

**PUBLIC OUTREACH PROGRAM  
PLEASE SAVE THIS PAMPHLET FOR FUTURE REFERENCE**

**BOROUGH OF LINCOLN PARK  
Morris County, New Jersey**



**NATIONAL FLOOD INSURANCE PROGRAM (NFIP)  
AND  
COMMUNITY RATING SYSTEM (CRS)  
Public Outreach Program**

**PREPARE AND RECOVER**

***WHAT YOU DO BEFORE, DURING AND AFTER A FLOOD***

May 8, 2015

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## **NATURE OF FLOODING IN LINCOLN PARK - TWO RIVERS**

Approximately 68-percent of the Borough of Lincoln Park is in the 100-year floodplain (FEMA Special Flood Hazard Area). This is largely due to the presence of two of the largest (by drainage area) rivers in northern New Jersey. The Passaic River helps shape the southern municipal border while the Pompton River shapes the eastern municipal boundary.

Low-lying areas of the Borough of Lincoln Park are subject to periodic flooding caused by the overflow of the Passaic River, the Pompton River, Beaver Dam Brook, East Ditch, and West Ditch. The greatest flood of record occurred in August-September 2011 when the area was impacted by Hurricane Irene. The flood peak from 1903 was formerly the flood of record on the Passaic River. Major recent floods have occurred twice in 2011, in 2010 and 2007.

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.

### **FLOOD INSURANCE RATE MAPS (FIRMs)**

A multi-year project to re-examine Lincoln Park's flood zones and develop detailed, digital flood hazard maps is nearly complete. 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.

### **NATIONAL FLOOD INSURANCE PROGRAM (NFIP)**

It is strongly recommended that building owners in Lincoln Park's Special Flood Hazard Area maintain flood insurance coverage. Please be aware that your normal homeowner insurance policy will not cover losses due to flooding. **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.**

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](http://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 the Borough's Engineering Department. Qualified/certified staff members will make on-site visits to review flooding, drainage and sewer problems, and provide one-on-one advice to property owners, in writing, when requested. Please contact Paul Darmofalski at 973-694-6100 x. 2024 or via email [boroughengineer@bolp.org](mailto:boroughengineer@bolp.org).

**Prior to any improvement to your property or before additional measures are taken to protect your property please contact the Borough's Construction Official, Sal Marino, at 973-270-2026 or via e-mail [salm@bolp.org](mailto:salm@bolp.org) to obtain the necessary permits.**

## **FLOOD ZONE DETERMINATION AND LOCAL FLOODING INFORMATION**

The Borough Engineer is available to provide flood zone determinations, the approximate base flood elevation, local flood depths, and the history of flooding for specific properties in the Borough. Please contact Paul Darmofalski at 973-694-6100 x. 2024 or via email [boroughengineer@bolp.org](mailto:boroughengineer@bolp.org).

## **FLOOD MITIGATION FUNDING SOURCES**

The Borough of Lincoln Park has recently submitted application to the NJ Department of Environmental Protection Agency Green Acres Program for consideration of funding for flood hazard mitigation. The Program, in part, provides grant funding to eligible communities for flood hazard mitigation. The Borough's application requests funding in the amount of \$1 million dollars.

**For additional information on pre-flood and post-flood funding opportunities, please contact Perry Mayers, Borough Administrator at [pmayers@bolp.org](mailto:pmayers@bolp.org) or 973-694-6100 ext. 2022. Post-flood financial assistance includes your flood insurance, Increased Cost of Compliance (ICC) benefit, FEMA's Hazard Mitigation Grant Program, and SBA post-flood mitigation loans.**

## **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 Lincoln Park has a Storm Water Control Ordinance prohibiting the dumping of any waste into man-made or natural water conveyance bodies. This ordinance complies with State mandated storm water control requirements.

## **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. 1370 addresses issues of storm water control.

To report violations of stream dumping regulations, please contact the Police Department at 973-694-5533 and/or the Construction Official at 973-270-2026.

For more information on storm water related topics, visit [www.njstormwater.org](http://www.njstormwater.org) or [www.nonpointsource.org](http://www.nonpointsource.org) and [www.lincolnpark.org](http://www.lincolnpark.org).

## **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](http://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.lincolnpark.org](http://www.lincolnpark.org) or by visiting the Police Department in the Municipal Complex at 34 Chapel Hill Road.
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.

**Local Cable Television Station Channel 77** 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 973-694-0401** or visiting the OEM website @ <http://www.lincolnpark.org/191/Emergency-Management>. **Cable TV News Channel 12 will also 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. Every attempt should be made to plan ahead for the care and protection of your pets. For more information on pet care, visit [www.fema.gov/plan/prepare/animals.shtm#2](http://www.fema.gov/plan/prepare/animals.shtm#2)
11. **Check** the flood stages of the Pompton River, Beaver Dam Brook, and the Passaic River by visiting the national oceanic and Atmospheric Administration's website through links on the Borough's website @ <http://www.lincolnpark.org/244/Flood-Gauge-Sites>.

#### **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. Lincoln Park 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. Watch the local cable television station Channel 77 and 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 973-694-0401.
- 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 valuables 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. **Local Cable Television Station 77** 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.
6. **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.
7. 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](http://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 the Borough Water Department at 973-270-2057 with any 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 NJ Natural Gas Company should re-light pilot lights.
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. **Garbage Collection:** Stay tuned to Channel 77 and consult the Borough's website and/or local newspapers for special instructions regarding trash and garbage collections.
10. **A Disaster Assistance Center (DAC)** will be established when and if FEMA representatives arrive to accept flood claims. Calls may be made to Borough Hall at (973) 694-6100.

## **RECONSTRUCTION –PERMITTING REQUIREMENTS AND CONSUMER SCAMS**

As residents recover from storms and flooding, the Lincoln Park 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 973-270-5533 or Building Department 973-270-2026) 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 a 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 Lincoln Park Construction Official @ (973) 270-2026. Local construction permits can be obtained at the Building Department at 973-270-2028.

FEMA, NFIP, and other flood publications are available at the Lincoln Park Public Library located at 12 Boonton Turnpike. Further information can be obtained at <http://www.lincolnparklibrary.org/>.

Any resident who sees illegal floodplain development should immediately contact the Police Department at 973-694-5533 and/or the Construction Official at 973-270-2026.

## **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 973-270-2028 for more information and review Chapter 93 and Chapter 95 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 Passaic River at Pine Brook, located near Route 46. Note that the website provides up to three days of advanced warning of higher than usual water surface elevations. Flood stage is 19 feet of expected water depth. For reference, Hurricane Irene produced a depth of 24.12 feet in 2011 and is the flood of record.

Link: [http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=pinn4&prob\\_type=stage](http://water.weather.gov/ahps2/hydrograph.php?wfo=phi&gage=pinn4&prob_type=stage)

Below is a link to the National Weather Service Advanced Hydrologic Prediction Service gage on the Pompton River at Pompton Plains, near Jackson Avenue. As above, the website provides up to three days of advanced warning of higher than usual water surface elevations. Flood stage is 16 feet of expected water depth. For reference, the Hurricane Irene produced a depth of 25.2 feet in 2011 and exceeded the former flood of record (April 1984). Link: <http://water.weather.gov/ahps2/hydrograph.php?wfo=PHI&gage=pppn4>

Below is also a link to the Flood Information page on the Borough's website. Here, the links above and other links to information regarding specific flood gauges maintained by the National Weather Service Advanced Hydrologic Prediction Service can be found.

<http://www.lincolnpark.org/244/Flood-Gauge-Sites>

### **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>