

PUBLIC OUTREACH PROGRAM
PLEASE DETACH THIS PAMPHLET FOR FUTURE REFERENCE

BOROUGH OF POMPTON LAKES
Passaic County, New Jersey

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
AND
COMMUNITY RATING SYSTEM (CRS)

PREPARE AND RECOVER

WHAT YOU DO BEFORE, DURING AND AFTER A FLOOD

MARCH 2016

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**Borough of Pompton Lakes Mayor and Council
Pompton Lakes Flood Advisory Board
Office of Emergency Management
Community Rating System (CRS) Coordinators and Consultant
Construction Official and Environmental Officer
Emanuel Einstein Public Library
NJDEP Flood Management Staff
Federal Emergency Management Assistance (FEMA)
Insurance Services Office, Inc.**

POMPTON LAKES – A COMMUNITY OF THREE RIVERS

Pompton Lakes is a community of three rivers. The **Pequannock River** forms most of the Borough's western boundary and flows primarily from north to south. It meets the Wanaque River immediately above the Van Ness Bridge on Riverdale Road. From there, the Pequannock River continues until its confluence with the **Ramapo River** forming the Pompton River. The **Wanaque River** flows directly through the center of the Borough flowing north to south until it meets the Pequannock River. The Ramapo River enters the Borough from the north where it flows north to south through the Pompton Lake and over the Pompton Falls, where it again becomes the Ramapo River.

The Acid Brook flows parallel to the Wanaque River and it empties into the Pompton Lake after crossing Colfax and then Lakeside Avenues. The Post Brook flows from the south end of Twin Lake in a southeasterly direction, until it meets the Wanaque River.

NATURE OF FLOODING IN POMPTON LAKES: LOCAL FLOOD HAZARD

Pompton Lakes is a town with flooding problems. The risk for flooding changes over time due to erosion, land use, weather events and other factors. At various times, each river, lake and brook has caused flooding to varying degrees. The risk for flooding can vary within the same neighborhood and even property to property. When the Borough experiences a flooding event all residents are affected; roads and bridges are closed and power failures and outages may occur.

Approximately one-fifth of the property and structures in Pompton Lakes are located in the "Flood Zone" areas, or the area that the National Flood Insurance Program (NFIP) defines as a "Special Flood Hazard Area (SFHA). Significant floods occurred in April 1984, September 1999, March 2010, March 2011, and August 2011; less severe floods occurred in 2004 and 2007.

DIGITAL – FLOOD INSURANCE RATE MAPS (D –FIRMS)

A multi-year project to re-examine Pompton Lakes flood zones and develop detailed, digital flood hazard maps has been completed. These flood hazard maps are important tools used in the effort to protect lives and properties. By showing the extent to which areas of the community and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built. (Please see attached Map of Local Flood Hazard)

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

It is strongly recommended that building owners in Pompton Lakes' Special Flood Hazard Area maintain flood insurance coverage. Please be aware that your normal homeowner insurance policy will not cover losses due to flooding. Because of this fact, and due to the high likelihood of flooding, Pompton Lakes participates in the NFIP, which makes flood insurance available to everyone in Pompton Lakes. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which works closely with nearly 90 private insurance companies to offer flood insurance to property owners and renters.

The NFIP offers flood insurance, which can be purchased through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors, which include the date and type of construction of your home, along with your building's level of risk.

Homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance. Homes and businesses located in moderate-to-low risk areas that have mortgages from federally regulated or insured lenders are typically not required to have flood insurance. However, flood insurance is highly recommended because 25% of all flood claims occur in moderate-to-low risk flood areas. **Note that you have a 26% chance of experiencing a flood during the life of a 30-year mortgage. Don't wait until it is too late as there is a 30-day waiting period before coverage goes into effect.**

Lower cost flood insurance from the National Flood Insurance Program (NFIP) is available in low- to -moderate risk areas and you may also qualify for the even lower cost Preferred Risk Policy (PRP). Contact your insurance agent to learn more about how to convert to the PRP. If you do not have an agent or your agent does not write flood insurance policies, the NFIP has a toll free number 1-888-379-9531 or visit the following website, www.floodsmart.gov.

Flood insurance claims can include Increased Cost of Compliance (ICC) funding. This provision provides additional coverage to help underwrite a flood protection project that is required by code as a condition to rebuild the flooded building. It can also be used to help pay the non-federal portion of a cost-shared retrofitting project such as elevating your structure. The Flood Insurance Reform Act of 2004 provides for this coverage to be made available, in most cases, for insured structures for which offers of mitigation assistance have been made under certain federally funded mitigation programs.

FLOOD PROTECTION MEASURES AND TECHNICAL ASSISTANCE

Flood Protection Assistance Information is available from both the Borough's Building Department and Environmental Officer. Qualified/certified staff members will make site visits to review flooding, drainage and sewer problems, and provide one-on-one advice to property owners, in writing, when requested. *The department will provide property owners with elevation certificates, upon request.*

Prior to any improvement to your property or before additional measures are taken to protect your property please contact the Construction Official at 973-835-0143, extension 224 or via e-mail building@pomptonlakesgov.com to obtain the necessary permits.

There are several ways to protect your building and personal property from flood-related damage now. Although there are options available to protect your property, all are not applicable to your property and are contingent upon permits being approved prior to the start of any project.

1. **Drainage Improvements:** A low-cost method is simply regrading property to direct storm water runoff away from lots or buildings. Deeper water may require additional protection or you may also consider the placement of temporary barriers to allow water flow and drainage.
2. **Wet Flood Proofing:** Wet flood proofing a structure involves making uninhabited portions of the structure resistant to flood damage and allowing water to enter during flooding. Damage to a structure is reduced since water is allowed to enter and balances the hydrostatic pressure on both sides of the walls and floors.
3. **Dry Flood Proofing:** Dry flood proofing involves sealing structures to prevent floodwaters from entering. A structure can be dry flood proofed using waterproof coatings or impermeable membranes to prevent seepage of floodwater through the walls, installing watertight shields over doors or windows, and installing sewer backup prevention measures.
4. **Elevation:** Elevating a structure consists of raising the lowest floor to or above the flood level. This can be done by elevating the entire structure, including the floor, or by leaving the structure in its existing position and constructing a new, elevated floor within the structure. The method used depends on the construction type, foundation type, and flooding conditions.

There are other options such as relocation and acquisition that may also be a viable option for your property. Contact the individuals listed above for more information, including funding opportunities. Also, detailed information on mitigation measures is provided in "Selecting Appropriate Mitigation Measures for Flood prone Structures", FEMA 551 / March 2007, available at fema.gov and the Emanuel Einstein Memorial Library (for hours: 973-835-0482).

Additionally, qualified/certified staff members will provide advice and assistance on how to retrofit or modify a building to protect it from flood damage, in writing, when requested.

The Environmental Officer is available to provide basic information found on the local Flood Insurance Rate Maps, including the flood zone of a requested property, the location of the floodway and the need for flood insurance; the location of known local drainage problems; areas subject to flooding during a dam failure; the depth of potential flooding; the location of environmentally sensitive floodplains; and historical flood information." The Environmental Officer can be reached by calling 973-835-0143 Ext. 227 or via email at environmental@pomptonlakesgov.com.

FLOOD MITIGATION FUNDING SOURCES

The Borough of Pompton Lakes has recently submitted application to the NJ State Police Office of Emergency Management and FEMA for consideration of funding for flood hazard mitigation. The FEMA Severe Repetitive Loss Program provides grant funding to eligible communities for flood hazard mitigation. The Borough's application requests funding in the amount of \$5.4 million dollars to provide for the elevation of up to thirty (30) residential structures currently reflected on FEMA's Severe Repetitive Loss list. If the grant application is funded

by FEMA, eligible property owners will be offered funding to elevate their homes above the Base Flood Elevation (BFE) and out of potential flood waters.

Later this year, the Borough will be making application for FEMA funding to purchase homes located in the floodway. As with the elevation program, eligible properties would be those on the FEMA Severe Repetitive Loss list.

Both of these programs are voluntary. As the program information becomes available to the Borough, eligible property owners will be notified and meetings will be held to discuss the program details.

NATURAL AND BENEFICIAL FUNCTIONS

While often the center of negative attention during flood events, our floodplains can be a valuable resource. Floodplains left in an undeveloped, natural state can provide storage for floodwaters, which in turn minimizes future flood damage. They also provide habitat for wildlife and recreational opportunities for community residents. The natural vegetation of floodplains also filters pollutants from storm water, in turn improving local water quality.

Storm water carries untreated water runoff directly into wetlands, creeks, and rivers and impacts our natural environment. Improper disposal of waste, such as oil, paint, fertilizer, and pesticides, will pollute storm water runoff and destroy plants, endanger wildlife, and affect local drinking water sources. Please remember to properly store and dispose of oils, chemicals, antifreeze, and other toxic materials and never dump waste materials into any storm drain or drainage ditch. The Borough of Pompton Lakes has a Storm Water Control Ordinance No. 06-02 prohibiting dumping any waste into man-made or natural water conveyance bodies, which complies with State mandated storm water control.

DRAINAGE SYSTEM MAINTENANCE

By sharing the responsibility and making small, easy changes in our daily lives, we can keep common pollutants out of storm water. It all adds up to cleaner water, and it saves the high cost of cleaning up once it is dirty. Limit your use of fertilizers and pesticides, properly use and dispose of hazardous products, keep pollution out of storm drains, clean up after your pet, don't feed wildlife, don't litter and dispose of yard waste properly

As part of New Jersey's Initiative to keep our water clean and plentiful and to meet federal requirements, many municipalities and other public agencies, including colleges and military bases, must adopt ordinances or other rules prohibiting various activities that contribute to storm water pollution. Breaking these rules can result in fines or penalties. The Borough's Storm Water Control Ordinance No. 06-02 addresses issues of storm water control.

To report violations of stream dumping regulations, please contact the Police Department at 973-835-0400, the Construction Official at 973-835-0143, ext. 224 and the Environmental Officer at 973-835-0143, ext. 227.

For more information on storm water related topics, visit www.njstormwater.org or www.nonpointsource.org and www.pomptonlakesgov.com

COMMUNITY RATING SYSTEM (CRS) PROGRAM

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) Program is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

The objective of the Community Rating System (CRS) Program is to reward communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS Program also provides an incentive for communities to initiate new flood protection activities.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS Program:

- Reduce flood losses
- Facilitate accurate insurance rating
- Promote the awareness of flood insurance

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS program and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

- Public information
- Mapping and Regulations
- Flood Damage Reduction
- Flood Preparedness

The Borough was notified in December of 2012 that it has met the qualifications for a Class 5 Community, the first in the State of New Jersey and the first in the northeastern United States. As such, Borough residents will experience up to a 25-percent reduction in their flood insurance premiums on policies renewed after May 1, 2013. The class 5 designation will provide for a total premium reduction of nearly \$300,000. Borough-wide.

TAKE PRECAUTIONS BEFORE A FLOOD OCCURS

1. **Check** your home for loose shingles and shutters, shaky chimneys, and other loose materials. Objects such as lawn furniture, toys, garden tools, garbage cans, and garbage can covers can cause damage when carried by high winds. **Secure** tool sheds and playground sets. **Store** valuables such as books, photographs, records and documents, etc. in areas of the home which might not be subject to flooding. **Maintain** a list of items that should be moved to higher ground if water threatens to enter the home. **Move** hazardous materials to higher locations, including paints, oils, cleaning supplies, garden pesticides & fertilizers, gasoline and other dangerous materials. Visit www.fema.gov/areyouready/flood.shtm.

2. **Maintain** battery-powered equipment. A battery-powered radio could be your only source of information. A flashlight will be needed if utility services are interrupted. Flashlights are available that do not require batteries. Take extreme care in the use of candles to avoid fires.
3. **Cable Phone Service:** If your phone service is provided by your cable company, it will be interrupted if the power goes out.
4. **Signup** for the **Emergency Notification System, (Reverse 9-1-1)** a service that allows the Office of Emergency Management to contact registered phones with critical and timely information. You can register your home, cell phones, and office phone. You can sign up for the Emergency Notification System on the Borough website at www.pomptonlakesgov.com or by visiting the Police Department at 25 Lenox Avenue.
5. **Learn** the location of the home's water supply pipeline valves and shutoff, master electrical switches, and gas shut-off valves. Do not wait until areas of your home become inaccessible before deciding to shut off these services. **All** family members should know how to access these utilities.
6. **Listen** to local radio and television stations for the latest weather advisories and special instructions from your local government. Avoid accepting and passing on unverified information. **Radio Station WGHT 1500 AM** will remain on the air or return to the air during storm emergencies and will be the local source of official information. You may obtain additional information during an emergency by calling the **Office of Emergency Management at 973-835-0143, extension 707. Cable TV News Channel 12 will provide the up-to-date information.**
7. **Plan** your evacuation route in advance. Keep your cars fueled should evacuation be necessary. Service stations may be inoperable in the event of electrical outages. **Move** your cars to higher ground for protection.
8. **Store** drinking water in clean bathtubs, jugs, bottles, and cooking utensils in the event that the municipal water system is affected by the storm.
9. **Board** up windows, or protect them with storm shutters or tape. Danger to small windows is mainly from wind-driven debris. Larger windows may be broken by wind pressure. Tape may not keep a window from breaking, but it is an effective means of protection from flying glass.
10. **Pets** are an important part of your family. But during a flood evacuation, they will not be accepted at evacuation shelters or allowed in the rescue vehicles or boats. Plan ahead for care and protection of your pets; they are your responsibility. Since pets are NOT allowed in the temporary shelters, Dr. George Cattiny, Jr., DVM, at the Pompton Lakes Animal Hospital, 9 Cannonball in Pompton Lakes offers temporary pet shelter for your pet at a no-fee service. For more information, call 973-835-4774 or visit www.pomptonlakesanimalhospital.com. For more information on pet care, visit www.fema.gov/plan/prepare/animals.shtm#2
11. **Check** the flood stages of the Pompton Dam at the Ramapo River by visiting the national oceanic and Atmospheric Administration's website:
<http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=pptn4>

EMERGENCY WARNING TERMS:

A flood or hurricane "**Watch**" will be in effect if flooding or a hurricane is expected. **Flooding is a possibility, not a certainty.** This warning is issued by the National Weather Service. Pompton Lakes OEM monitors river conditions and makes projections based on area river gages throughout the Borough.

A flood or hurricane "**Warning**" becomes effective when flooding is *Imminent*.

As the storm Progresses, a flood or hurricane **“Emergency”** may be declared.

FLOOD WARNING SYSTEM

WHAT TO DO WHEN A FLOOD OR HURRICANE ‘WARNING’ IS ISSUED:

Sound Vehicle Units may be dispatched to the areas with local instructions. Listen to Radio Station 1500 WGHT and watch TV Channel 12 for further information. Do not call Police Headquarters. Local information is available through the Borough’s Office of Emergency Management (OEM) phone system at 973-835-0143 x 707.

School closing and early dismissal policies are determined by the Board of Education based on the particular situation and disseminated using their Emergency Notification System.

Remain indoors if you choose to remain at home. Listen to the radio or local TV. Do not drive unless it is essential.

Secure all loose objects outside the home, such as outdoor furniture and toys. Relocate and/or move valuable and furniture (if possible) to higher areas in your home. Move your automobiles to high ground if flood waters are a threat to your area.

SPECIALS WARNINGS FOR CHILDREN

Parents or guardians should remind children that:

1. They should **never** walk through flood water as you never know how deep it might be.
2. They should **never** drink or touch flood water as it may be contaminated.
3. They should **stay away** from all utilities, including downed wires, as they can be extremely dangerous.
4. They should let a parent or guardian know if they hear a flood watch or warning

EVACUATION WARNING SIGNALS: *Outdoor Sounds and Sirens*

Prepare to evacuate: In the event you choose to, or are ordered to, evacuate your home, listen for the following sound and signals and take the following actions:

1. An **EVACUATION “WATCH”** is a series of short, intermittent blasts (3-minute) of the Fire sirens. This signal will indicate the possibility of evacuation from your area becoming necessary in the hours following.
2. The **“SIGNAL TO EVACUATE”** a three (3-minute) long continuous blast of the siren. Do not hesitate to leave your home. Prolonging your departure makes access to your home by rescue workers more difficult as the storm progresses. If there are **ill, elderly, or disabled persons in your home**, prepare for an early evacuation, as access by ambulance also becomes difficult as the storm advances.

Call the Borough Emergency numbers or the Police Department if you require assistance. Please be patient.

3. **Door-to-Door notification may be announced by the Community Emergency Response Team members (CERT), local block captains, fire, police, and emergency management officials.** These officials may go door-to-door with information to evacuate the area or take other emergency measures. A mobile emergency unit may be used to provide you information as to the extent of the flooding and if evacuation measures are imminent.

WHEN YOU EVACUATE YOUR RESIDENCE:

1. **Shut off the gas, electric and water** supplies at the main shut off in the house. Leave the breaker on for the sump pump if you have one.
2. **Open basement windows** to make provisions for water to enter the lower level of the house. Water will also enter through a sump drain. The presence of water helps equalize pressure inside and outside of your home.
3. **Keep** your personal ID on your person at all times during the event. Take important insurance policy information, critical documents, prescription medication and phone numbers with you in a waterproof container.
4. **Temporary emergency shelter** locations will be announced prior to or during the flood event. If you leave your home and do not need public shelters, you still need to register at the designated shelter locations so your whereabouts will be known.
5. **Pets will not** be accepted at evacuation shelters or allowed in the rescue vehicles or boats. **Take steps to help your pets before an evacuation is imminent.** (See section on Precautions for how to care for your pets during an evacuation)
6. **Radio Station WGHT 1500 AM** and emergency personnel at local evacuation shelters will keep you informed of conditions and will indicate when it is safe to return home. Do not attempt to return to your home without clearance; you may hamper or interfere with rescue work. Temporary entry into storm affected areas, until these areas are declared safe, may be limited; for example, to a single member of a family with the proper identification.
7. **Never** drive into water covering the road as depth is difficult to determine from the driver's seat and the road may be washed out. More than half of all people killed in floods are those in vehicles. According to the National Weather Service, it only takes 18 inches of water to lift your car or SUV. Once your vehicle becomes buoyant; the water will easily push it sideways. Most vehicles will then tend to roll over, trapping those inside and washing them downstream. If you are driving and the road has water over it, you need to remember this simple saying: "Turn Around – Don't Drown". Never drive on a road with water covering it and never drive around barriers blocking a flooded road or it just may cost you your life.

8. If you do choose to evacuate to a Borough **shelter** during an emergency, please keep in mind that pets are not allowed. You should bring identification, medications, personal hygiene items, a favorite pillow or blanket (especially for kids), eyeglasses, and any other personal needs. You should not bring expensive jewelry or other items that could be lost or stolen.

RECOVERY – AFTER THE EMERGENCY: *Returning Home*

1. **Check** with local law enforcement agencies to determine if it is safe to re-enter your street and home. Drive cautiously returning home. Watch for debris; the pavement may be undermined by water. Call 9-1-1 if a gas odor is present.
2. **Do not touch loose or dangling wires** in the area of your home. Report such occurrences to the Police or Jersey Central Power and Light at 800-662-3115. If a live wire falls on your car while you are driving, stay inside the car and wait for aid. www.firstenergycorp.com
3. **Document all damages.** If possible **DO NOT dispose** of any property without prior approval from your insurance company. **Photograph** damaged or destroyed equipment, furniture, and other belongings. This will help expedite your insurance claims.
4. **Check** all food that has been refrigerated, or frozen, in case there were electrical outages. If in doubt about any food items, through them out.
5. **Drinking Water:** If you use municipal water, it will be safe to use UNLESS otherwise announced. Private water systems, wells, pumps, etc., should NOT be used without boiling the water for at least 20 minutes. **When in doubt always boil drinking water**-contact Municipal Utilities Authority at 973-839-3044 with questions
6. **Structural damage to house:** If your house has been damaged, it must be inspected by Public Health Officials and the Building Inspector before it can be re-occupied. Do not attempt to re-light pilot lights. Only the Public Service Gas Company should re-light pilot lights. Call 1-800-436-PSEG (7734)
7. **Report suspicious vehicles** or persons to the Police Department. Unless you are authorized to lend aid, stay away from disaster areas where you may hamper rescue or First Aid work.
8. **Disinfect** all living spaces that have been inundated, including cellars and basements with a mild solution (1 part household bleach with 10 parts water) or a commercial disinfectant product. All objects contaminated with flood waters should be thoroughly washed. All affected clothing should be laundered before wearing. After the water subsides, lawn areas affected should be powdered with lime to minimize the spread of infectious elements. Water-damaged wallboard and other wet, porous materials should be removed to prevent the **growth of mold.**
9. **Pumping out Flooded Home Basements:** Rivers crest in Pompton Lakes approximately 12 hours after it stops raining. Water levels can rise an additional 1 to 1 ½ feet during this period; the Pompton Lakes Volunteer Fire Department will commence the pumping of flooded homes and basements when water level starts to recede. **Call the Fire Department at 973-835-0072** to be placed on the

pumping list. The Fire Department will NOT begin pumping until the water stops rising. There are many homes to service by a limited number of persons and vehicles. Please be patient.

10. **Garbage Collection:** Stay tuned to WGHT 1500 and consult local newspapers for special instructions regarding trash and garbage collections.
11. **A Disaster Assistance Center (DAC)** will be established when and if FEMA representatives arrive to accept flood claims. Call Borough Hall for the DAC location at 973-835-0143 Ext 238.

RECONSTRUCTION –PERMITTING REQUIREMENTS AND CONSUMER SCAMS

As residents recover from storms and flooding, the Pompton Lakes Mayor and Council would like to caution consumers to beware of price gouging and home repair work offered by unregistered/unlicensed contractors. Once a State of Emergency has been declared, it is illegal for anyone to sell merchandise or services needed because of the state of emergency for more than 10% above normal price. The Borough will not tolerate anyone who attempts to illegally profit during residents' time of need. Any violations of this nature should be reported to the local authorities (Police 973-835-0400) or (Building Department 973-835-0143 ext. 224) and/or the NJ Division of Consumer Affairs.

The widespread damage caused by these storms means a lot of homeowners will be seeking repairs. Residents should be cautious and check with the Division of Consumer Affairs to make sure that the companies they hire are properly licensed or registered to do the work. A searchable database of all registered Home Improvement Contractors is located on the Division's website at <http://www.nj.gov/oag/ca/HIC>. Consumers also can enter a town name and generate a list of all registered Home Improvement Contractors located in that community. Tree removal firms, if not licensed by the Department of Environmental Protection, should be registered as a Home Improvement Contractor. Consumers also can call the Division toll-free within New Jersey at 1-800-242-5846 (or from anywhere at 973-504-6200) and inquire whether a contractor is registered and if any consumer complaints have been filed against contractor.

Electricians, plumbers and landscape architects are licensed separately by the Division and are not required to be licensed as Home Improvement Contractors if they are working within the scope of their profession.

Consumers can file complaints about alleged price gouging or violations of the Contractors' Registration Act or Consumer Fraud Act at <http://www.nj.gov/oag/ca/ocp/ocpform.htm> or by calling the Division at the telephone numbers listed above.

Any development in the Special Flood Hazard Area (SFHA) requires a Development Permit prior to construction. For more information, contact the PL Construction Office at 973-835-0143 X224. Local construction permits can be obtained at the Building Department at 973-835-0143 X223.

FEMA, NFIP, and other flood publications are available at the Emanuel Einstein Public Library of the Borough of Pompton Lakes on 333_Wanaque Avenue. Further information can be obtained at <http://www.pomptonlakeslibrary.org/libraryinfo.stm>.

Any resident who sees illegal floodplain development should immediately contact the Police Department at 973-835-0400 and the Construction Official at 973-835-0143, ext. 224.

SUBSTANTIAL IMPROVEMENT/DAMAGE REQUIREMENT

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Substantially damaged buildings must be brought up to the same standards (e.g., a residence damaged so that the cost of repairs equals or exceeds 50% of the building's value before it was damaged must be elevated above the base flood elevation). Please contact the Building Department at 973-835-0143, ext. 223 for more information and review Chapter 106 of our Borough ordinances. Note that the improvements are **cumulative**.

FLOOD WATCH

As you may be aware, one of the most critical problems we face as a community is the flooding issue. This special section of the pamphlet will contain up to-the-minute information about flood related conditions, in real time, as events unfold during flood emergencies.

Below is a list of useful links with very brief descriptions.

Stream Data

Below is a link to the National Weather Service Advanced Hydrologic Prediction Service gage on the **Ramapo River** near Hamburg Turnpike / Pompton Lakes Dam. Note that the website provides up to **three days of advanced warning** of higher than usual water surface elevations. Flood stage is 11.5 feet of expected water depth. For reference, Hurricane Irene produced a depth of 22.6 feet in 2011 and is the flood of record. <http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=pptn4>

Below is a link to the National Weather Service Advanced Hydrologic Prediction Service gage on the **Wanaque River** below the Wanaque Reservoir (Raymond Dam) and 50 feet above Ringwood Avenue. As above, the website provides up to **three days of advanced warning** of higher than usual water surface elevations. Flood stage is 5 feet of expected water depth. For reference, the Hurricane Irene produced a depth of 8 feet in 2011 but was not the flood of record (April 1984).

<http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=pptn4>

Rainfall Predictions and Warnings

The National Weather Service's Forecast Office provides real-time warnings of hazardous weather and hourly rainfall predictions. <http://www.weather.gov/phi/>

General Information on Flooding

FEMA guidance on preparing for, surviving and recovering from widespread flooding.

<http://www.fema.gov/hazard/flood/index.shtm>

The National Flood Insurance Program (NFIP)

An extremely detailed page developed by FEMA's National Flood Insurance Program ("NFIP") to answer questions about flood insurance. <http://www.floodsmart.gov/floodsmart/>

Flood Insurance Rate Maps (free)

Enter your address in the upper left hand corner of the screen. Once you locate your map, click "View." It is now possible to create a "Firmette," which is a digital copy of your map. Be patient, the site moves slowly. <http://msc.fema.gov>

IMPORTANT CONTACT NAMES, NUMBERS AND WEBSITES

U.S. ARMY CORPS of ENGINEERS (ACOE) REGIONAL OFFICE

26 Federal Plaza, Room 2133
New York, New York 10278
917-790-8007
www.usace.army.mil

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA)

REGION II Room 1338
26 Federal Plaza
New York, New York 10278
1-800-621-FEMA (3362)
www.fema.gov

NATIONAL FLOOD INSURANCE PROGRAM

Flood Insurance Purchases
Toll Free # 1-800-621-3362

NEW JERSEY STATE DEPARTMENT OF ENVIRONMENTAL PROTECTION

401 East State Street
Trenton, New Jersey 08625
Toll Free 24 Hour Hotline# 1-877-WARNDEP
www.state.nj.us/dep

NEW JERSEY STATE OFFICE of ENVIRONMENTAL PROTECTION BUREAU of FLOODPLAIN MANAGEMENT

501 East State Street
Trenton, New Jersey 08625
609-984-0859
www.nj.gov/dep/floodcontrol

PASSAIC COUNTY EMERGENCY MANAGEMENT OFFICE

Robert Lyons, OEM Coordinator
Maryann Trommelon, Deputy Coordinator
Passaic County Public Safety Academy
300 Oldham Road
Wayne, NJ
973-904-3621
www.passaiccountynj.org

POMPTON LAKES LOCAL OFFICE OF EMERGENCY MANAGEMENT (OEM)

Al Evangelista, OEM Coordinator
William Baig, Deputy Coordinator
Sharon Sonne, Secretary
25 Lenox Avenue
Pompton Lakes, New Jersey 07442
973-835-0143 Ext. 707(emergency only)
www.pomptonlakesgov.com

POMPTON LAKES MUNICIPAL UTILITIES AUTHORITY

2000 Lincoln Avenue
Pompton Lakes, New Jersey 07442
973-839-3044
www.plbmua.org

NORTH JERSEY WATER SUPPLY COMMISSION

1 Orechio Drive
Wanaque, New Jersey 07465
973-835-3600
www.njdWSC.com/

PUBLIC SERVICE ELECTRIC & GAS (PSE&G)

24 -Hour Customer Service
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ODU North
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