

42 – RUMSON BOROUGH

PLANNING TEAM AND PARTICIPATION

Name	Title	Participation
Brett Hunger	OEM Coordinator	Point of Contact, Municipal Workshops #1 and #2
Thomas S. Rogers, R.M.C.	Borough Administrator & Municipal Clerk	Reviewed appendix
David Marks, P.E., C.M.E., C.F.M.	Borough Engineer	Reviewed appendix
Robert A. Boyer	Chief of Police	Reviewed appendix
Daryl (Butch) Kochel	Superintendent of the Department of Public Works	Reviewed appendix

COMMUNITY PROFILE

Overview

The Borough of Rumson is a compact, residential community with a population of approximately 7,285. It is bordered to the north by the Navesink River and to the south and east by the Shrewsbury River, both of which are tidal extensions of the Atlantic Ocean. The Borough of Rumson shares its western boundary with Fair Haven and has a small connection to Little Silver. The total area of Rumson is approximately 5.2 square miles and is known for its estates and shady, tree-lined streets. It is situated about 40 miles south of New York City and 8 miles from the military installation of Earle Naval Ammunition Depot.

Monmouth County commenced construction on the replacement of the Rumson-Sea Bright Bridge (Bridge S-32) over the Shrewsbury River in 2022, with anticipated completion date in May 2025. Additionally, Monmouth County is in the preliminary design phase for the replacement of the Oceanic Bridge (Bridge S-31), which connects Rumson and Middletown. Originally constructed in 1939, the Oceanic Bridge is in critical need of repair and requires continuous maintenance. The replacement project is progressing following stakeholder meetings to gather community input on potential bridge designs.

Since adopting its Master Plan Reexamination Report in 2015 in response to the damage caused by Superstorm Sandy, the Borough of Rumson has undertaken significant infrastructure upgrades, developed plans for future growth, and integrated sustainable practices through its Environmental Commission initiatives and collaboration on the Borough's Stormwater Management Plan. The borough is currently in the process of adopting a new Reexamination Report, to be completed late 2025.

As part of its commitment to flood resilience, Rumson has incorporated its Floodplain Management Plan into the borough's master plan. This plan identifies and assesses local flood hazards, establishes strategic floodplain management goals, and outlines actions to mitigate future flooding risks and impacts.

The borough actively supports transparency and public awareness by providing access to more than 10 flood-related resources on its official website www.rumsonnj.gov. This effort reinforces Rumson's commitment to meeting the requirements set by FEMA. Additionally, all flood zone maps have been updated to comply with FEMA standards.

The Borough manages 70 miles of sanitary sewer pipes and eleven sanitary sewer pump stations. In 2018, borough officials developed a comprehensive sanitary sewer rehabilitation plan. This resulted in a multi-phased/multi-year project involving televised inspections and the cleaning and rehabilitation of all of the borough owned sanitary sewer infrastructure. Furthering its environmental initiative, Rumson finalized and published a NJDEP Approved Stormwater Pollution Prevention Plan in 2021 and 2025.

Land Use, Development, & Growth

Rumson is a predominantly residential community, with commercial and public land accounting for a small portion of its total developed area. As a result, urban or developed land makes up nearly 61 percent of the Borough. Other significant land uses in Rumson include wetlands and water which account for 29 percent and 7 percent of its total area. From 2015 to 2020, Rumson's barren land, forested land and wetlands diminished by 6 acres, 5 acres, and 4 acres respectively, while its urban or developed land grew by nearly 16 acres.

Land Use Type	Total Acres (2015)	Total Acres (2020)	Percent Change
Agriculture	29.9	29.9	>0%
Barren Land	12.3	6.0	-51%
Forest	89.5	84.3	-6%
Urban	2752.3	2768.1	1%
Water	1330.0	1330.0	>0%
Wetlands	324.5	320.1	-1%

Source: NJDEP Land Use/Land Cover data, 2015-2020

Recent Major Development and Infrastructure from 2020 to Present

Rumson is working on multiple projects to achieve their affordable housing obligations including a four-bedroom housing unit for individuals with special needs, partially funded by the Housing and Mortgage Finance Agency and a small age-restricted rental development on land donated by a developer along Carton Street, and a twelve-family rental unit on West River Road. Both projects are expected to begin construction in 2025. Almost all RL/SRL properties are elevated. One housing unit, located at 61 South Ward Avenue, falls under the FEMA 1% annual chance floodplain and NJ Inland Design Flood Elevation which is FEMA's 1% annual chance floodplain + 3 feet (NJFloodMapper).

Known or Anticipated Major Development and Infrastructure in the Next Five (5) Years

In 2021, following court approval of Rumson's Affordable Housing Plan and amendments to the borough's ordinance and master plan element to include affordable housing residential zones, the borough's zoning and planning boards began hearing applications for the proposed construction of affordable housing units in the Borough. These are planned for Carton Street, West River Road, and Westpark at Washington and Grant. The latter falls under the FEMA 1% annual chance floodplain and NJ Inland Design Flood Elevation which is FEMA's 1% annual chance floodplain + 3 feet (NJFloodMapper).

Demographics & Vulnerable Populations

This plan analyzed census-derived data on population trends and population age distributions to help illustrate potential vulnerability within the borough. A population increase or decrease can illustrate potential hazard vulnerability through development pressures on the built environment, or through physical and social impacts of marked population loss. A community with a large share of population under age five may indicate vulnerabilities in hazard response, resource allocation, and evacuation – FEMA identifies that the pediatric population is disproportionately affected during disasters, and requires special consideration in categories of anatomy and physiology, psychological, and education vulnerabilities (FEMA, 2022, NLM, 2022). Individuals over age 65 are a growing share of the country's population and often represent the greatest share of deaths from extreme weather events and other natural disasters. A larger share of population over 65 may indicate local vulnerabilities to hazard events both before and after a disaster occurs – these populations may have mobility needs, uneven access to resources, and limited social networks that makes pre-disaster engagement challenging (FEMA, 2023).

The Borough of Rumson has a total estimated population of 7,285, of which 3.4% are estimated to be under age 5 and 12.9% are over age 65. The Borough has seen an estimated 6.0% population growth over the ACS survey periods between 2013-2017 and 2018-2022. A six percent population growth over two five-year survey periods indicates a moderate to

high rate of current growth which may highlight additional hazard vulnerabilities related to shifts in the built environment and densification.

There are no areas of Rumson which have been identified by CDRZ, CEJST, or OBC designation criteria.

Demographics Summary	
Total Population (2018-2022 ACS 5-year Estimates)	7,285
Population Change since 2017	6.0%
Percent of Population Age < 5	3.4%
Percent of Population > 65	12.9%

Source: 2018-2022 ACS 5-Year Estimates, 2013-2017 ACS 5-Year Estimates

HAZARD IDENTIFICATION

One of the first steps in developing a risk assessment is for participating municipalities to review and prioritize the hazards that can affect them. This was done based on how often a hazard has occurred, how significant effects have been in the past, the difficulty and cost of recovering from such events. Jurisdictions ranked the list of hazards as either high, medium, low, or no concern. The following include the Borough's hazard ranking. The full risk assessment for each hazard is located in Section 4.0.

Hazard Ranking

High	Medium	Low
Natural Hazards		
Nor'easter	Extreme Temperatures	Lightning
Flood	Extreme Wind	Drought
Hurricane/ Tropical Storm	Coastal Erosion	Landslide
Storm Surge	Tornado	Earthquake
	Winter Storm	
	Wave Action	
	Wildfire	
Human-made Hazards		
Pandemic	Economic Disruption	Civil Unrest
Cyber Attack	Terrorism	Power Failure

Hazard Ranking Explanation

The risk of landslides has been downgraded to a low level of concern, as the previous medium rating may have been influenced by conditions in bulkhead areas. Economic disruption remains a medium concern due to the proximity of Borough offices to a flood zone. The threat of cyber attacks has been elevated to a high level of concern, given the potential risks to internet-based infrastructure.

Significant Hazard Events Since Last Plan Update

In January 2024, a coastal storm event caused significant flooding, but minimal damage due to prior mitigation activities on public and private structures. The Westpark area frequently experiences flooding during abnormally high tides or full moons.

Climate Change Impacts on Extent and Magnitude of Hazards

Climate change is projected to affect the risks and hazards faced by the Borough of Rumson. As global temperatures increase, the frequency and intensity of extreme weather events such as hurricanes, nor'easters, and coastal storms are expected to rise. This will heighten flooding risks, particularly in low-lying areas and those near the Shrewsbury and Navesink Rivers, which already experience frequent flooding during high tides or full moons.

Additionally, climate change may intensify other natural hazards, such as extreme temperatures, droughts, and coastal erosion. These changes will not only impact the physical environment but also have socio-economic effects, including increased costs for disaster recovery and mitigation efforts.

RISK ASSESSMENT

National Flood Insurance Program (NFIP) statistics

Rumson Borough	
Initial FIRM Date	12/28/73
Effective FIRM Date	6/15/2022
Number of Policies In-Force:	435
Total Losses:	946
Total Payments:	\$62,197,840.30
Number of RL Properties:	65
Number of Mitigated RL Properties:	0
RL – Total Losses:	174
RL – Total Paid:	\$10,122,429.57
Number of SRL Properties:	12
Number of Mitigated SRL Properties:	1
SRL – Total Losses:	51
SRL – Total Paid:	\$4,428,793.72

Source: FEMA Policy and Loss Data, August 2024

*As of May 2025, this number is now 31 based on our in-house data

Vulnerability of the Built Environment

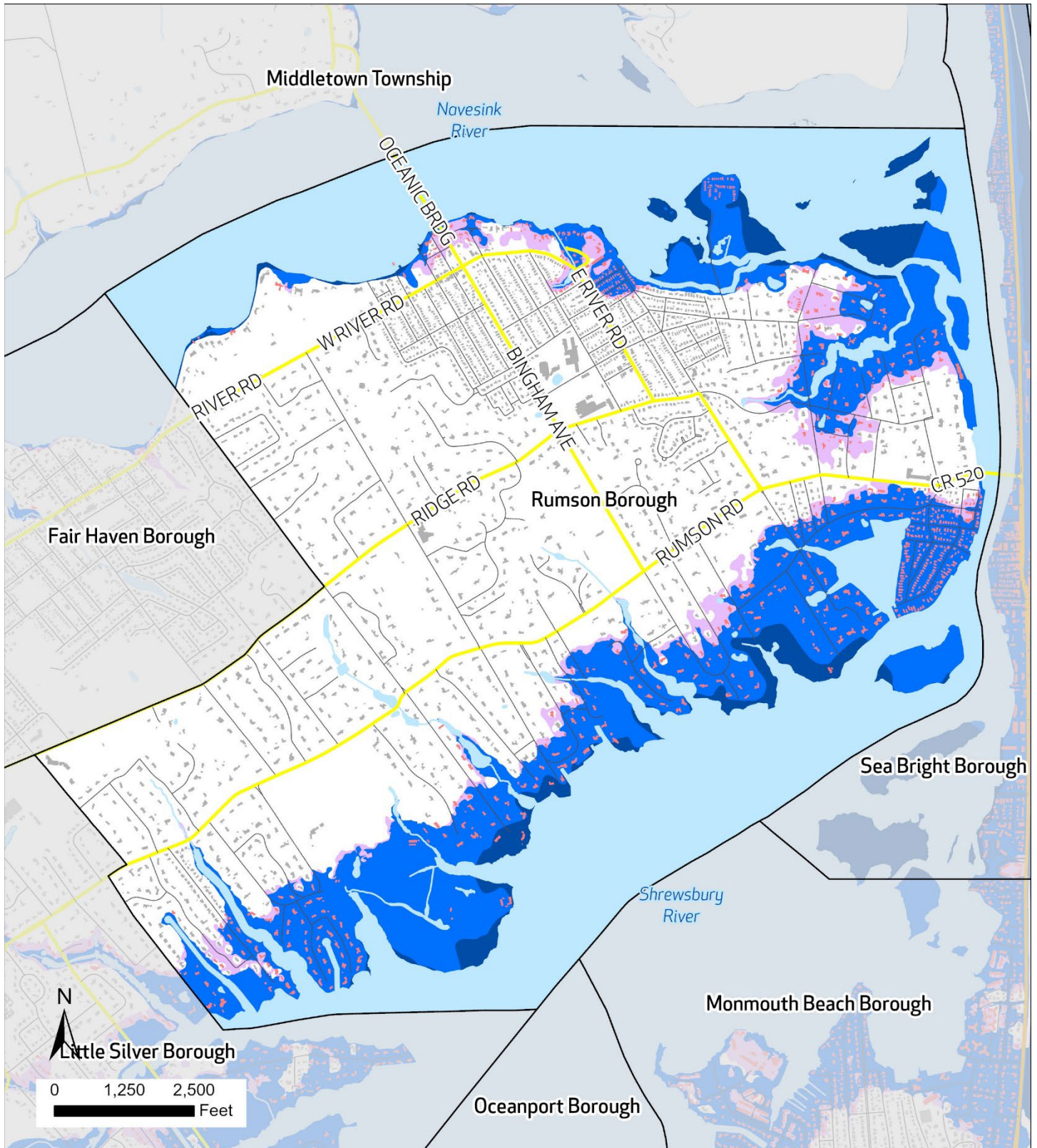
The Special Flood Hazard Area (SFHA) in the Borough of Rumson is primarily located adjacent to the main waterbodies of the borough including the Shrewsbury River and the Navesink River. Approximately 34.5% of the total area of Rumson lies within the 1% annual chance flood zone as defined by FEMA. An additional 4.0% of the area of the municipality is in the 0.2% annual chance flood zone.

About 90.7% of Rumson is considered developed. Of the developed parcels of the town, 26.5% fall within the 1% annual chance flood zone and 3.9 percent are within the 0.2% annual chance flood zone. This illustrates that the developed area of the municipality is generally in line with overall flood risk.

	Percentage in the 1% Floodplain	Percentage in the 0.2% Floodplain	5 feet of Sea Level Rise
Developed Parcels	26.5%	3.9%	27.8%
Exposed Land Area	34.5%	4.0%	42.6%

During the planning process, Rumson identified critical facilities which function as community lifelines. These facilities provide the most fundamental services in the community that, when stabilized, enable all other aspects of society to function. The municipality identified 12 total facilities. Of these facilities, two are within the 1% floodplain. The facilities are categorized under the Safety and Security community lifeline type. Examples of Safety and Security lifelines include police stations or other government services.

	Number in the 1% Floodplain	Number in the 0.2% Floodplain	Number within 5 feet of Sea Level Rise
Safety and Security	2	-	-



Flood Risk

Rumson Borough

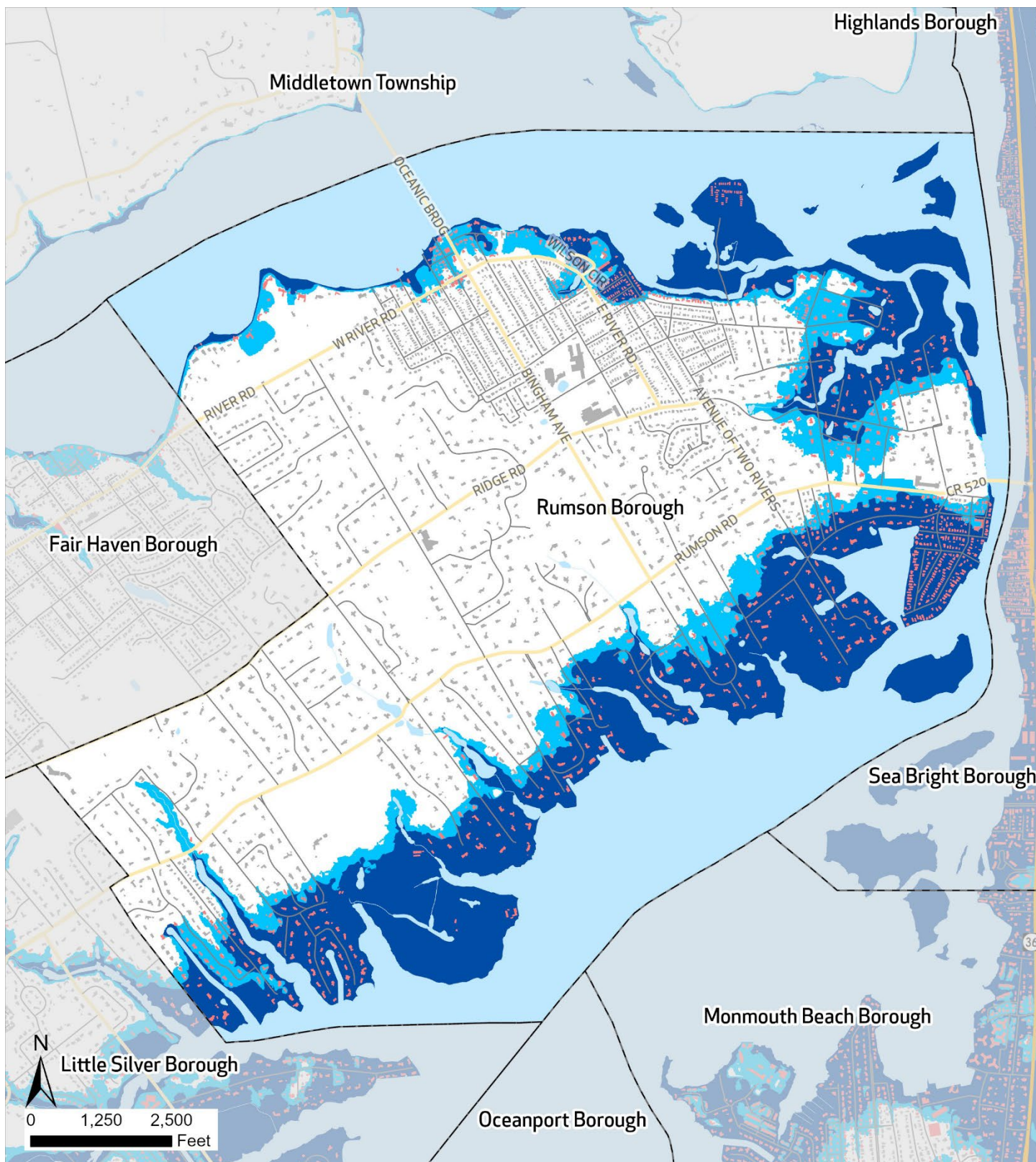
FEMA Flood Zone

- 0.2% Annual Chance
- AE (1%)
- VE (1%)

- County Routes
- Local Roads

- Municipal Boundaries
- Building Footprints
- Building Footprints within Floodplain
- Water

Source: FEMA NJDEP, NJOIT, NJTransit



NJ Inland Design Flood Elevation Rumson Borough

FEMA Flood Zone

■ Current Base Flood
Elevation (1%)

NJ Inland Design Flood Elevation

■ FEMA BFE (1%) plus 3
Feet

— County Routes

— Local Roads

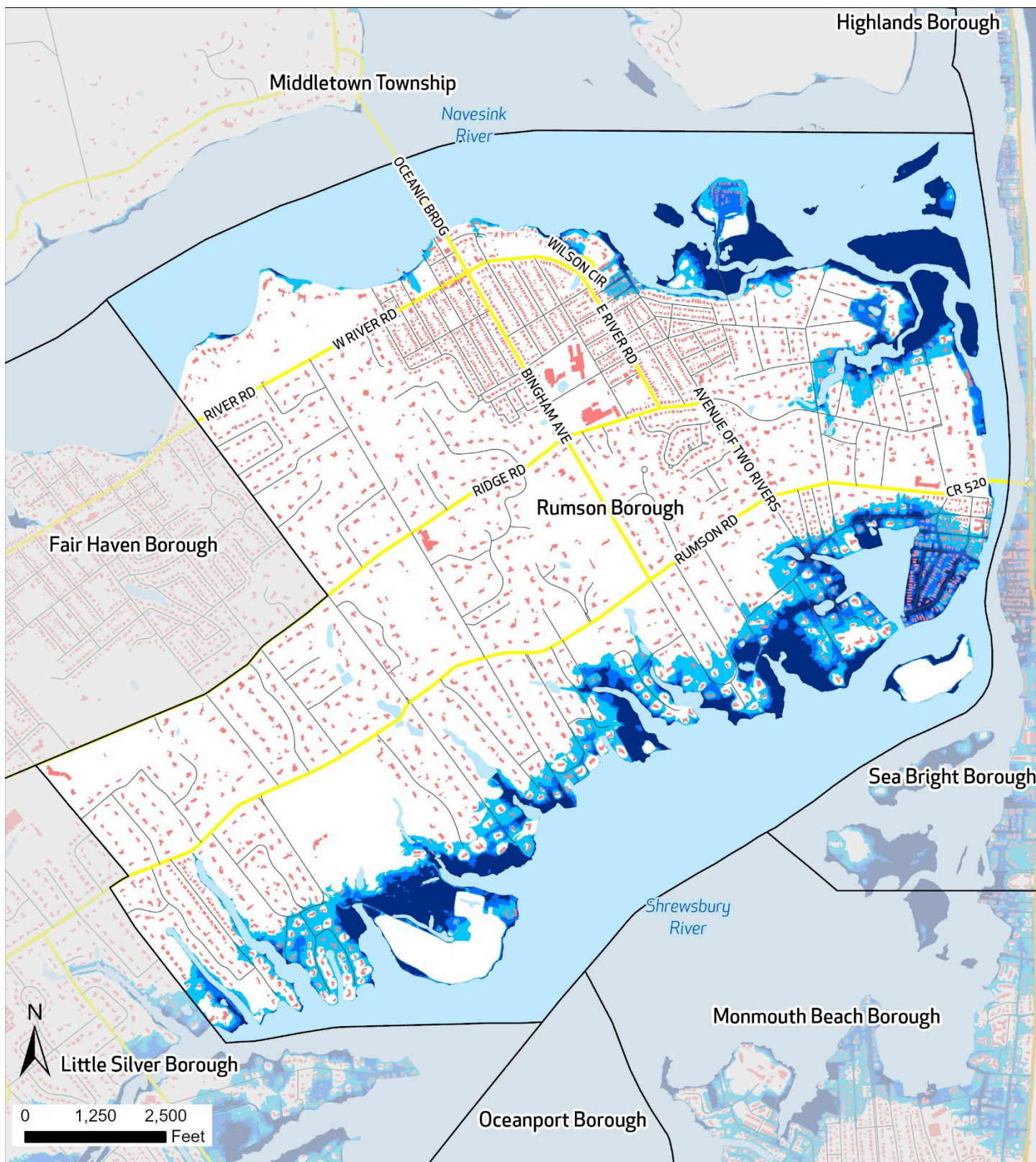
— Municipal Boundaries

■ Water

■ Building Footprints

■ Building Footprints within
IDFE

Source: FEMA, Rutgers University, NJDEP, NJOIT, NJTransit



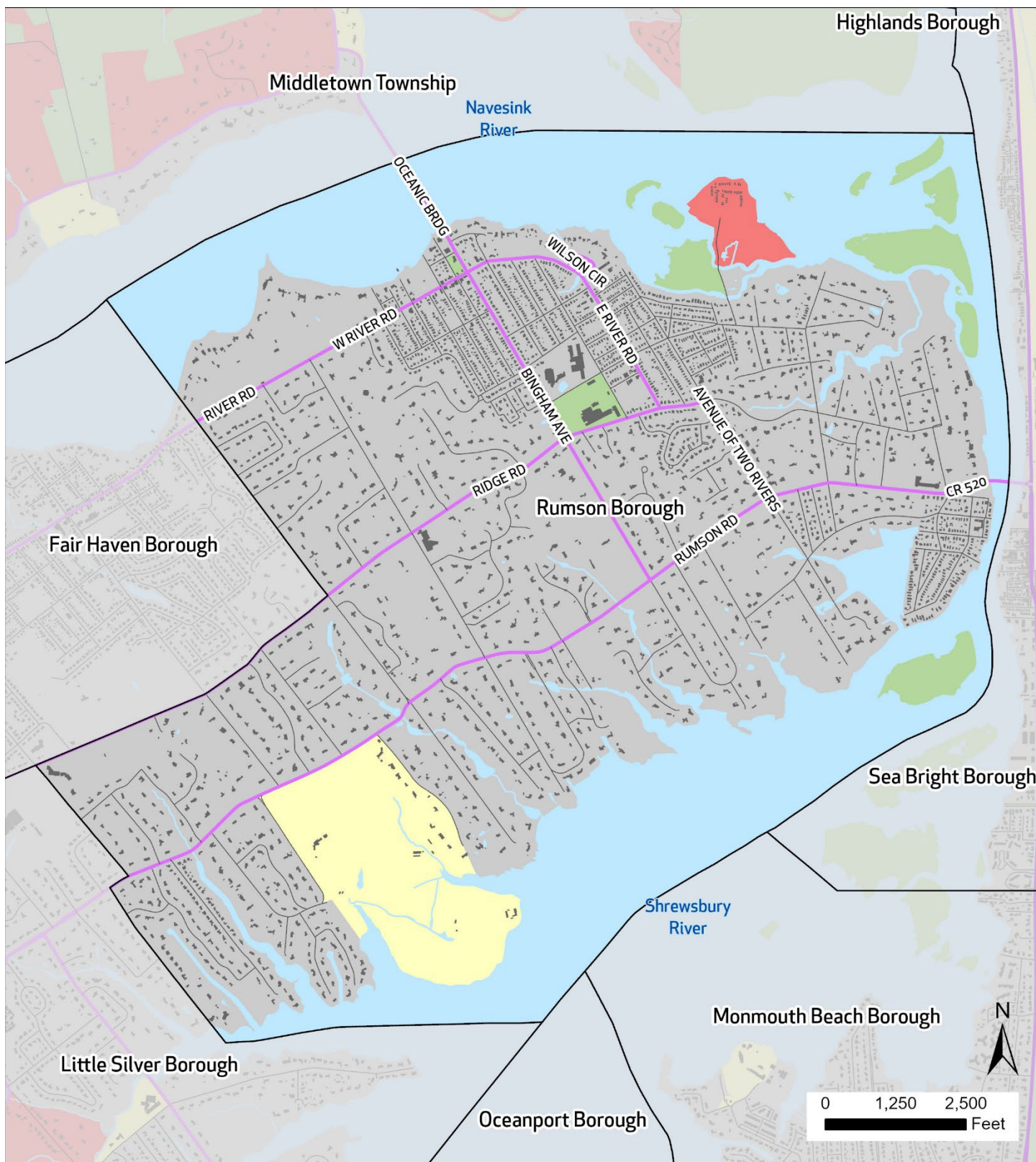
**Permanent Inundation
Under Sea Level Rise
(SLR) Scenarios**
Rumson Borough

- Area Inundated Under 2 Feet SLR
- Area Inundated Under 3 Feet SLR
- Area Inundated Under 5 Feet SLR

- Interstate Highways
- State Routes
- County Routes
- Local Roads

- Municipal Boundaries
- Building Footprint
- Water

Source: NOAA, NJDEP, NJOIT, NJTransit



**Wildland Urban
Interface (WUI)
Classification**
Rumson Borough

- Intermix
- High or Medium Density Housing
- Low or Very Low Density Housing
- No Housing

- County Routes
- Local Roads

- Municipal Boundaries
- Building Footprint
- Water

Source: USFS, NJDEP, NJOIT, NJTransit

CAPABILITY ASSESSMENT

Planning & Regulatory Capabilities

Rumson Borough has the following additional Planning & Regulatory capabilities:

Plan and Regulation	Yes	No	Date of last update	How does this capability support hazard mitigation?
Master Plan	x		1988 with a 2025 Master Plan Reexamination Report, 2024 Housing Element and Fair Share Plan, and 2015 Comprehensive Collection of Rumson Plans.	
Capital Improvement Plan	X		2024	Identifies projects that, if implemented, could prevent or reduce the impacts of natural hazards
Local Emergency Operations Plan/Continuity of Operations Plan	X		2024	
Floodplain Development Ordinance	X		2024	
Floodplain Management Plan	X		2015	
Stormwater Management Ordinance	X		2024	
Stormwater Management Plan	X		2024	
Watershed Management Plan		X		
Sheltering Plan	X		2024	Included in the EOP
Evacuation Plan	X			Monmouth County Evacuation Plan
Substantial Damage/Improved Structures Response	X			<p>When buildings and structures are damaged due to any cause, including, but not limited to, man-made, structural, electrical, mechanical, or natural hazard events, or are determined to be unsafe as described in N.J.A.C. 5:23; and for applications for building permits to improve buildings and structures, including alterations, movement, repair, additions, rehabilitations, renovations, ordinary maintenance and minor work, substantial improvements, repairs of substantial damage, and any other improvement of or work on such buildings and structures, the Floodplain Administrator, in coordination with the Construction Official, shall:</p> <ol style="list-style-type: none"> Estimate the market value, or require the applicant to obtain a professional appraisal prepared by a qualified independent appraiser, of the market value of the building or structure before the start of construction of the proposed work; in the case of repair, the market value of the building or structure shall be the market value before the damage occurred and before any repairs are made. Determine and include the costs of all ordinary maintenance and minor work, as discussed in § 17-2.2, performed in the floodplain regulated by this chapter in addition to the costs of those improvements regulated by the Construction Official in substantial damage and substantial improvement calculations. Compare the cost to perform the improvement, the cost to repair the damaged building to its pre-damaged condition, or the combined costs of improvements and repairs, where applicable, to the market value of the building or structure. Determine and document whether the proposed work constitutes substantial improvement or repair of substantial damage. This determination requires the evaluation of previous permits issued for

Plan and Regulation	Yes	No	Date of last update	How does this capability support hazard mitigation?
				<p>improvements and repairs over a period of five years prior to the permit application or substantial damage determination as specified in the definition of substantial improvement.</p> <p>e. Notify the applicant, in writing, when it is determined that the work constitutes substantial improvement or repair of substantial damage and that compliance with the flood-resistant construction requirements of the building code is required and notify the applicant, in writing, when it is determined that work does not constitute substantial improvement or repair of substantial damage. The Floodplain Administrator shall also provide all letters documenting substantial damage and compliance with flood-resistant construction requirements of the building code to the NJDEP Bureau of Flood Engineering.</p>
Repetitive Loss Plan		X		
Disaster Debris Management Plan	X		2021	Facility ID 592634
Tracking elevation certificates and/or Letter of Map Change	X		2025	Supplied to the building department and tracked/cataloged through Forerunner
Post-Disaster Recovery Plan	X		2023	EOP, updating December 2025
Current/recent redevelopment plans or studies	X		2025	2024 Affordable Housing Plan; flood risk reduction study 2025 Re-Examination Report 2025 Housing Element & Fair Share – June 2025
Community Wildfire Protection Plan		X		
Climate Adaptation Plan		X		
Other Plans that discuss hazard mitigation	X			Continued comprehensive sewer rehabilitation 2024-2025
Other ordinance and regulation that mitigate the impacts of natural hazards		X		

Administrative and Technical Capabilities

Rumson Borough has the following Administrative and Technical capabilities:

Position	Yes	No	Explanation
Floodplain Administrator	X		David Marks, full-time, Engineer and CFM
Grant Writer		X	
Staff trained to support mitigation	X		Tom Rogers, David Marks, Daryl “Butch” Kochel, Brett Hunger, Robert Boyer, Nick Fabiano
Existing mutual aid or technical assistance agreements to support hazard mitigation projects		X	
Non-governmental organizations/other partners that work with the municipality on mitigation projects		X	
Organizations that work with socially vulnerable or underserved populations		X	

Education and Outreach Capabilities

Rumson Borough has the following Education and Outreach capabilities:

Education & Outreach Capability	Yes	No	Explanation
Communicate natural and human-based hazards to the public	X		Constant Contact emails, website, social media

Education & Outreach Capability	Yes	No	Explanation
StormReady	X		Via Monmouth County OEM
Firewise USA		X	
Severe Weather Awareness Week		X	
Community Rating System (CRS)		X	

Financial Capabilities

Within the last five years, Rumson Borough has used the following financial capabilities to implement hazard mitigation activities:

Financial Capability	Yes	No	Explanation
FEMA BRIC		X	
FEMA FMA		X	
FEMA Public Assistance		X	
FEMA HMGP		X	
Non-FEMA Federal Funding Programs	X		American Rescue Plan Act of 2021 (ARPA) – Sewer Rehab
Other FEMA resources		X	
NJ Infrastructure Bank		X	
Other state municipal assistance or grant programs	X		NJDOT for Shrewsbury Drive Flood & Drainage Improvements
Evaluation process on the prioritization of risk reduction projects against other local activities	X		-Evaluates the availability of funds -Informal benefit vs cost analysis -Scheduling
Other ongoing efforts to build additional financial capabilities		X	

Additional Capability Assessment Information:

- Rumson Borough is a Forerunner community. Forerunner has dynamic tools to better manage flood risk and increase resilience by enforcing floodplain compliance and increasing disaster response by documenting damages in the field and providing timely information to residents. Forerunner's public features give residents access to relevant property-level flood risk details that help inform key decisions and minimize the number of assistance requests. Forerunner is also designed to make CRS participation easier for the Borough.
- **Community Rating System (CRS) Classification:** None
- **Sustainable Jersey Participation Status:** Silver

MITIGATION STRATEGY

Overview and Progress Since Last Plan Update

Since the 2021 plan update, the Borough of Rumson has focused on enhancing flood resilience, improving emergency response capabilities, and upgrading critical infrastructure to mitigate natural hazard risks. Key completed actions include elevating homes to meet updated FEMA standards, improving drainage systems, and enhancing backup power at essential facilities. Over the next five years, Rumson aims to prioritize projects that address emerging climate challenges, such as sea-level rise, by expanding mitigation strategies like updated flood mapping, adopting advanced emergency alert systems, and upgrading community shelters. These efforts underscore the Borough of Rumson's commitment to safeguarding residents and promoting sustainable growth in the face of evolving hazards.

Completed or Removed Actions

Action	Name	Description	Hazards Addressed	Pri- ority	Responsible Party	Potential Funding	Cost Estimate	Time- line	Action Status	Notes
42-1	Upgrade SCADA System to Control and Monitor Critical	Upgrade SCADA system to more efficiently and effectively control and monitor critical facilities.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge, Tornado	N/A	Borough Administrator	Borough funding	\$150,000	N/A	Completed	
42-2	Enter NFIP's CRS Program	Provide planning services to enter the Borough of Rumson into the NFIP Community Rating System for reduced flood insurance rates.	Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge	N/A	Borough Administrator	Borough budget for staffing/c consultants	\$50,000	N/A	Withdrawn	Withdrawn due to cost
42-3	Create a Plan to Manage Development in Landslide Hazard Areas	Create a plan to implement reinforcement measures in high-risk areas.	Landslide	N/A	Borough	Municipal budget		N/A	Withdrawn	Remove from list due to there are no high-risk areas in Rumson for landslides.
42-4	Create flood mapping for West Park	Obtain high-resolution elevation data such as LIDAR or DEM (Digital Elevation Model). Collect data on water bodies, rainfall patterns, and watershed information for the area. Include information on vegetation, development, and soil types to assess	Flood	N/A	Borough Administrator	Borough funding	\$100,000	N/A	Withdrawn	Remove from list due to the GIS data Action 42-16

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
		runoff potential. Gather historical flood records for the area to validate models.								

New and Ongoing Actions

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
42-5	Construct Earthen Berm and Associated Grading above the Existing Bulkhead at Grant Ave. and Waterman Ave.	Construct an earthen berm and associated grading above the existing bulkhead at the western and eastern terminus of Grant Ave. and Waterman Ave.	Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	High	Borough Administrator	FEMA HMA	\$135,000 .00	1 year	Ongoing	1. Project is currently under way 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-6	Install Reinforced Steel, Rubber Gasket-lined Storm Doors at DPW	The storm doors will be installed to the DPW's service bays to provide greater protection from wave action and flooding to the building's structure and contents.	Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge		Borough Administrator		\$75,000		Ongoing	1.This action was previously marked as completed; however, recently the Borough determined it needs to look at the gaskets. 2. Damage to infrastructure will be reduced. 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-7	Install New Elevated Bulkhead, Rehabilitate Existing Drainage Pipes, and Install a New Tide Valve at Shrewsbury Dr. & Ave of Two Rivers	Install 150 linear feet of a new elevated bulkhead, rehabilitate and replace existing drainage pipes, and install a new tide valve at the intersection of Shrewsbury Dr. & Ave of Two Rivers.	Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Borough Administrator	FEMA HMA, Borough funding, NJDOT	\$450,000	1 year	Ongoing	1.In process; to be completed 2024-25. 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
42-8	Purchase and Install Generator for Rumson Fair Haven Regional High School	New generator for Rumson Fair Haven Regional High School, which serves as a transfer facility during a storm event.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Low	Borough Administrator	FEMA HMA, Borough funding	\$500,000	1 year	Ongoing	1. Looking at different vendors 2. Provide services when during power failure. 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-9	Clean and Maintain the Borough's Streams and Ponds	Removal of debris and sediment accumulation in receiving waterways and creeks which impedes flood flows.	Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Public Works, County Mosquito Commission	NRCS, Borough funding	\$50,000	1 year	Ongoing	1. Project is currently under way 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-10	Establish a Tree Trimming Program	Additional tree trimming and pruning to prevent downed power lines.	Flood, Lightening, Nor'easter, Hurricane and Tropical Storm, Winter Storm	Medium	Borough Administrator	Borough funding	\$75,000	1 year	Ongoing	1. Project is currently under way 2. Potential power outages will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-11	Improve the Borough's Warning System	Improve community education and awareness to emergency or urgent health and safety situations via improved internet presence, social media, Reverse911, and emergency siren system. The addition of electronic LED message centers (signs) at critical locations, specifically in West Park, will aid in distributing information to the public. Perform an audit of the existing emergency siren coverage to confirm adequate community alerting. Upgrade outdated siren warning system with newer technology. Develop	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge, Tornado	High	Borough Administrator	Borough funding	\$100,000	1 year	Ongoing	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
		a comprehensive program for public information that can systematically distribute hazard awareness information. Develop tailored messages for hazards like floods, fires, severe storms, or earthquakes. Use accessible language and culturally relevant content. Provide training sessions on first aid and emergency preparedness. The program will also promote private hazard mitigation efforts and household readiness. Offer guidelines for reinforcing homes against specific hazards (e.g., floodproofing, fire-resistant landscaping). Provide checklists for creating emergency kits and plans. Include resources for individuals with disabilities (e.g., audio alerts, Braille materials).								
42-12	Continue Adopting Floodplain Development Protection Ordinances	<p>Rumson would like to continue to adopt Floodplain Development Protection Ordinances as the FIRMs and Sea Level Rise maps continue to be modified.</p> <p>Evaluate existing ordinances to identify gaps. Host workshops and public hearings to gather input. Provide training for local officials and developers on compliance requirements. Establish a periodic review</p>	Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Mayor and Council, Planning Board, Zoning Board	Borough funding	\$10,000	1 year	Ongoing	<p>1. Project is currently under way</p> <p>2. Flooding will be reduced</p> <p>3. Does not address socially vulnerable populations</p> <p>4. Impacts of climate change may possibly affect the action outcome</p>

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
		process for ordinances as new FIRMs and SLR data are released.								
42-13	Install Quick Connection for Portable Generator	Build quick connection system and control panel for 300KW portable generator with manual transfer	Extreme Temperatures, Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Borough Administrator	FEMA Hazard Mitigation Grant, Borough funding	\$75,000	1 year	Ongoing	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-14	Upgrade Community Shelter to Provide Temporary Refuge	Upgrade Bingham Hall to enhance comfort and provide an area of temporary refuge. Install permanent generator, obtain comcast or Verizon FIOS Internet/TV service, build wi-fi network within building, equipment for portable device charging stations, purchase flat panel TV on mobile cart for news broadcasts. Upgrade existing HVAC system to include air condition.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Borough Administrator	Borough funding	\$135,000	1 year	Ongoing	1. Project is currently under way. The Borough is aiming to complete this action in 2027 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-15	Purchase and Install New Generator for the Oceanic Hook Ladder Fire House	Install an emergency generator at Oceanic Hook Ladder Fire House.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Borough Administrator	FEMA Hazard Mitigation Grant, Borough funding	\$65,000	1 year	Ongoing	1. Project is currently under way. The Borough is aiming to complete this action in 2030. 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-16	Rehabilitate and Upgrade the Existing Drainage System at Holly Tree Lane & Evergreen Drive	Rehabilitate and upgrade the existing drainage system to increase capacity and decrease flooding on Navesink Avenue between Holly Tree Lane and Black Point Road.	Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge	High	Borough Administrator	FEMA Hazard Mitigation Grant, Borough funding	\$500,000	1 year	Ongoing	1. Project is currently under way. The Borough is aiming to complete this action in 2027. 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
42-17	Elevate and Reconstruct Rumson Boat Launch and Install New Bulkhead	Installation of 385 linear feet of new bulkhead, reconstruction of the Rumson Boat Launch, elevating the property, and improvements to the drainage system will aid in stabilizing the eroding shoreline, reduce coastal flooding impacts, and improve public access to the Navesink River.	Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge	High	Borough Administrator	FEMA Hazard Mitigation Grant, Borough funding	\$750,000	1 year	Ongoing	1. Project is currently under way. The Borough is aiming to complete this action in 2029. 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-18	Expand the GIS Database to Digitize Records	Digitize building records, capital improvement projects and plans, roadway plans, tax records, improvement plans, zoning approvals and certificates.	All Hazards	High	Borough of Rumson	Borough funding	\$100,000	1 year	Ongoing	1. Project is currently under way with GIS; To be completed in early 2025 2. Improve Borough processes and reduces risks and costs 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-19	Obtain High Resolution Aerials of SFHAs	Obtain high resolution aerials of Special Flood Hazard Area. Utilize NearMap's 12" Digital Terrain Model.	Flood	Low	Borough Administrator	Borough funding	\$10,000	1 year	Ongoing	1. Project is currently under way 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-20	Initiate Regional Community Resiliency Discussions with Neighboring Communities	Regional resiliency discussion on sea level rise with neighboring at risk communities.	Extreme Temperatures, Flood, Wave Action, Coastal Erosion, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Medium	Borough Administrator	Borough and County budget		3 years	Ongoing	1. Project is currently under way 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-21	Elevate or Floodproof Oyster Bay Drive	Elevating Oyster Bay Drive above the base flood elevation to maintain dry access.	Flood, Wave Action, Coastal Erosion, Nor'easter, Hurricane and	Medium	Borough Administrator	FEMA Hazard Mitigation Grant, Borough funding		3 years	Ongoing	1. Project is currently under way; ties into Shrewsbury project. To be completed 2030. 2. Flooding will be reduced 3. Does not address socially vulnerable populations

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
			Tropical Storm, Storm Surge							4. Impacts of climate change may possibly affect the action outcome
42-22	Install Lightning Protection for Critical Borough Facilities	Install lightning protection to Borough structures based upon most vulnerable and critical facilities This action typically includes the installation of lightning rods and grounding components to buildings and installation of surge protection devices to critical electronic equipment.	Lightening, Hurricane and Tropical Storm	Medium	Borough Administrator	Borough funding	\$100,000	1 year	Ongoing	1. Project is currently under way 2. Potential power outages will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-23	Install Surveillance Cameras at Critical Facilities	Install surveillance cameras to monitor critical facilities for natural and human based hazards. During natural hazards, flood proofed structures (Sanitary Sewer Pump Stations) can be safely monitored from remote locations. Human-based hazards can be monitored by Rumson Police Department.	All Hazards	Medium	Borough Administrator	Homeland Security grants, Borough funding	\$100,000	1 year	Ongoing	1. Project is currently under way with installing cameras at pump stations 2. Potential human-made hazards will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-24	Acquire, elevate, or relocate buildings and infrastructure in flood prone areas, with a focus on Repetitive Loss (RL) and Severe Repetitive Loss (SRL) properties	Coordinate with residents to mitigate RL/SRL properties through structure elevation, demolition to open space, or other type of mitigation.	Flood, Nor'easter, Hurricane and Tropical Storm	High	Borough and Property Owners	FEMA HMA		5 + years	Ongoing	1. Project is currently under way 2. Flooding will be reduced 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
42-25	Assign physical addresses to each critical facility	List the critical facilities such as: pump stations, buildings. Compile a baseline dataset. Use geocoding tools to convert names or general locations into accurate coordinates and physical addresses. Map the facilities and integrate with flood mapping. Prepare a table listing facility names, types, addresses, and flood risk levels. Generate maps showing facility locations and their risk exposure.	Flood	Low	Borough Administrator	Borough funding	\$2,000	1 year	New	1. Project is currently under way 2. Risk exposure 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-26	Purchase Barricades	Calculate the number of barricades needed based on area dimensions and coverage requirements. Research Products that are: Durable: Made from high-quality, weather-resistant materials. Easy to Deploy: Lightweight, quick to install, and remove. Effective: Tested and certified for flood mitigation. Reusable: Cost-efficient over time. Compare Products: Review technical specifications, warranties, and certifications. Request Quotes: Contact multiple suppliers for pricing and bulk purchase discounts. Verify Specifications: Ensure the product dimensions,	Flood, Nor'easter, Hurricane, Tropical Storm and Storm Surge	Low	Borough Administrator	FEMA, Borough funding	\$100,000	2 years	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
		coverage area, and storage requirements meet your needs. Purchase Product. Test and Store. Conduct a Drill: Practice deployment to ensure staff are familiar with the setup. Storage: Store barricades in a dry, accessible location for quick deployment.								
42-27	Purchase and equip an OEM Trailer	<p>Purchase a specialty trailer that is pre-configured for emergency use with built-in communication and power systems.</p> <p>Equip the trailer with:</p> <ul style="list-style-type: none"> • Portable generator (e.g., 5,000–7,500W) or solar panels with batteries. • Power strips and extension cords. • Two-way radios, satellite phones, and portable Wi-Fi hotspots. • Weather radios for alerts. • Whiteboards and mapping tools. • First aid kits and trauma supplies. • Flashlights, headlamps, and batteries. • Emergency food and water (72-hour supply). • Hard hats, safety vests, gloves, goggles. • Traffic cones, barricades, and reflective tape. • Shovels, axes, and crowbars. • Wrenches, hammers, and screwdrivers. • Shelving units, lockable cabinets, and bins for organization. 	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Low	Borough Administrator	Borough funding	\$300,000	3 years	New	<p>1. Project is currently under way</p> <p>2. Emergency preparedness will be upgraded</p> <p>3. Does not address socially vulnerable populations</p> <p>4. Impacts of climate change may possibly affect the action outcome</p>

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
42-28	Improvements to Army Vehicles	Purchase and install storage boxes, life-vests, throw-ropes, throw-rings, and a ladder for the Army vehicles.	Flood, Nor'easter, Hurricane, Tropical Storm and Storm Surge	Low	Borough Administrator	Borough funding	\$5,000	1 year	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-29	Purchase Variable Message Sign (VMS)	<p>Purchase a portable trailer-mounted VMS that is solar-powered with a battery backup. The display type would be full matrix that displays text, graphics and animations. The communication to the VMS would be wireless for remote updates.</p> <p>Compare Products: Review technical specifications, warranties, and certifications.</p> <p>Request Quotes: Contact multiple suppliers for pricing and bulk purchase discounts.</p> <p>Verify Specifications: Ensure the product dimensions, coverage area, and storage requirements meet your needs.</p> <p>Purchase Product. Test and Store. Conduct a Drill: Practice deployment to ensure staff are familiar with the setup.</p>	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Low	Borough Administrator	Borough funding	\$30,000	2 years	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-30	Create OEM storage at Piping Rock Park	<p>The Borough seeks to provide a centralized building for critical OEM equipment. The Borough would build a new storage garage that can store OEM equipment and DPW equipment. Store emergency trailer and equipment securely.</p> <p>Protect assets from weather</p>	Flood, Nor'easter, Hurricane, Tropical Storm and Storm Surge	Low	Borough Administrator	Borough funding	\$400,000	3 years	New	1. Project is currently under way. To be completed 2028. 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Pri- ority	Responsible Party	Potential Funding	Cost Estimate	Time- line	Action Status	Notes
		and vandalism. Allow easy access during emergencies. Future Expansion: Plan for future needs, such as additional trailers or equipment. The storage garage will be located at Piping Rock Park. The garage will be designed to meet the Boroughs specific needs.								
42-31	Emergency Portable Generator	Purchase and install connections for emergency portable generator that will connect to Borough Hall, Main Station and Marina Station.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Low	Borough Administrator	Borough funding	\$100,000	2 years	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-32	Upgrade Borough Hall Generator	Purchase and install new generator. Compare Products: Review technical specifications, warranties, and certifications. Request Quotes: Contact multiple suppliers for pricing and bulk purchase discounts. Verify Specifications: Ensure the product dimensions, coverage area, and storage requirements meet your needs. Purchase Product. Test and Store. Conduct a Drill: Practice deployment to ensure staff are familiar with the setup.	Flood, Nor'easter, Hurricane, Tropical Storm and Storm Surge	Low	Borough Administrator	FEMA, Borough funding	\$600,000	2 years	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Time-line	Action Status	Notes
42-33	Implement Improvements to Designated Shelters	Purchase and provide kits to emergency personnel during an event. The kits will aid in managing evacuated residents during an event.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Low	Borough Administrator	Borough funding	\$1000	1 years	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-34	Strengthen Training of Emergency Response for Police, Fire, and First Aid	Ongoing training of team members to assist in emergencies in areas such as traffic control, medical assistance and/or weather-related matters. The Borough would also assess training needs, identify roles and develop a training schedule.	Extreme Temperatures, Flood, Extreme Wind, Nor'easter, Hurricane and Tropical Storm, Storm Surge	Low	Borough Administrator	Borough funding	\$1,000	1 year	New	1. Project is currently under way 2. Emergency preparedness will be upgraded 3. Does not address socially vulnerable populations 4. Impacts of climate change may possibly affect the action outcome
42-35	Install Living Breakwaters	Install a series of Living Breakwaters that would be positioned in the Shrewsbury River.	Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge, Wave Action	High	Oceanport, Rumson, Monmouth Beach, Long Branch	FEMA HMA	See Notes	2 years	New	Rip-Rap and Armor Stone: \$35.9M Oyster Rings: \$5.4M ExoForms: \$3M Oyster Castles: \$1.5M