the next phase.



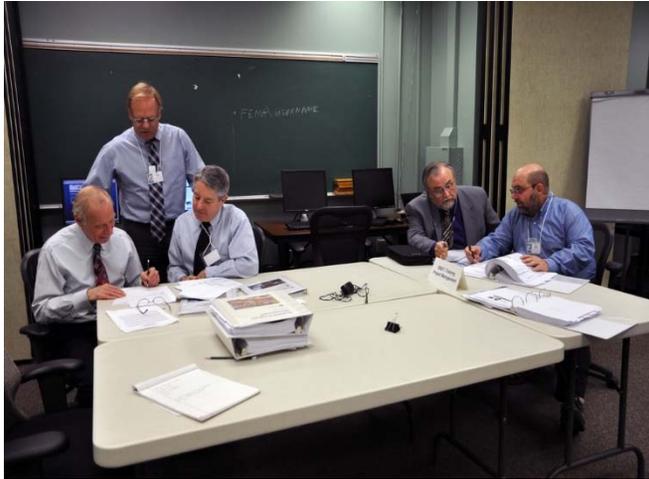
Comment and Appeal Period

- Statutory 90-day appeal period held for all NJ and NY coastal communities starting in March/April 2015 → June/July 2015
- **Comments** are any input and/or feedback on the Preliminary FIRMs that do not relate to new or modified Base Flood Elevations (BFEs), base flood depths, Special Flood Hazard Area (SFHA) boundaries or flood insurance risk zone designations.
- Comments include, but are not limited to:
 - Changes in the floodplain that should have been submitted to FEMA under Section 65.3 of the National Flood Insurance Program regulations
 - Corporate limit revisions
 - Road name errors and revisions
 - Changes effected by a Letter of Map Change

Appeals

- **Appeals** are challenges to the Preliminary FIRMs that relate to new or modified BFEs, base flood depths, SFHA boundaries, or flood insurance risk zone designations and that are believed to be scientifically or technically incorrect.
- Appeals may result in revisions to the Preliminary FIRMs.

County Specific Comment/Appeal Status

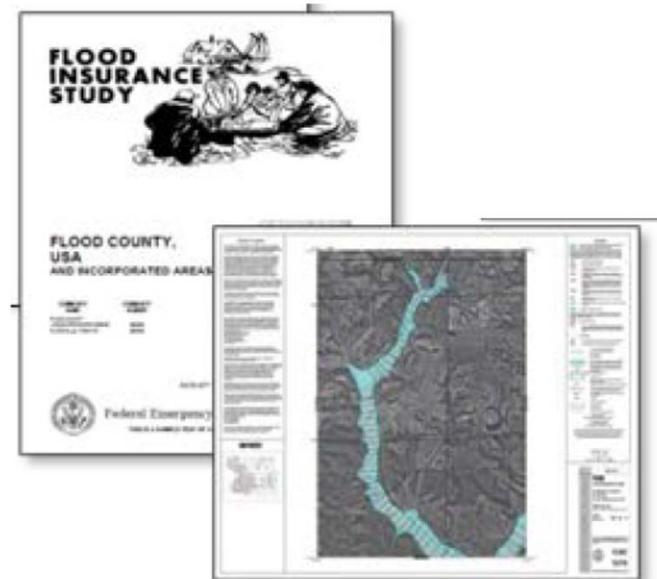


New York City Appeal

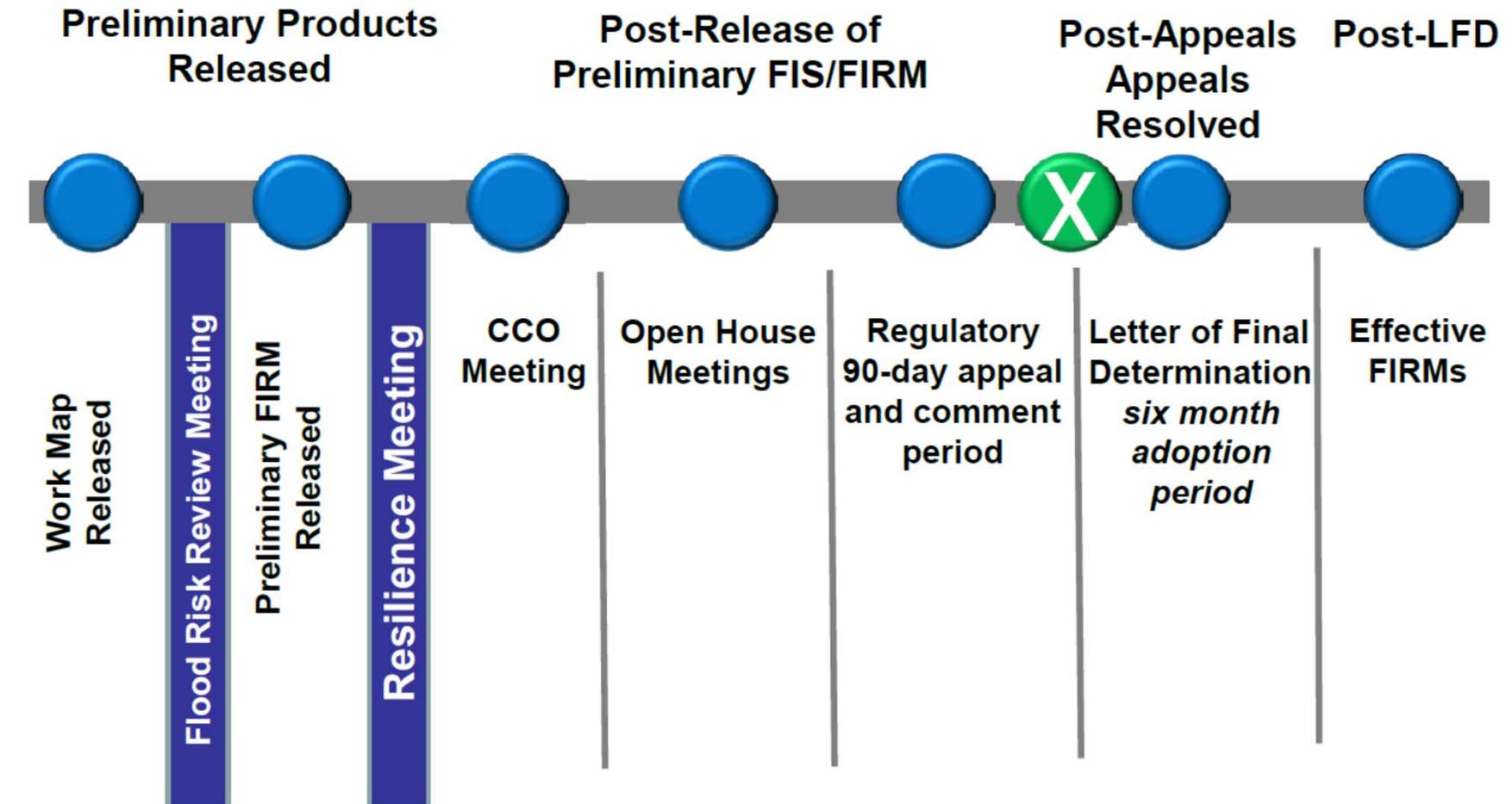
- New York City submitted a technical appeal of the Preliminary Flood Insurance Study (FIS) on June 26, 2015, based on alternative storm surge modeling approach.
- After several discussions and correspondence, a resolution has not yet been reached.
- FEMA convened an Independent Review Panel of subject matter experts to provide a neutral, independent third-party review and findings.
 - While this review is ongoing, the FIS updates for Atlantic coastal NJ and Westchester Co will be on hold.
 - If the resolution of the NYC appeal results in the need for further revisions of Atlantic coastal FIRMs, no additional actions will be required by affected communities.

Coastal Flood Study - Next Steps

- After all appeals have been resolved, FEMA will issue Revised Preliminary FISs and FIRMs.
- Following the Revised Preliminary issuance, a **Letter of Final Determination (LFD)** will be sent to community officials to start a **6-month period** during which affected communities must adopt the new FIRMs.
- The FIRMs will then become effective and serve as the basis for flood insurance rates and purchase requirements, and local building regulations.
- Before FIRM effective date, communities must adopt FIRM(s) and FIS into their local laws.



Coastal Flood Study Timeline



Coastal Flood Study - Next Steps

- Revalidation letters will be sent to community officials and are effective the day after the new FIRM.
- The letter will list all existing Letters of Map Change (LOMCs) for properties in a community that are confirmed to still be located outside the SFHAs on the new FIRM.
- Many LOMCs are not typically reflected in the new FEMA maps due to scale constraints.

Contact Information

J. Andrew Martin, CFM

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212.680.8690

andrew.martin@fema.dhs.gov

Questions

