## **Borough of Woodland Park**

5 Brophy Lane, Woodland Park, NJ 07424

## December 2017



Property Owners:

This sheet applies to property owners **in or near** a Repetitive Loss Area (see <u>Map 1</u> and <u>Map 2</u>). It **does not imply** that all properties in shaded areas on the maps are Repetitive Loss (RL) properties. An RL property is defined by the Federal Emergency Management Agency (FEMA) as a home or business that has received claim payments from the National Flood Insurance Program (NFIP) of more than \$1,000 twice or more times within any rolling 10-year period.

- 1. Repetitive Loss Area No. 1: a 187-acre repetitive loss area in the 100-year floodplain. The area floods as it includes the Passaic River, Peckman River and Dowling Brook. The area contains 75 RL properties.
- 2. Repetitive Loss Area No. 2: a 20-acre repetitive loss area in the 100-year floodplain. The area floods from overbank flows from the Passaic River. The area contains 26 RL properties.

The Borough of Woodland Park is concerned about repetitive flooding and has an active program to help property owners protect their property from future flooding. The Borough is diligently maintaining the existing stormwater system with our Department of Public Works, improving the capacity of the system where possible, pursuing state and Federal assistance, and working with FEMA to improve floodplain mapping.

In the interim, here are some things the property owner can do:

- 1. Check with the Construction Official, Allan Burghardt, at 973-345-8100 ext. 103 on the extent of past flooding. The Department of Inspections/Code Enforcement can tell you about the causes of repetitive flooding, what the Borough is doing about it, and what could be an appropriate flood protection level. Staff can visit your property to discuss flood protection alternatives.
- 2. Prepare for flooding by doing the following:
  - a. Know how to shut off the electricity and gas to the house when a flood comes.
  - b. Make a household inventory, especially of basement contents.
  - c. Put insurance policies, valuable papers, medicine, etc. in a waterproof container.
  - d. Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
  - e. Make sure all flood vents, if installed on the basement or crawlspace wall(s), are functional and not obstructed.
  - f. Develop a disaster response plan. A Family Emergency Plan may be prepared online at <u>http://www.ready.gov</u>. Include a discussion with any children in the home about the dangers of flood waters and utilities during a natural disaster.

- g. Get a copy of *Repairing Your Flooded Home*. There are copies at the Alfred H. Baumann Free Public Library (for hours: 973-345-8120), and a copy may be downloaded from <a href="http://www.redcross.org">http://www.redcross.org</a>.
- 3. Consider some permanent flood protection measures.
  - a. Mark the fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
  - b. Consider elevating the house above flood levels.
  - c. Check the building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
  - d. Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
  - e. More information can be found in *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are in the Alfred H. Baumann Free Public Library or at <u>https://www.fema.gov/media-library/assets/documents/480</u>.
  - f. Note that some flood protection measures may need a building permit and others may not be safe for a particular type of building. So, be sure to talk to the Department of Inspections/Code Enforcement.
- 4. Talk to the Department of Inspections/Code Enforcement for information on financial assistance. There may be pre-flood and post-flood assistance available from federal, state and/or local programs, as well as from an insurance provider.
- 5. Get a flood insurance policy.
  - a. Homeowner's insurance policies do not cover damage from floods. However, because the Borough of Woodland Park participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded.
  - b. Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in the Passaic Valley area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
  - c. Don't wait for the next flood to buy insurance protection. In most cases, there is a 30day waiting period before National Flood Insurance Program coverage takes effect.
  - d. Contact an insurance agent for more information on rates and coverage.

If you have any questions regarding this information sheet, please do not hesitate to contact the Floodplain Manager, Allan Burghardt, at 973-345-8100 ext. 103.

Also, please note that the Borough's website, wpnj.us, provides additional information on flood preparation and response on its <u>Flood Smart Information</u> page.