

## 44 – SEA GIRT BOROUGH

### PLANNING TEAM AND PARTICIPATION

Name	Title	Participation
Timothy Harmon	OEM Coordinator	Attended Municipal Meetings, Attended Mitigation Workshop
Justin Macko	Police Chief	Assisted with appendix update
Mike McArthur	Superintendent, Department of Public Works	Assisted with appendix update
Trevor Palmer	Foreman, Department of Public Works	Assisted with appendix update
Dave Howarth	Engineer	Assisted with appendix update
Christine Bell	Floodplain Administrator, Engineer	Assisted with appendix update
Don Fetzer	Mayor	Assisted with appendix update

### COMMUNITY PROFILE

#### Overview

Sea Girt is situated on the Jersey Shore in southern Monmouth County, New Jersey. The municipality was formed in 1917 from portions of neighboring Wall Borough and is roughly 1.05 square miles. Sea Girt – "Where the Cedars Meet the Sea" – is a quiet seaside community. The Borough offers historical bed and breakfasts, a quiet residential community, a large oceanfront park, and a quiet yet active boardwalk spanning just about a mile. Sea Girt borders Manasquan, Spring Lake, Spring Lake Heights, and Wall Boroughs.

Sea Girt borders the Atlantic coast to the east, and the primary landscape is that of coastal oceanfront. It also borders Wreck Pond to the north and Stockton Lake to the south. The coastline of Sea Girt includes dune landscapes along the Sea Girt Boardwalk. Sea Girt's commercial district is located along Washington Avenue (County Road 49).

The 2008 Reexamination Report recommended rezoning the 168-acre National Guard Training Center property from "Residential" to "Recreational Open Space," as the site is ideal for active and passive recreation should it no longer function as a training camp. The Borough followed up on this recommendation by adopting Ordinance 09-2008, which makes this zone change. The purpose of the zone change is "to preserve passive and active recreational uses, provide adequate light, air, and open space in order to promote appropriate population densities and preserve land and natural resources."

Starting in 2013, Sea Girt reconstructed its dune system, which was destroyed by Superstorm Sandy. The dunes were refurbished with sand and 4,000 plugs of dune grass from the Pinelands. Phase II of the borough's beach grass planting and dune restoration project began in October 2014, with assistance from the Jersey Shore Chapter of the Surfrider Foundation. Dune grass was planted on top of the newly constructed dunes along two blocks of the Borough's beachfront. The event was part of the Rethink the Jersey Shore campaign to promote community resiliency and sustainability. Sea Girt completed a beach replenishment project in February of 2024.

#### Land Use, Development, & Growth

In Sea Girt, residential and public land together constitute a large significant portion of its area. As a result, in 2020, urban or developed land made up nearly 81 percent of its total area.

Between 2015 and 2020, the Borough did not experience any significant changes in its land use; its developed land hovered at roughly 81 percent of its total area, while its wetlands, water, barren land and forests made up the remaining land base.

Land Use Type	Total Acres (2015)	Total Acres (2020)	Percent Change
Agriculture	51.0	33.2	-35%
Barren Land	30.2	30.2	>0%

Land Use Type	Total Acres (2015)	Total Acres (2020)	Percent Change
Forest	577.8	577.7	>0%
Urban	34.0	34.0	>0%
Water	22.0	39.8	81%
Wetlands	51.0	33.2	-35%

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

### Recent Major Development and Infrastructure from 2020 to Present

There has been no major development in Sea Girt between 2020-2025. Though the Borough is largely built out, Sea Girt sees an estimated 40+ single family homes in a year be demolished or rebuilt on the same lot.

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

A new development is planned at Fifth Avenue and Washington Boulevard, with a to-be-determined timeline. The plan for development includes 20-30 condominiums.

### 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 Sea Girt has a total estimated population of 2,031. Of these residents, an estimated 2.2% are under age 5, and 32.9% are over age 65. The Borough saw population growth of an estimated 18.5% over the ACS survey periods of 2013-2017 and 2018-2022. With an aging population making up nearly thirty-three percent of their total community, Sea Girt may focus hazard mitigation efforts on those with robust messaging and engagement for older residents, evacuation plans inclusive of populations with mobility issues, and resilient networks for resource accessibility post-disaster. Additionally, a population growth of close to twenty percent highlights potential hazard vulnerabilities related to shifts in the built environment.

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

Demographics Summary	
Total Population (2018-2022 ACS 5-year Estimates)	2,031
Population Change since 2017	18.5%
Percent of Population Age < 5	2.2%
Percent of Population > 65	32.9%

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
<b>Natural Hazards</b>		
Nor'easter	Extreme Temperatures	Lightning
Coastal Erosion	Extreme Wind	Drought
Flood	Hurricane/Tropical Storm	Earthquake
Storm Surge	Tornado	Wildfire
	Winter Storm	Dam Failure (N/A)
	Wave Action	Landslide (N/A)
<b>Human-made Hazards</b>		
	Cyber Attack	Civil Unrest
	Power Failure	Economic Disruption
	Terrorism	
	Pandemic	

## Hazard Ranking Explanation

Sea Girt Borough regularly experiences coastal flooding and flooding related to the high-water table in the area. Recent property damage from Nor'easters in 2021 and tornadoes in 2023 has heightened the community's desire to prepare for and mitigate these high wind hazard events.

Due to its location along the Atlantic coastline and being situated between Wreck Pond and Stockton Lake, Sea Girt faces ongoing impacts from coastal erosion. These impacts are currently mitigated through regular beach replenishment projects.

Sea Girt has identified low to no concern for hazards that have not been observed in the Borough in recent years, including Dam Failure, Landslide, and Wildfire.

## Significant Hazard Events Since Last Plan Update

Beyond the reported Nor'easters in 2021, which have impacted the municipality, and ongoing coastal erosion concerns, Sea Girt experiences high water tables leading to flooding throughout the Borough.

A tornado (E2) in April 2023, with reported winds of over 120 mph, damaged buildings around the Army Camp and had a path (but no damage) over the property of Manasquan High School. Additional high winds hit Sea Girt in the spring of 2023, causing some damage to lifeguard towers on the beachfront. A Nor'easter storm in December 2021 damaged 2,500 feet of storm fencing maintained by the Borough.

Coastal erosion is an ongoing hazard of high concern for Sea Girt.

## Climate Change Impacts on Extent and Magnitude of Hazards

Climate change is expected to significantly impact the risks and hazards faced by the Borough of Sea Girt, NJ. As a coastal community, Sea Girt is particularly vulnerable to rising sea levels and increased storm intensity. This rise in sea level will exacerbate coastal erosion, increase the frequency and severity of coastal flooding, and lead to more sustained extreme storm surges. These changes will likely result in greater property damage, more frequent disruptions to community life, and increased costs for mitigation and recovery efforts.

Additionally, climate change is expected to bring more intense and frequent extreme weather events, such as Nor'easters and hurricanes. These high wind hazard events have already caused significant property damage in Sea Girt, and their

increased frequency and intensity will likely lead to even greater impacts in the future. The borough will need to invest in more resilient infrastructure and emergency preparedness measures to mitigate the effects of these storms.

## RISK ASSESSMENT

### National Flood Insurance Program (NFIP) statistics

Sea Girt Borough	
Initial FIRM Date	3/5/76
Effective FIRM Date	9/25/2009
Number of Policies In-Force:	235
Total Losses:	110
Total Payments:	\$2,265,335.65
Number of RL Properties:	4
Number of Mitigated RL Properties:	0
RL – Total Losses:	13
RL – Total Paid:	\$215,574.98
Number of SRL Properties:	0
Number of Mitigated SRL Properties:	0
SRL – Total Losses:	0
SRL – Total Paid:	\$0

Source: FEMA Policy and Loss Data, August 2024

### Vulnerability of the Built Environment

The Special Flood Hazard Area (SFHA) in the Borough of Sea Girt is primarily located adjacent to the main waterbodies of the borough including Wreck Pond, Stockton Lake, and the Atlantic Ocean, especially the NJ National Guard training center located in the south of town. Approximately 29.2 percent of the total area of Sea Girt lies within the 1% annual chance flood zone as defined by FEMA. An additional 6.0 percent of the area of the municipality is in the 0.2% annual chance flood zone.

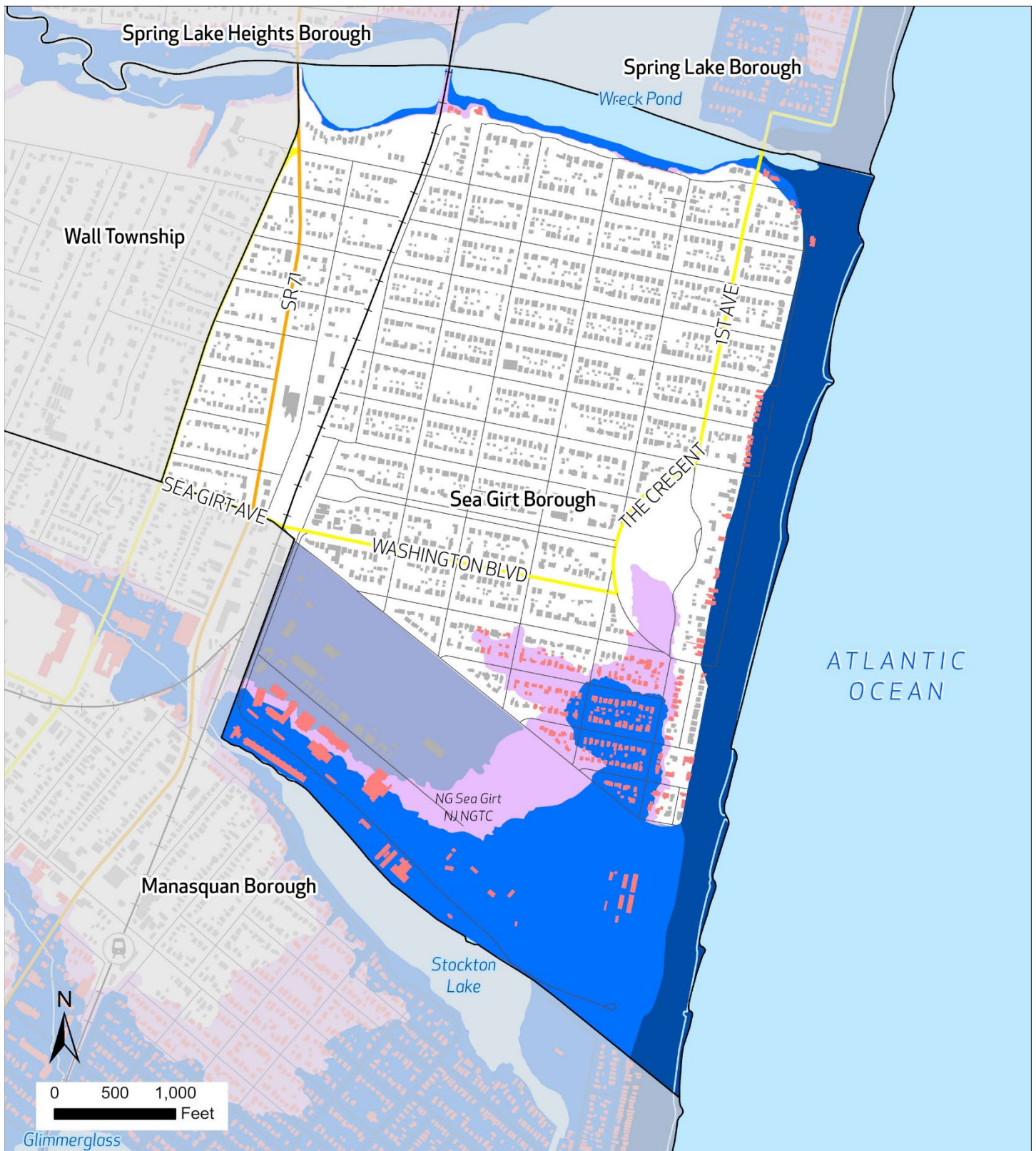
About 85.3 percent of Sea Girt is considered developed. Of the developed parcels of the town, 10.3 percent fall within the 1% annual chance flood zone and 5.3 percent are within the 0.2% annual chance flood zone. This illustrates that development in the municipality has generally occurred in areas that are less prone to flooding.

	Percentage in the 1% Floodplain	Percentage in the 0.2% Floodplain	5 feet of Sea Level Rise
<b>Developed Parcels</b>	10.3%	5.3%	0.1%
<b>Exposed Land Area</b>	29.2%	6.0%	8.6%

During the planning process, Sea Girt 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 8 total facilities. Of these facilities, none are located within the floodplain or the area projected to be inundated under sea level rise.

	Number in the 1% Floodplain	Number in the 0.2% Floodplain	Number within 5 feet of Sea Level Rise
<b>Community Lifelines and Critical Facilities</b>	-	-	-





## Flood Risk Sea Girt Borough

### FEMA Flood Zone

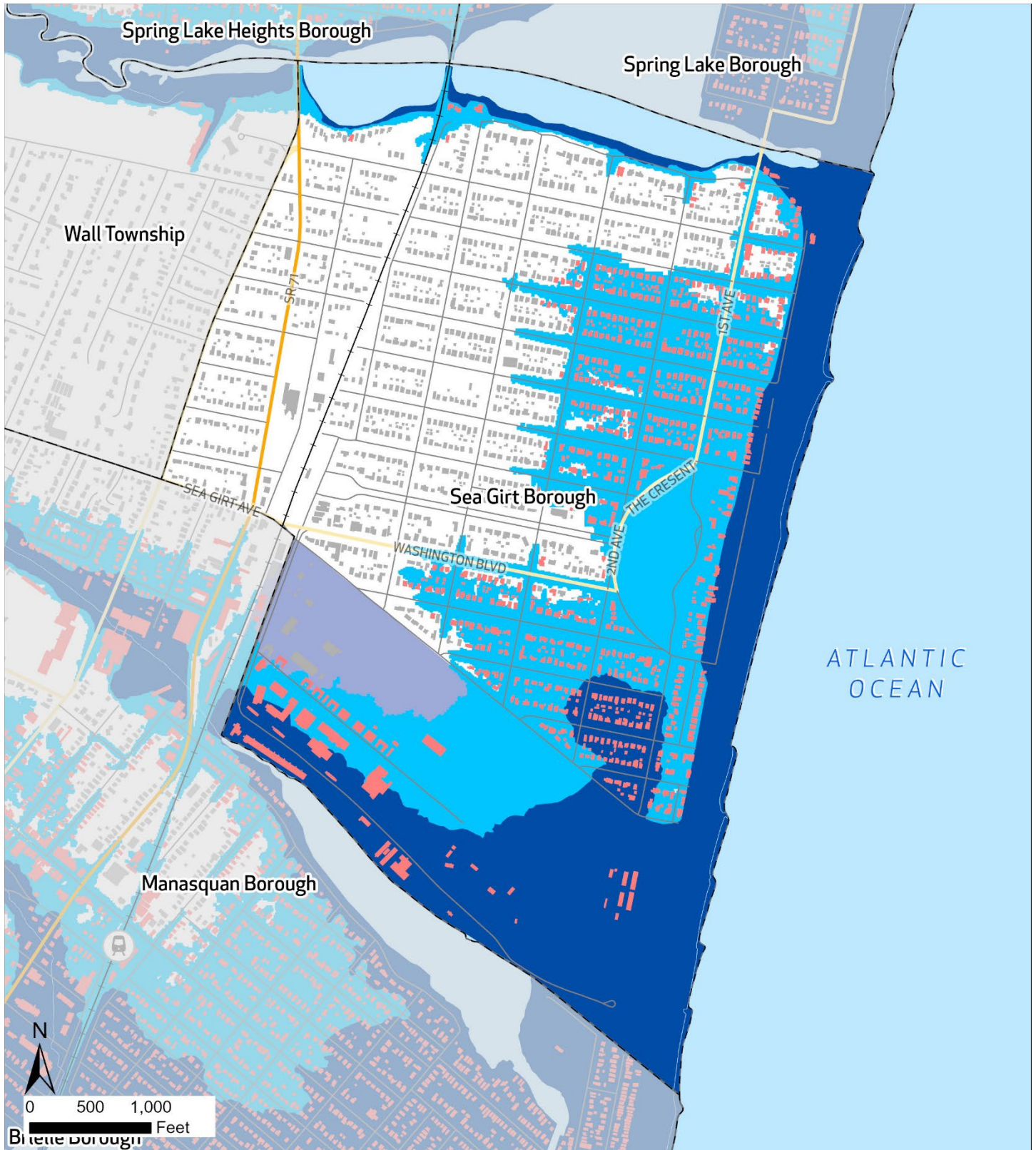
- 0.2% Annual Chance
- AE (1%)
- VE (1%)

- State Routes
- County Routes
- Local Roads
- Rail Lines

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

Source: FEMA NJDEP, NJOIT, NJTransit





# NJ Inland Design Flood Elevation Sea Girt Borough

## FEMA Flood Zone

Current Base Flood  
Elevation (1%)

## NJ Inland Design Flood Elevation

FEMA BFE (1%) plus 3  
Feet

State Routes

County Routes

Local Roads

Railroad

NJ Transit Rail Station

Municipal Boundaries

Water

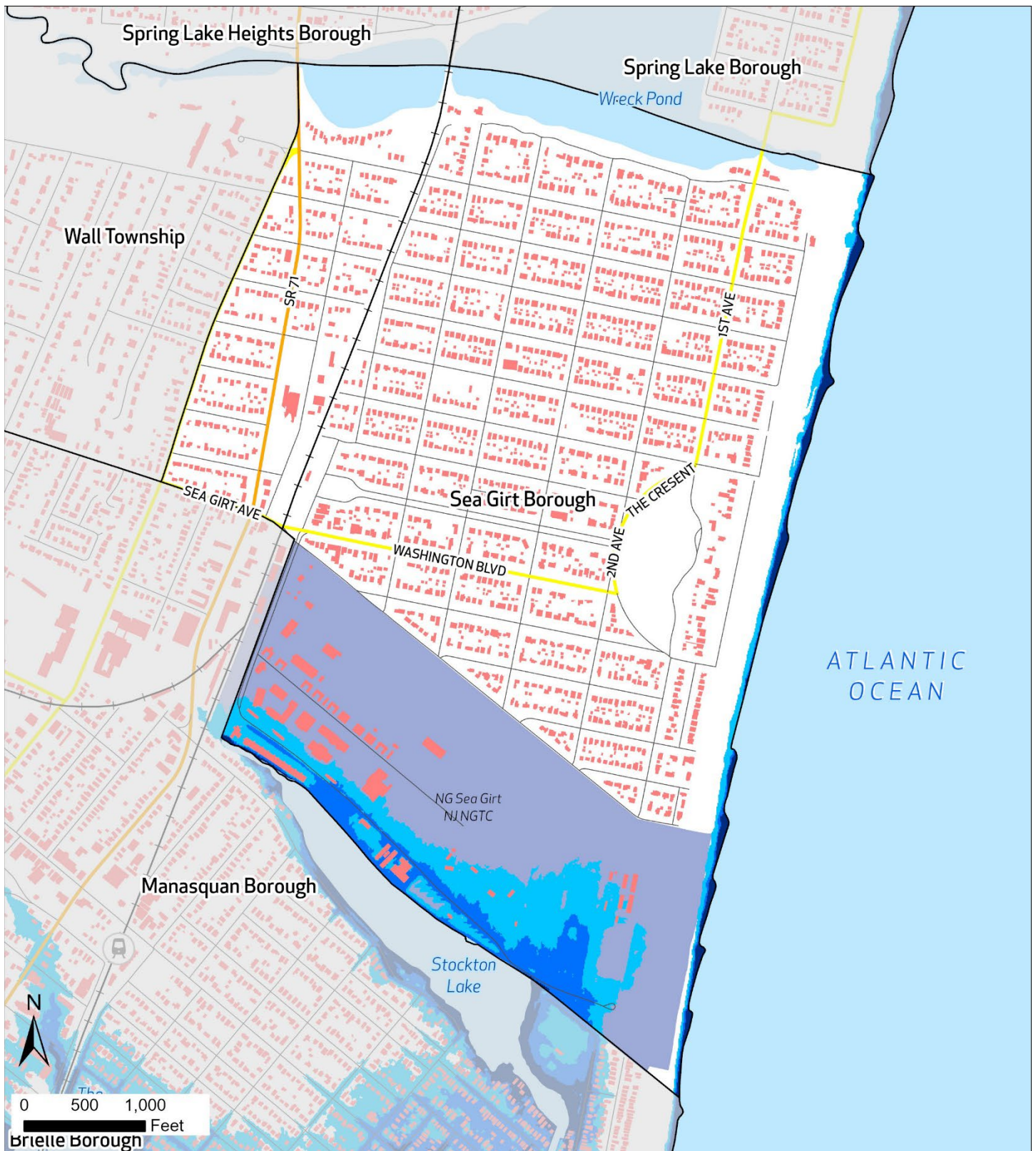
Department of Defense  
Land

Building Footprints

Building Footprints within  
IDFE

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





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

- |                                 |                     |                            |
|---------------------------------|---------------------|----------------------------|
| Area Inundated Under 2 Feet SLR | Interstate Highways | Municipal Boundaries       |
| Area Inundated Under 3 Feet SLR | State Routes        | Building Footprint         |
| Area Inundated Under 5 Feet SLR | County Routes       | Water                      |
|                                 | Local Roads         | Department of Defense Land |
|                                 | Rail Lines          |                            |

Source: NOAA, NJDEP, NJOIT, NJTransit





# **Wildland Urban Interface (WUI) Classification** Sea Girt Borough

- |   |   |   |
|---|---|---|
| <span style="display: inline-block; width: 15px; height: 10px; background-color: red; border: 1px solid black;"></span> Intermix                        | <span style="display: inline-block; width: 15px; border-bottom: 2px solid purple;"></span> State Routes   | <span style="display: inline-block; width: 15px; height: 10px; border: 1px solid black;"></span> Municipal Boundaries                           |
| <span style="display: inline-block; width: 15px; height: 10px; background-color: grey; border: 1px solid black;"></span> High or Medium Density Housing | <span style="display: inline-block; width: 15px; border-bottom: 2px solid magenta;"></span> County Routes   | <span style="display: inline-block; width: 15px; height: 10px; background-color: darkgrey; border: 1px solid black;"></span> Building Footprint |
| <span style="display: inline-block; width: 15px; height: 10px; background-color: green; border: 1px solid black;"></span> No Housing                    | <span style="display: inline-block; width: 15px; border-bottom: 1px solid grey;"></span> Local Roads  | <span style="display: inline-block; width: 15px; height: 10px; background-color: lightblue; border: 1px solid black;"></span> Water             |
|   | <span style="display: inline-block; width: 15px; border-bottom: 1px solid black;"></span> Rail Lines  |   |
|   | <span style="display: inline-block; width: 15px; height: 15px; border: 1px solid black; border-radius: 50%; text-align: center; vertical-align: middle;">NJ</span> NJTransit Rail Station |   |

Source: USFS, NJDEP, NJOIT, NJTransit



## CAPABILITY ASSESSMENT

### Planning & Regulatory Capabilities

Sea Girt 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		June 2018	Reexam identifies new planning recommendations related to sustainability, resiliency, and hazard mitigation. Plan discusses changes to sustainability and resiliency since last plan.
Capital Improvement Plan	X		Yearly	Annually with the CFO and Finance committee and department heads
Local Emergency Operations Plan/Continuity of Operations Plan	X		Dec 2024	New updated plan through county hired contractor
Floodplain Development Ordinance	X		June 2022	
Floodplain Management Plan				Think we utilize the county plan
Stormwater Management Ordinance	X			
Stormwater Management Plan	X			
Watershed Management Plan				
Sheltering Plan	X			Part of our EOP
Evacuation Plan	X			Part of our EOP
Substantial Damage/Improved Structures Response		X		
Repetitive Loss Plan		X		
Disaster Debris Management Plan	X			Temp Debris Removal Site
Tracking elevation certificates and/or Letter of Map Change	X			Elevation certificates for properties located within SFHA should be submitted to construction dept. and reviewed before CO is issued.
Post-Disaster Recovery Plan	X			Part of our EOP
Current/recent redevelopment plans or studies		X		
Community Wildfire Protection Plan		N/A		
Climate Adaptation Plan		N/A		
Other Plans that discusses hazard mitigation		N/A		
Other ordinance and regulation that mitigate the impacts of natural hazards		X		

### Administrative and Technical Capabilities

Sea Girt Borough has the following Administrative and Technical capabilities:

Position	Yes	No	Explanation
Floodplain Administrator	X		Borough Engineer
Grant Writer		X	
Staff trained to support mitigation	X		Borough Engineer
Existing mutual aid or technical assistance agreements to support hazard mitigation projects	X		County and surrounding municipalities
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

Sea Girt Borough has the following Education and Outreach capabilities:

Education & Outreach Capability	Yes	No	Explanation
Communicate natural and human-based hazards to the public	X		Social Media – printed material – Borough Website
StormReady		X	
Firewise USA		X	
Severe Weather Awareness Week		X	
Community Rating System (CRS)		X	

## Financial Capabilities

Within the last five years, Sea Girt 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	All HMGP funding more than five years ago
Non-FEMA Federal Funding Programs		X	
Other FEMA resources		X	
NJ Infrastructure Bank		X	
Other state municipal assistance or grant programs		X	
Evaluation process on the prioritization of risk reduction projects against other local activities		X	
Other ongoing efforts to build additional financial capabilities		X	

### Additional Capability Assessment Information:

- **Sustainable Jersey Participation** Status: Registered



## MITIGATION STRATEGY

### Overview and Progress Since Last Plan Update

The Borough of Sea Girt has prioritized the mitigation of flooding and storm protection since our last update. Recent repairs and extensions to our outflow pipes, the work at Wreck Pond, dune maintenance/care and the 785,000 cu yds of sand recently replenished by the Army Corps of Engineers on our beaches contribute towards this goal. The Borough also has prioritized the notification to residents from all departments and emergency events that happen that require notification and attention.

### Completed or Removed Actions

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Timeline	Action Status	Notes
Action 44-1	Extend Outflow Pipe	Extend the outflow pipe past the Mean High Tide Mark into the ocean and raise to an elevation as to not clog with sand.	Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge		Borough and Army Corps of Engineers	HMGP grant and 25% borough match			Completed	
Action 44-2	Install New Alert Horn and Siren System	Improve the notification to residents by the addition of and installation of a new generation electronic horn and public address system. Our neighboring town Manasquan Borough has this system stationed throughout its town and is able to not only alert the	All Hazards		Borough and contracted parties	HMGP grant and 25% borough match	\$200,000		Completed	
Action 44-3	Reopen Wreck Pond	Reopen the east end of the pond to allow for flow between Wreck Pond and the Atlantic Ocean.	Flood, Nor'easter, Hurricane and Tropical Storm, Storm Surge		Borough of Spring Lake, with cooperation and support from Sea Girt, Spring Lake Heights, and Wall Twp.	Sources of funding have already been identified and 75% of the funding is approved.	\$2,000,000		Completed	
Action 44-4	Dredge Wreck Pond	Continue to work with DEP, Spring Lake, Spring Lake Heights, Wall Borough, and Monmouth County to bring the project to completion.	Flood, Nor'easter, Hurricane and Tropical Storm		Shared responsibility with all stakeholders	Potential funding sources Army Corps of Engineers, DEP, Monmouth			Completed	

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Timeline	Action Status	Notes
						County, HMGP and adjacent communities				
Action 44-5	Repair of Neptune Place pipe, addressing beach sinkholes.	Repair of outflow pipe at Neptune Place, in Spring 2024 causing beach sinkholes and subsidence. 780 cubic yards of beach were replenished.	Subsidence, Flooding	High		Municipal Budget	\$400,000	1 year	Completed	

### New and Ongoing Actions

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Timeline	Action Status	Notes
Action 44-6	Elevate Homes above the BFE	Elevate 189 homes above BFE to coincide with the FEMA Flood Mapping and directives. Variances will be allowed on height of homes in flood areas to place foundations above floodplain.	Flood, Wave Action, Nor'easter, Hurricane and Tropical Storm, Storm Surge	High	Homeowners	FEMA HMA	\$207,900,000.00	1 year	Ongoing	<i>No Progress</i>
Action 44-7	Purchase and Install (or Upgrade) Generators at Critical Facilities	New generator at the Public Works building and upgrade generators at the Water Treatment Plant and Municipal Building.	All Hazards	Medium	Borough and contracted parties	FEMA HMA/ Sandy FEMA Grant	\$45,000.00	1 year	Ongoing	<i>Complete at DPW, need others, including Mechanic Shop.</i>
Action 44-8	Purchase Portable and Permanent Emergency Signage	The Borough wishes to improve the notification to residents and persons traveling through the Borough roadways by two different means of information: Portable: a portable sign trailer that has a message board and	All Hazards	Medium	Borough and contracted parties	Municipal budget, Homeland Security grants	\$70,000.00	1 year	Ongoing	<i>Portable has been completed - use for events + flooded streets. Need permanent still.</i>



Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Timeline	Action Status	Notes
		it notifies persons of hazardous condition								
Action 44-9	AM Radio Station for Communication	AM Radio Station for communication of vital information to residents. The Borough uses text alerts currently but this is needed for power outages.	All Hazards		Borough and contracted parties	HMGP grant and 25% borough match	\$50,000.00		Ongoing	<i>No Progress</i>
Action 44-10	Create an Emergency Recovery Plan for the National Guard Training Center	Coordinate with the NJ Department of Military and Veterans Affairs on an Emergency Recovery Plan for their National Guard Training Center. Adopt this plan as an element of the Borough's Emergency Operations Plan.	All Hazards	Medium	Borough Administration and OEM, State Youth Challenge Academy (National Guard)	Homeland Security grants, Municipal budget	Staff time	2 years	Ongoing	<i>No Progress</i>
Action 44-11	Increase Security at Water Tower with Surveillance Camera System and Secure Gates	Install a surveillance camera system and more secure gates at the water tower, DPW building, and the wells outside DPW. Include along boardwalk, south end pumping station, NJAW.	Terrorism	Medium	Borough OEM, Police, DPW	Homeland Security grants	\$10,000.00	1 year	Ongoing	<i>No Progress</i>
Action 44-12	Acquire, elevate, or relocate buildings and infrastructure in flood prone areas, with a focus on Repetitive Loss (RL) and Severe	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	TBD	5 + years	Ongoing	<i>No Progress</i>

Action	Name	Description	Hazards Addressed	Priority	Responsible Party	Potential Funding	Cost Estimate	Timeline	Action Status	Notes
	Repetitive Loss (SRL) properties									
Action 44-13	Coordinate with the National Guard Training Center to Construct Flood Measure (e.g. floodwalls or berms) along Stockton Lake	Coordinate with the National Guard Training Center to construct floodwalls or berms on their property along Stockton Lake, which causes repetitive flooding in the Borough.	Flood, Wave Action, Nor'easter, Hurricane and Tropical Storm, Storm Surge	High	National Guard and the Borough	FEMA HMA	TBD	4 years	Ongoing	<i>No Progress</i>
Action 44-14	Repair and replace the pipe sections for Baltimore Pipe Outflow and re-crib and secure the existing structure	The Borough removed the broken section from a storm last year, but the Borough would like to extend the pipe to its pre damaged length	Flood, Wave Action, Nor'easter, Hurricane and Tropical Storm, Storm Surge, Coastal Erosion	Very High	Sea Girt Borough	Municipal Budget	\$350,000-\$400,000	2 years	New	