



BOROUGH OF POMPTON LAKES

25 Lenox Avenue, Pompton Lakes, New Jersey 07442

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Dear Property Owner:

The purpose of this letter is to inform you that your property is in or near the special flood hazard area ("100-year floodplain") as mapped by the Federal Emergency Management Agency. Please find a copy of the map indicating those properties attached.

Our Community:

Pompton Lakes is a community of three rivers; the Pequannock River, the Ramapo River and the Wanaque River. At various times, each of these rivers has caused flooding to varying degrees which has impacted the entire town with downed telephone lines, power failures and closed roads and bridges.

The risk for flooding changes over time due to erosion, land use, weather events and other factors that can vary within the same neighborhood and even property to property. There are three types of flood problems that Pompton Lakes faces: overbank flooding, local drainage, and storm-water backup. Approximately one-fifth of the property and structures in Pompton Lakes are located in the flood zone area or the area that the National Flood Insurance Program (NFIP) defines as a Special Flood Hazard Area (SFHA).

Flood Insurance:

Maintaining flood insurance coverage is strongly recommended since homeowner insurance policies will not cover losses due to flooding. The NFIP offers flood insurance with rates set according to 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, but is highly recommended because many 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. Information on flood insurance is available from the Environmental Officer (see below).

Flood Zone Determination and Your Hazard:

The Flood Insurance Studies and Flood Insurance Rate Maps in our county are currently being updated by FEMA. However, your determination is based on the "effective maps" available from the FEMA Flood Map Service Center (<https://msc.fema.gov/portal>). The Borough Environmental Officer is also available to assist you in making a determination as to which zone your property and your home or building are located. The Environmental Officer can also provide a history of flooding at your location and the approximate depth of flooding predicted during the 100-year (1%) event. The Environmental Officer can be reached by calling 973-835-0143 Ext. 227 or via email at environmental@pomptonlakesgov-nj.com.

Your Safety:

It is important to recognize and to understand critical information as it is being disseminated during an emergency. A flood or hurricane "Watch" will be in effect if flooding or a hurricane is expected; this does not mean that flooding is a certainty, only a possibility. Pompton Lakes Office of Emergency Management (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 and as the storm progresses, a flood or hurricane "Emergency" may be declared.

When a flood or hurricane "Warning" is issued:

www.pomptonlakesgov.com

- the reverse 9-1-1 system is activated to alert/warn residents of pending emergencies (to sign up and receive reverse 9-1-1 emergency notifications please refer to the Borough website)
- sound vehicle units may be dispatched to the areas with local instructions
- Watch PLTV Channel 77 for further information
- call 973-835-0143, ext. 707, (OEM) for local information – **do not call police headquarters**
- school closings and early dismissals are determined by the Board of Education and disseminated using their emergency notification system.
- remain indoors-keep children of all ages away from river banks and out of floodwaters which are usually contaminated.
- secure all loose objects outside of the home and move your automobiles to higher ground

Another method utilized for notification to residents to evacuate is the sound and signal system. The public should listen for the following sound and signals:

- an evacuation “watch” is a series of short, intermittent blasts (3 minute)of the fire sirens
- a “signal to evacuate” is a 3 minute long continuous blast of the siren

If you evacuate your residence please take the following precautions:

- 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
- open basement windows so that water can enter the lower level of the structure and equalize pressure.
- keep you personal ID on you at all times and take important insurance policy information, critical documents, prescription medication and phone numbers with you in a waterproof container
- take steps to relocate your pets before an evacuation is imminent
- listen to radio station WGHT 1500 AM
- 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
- do not drive through road barriers

If you choose to use a Borough shelter during an emergency, consider the following:

- pets are not allowed
- bring identification, personal hygiene items, eyeglasses and medication
- consider a favorite pillow or blanket (especially for children)
- do NOT bring expensive jewelry or other items that are easily lost or stolen

Special Warnings for Children:

Parents or guardians should remind children that:

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

Re-Build Responsibly:

In the event that your building is damaged, please note that the National Flood Insurance Program (NFIP) requires that if the accumulative 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 30 inches 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 shall be **cumulative**.

There are several ways to protect your building and personal property from flood-related damage, such as improving drainage, wet flood proofing, dry flood proofing, or elevation. **All are contingent upon permits prior to the start of any project.**

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. There are also other options such as relocation and acquisition that may be a viable option for your property.

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, ext. 224 or via e-mail at building@pomptonlakes-nj.gov to obtain the necessary permits.

As residents recover from storms and flooding, the Pompton Lakes Mayor and Council would like to caution them to beware of price gouging and home repair work offered by unregistered/unlicensed contractors. Residents should be cautious and check with the Division of Consumer Affairs 1-800-242-5846 toll-free within New Jersey 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 web site at www.njconsumeraffairs.gov.

Beneficial Functions of the Floodplain:

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.

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 of Pompton Lakes has adopted Ordinance 06-02, Storm Water Control, Chapter 160A of the Code of the Borough of Pompton Lakes. A complete copy of this ordinance is available from the Borough Clerk's office.

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

For More Information:

If you have any questions regarding this letter, please do not hesitate to contact the Borough Office at 973-835-0143 ext. 275. Please visit the Pompton Lakes Borough website www.pomptonlakes-nj.gov for information on Pompton Lakes Office of Emergency Management (OEM) Do's and Don'ts to follow In Floods, Hurricanes and Tornadoes flood fact sheet located on the home page.