

**COMMISSIONERS**

---

**DAVID F. STICKLE**  
Mayor

**Lawrence Bolsch**  
Director of Revenue & Finance

**Timothy Somers**  
Director of Public Works



**18 WILLOW AVE**  
**MONMOUTH BEACH, NJ 07750**  
**TEL (732) 229-2204**

**JOYCE L. ESCALANTE, R.M.C.**  
Borough Clerk

**Anthony Villane**  
Borough Administrator

## CRS Repetitive Loss Property Outreach

Dear Resident:

You are receiving this letter because your property is in an area that has been flooded several times. Our community is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding, but here are some things you can do. If you have already flood proofed your home, please read the following for other useful flood prevention info.

- 1. Check with the Building Department on the extent of past flooding in your area. Department staff can tell you about the causes of repetitive flooding, what the City is doing about it, and what would be an appropriate flood protection level. The Floodplain Manager can visit your property in consultation with your contractor and or design professional to discuss flood protection alternatives. Appointments are require.**

2. Prepare for flooding by doing the following:

- **Register for Code Red with the Monmouth Beach Police Department.**
- **Know how to shut off the electricity and gas to your house when a flood comes.**
- **Make a list of emergency numbers and identify a safe place to go.**
- **Make a household inventory, especially of basement contents.**
- **Put insurance policies, valuable papers, medicine, etc., in a safe place.**
- **Collect and put cleaning supplies, camera, waterproof boots, etc., in a handy place.**
- **Develop a disaster response plan. See the Red Cross' website at [www.redcross.org](http://www.redcross.org) for information about preparing your home and family for a disaster.**
- **Get a copy of Repairing Your Flooded Home. Copies are available at the Monmouth Beach Library and can also be found on the Red Cross' website.**
- **Remember your pets needs as well as your own.**

3. Consider some permanent flood protection measures.

- **Mark your fuse or breaker box to show the circuits subject to flooding. Turning off the power to the basement before flooding can reduce property damage and save lives.**
- **Consider elevating your house above flood levels.**
- **Check your building for water entry points, such as basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.**
- **Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.**
- **More information can be found at FEMA's website, [www.ready.gov/floods](http://www.ready.gov/floods).**

Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department and ask about information on financial assistance. Obtain a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

4. Remember that Homeowner's insurance policies do not cover damage from floods. However, because your community participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because the Borough of Monmouth Beach participates in the Community Rating System (CRS), you will receive a reduction in your insurance premium. In times of flood emergencies, the Borough of Monmouth Beach aggressively seeks out all available emergency resources to assist members of the community. These emergency resources come in various ways such as grants, state, and federal programs.

If your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy. Some people have purchased flood insurance because it was required by the bank when they received a mortgage or home improvement loan. Usually, these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, damage to contents can be as significant a loss as damage to the structure. Be sure you have contents coverage. Do not wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect. Contact your insurance agent for more information on rates and coverage.

Visit the Borough of Monmouth Beach Website for more information about your community's flood prevention plan and other flood resources.

The Borough of Monmouth Beach will be conducting a flood prevention community outreach in March 2022. The date, time, and location will be announced on the Borough website and through other community media outlets in early February, 2022.

For more information on protecting your property visit the FEMA website at [www.ready.gov/floods](http://www.ready.gov/floods), or the Monmouth Beach Public Library, you can also contact the Floodplain Manager, Don Clare at [dclare@monmouthbeach.org](mailto:dclare@monmouthbeach.org).

Thank you,

Donald A. Clare  
Construction Official – Electrical Subcode – Floodplain Manager