

Monmouth County New Jersey

**HURRICANE SANDY
DISASTER HOUSING RECOVERY**



Monmouth County

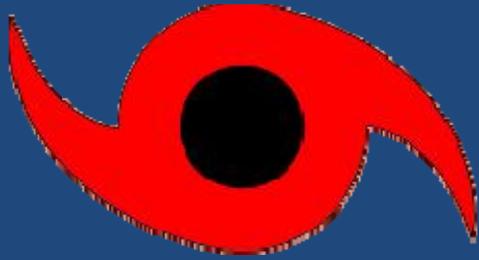
DEMOGRAPHICS

- ❑ 469 Square Miles
- ❑ Population 650,000 1,344 Per Sq. Mile
- ❑ 27 Miles of Coastline
- ❑ 53 Municipalities/Political Subdivisions
- ❑ 259,000 Housing Units
- ❑ 3 Large Tidal Rivers
- ❑ 11 Coastal Lakes
- ❑ Median Home Value \$413,500
- ❑ Median Household Income \$83,842

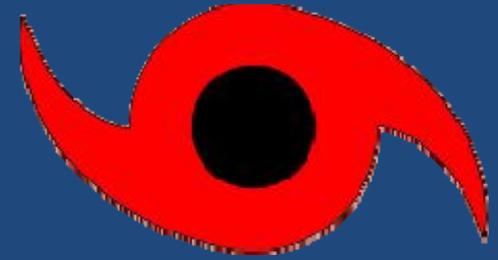


New Jersey





SANDY RESULTS

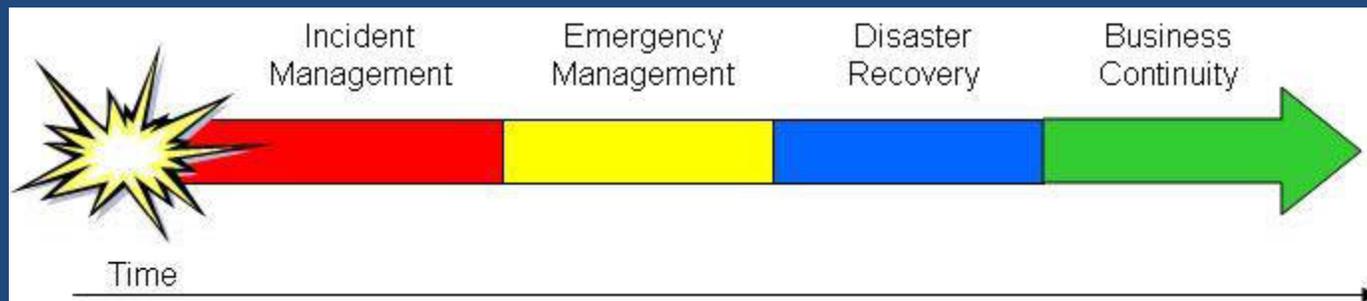


- 12,000 Homes Affected
- 33,000 IA Registrations
- 2,000 Business Registrations
- County Shelters-2- 1-10 Days 1-28 Days 2,300 sheltered
- 95% Power loss-16 days

RECOVERY TIMELINE

PRIOR PLANNING

- Develop Recover Action Plan- Designate Planning Team
 - Implement plan prior to landfall
 - Involve key stakeholders- Homeowner Associations, Hospital and Long term Care Centers
- Re-Entry Plan
- Address zoning and construction code regulations
- Debris Plan-Including Private Property Debris Removal



RECOVERY TIMELINE

IMMEDIATELY POST LANDFALL

- Public outreach on FEMA Programs, Re-Entry Process and municipal services
- Engage Homeowners Associations
- Prepare for spontaneous & organized volunteer groups
- Public Health-Safety Issues-Security
- Damage Assessments
- Long Term Shelter Operations

RECOVERY TIMELINE

72 hours +

- TSA- 5,500 Statewide 435 Hotels 253,425 Nights
\$34 Million- Extensions
 - No amenities-phone room service-food
- STEP Program-Sheltering & Temporary Essential Power Program.
 - Pilot Program
 - Government Repairing Private Homes?
 - NJ Procurement Laws
 - Repairs Were Below Homeowner expectations
- Immediate Repairs-Financially Stable

RECOVERY TIMELINE

ONGOING

- ❑ Interim Housing-Army Corps-Fort Monmouth
2 Years-After 18 Months-Pay Rent
- ❑ Long Term Recovery Group
 - ❑ Economic Standards
 - ❑ Case Workers-Information Access
 - ❑ First Award 12 months
- Mitigation Grants (Housing)- 18 months

RECOVERY TIMELINE LONG TERM

- Allow for FEMA appeal process
- Foreclosure moratoriums
- Fund for Restoration of Multifamily Housing (FRM) April 28, 2015- CDBG funding to finance affordable housing- 90 days of lease coverage
- Politics

Waiting on Insurance or Assistance



Insurance / Assistance



Those who moved forward immediately may not have been eligible for funding programs that opened up later in the process.

ZONING CONSTRUCTION CODE ENFORCEMENT

“Superstorm Sandy” – October 29, 2013



CITY OF LONG BRANCH
POLICE DEPARTMENT
344 BROADWAY
LONG BRANCH, NJ 07740
(732) 222-1000

HURRICANE SANDY IS A CREDIBLE THREAT

Updated Sunday, October 28, 2012, 08:00AM

At this time, (October 28, 2012, 8:00 am) Hurricane Sandy is expected to travel along the eastern seaboard reaching our area starting on Sunday Night and continuing through Wednesday.

THIS IS AN EMERGENCY COMMUNICATION TO RESIDENTS OF THE CITY OF LONG BRANCH LOCATED IN AREAS IDENTIFIED AS THOSE IN IMMEDIATE NEED OF EVACUATION

ALL RESIDENTS RECEIVING THIS MESSAGE ARE IN A MANDATORY EVACUATION ZONE

YOU **MUST** VACATE YOUR HOME PRIOR TO 4:00 PM ON SUNDAY, OCTOBER 28, 2012.
DO NOT RETURN FOR THE DURATION OF THE STORM.

It is considered to be too dangerous to stay in coastal/low lying areas at this time. Secure and lock up everything. The Police Department will have patrols in the areas being evacuated.

Please attempt to find a safe location with family/friends for the duration of the storm. If you cannot find a safe location to stay, please go to the Long Branch Middle School, which will open at 1:00 pm on Sunday, October 28, 2012, located at:

Long Branch Middle School
350 Indiana Avenue
Long Branch, NJ 07740

If you have absolutely no way to get there, call City of Long Branch Office of Emergency Management at (732) 571-6575.

FOR FURTHER INFORMATION:

INTERNET: Log on to www.visitlongbranch.com and click on the Code Red link on the home page. Fill out a quick form and you will then be registered to receive alerts and messages from the city.

TELEVISION: Tune to channel 20 (Comcast Only)

RADIO: Tune to 1620 AM.

DO NOT CALL 911 or Police Headquarters UNLESS IT IS A TRUE EMERGENCY!!!!

THANK YOU AND STAY SAFE!

There is a difference and it makes a difference.



New Jersey mayor recounts CodeRED SuperStorm Sandy experience



Adam Schneider has been mayor of Long Branch, New Jersey for 22 ½ years. He was more than halfway through his sixth term when Hurricane Sandy washed ashore on October 29, 2012.

Before CodeRED

Before Sandy hit and the town had implemented CodeRED, a record setting blizzard immobilized Mayor Schneider's town in 2010. With 3-feet of snow impacting 40,000 people, the town became impassable for days. Complaints started to trickle in with residents questioning what the town response was. They didn't know what was going on and Mayor Schneider knew those complaints were right. "We evaluated our performance afterward and knew we didn't communicate well. We knew we had to find a more efficient way to communicate with people and that's when we found CodeRED," he said.

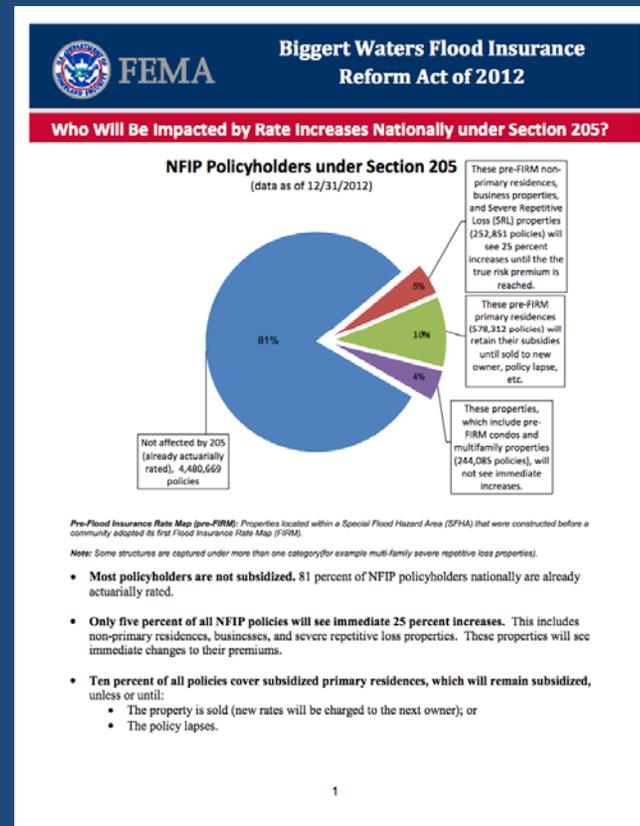
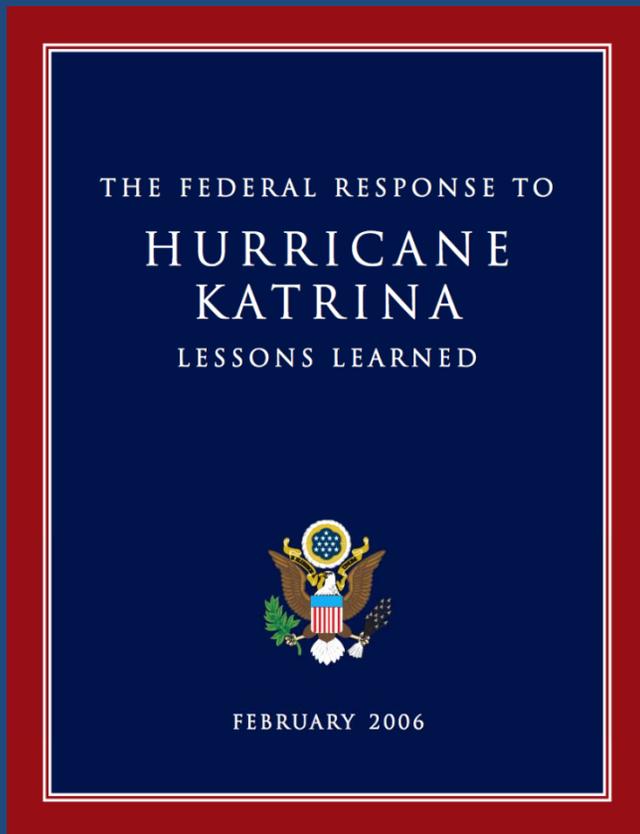
Leading up to Sandy

Long Branch officials began sending out announcements about mandatory evacuations and provided residents with an emergency number. What services they anticipated would be available and where residents could find them were other key message details, prior to the storm. The very next day after Sandy washed ashore, the community response to the information was overwhelming. "People were coming up to me saying we got your message, we really appreciate it, and we really enjoyed it," Mayor Schneider said. Based on the feedback, one of the Mayor's council members suggested he deliver messages every day.

After lunch each day, the Mayor would gather his department heads and write a statement about what people needed to know. Messages included polling locations, generator safety tips, garbage pick up times, FEMA locations and contractor concerns. The most well received messages? Light hearted stories of the Mayor talking about he and his wife's anniversary falling during

ZONING CONSTRUCTION CODE ENFORCEMENT

- ☐ Hurricane Katrina
 - ☐ Shift in FEMA Policy
- ☐ Biggert-Waters Flood Insurance Reform Act of 2012
 - ☐ Effective January 1, 2013



ZONING CONSTRUCTION CODE ENFORCEMENT

□ ABFE's & Working Maps



Advisory Base Flood Elevations (ABFEs) - Preview of Data

December 2012

RiskMAP
Increasing Resilience Together



Available Resources

- For information about Hurricane Sandy Recovery, visit: www.fema.gov/sandy
- To apply for Disaster Assistance, visit: <http://www.disasterassistance.gov/>
- Additional information on Advisory Base Flood Elevations will be available in December 2012 on FEMA Region II's Coastal Website, visit: www.Region2Coastal.com
- To ask questions and get information about flood insurance and general information about Advisory Base Flood Elevations, call the National Flood Insurance Program Help Center at 1-800-427-4661.
- To learn how to build safer and stronger and potentially decrease your flood insurance premiums download the *FEMA Building Science Resources to Assist with Reconstruction After Hurricane Sandy* factsheet by visiting <http://www.fema.gov/library/xlewRecord.do?id=8651>
- To see if you are eligible for Hazard Mitigation grants and loans, visit: www.fema.gov/hazard-mitigation-assistance
- To learn more about the National Flood Insurance Program or find an insurance agent, visit: www.FloodSmart.gov or call 1-888-229-0437
- For information about local building code and permit requirements, contact your community officials

Hurricane Sandy Advisory Base Flood Elevations (ABFEs)

As communities begin to recover from the devastating effects of Hurricane Sandy, it is important to recognize lessons being learned and to employ mitigation actions that ensure structures are rebuilt stronger, safer, and less vulnerable to future flooding events.

Prior to Hurricane Sandy, the Federal Emergency Management Agency (FEMA), as administrator of the National Flood Insurance Program (NFIP), was restudying areas of the New Jersey and New York coastlines to update Flood Insurance Rate Maps (FIRMs). These updated maps were set to be delivered to state and local officials in mid-2013. Since existing FIRMs for these areas were developed more than 25 years ago, and because updated FIRMs are yet to be finalized, it is vital to provide near-term Advisory Base Flood Elevations (ABFEs) to support reconstruction efforts.

The ABFEs are based on sound science and engineering, and are derived from more recent data and improved study methodologies compared to existing FIRMs. Based on an assessment following recent storm events, including Hurricane Sandy, FEMA has determined that the base flood elevations shown on some existing FIRMs do not adequately reflect the current coastal flood hazard risk. In most cases, ABFEs reflect a higher flood elevation than the current regulatory FIRMs. Property and business owners should check with their local building official to fully understand any requirements for using ABFEs in rebuilding efforts.

ABFEs will be available to communities in the following areas:

• **New Jersey Counties:** Atlantic, Bergen, Burlington, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, and Union.

• **New York Counties:** Bronx, Kings, New York, Richmond, Queens, and Westchester.

November 2012

www.fema.gov/irm-main · 1-800-427-4661

ZONING CONSTRUCTION CODE ENFORCEMENT

ICC Coverage

Manage Your Future Risk

If your home or business was damaged or destroyed by a flood, you face major decisions about your property. Do you repair? Do you rebuild? Do you relocate?

The decisions you make now can help provide a safer, stronger future for you and your family. If you decide to repair or rebuild, here are some points to consider:

- The risk you faced yesterday might not be the same risk you face today or in the future.
- By rebuilding higher, you can reduce — or perhaps avoid — future flood loss and reduce the impact on your finances.
- The financial consequences of not having flood insurance coverage could be devastating if another flood occurs.

Before you build, consult your local government officials to determine the mandatory elevations for your home or building.

BASE FLOOD ELEVATION (BFE) — The elevation shown on the Flood Insurance Rate Map (FIRM) for high-risk flood zones ("A" and "V" zones) indicates the water surface elevation resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

Reduce Your Risk, Reduce Your Premium

A primary way to reduce or avoid future flood losses is to raise your building above the Base Flood Elevation (BFE). As the graphic below shows, you could reduce your flood insurance premium by 85 percent or more — and save thousands of dollars over the life of your home or business. It is important to understand the long-term costs and benefits when considering your options for repairing, rebuilding, or relocating.

Insurance Considerations:

- How elevating your home or business can help reduce your rates
- Future premium increases for all homes and businesses
- Options for insuring your building and its contents
- Changes in rates for secondary homes
- Other circumstances that could increase your rates

Building Considerations:

- Meeting building code requirements and current best practices
- Revised Flood Insurance Rate Maps and advisory flood risk products
- Hazard mitigation grant programs
- Other grant programs and loans to help rebuild or acquire your home or business

If you rebuild to pre-flood conditions, your flood insurance premium could increase dramatically in the future.

Under the Flood Insurance Reform Act of 2012, You Could Save More than \$90,000 over 10 Years if You Build 3 Feet above Base Flood Elevation*



*\$150,000 building coverage only (does not include contents). AE (high to moderate risk) zone, single-family one-story structure without a basement at: 4 feet below Base Flood Elevation (BFE); at BFE; and at 3 feet above BFE. (Rating per FEMA Flood Insurance manual, October 1, 2012). The illustration above is based on a standard National Flood Insurance Program (NFIP) deductible.



FEMA

Fact Sheet

Federal Insurance and Mitigation Administration

Increased Cost of Compliance Coverage

The National Flood Insurance Program: Building Smarter and Safer

Increased Cost of Compliance (ICC) coverage is one of several resources for flood insurance policyholders who need additional help rebuilding after a flood. It provides up to \$30,000 to help cover the cost of mitigation measures that will reduce flood risk. ICC coverage is a part of most standard flood insurance policies available under the Federal Emergency Management Agency's (FEMA's) National Flood Insurance Program (NFIP).

Reducing Future Damage

ICC coverage provides payment to help cover the cost of mitigation activities that will reduce the risk of future flood damage to a building. When a building covered by a Standard Flood Insurance Policy suffers a flood loss and is declared to be substantially or repetitively damaged, ICC will pay up to \$30,000 to bring the building into compliance with State or community floodplain management laws or ordinances. Usually this means elevating or relocating the building so that it is above the base flood elevation (BFE). Non-residential structures may also be floodproofed. ICC coverage applies solely to buildings and only covers the cost of the compliance measures undertaken. It is filed separately from the normal flood insurance claim.

Determining Who is Eligible

In addition to being insured under the NFIP, a building must meet one of two conditions to be eligible to receive ICC coverage; it must have been either 1) determined to be substantially damaged or 2) meet the criteria of a repetitive loss structure.

- Substantial damage is the determination by the community that damage due to flood has equalled or exceeded 50 percent of the value of the building. When repaired, the building must meet local

floodplain management ordinances. If the total damage from flooding is less than 50 percent of the market value of the building, ICC coverage is not available.

- Repetitive loss means that a building covered by flood insurance incurred flood-related damage two times over a period of 10 years, and that the cost of the repairs was, on the average, at least 25 percent of the market value of the building before the damage occurred each time. This applies only if the community has adopted a repetitive loss provision in the local floodplain management ordinance, and a flood insurance claim must have been paid in both cases. The combined damage total must be 50 percent of the value of the building before the damage occurred, but it need not be evenly distributed. So, if the damage was 35 percent of the value of the building in the first event and 15 percent of the value of the building in the second event, the policyholder would qualify for ICC coverage.

FINDING ADDITIONAL POLICYHOLDER INFORMATION

FEMA encourages flood insurance policyholders whose homes are damaged extensively by flood to ask their claims adjusters or insurance agents about ICC coverage.

People can get more information online at: <http://www.fema.gov/library/viewRecord.do?c=3010> or by calling their insurance agents.



*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

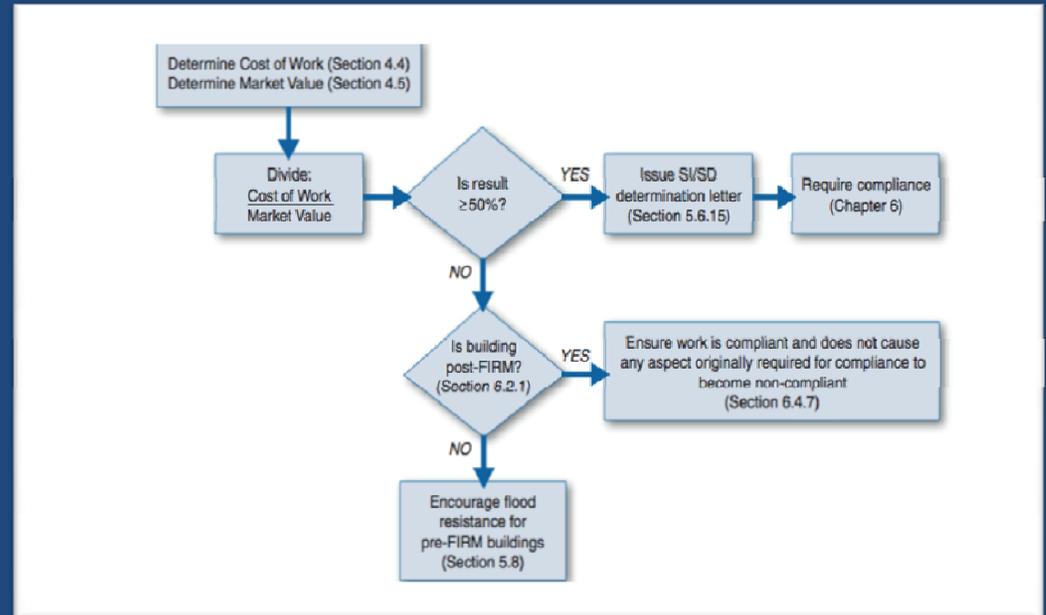
ZONING CONSTRUCTION CODE ENFORCEMENT

☐ Substantial Damage



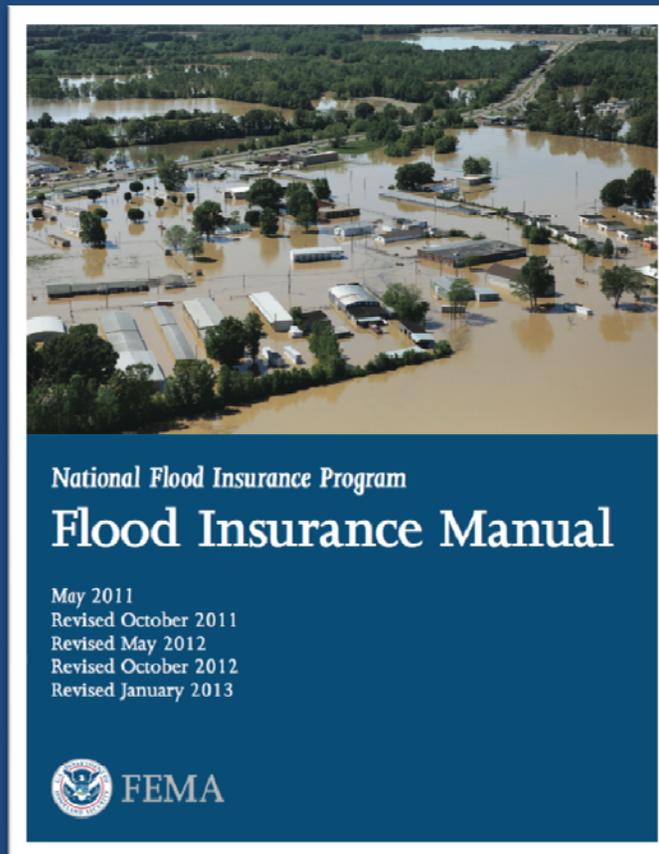
Substantial Improvement/ Substantial Damage Desk Reference

FEMA P-758 / May 2010



ZONING CONSTRUCTION CODE ENFORCEMENT

What are the “CORRECT” answers ????



ZONING CONSTRUCTION CODE ENFORCEMENT Local Assistance



Super-Storm Sandy Recovery Workshop and Information Session



The City of Long Branch will be hosting a Super-storm Sandy Recovery Workshop and Information session on **Saturday February 16, 2013 from 8am-12pm at Long Branch Fire Headquarters located at 205 Union Avenue.**

This information session is only for residents impacted by Super-storm Sandy. Space and time is limited so anyone planning on attending **MUST REGISTER** by contacting the City's Administration Office at (732) 571-5640.

City of Long Branch officials will be on hand to explain rebuilding options and discuss the newly-released advisory base flood elevation maps, the Increased Cost of Compliance (ICC) program, Hazard Mitigation Grant Program, tax and zoning.

Since this is located at the same location as the FEMA DRC, FEMA officials will be available to answer questions on the FEMA claims process and Small Business Administration (SBA) programs.

The City's Construction official, flood mitigation officer, Emergency Management Officials, Zoning Officer, Tax Assessor and Public Works Department will also attend.

Residents will be able to meet with the appropriate officials to discuss the following:

<p>ABFE/DFIRM Residents will be able to determine and print a copy of their Base Flood Elevation</p>	<p>Construction/ Substantial Damage/ICC Construction department staff will be there to answer any questions relating to demolition, reconstruction, lifting and occupying their structure.</p>	<p>Zoning Zoning Officials will be available to answer any zoning relating questions.</p>	<p>Tax The City's Tax Assessor will be on hand to answer any tax related questions.</p>
<p>HMGP/Grants Emergency Management Officials will be there to guide residents/business owners through the Federal and State Grant process.</p>	<p>City Infrastructure Improvements Public Works Officials will be there to explain infrastructure improvement projects being proposed and will be open to suggestions from residents, neighborhoods and business owners.</p>	<p>CODE RED Sign up for our Code Red Community Notification System</p>	



City of Long Branch
Office of Planning and Zoning
344 Broadway, Long Branch NJ 07740
Phone (732) 571-5647 Fax (732) 222-7755

Carl Turner, Asst. Planning Director
Michele Bernich, PE, Zoning Officer

Revised February 20, 2015

ZONING APPLICATION CHECKLIST FOR RAISING HOMES DUE TO STORM DAMAGE

- FEES:** Permit Review Fee of \$30.00 for Single-family, \$50.00 for all others; **Check or Money Order** made out to *The City of Long Branch*.
- COPIES:** One (1) Copy of any plans or documents **equal to or smaller than 11" X 17"** OR Four (4) Folded Copies of any plans or documents **larger than 11" X 17"**
(NOTE: Building Dept. requires 2 **ADDITIONAL, SIGNED AND SEALED DETAILED PLANS** for construction permits)
- DOCUMENTS:**
 - **Completed Zoning Permit Application**
 - Complete and sign the Residential Zoning Permit Application including accurate description, height and stories of structure, number of bedrooms, parking spaces, etc. as indicated on the application.
 - **Current Survey of Property**
 - Required to be within 5 years of this application unless discussed with Zoning Official;
 - Show existing and proposed conditions including lot dimensions, structures, parking spaces, setback dimensions and lot coverage (all structures including decks, steps, walkways, driveways, etc.)
 - **Current Flood Elevation Certificate to NAVD 1988**
 - New Required Finished Floor Elevation (FFE) determined by City Flood Plain Manager**
 - **Photograph(s)** of subject property (may be included in the Flood Elevation Certificate)
 - **Floor Plans**
 - Show existing and proposed conditions indicating the layout, dimensions, and type of use in each room for each and every floor, including basement.
 - NOTE: IF ONLY RAISING STRUCTURE, EXISTING AND PROPOSED ARE THE SAME
 - **Elevation Plans**
 - Show front view of the raised structure including:
 - Existing and Proposed grade (same if no change in grade);
 - Existing and Proposed First Floor Elevation (FFE);
 - Existing and Proposed building height measured from the existing ground to the highest peak;
 - Advisory Base Flood Elevation (ABFE) or FEMA Flood Map (FIRM) Base Flood Elevation (BFE) - whichever is higher;
 - New Required Finished Floor Elevation (required FFE).
 - **Grading and Drainage Plan and documents**
 - Required if changing grade more than 18-inches or if new home or addition is more than 50% larger than existing structure;
 - Required information:
 - All information as required on Grading Plan Checklist
 - Initial Grading Plan Review Fee: \$600 check or money order to *The City of Long Branch*
 - Completed W-9 form for grading plan review account

** Key items for review and discussions

Where can I obtain a ZONING PERMIT APPLICATION, GRADING PLAN INFORMATION and/or review ZONING and STORM RELATED ORDINANCES?

You can come in to the Planning & Zoning Office between 8:30 and 4:30 Monday through Friday to view or obtain these documents. Or visit our website at: www.visitlongbranch.com. On the Homepage, **Click on the "Departments"** toolbar then **scroll to "Building & Development"** and **click on "Planning and Zoning"**.

In the left-hand "Planning and Zoning Resources" column, **scroll down and click on:**
Zoning Application - Residential for the zoning permit application;
Grading Plan Checklist for all grading and drainage requirements;
Zoning Ordinance for zoning related ordinances. For Land Use, see Chapters 69 and 300. For Zoning, see Chapter 345 (Bulk Requirement summaries are Subsections 102 through 121). For specific storm related items see Ordinance Sections 345-10A(4), 345-10E(3), 345-10L, and 345-17.

HOUSING INVENTORY AND ACCESS

- Accessing information:
 - LTRG's
 - VOAD's
 - FEMA
 - Centralized Data Resource Center

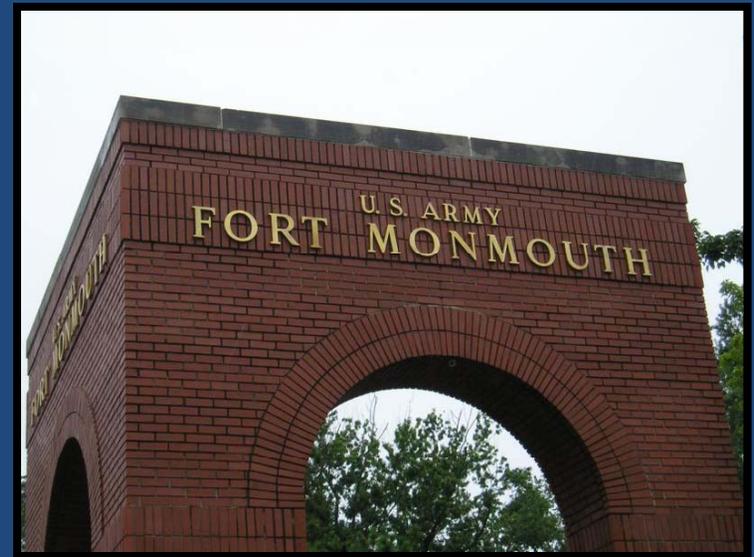
- Dependent on several factors:
 - Income
 - Homeownership vs. Renters
 - Family make up
 - Resourcefulness



HOUSING INVENTORY AND ACCESS

Options:

- Fort Monmouth
- Pop up Modular Homes
- FEMA Manufactured Homes



HOUSING INVENTORY AND ACCESS

- ❑ ADA- compliance
- ❑ Inventory NJAR-DAC's
- ❑ Placement based on FEMA Guidelines



TOP 10 CRITICAL TASKS

- Public Outreach-FEMA Programs
 - IA Process-Include SBA Application
 - TSA
- Available Housing Inventory
- Develop Hotel/Motel Inventory-
Encourage FEMA TSA Participation
- Inventory Vacant Mobile Home Pads
- Identify Human & Social Service programs

TO 10 CRITICAL TASKS CONTINUED

- Develop process for identifying victims locally
- Transportation of displaced students
- Interim Housing Sites
- Property Tax re-Assessments
- Flood Plain Managers/Construction Code Enforcement –Training-Responsibilities



Best Practices/Lessons Learned

- Language Barriers/Immigration
- Interpretation of FEMA guidelines
- Local EMA perspectives
- FEMA Division Supervisors-Daily briefings
- Fraud Task Force
- Public Private Partnerships- Hampton Inn
Neptune
- Verizon Trailers at Shelters for FEMA IA
Registrations

Best Practices/Lessons Learned

- Workload-Use Available Resources Wisely
- Train on FEMA Programs
- Volunteer Management/Coordination
- Rebuilding-Tourist Economy





CONTACT INFORMATION

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maureenmulligan@coastalhabitat.org





Questions?