

## **Borough of Keansburg**

### **Flood Hazards and Relevant Information**

The Borough of Keansburg's Construction Department provides a variety of information to interested parties about flood hazards and other relevant information.

Flood-related information and requirements related to Keansburg include:

- Flood zones, including Special Flood Hazard Areas (SFHA), and other flood area designations
- Flood maps and basic information found on the Borough's Flood Insurance Rate Map (FIRM)
- Base Flood Elevations (BFEs)
- Sandy Homeowner/Renter Assistance Program (SHRAP) For Monmouth County
- The Hazard Mitigation Grant Program
- Flood insurance
- Elevation certificates
- Historical flooding

Additionally, copies of elevation certificates that are on file are available online and may also be obtained in person by visiting the Construction Department.

To obtain flood-related and other relevant information, interested parties are invited to:

- Call the Construction Department at 732-787-0215, ext. 220
- Visit the Construction Office in person at the Municipal Building, 29 Church Street, Keansburg, NJ
- Visit the Borough's website at [www.keansburgnj.gov](http://www.keansburgnj.gov)



## **Borough of Keansburg**

### **Construction Office**

29 Church Street • Keansburg, New Jersey 07734  
Phone: (732) 787-0215 Ext. 221 or 220 • Fax: (732) 787-3699

## **Flood Hazard Inspections Available**

Do you need specific information on how to protect your home from flooding? Would you like to know what flood zone your property is in and/or what is the Base Flood Elevation (BFE) for your house?

Or would you like historical flooding information for the property's location?

Please contact the Construction Code Office at 732-787-0215 Ext. 220 to obtain answers to these questions as well as other related information about a property.

Homeowners may also call to schedule an appointment for a site visit to assess your home and property. When applicable, measures will be recommended to prevent/minimize the impact of flooding to your home and contents.

# Governor Murphy Signs Bill Requiring Provision of Critical Flood Risk Information for Homeowners and Renters

New Jersey's Flood Risk Notification Law, also known as the Flood Disclosure Law, went into effect on March 20, 2024. This law requires sellers and landlords to disclose flood risk information to potential buyers and tenants. The law applies to all real properties in New Jersey, including commercial and industrial properties.

The law requires that sellers and landlords disclose the following information:

- Whether the property is in a FEMA Special Flood Hazard Area or Moderate Flood Hazard Area
- Any actual knowledge of the property's flood history or risks.
- If the property has experienced flood damage, water seepage, or pooled water.
- The number of times the property has experienced flooding.
- A notice that statewide flood risks are increasing.

For residential leases, the notice must be provided as a separate rider to the lease, signed or acknowledged by the tenant.

**TRENTON** – Governor Phil Murphy today signed bill S3110/A4783, which requires sellers of property and landlords to make certain notifications regarding flooding. Under the law sponsored by Senator Bob Smith and Assemblyman John McKeon, sellers of real property and landlords must disclose knowledge of a property's history of flooding, flood risk, and location in a flood zone or area. Additionally, the law requires landlords to notify tenants of the availability of insurance for renters through the National Flood Insurance program.

"Today I'm proud to sign into law legislation that will significantly improve transparency for New Jersey consumers while protecting the interests of our hardworking homeowners and renters," **said Governor Murphy**. "For far too long, countless New Jerseyans have lacked the critical information they not only need, but deserve, to make smart, forward-looking decisions for their properties and families. In the aftermath of Tropical Storm Ida – and as flooding events continue to increase in frequency and severity – these requirements will help better prepare New Jersey homeowners and renters for extreme storms."

"Purchasing a home or choosing a rental property in which to live and raise a family is one of the most impactful and long-term financial decisions that we enter in our lives," **said Lieutenant Governor Sheila Oliver**. "The Department of Community Affairs supports legislation mandating that a home seller or landlord fully disclose whether a property is in a FEMA-designated Flood Hazard Area to potential homebuyers or property renters. Being an informed consumer is essential to making sound financial decisions. This bill provides the ethical and deserved clarity one requires to enter a real property transaction."

"Every New Jersey resident deserves to know the history and risk of flooding when making the consequential decision to buy or rent a home," **said Commissioner of Environmental Protection Shawn M. LaTourette**. "As New Jersey confronts more extreme weather, sea-level rise, and flooding, this disclosure law will empower residents and communities in building greater resilience to climate change. My Department of Environmental Protection colleagues and I applaud Governor Murphy, Senator Smith, Assemblyman McKeon, and our Legislature for enacting this critical new law, and pledge our continuing commitment to help reduce inland and coastal flood risks across the Garden State."

"Requiring home sellers and landlords to timely share information of flood risk and flood history with prospective buyers and renters will allow informed decision making, avoiding situations where ignorance of potential safety risks can place property, health, and even lives in jeopardy," **said Attorney General Matthew J. Platkin.** "I thank Governor Murphy and the legislature for ensuring New Jerseyans are given the information they need to protect their property and their families against the devastating impact of flooding."

"An informed consumer is an empowered consumer," **said Cari Fais, Acting Director of the Division of Consumer Affairs.** "As flood disasters become more frequent in our state, it is imperative that homeowners and renters alike are forewarned about the risks they may face. This legislation ensures that New Jerseyans looking for a place to live will be provided vital information regarding a dwelling's flood potential and flood history, so they can choose wisely and prepare appropriately."

"For an uninsured homeowner or renter a flood can be devastating," **said Senator Bob Smith, chair of the Senate Environment Committee.** "We have seen storms in recent years cause catastrophic flood damage to homes, with residents sometimes unaware that they were living in a flood-prone area. Disclosing flood risk information during a real estate transaction is a timely and effective way to inform potential renters and homeowners of flooding risks so they may be better informed when deciding where to live."

"We have seen increased flooding in New Jersey from severe weather and too often residents are unaware they are living in flood zones," **said Assemblyman John McKeon.** "Mandating disclosure of flood risks will protect consumers. When home buyers and renters are informed they are living in an area prone to flooding, they can purchase flood insurance to protect their property, giving them peace of mind."

"New Jersey is experiencing more frequent and intense flooding and science tells us that extreme weather is going to continue to worsen for decades to come. Governor Murphy and the Legislature are taking a responsible and common sense approach to protecting residents from the impacts of those floods. With the Flood Risk Notification Law, renters and homeowners alike will now have better information about flood risk and can make more informed decisions to protect their families and properties," **said Jennifer M. Coffey, Executive Director, Association of New Jersey Environmental Commissions (ANJEC).**

"Today, New Jersey became a nationwide leader in providing home buyers and renters the right to know a property's flood risk. As devastating floods occur more often due to climate change, New Jersey residents deserve to know a property's flood history so they can make an informed decision about how to best protect their families from flooding. NRDC applauds Governor Murphy and the New Jersey Legislature on their leadership in providing that right," **said Joel Scata, Senior Attorney, Natural Resources Defense Council.**

"In a strong move to safeguard and enhance transparency for home buyers and renters, New Jersey, today, codifies one of the nation's strongest flood risk disclosure laws. This law provides homebuyers and renters with vital flood risk information that can impact their long-term safety and investment as climate risks continue to grow. We commend Governor Murphy for making sure the law includes stronger protections for renters. Waterfront Alliance and the Rise to Resilience Coalition applaud Governor Murphy and the New Jersey Legislature for their continued leadership and foresight on the challenges flooding poses across the Garden State," **said Courtney Koenig Worrall, President and CEO, Waterfront Alliance.**

# Everyone Needs Flood Insurance

Floods can happen anywhere—even in areas with low-to-moderate flood risk. Learn more about your property's flood risk and talk to your insurance agent about a National Flood Insurance Program (NFIP) policy today.

## Why You Should Buy Flood Insurance

Flooding and cyclone events (e.g., hurricanes) are the most common and costly disasters in the United States, causing billions of dollars in damage each year. With an NFIP flood insurance policy, you can recover faster and more fully after a disaster. Coverage is crucial because:

- Ninety-nine percent of U.S. counties have experienced a flood since 1998, and over 40% of flood insurance claims come from outside high-risk flood areas.
- Just one inch of water can cause roughly \$25,000 of damage to your property.
- Most homeowners and renters insurance policies do not cover flood damage—only flood insurance can financially protect your building and contents from a flood event.
- Unexpected flood events—such as ponding or sewer backup—can happen in communities far from waterways due to new land use or community development.

You may buy an NFIP flood insurance policy for your property if you live in a participating community. Check your community's status at [fema.gov/community-status-book](https://www.fema.gov/community-status-book).

## What You Need to Know About Disaster Assistance

In the event of a presidential disaster declaration, you may be able to receive federal disaster assistance. Most of this aid comes from low-interest disaster loans from the U.S. Small Business Administration (SBA) that must be repaid with interest or as grants from FEMA.

Having your own flood insurance policy may provide significantly more funds for recovery than federal disaster assistance. Between 2016 and 2022, the average FEMA disaster assistance grant award was \$3,000. In the same period, the NFIP paid an average claim amount of more than \$66,000. In some cases, policyholders may be eligible to couple their flood insurance claims with federal disaster assistance.

It's important to know that not all flood events receive a presidentially declared disaster designation. However, an NFIP policy may provide financial benefits after any flooding event.



# FEMA

## How to Buy Flood Insurance

If your property is in an NFIP participating community, you should inquire about purchasing flood insurance. Be sure to purchase flood insurance as early as possible to prepare for emergencies, as there is typically a 30-day waiting period between the purchase of a policy and when it becomes effective.

Your homeowners or renters insurance agent should be able to sell you a flood insurance policy. Since the NFIP works with over 50 private insurance companies, the price of a policy will be the same across all companies and representatives if they have been provided with identical rating information. You can also find a flood insurance agent by visiting [floodsmart.gov/find](https://floodsmart.gov/find) or by contacting FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center. For additional assistance, chat live with a specialist from 9 a.m. to 5 p.m. ET Monday-Friday at [floodmaps.fema.gov/fhm/fmx\\_main.html](https://floodmaps.fema.gov/fhm/fmx_main.html), email [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or call 877-336-2627.

## Questions to Ask Your Insurance Agent

Use the following questions as guides when discussing flood insurance with your agent:

- What is my property's flood risk?
- Is flood insurance mandatory for my property?
- Will my mortgage lender require flood insurance?
- What flood damage will and won't be covered by my homeowners insurance policy?
- What is the difference between a private flood insurance policy and an NFIP flood insurance policy?
- Does my community participate in the NFIP's Community Rating System (CRS)?
  - Learn more about CRS by visiting [fema.gov/community-rating-system](https://fema.gov/community-rating-system).
- How much coverage should I purchase for my building and contents? When will my policy become effective?
- What is the term or length of my policy, and how do I pay for or renew it?
- Will my policy provide coverage based on Replacement Cost Value (RCV) or Actual Cash Value (ACV)? How are the two different?
  - Review page 7 of the NFIP Summary of Coverage at [agents.floodsmart.gov/nfip-summary-of-coverage](https://agents.floodsmart.gov/nfip-summary-of-coverage) for more information on RCV and ACV.

## Resources

- NFIP Why Do I Need Flood Insurance? Brochure
  - Understand the importance of flood insurance and reference answers to common questions at [agents.floodsmart.gov/you-need-flood-insurance](https://agents.floodsmart.gov/you-need-flood-insurance).
- NFIP Protect the Life You've Built Brochure
  - Learn more about flood risk, flood insurance policy coverage, how to purchase flood insurance and more at [agents.floodsmart.gov/protect-the-life-youve-built](https://agents.floodsmart.gov/protect-the-life-youve-built).

## Borough of Keansburg

29 Church Street ~ Keansburg, NJ 07734

732-787-0215

[www.keansburgnj.gov](http://www.keansburgnj.gov)

### Solutions to Stormwater Pollution

#### *Easy Things You Can Do Every Day to Protect Our Water*



Stormwater pollution is one of New Jersey's greatest threats to clean and plentiful water; hence the State and all municipalities are attacking this problem at the local level. Rain water washes street pollution into the storm drains which adversely affects not only our drinking water but also the bay and ocean that our children play in.

- **Limit your use of fertilizers and pesticides** – Do not apply fertilizers or pesticides if heavy rain is predicted. Look into alternatives for pesticides. Do a soil test and always apply fertilizers according to instructions.
- **Properly use and dispose of hazardous products** – Hazardous products include some household and commercial products, lawn and garden products, motor oil, antifreeze, and paints. ***Do not pour any hazardous products down a storm drain.*** All the Borough's storm basins drain to local waters. Never park a vehicle that is leaking fluids on the street or in dirt areas that may become contaminated.
  - All hazardous materials may be dropped off, by appointment, at the Monmouth County Household Hazardous Waste Facility, which is located at 3211 Shafto Road, Tinton Falls. Please call 732-683-8686 Ext 5210 for an appointment.
- **Clean up after your pet** – Pet owners are required to pick up and properly dispose of pet waste dropped on public and private property. Dispose of wrapped pet waste in the trash or unwrapped in a toilet. Never discard or cause to be discarded pet waste onto any street or in any Borough storm drain.
- **Don't feed wildlife** – Do not feed any wildlife, especially ducks, geese, and gulls, in any public area. This includes placing any feeding materials in public roadways, sidewalks, parks, and beaches. Bird droppings can cause major fecal coliform problems as stormwater reaches the waterways.
- **Don't litter** – Place litter in trash cans. Educate our children to protect the environment.

- **Recycle** – Every Wednesday is Recycling Day in the Borough. Place bottles, cans, and containers (plastic, metal, glass) in a container for collection (no plastic bags) along with tied newspapers and cardboard. Metal is picked up by the Borough every Friday (appliances must be paid for in advance). For further information, please see the Public Works page on the Borough's website, < <http://keansburgnj.gov/residents/public-works/> >, or call the Department of Public Works at 732-787-0215 Ext 247. *It is the responsibility of every homeowner/resident to keep their curb line free of litter and debris.*



- **Dispose of yard waste properly** – *Leaves and branches may only be placed to the curb for pick up according to the Borough's schedule during Spring and Fall clean-up.* To do so otherwise is a violation of Borough Ordinance. The seasonal pick-up schedule is listed on the Calendar on the Borough's website (< [www.keansburgnj.gov](http://www.keansburgnj.gov) >) and can also be obtained by calling the Department of Public Works 732-787-0215 Ext 247.
  - Use leaves and grass clippings as a resource for compost, or use a mulching mower that will recycle grass clippings back into the lawn as a natural nitrogen fertilizer. *Grass, weeds, and dirt are not accepted by the Borough and should never be placed to the curb.* Since nitrogen is a natural fertilizer, the nitrogen content from grass, leaves, and general yard debris will cause a buildup of algae in the stormwater system that will be carried into the local waterways. This is a cause of sea lettuce and red tide that kills off sea life. *Do not discharge grass clippings into the street, or place a leaf pile within ten (10') feet of any storm basin as per Borough Ordinance.* Bagged vines/shrub clippings may be put out with regular garbage.
- **Illegal discharge of water** – It is illegal to discharge water into the street, as it may be polluted, may cause ponding (resulting in mosquito larva, algae, and/or stagnation), or may cause icing on any part of the roadways. *Water must not be discharged onto a resident's property so as to cause spillover into any street or adjacent property.* Please contact the Code Department (732-787-0215 Ext 220) for more info.

We must all share responsibility by adhering to the rules listed above in order to protect our quality of life. Breaking these rules can result in fines and/or other penalties being assessed.

The New Jersey Department of Environmental Protection, Division of Water Quality, has mandated that municipalities enact local Ordinances to enforce these rules. Accordingly, Keansburg has adopted local Ordinances to address these issues. Please call the Department of Public Works if you have any questions regarding the above.

**Please help keep our Borough clean and pollutant free!**

**Department of Public Works ~ 732-787-0215 Ext 247**

**Construction/Code/Planning Department ~ 732-787-0215 Ext 220**

