July 2018

FLOOD PROTECTION

AND

COASTAL STORM SAFETY

FOR THE

BOROUGH OF MANTOLOKING

OCEAN COUNTY, NEW JERSEY

IF YOU ARE NOT OCCUPYING THE HOME DURING THE HURRICANE SEASON, PLEASE FORWARD THIS NOTICE TO YOUR TENANTS OR OTHER FAMILY MEMBERS LIVING IN YOUR HOME.

Flood Hazard

The Borough of Mantoloking is vulnerable to coastal storms and hurricanes. Typically, severe winter storms, or Nor'Easters, occur each year between Mid-October and Mid-April. The entire Borough of Mantoloking is located in a special flood hazard area and is vulnerable to flooding from the Atlantic Ocean and Barnegat Bay.

Flooding is a real hazard for the entire community. The Borough is extremely susceptible to hurricanes and coastal storms which can cause damage to homes with localized flooding of streets and yards. Mantoloking Borough will provide inquirers with information from the Flood Insurance Rate Map (FIRM), including the flood zone, a property's base flood elevation and location of the LiMWA or Coastal A Zone. In addition, the Borough will provide flood protection assistance, including site specific flood and flood related data (Flood Depth Data) and data on historical flooding in the community. The community has copies of completed Elevation Certificates available for some properties in the floodplain. These services are intended to assist in assessing the flood threat to specific properties. Please contact the Borough at (732) 475-6983 for these services and the availability of Elevation Certificates.

For general information on flood hazard awareness, please turn to 1067 of your AM radio and the Borough's OEM Facebook page.

Flood Warning System

The following Evacuation Plan is designed only for evacuation because of flooding or possible flooding, hurricane or severe storm as opposed to evacuations for other types of emergencies.

ATTENTION!!!
IF YOU HEAR OUR EMERGENCY ALERT SYSTEM MESSAGE OR AN EMERGENCY VEHICLE THAT HAS BEEN DISPATCHED WITH PUBLIC ADDRESS SPEAKERS, IT MEANS:

Emergency Management Officials have important information for you and you should obey their voice directions for your safety at that time**. MANDATORY EVACUATION IS A SERIOUS ORDER**!
Borough officials believe that all emergency personnel may be leaving town and all roads and bridges will be closed to all incoming traffic. If you have a personal emergency, our police and fire personnel will not be able to return until it is safe for them.
You also may turn your radio to one of these stations:

1160 WOBM-AM 100.l WJRZ-FM 92.7 WOBM-FM

If you don't have access to a radio:

* You will find information about evacuation directives on the Borough of Mantoloking website **www.mantoloking.org**
* Ocean County shelters can be found at www.co.ocean.nj.us/EmMgmt Tel: 732-341-9010
* Call 1-800-792-8314 for the New Jersey State Police Emergency Management Hotline
* Use a telephone receiving power from the phone jack, **only**, to get "Code Red" calls from the Police.
* Door-to-Door notification will be used as necessary.

IF YOU ARE UNABLE TO EVACUATE, PLEASE CONTACT THE MANTOLOKING POLICE DEPARTMENT AT (732) 295-1465 TO ARRANGE YOUR TRANSPORTATION TO INLAND SHELTER.

EVACUATION ROUTES ARE MARKED BY THE STATE HIGHWAY DEPARTMENT.
The Police and/or Fire Company will establish traffic control positions at Princeton Avenue and Route 35, Downer and Bay Avenues, Barnegat Lane and Herbert Street (Route 528), Bay Avenue and Herbert Street (Route 528), Bergen Avenue and Barnegat Lane.

Property Protection Measures (Flooding Event)

There are various actions each homeowner can take to flood proof their home. Electrical panel boxes, furnaces, water heaters, and washers and/or dryers should be located at a point in the house that is less likely to be flooded. Interior or exterior backflow water valves can be installed or interior flood walls can be placed around utilities in order to protect these essential services.

If an impending flood is apparent for the area, and time permits, the homeowner should move essential items and furniture to the upper floors of the home for protection. Materials such as sandbags, plywood, plastic sheeting, and lumber should be kept on hand for emergency waterproofing of your home. The use of these materials for a flood may minimize the amount of damage caused by floodwaters. It is unlikely that you will get much warning of an imminent flooding situation so a **detailed checklist prepared in advance** would help ensure your greatest protection.

Recommendations on property measures are also included in our community information reference material (available in Borough Hall). The Federal Insurance Administration suggests the following action when coastal storms or hurricanes are imminent:

1. Turn off all electrical power at panel.
2. Close main gas valve.
3. Move household items to the highest level you can.
4. Remove cardboard boxes and newspapers as these materials can disintegrate and clog drains and vents.
5. Keep a full tank of gas in your automobile.

If you leave your home, here are some essentials you should take:

- first aid supplies
- supply of non-perishable food
- batteries (hearing aid, flashlight)
- battery operated portable radio
- blankets, dry clothing, shoes, and socks
- important papers, bank and check books
- valuable and cherished items
- games for children and adults

For further information on this topic, please feel free to contact the Borough's CRS Coordinator, Lance White, at (732) 475-6983, or the Emergency Management Coordinator, Robert McIntyre at (732) 899-3021.

Mandatory Evacuation with Pets

MOST IMPORTANTLY, try to formulate an evacuation plan for you and your pet ahead of time. It is best not to wait for mandatory evacuation. Inform the Mantoloking Police Department if your household includes a pet or if pet related special needs exist. Make sure you have a portable crate or carrier labeled with your pet's name and your contact information. Keep immunization records, medications, leashes, tags and a picture of your pet readily available to take with you. A three day supply of food and water stored in airtight containers is advised.

Temporary emergency sheltering for resident pets will be provided at the Mantoloking Fire Station. Check www.mantoloking.org for updates and related pet preparedness recommendations and directives. Questions on this topic are directed to Denise Boughton @ 732-899-4714.

Flood Safety

There are several actions residents of Mantoloking can take to decrease the potential for injury due to flooding.

1. Know the flood warning procedures.

2. Do not attempt to cross flowing water where water is above your knees.

3. Keep children away from flood waters, ditches, culverts, and storm drains.

4. If your vehicle stalls in high water, abandon it immediately and seek higher ground.

5. Evacuate the flood hazard areas in times of impending flood or when advised to do so by the police or fire department.

6. Cut off all electric circuits at the fuse panel or disconnect switch. If this is not possible, turn off or disconnect all electrical appliances. Shut off water service and gas valves in your home.

7. Stay away from downed power lines and electric lines. Report downed lines to the Power Company and the Municipal Police Department.

8. Look out for animals. Small animals that have been flooded out of their homes may seek shelter in your home.

9. Clean everything that gets wet. Flood waters may have contacted road chemicals, sewage and other harmful materials.

THE COMMUNITY RATING SYSTEM

The Borough of Mantoloking participates in the Community Rating System (CRS) under the National Flood Insurance Program (NFIP). The CRS, administered by the Federal Emergency Management Agency (FEMA), provides that a community, who performs specific activities related to flood protection, flood awareness, and flood prevention, can secure reduced flood insurance premiums for all property owners within the community.

The Borough has achieved a rating of class 5, resulting in a total premium reduction of 25% for every policy written for Mantoloking homeowners. The program benefits all residents by increasing flood protection, awareness, and prevention.

Flood Insurance

Standard Homeowner's Insurance Policies do not cover losses due to floods. However, Mantoloking is a participant in the National Flood Insurance Program, which makes it possible for Mantoloking Property Owners to obtain federally backed flood insurance. This insurance is available to any Owner of insurable property (a building or its contents) in Mantoloking. Tenants may also insure their personal property against flood loss.

The cost of flood insurance will vary depending upon the amount of coverage and the degree of flood hazard. We urge persons who live or own property in Mantoloking to purchase flood insurance to protect themselves from losses due to flooding. This insurance is required in certain circumstances, such as the purchase of a home with a federally backed mortgage.

CRITICAL NEWS! If there is a Flood Insurance Policy lapse for any reason (sale, cancellation, etc.), any new policy will be based on the current rating system and will not be "Grandfathered". In the event of a sale, policy holders must transfer coverage to the purchaser to provide flood insurance coverage at the "Grandfathered" (lower) rate.

The Borough of Mantoloking maintains a binder within the Municipal Building in which are copies of each Flood Insurance Rate Map (FIRM) issued since the initial map in 1974. Also contained in the binder are copies of correspondence related to the most recent update of the map, September 2006. This information is available to any resident or perspective property buyer for their review, and copies can be obtained. Various publications to assist residents with flood issues are available at the Borough Hall and the Ocean County – Bay Head Branch Library. Some assistance can also be found on the Borough website at www.mantoloking.org.

Permit Requirements, Property Protection Measures and Financial Assistance

Each homeowner is reminded that local construction permits are required for most modifications you may plan for your house. The municipal ordinances and/or codes contain mandatory requirements related to new or modified building construction, certain of which are included to provide protection against flooding. Each homeowner should contact the Mantoloking Zoning and/or Building Department (732-475-7261) before they build, fill, or otherwise develop any land within the Borough. It is also important, for the protection of the entire community, to notify the Mantoloking Zoning Office of any illegal filling of lands within the Borough that you might notice. The Mantoloking Building Department requires an elevation certificate prior to the issuance of a Certificate of Occupancy for new structures. Advice regarding Property Protection Measures (retrofitting techniques and drainage improvements) and Financial Assistance (pre and post flood) can be discussed with Borough Officials, inclusive of the Engineering, Construction and Zoning Departments, at this time.

Drainage Maintenance

The municipal drainage system consists primarily of underground pipelines and catch basins located at street level. The Borough conducts semi-annual inspections of all catch basins and removes all sand and debris which has accumulated in the structure. The drainage system provides an important function in that it minimizes, where possible, localized flooding caused by rainwaters.

The Borough of Mantoloking has an anti-litter ordinance which prohibits the disposal of debris within the Municipality. This ordinance in part is for the purpose of keeping litter out of the Municipal storm drainage system. Any violations should be reported to the Police Department (732-295-1465).

The storm drainage system carries untreated storm runoff directly to Barnegat Bay. Illegal sanitary tie-ins, pet wastes, and discharge of such wastes as oil, paint and fertilizer pollute the water, destroy aquatic plants, endanger wildlife and decrease the beauty of the Bay and Ocean. It is a violation of New Jersey State Law to discharge hazardous substances to the environment (including waste motor oil, petroleum products, pesticides, and herbicides). Any such discharges should be reported to the New Jersey Environmental Hotline at 1-877-927-6337.

Substantial Improvements/Damage Repair

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements of a new building.

Substantially damaged buildings must also be brought up to the same standards (e.g. a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged, must be elevated at least 1 foot above the base flood elevation - BFE). This requirement is contained in the Mantoloking Municipal Code, Chapter XXIII, Flood Damage Prevention Ordinance, and enforced through the Building Permit process.

The Borough has also recently adopted an amendment to the Land Use Rules that requires any new or substantially improved home to be built with the first floor at least one foot above the BFE as set forth on the FIRM.

Natural and Beneficial Functions

The dune and beach areas help reduce flood damage by mitigating the effect of storm waves.

Without the dunes, oceanfront properties would be exposed to the full force of waves during storm events. The natural and beneficial function of the ocean front dunes cannot be overemphasized. Mantoloking Dune Ordinance (No. 407) regulates the beach and dune area, prohibiting virtually all construction and regulating access even by the Property Owners. The Ordinance requires Property Owners with dunes to maintain the dunes. What you can do:

- Stay off the dunes!
- Cross dunes only at approved pathways or walkways.
- Support dune maintenance activities (dune grass planting, dune fence installation and maintenance).
- Report Dune Ordinance violations to the Borough Dune Inspector, Robert Mainberger (732) 780-6565.

Elevation Reference Mark

The Borough of Mantoloking has gathered data concerning elevation reference marks (bench marks) located within the Municipal boundaries. The locations of each are shown on a map and specific information on each reference mark has been obtained. This data is available in the Municipal Office for any homeowner or land surveyor, who is working in the Borough, for their review. Copies of needed data can be made available upon request.

Local Directory

The following is a list of contact personnel who have the knowledge, experience, and have agreed to discuss flood hazard and flood protection methods with you.

AGENCY AND CONTACT PERSON	TELEPHONE NUMBER
NJ Floodplain Management Services NJ NFIP Coordinator, John Moyle	609-984-0859
Ocean County Soil Conservation Service, David Friedman, District Director	609-971-7002
Borough CRS Coordinator, Lance White	732-475-6983
Dune Consultant, Dr. Stewart Farrell	609-652-4245
Borough Building Inspector	732-475-7261
Mantoloking Building Department	732-475-7261
Borough Engineer, Larry Plevier, P.E.	732-780-6565
Corps of Engineers-Philadelphia District Kathleen Mulvenna, EOC	215-656-6758
FEMA Regional II Office Mary Colvin, Chief of Floodplain Management & Flood Insurance Branch	212-680-3622
Scott Duell, Chief of Risk Analysis Branch	

To view Flood Insurance Rate Maps, go to: www.fema.gov/hazard/flood/info.shtm
(Reference map numbers shown on the last page of this brochure)

National Flood Insurance Program (NFIP) Customer Service	800-638-6620

EFFECTIVE MAPS – SEPTEMBER 29, 2006

NFIP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0216F

FIRM
FLOOD INSURANCE RATE MAP

OCEAN COUNTY,
NEW JERSEY
(ALL JURISDICTIONS)

PANEL 216 OF 611

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
BAY HEAD, BOROUGH OF	345281	0216	F
BRICK, TOWNSHIP OF	345285	0216	F
MANTOLOKING, BOROUGH OF	340383	0216	F
POINT PLEASANT, BOROUGH OF	345313	0216	F

-NOTE-

THIS MAP INCLUDES COASTAL BARRIER RESOURCES SYSTEM BOUNDARIES ESTABLISHED UNDER THE COASTAL BARRIER RESOURCES ACT OF 1982 AND/OR SUBSEQUENT LEGISLATION

Notice to User: The **Map Number** shown below should be used when placing map orders; the **Community Number** shown above should be used on insurance applications for the subject community.

MAP NUMBER
34029C0216F

EFFECTIVE DATE
SEPTEMBER 29, 2006

Federal Emergency Management Agency

NFIP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0218F

FIRM
FLOOD INSURANCE RATE MAP

OCEAN COUNTY,
NEW JERSEY
(ALL JURISDICTIONS)

PANEL 218 OF 611

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
BRICK, TOWNSHIP OF	345285	0218	F
DOVER, TOWNSHIP OF	345293	0218	F
MANTOLOKING, BOROUGH OF	340383	0218	F

-NOTE-

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Federal Emergency Management Agency

PRELIMINARY MAPS – JANUARY 30, 2015

NFIP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0216G

FIRM
FLOOD INSURANCE RATE MAP

OCEAN COUNTY,
NEW JERSEY
(ALL JURISDICTIONS)

PANEL 216 OF 660

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
BAY HEAD, BOROUGH OF	345281	0216	G
BRICK, TOWNSHIP OF	345285	0216	G
MANTOLOKING, BOROUGH OF	340383	0216	G
POINT PLEASANT, BOROUGH OF	345313	0216	G

-NOTE-

THIS MAP INCLUDES BOUNDARIES OF THE COASTAL BARRIER RESOURCES SYSTEM ESTABLISHED UNDER THE COASTAL BARRIER RESOURCES ACT OF 1982 AND/OR SUBSEQUENT ENABLING LEGISLATION.

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MAP REVISED
REVISED PRELIMINARY
JANUARY 30, 2015

Federal Emergency Management Agency

NFIP

NATIONAL FLOOD INSURANCE PROGRAM

PANEL 0218G

FIRM
FLOOD INSURANCE RATE MAP

OCEAN COUNTY,
NEW JERSEY
(ALL JURISDICTIONS)

PANEL 218 OF 660

(SEE MAP INDEX FOR FIRM PANEL LAYOUT)

CONTAINS:

COMMUNITY	NUMBER	PANEL	SUFFIX
BRICK, TOWNSHIP OF	345285	0218	G
MANTOLOKING, BOROUGH OF	340383	0218	G
TOMS RIVER, TOWNSHIP OF	345293	0218	G

-NOTE-

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MAP NUMBER
34029C0218G

MAP REVISED
REVISED PRELIMINARY
JANUARY 30, 2015

Federal Emergency Management Agency