

NOTICE TO ALL PROPERTY OWNERS OF THE BOROUGH OF WOODLAND PARK REGARDING FLOOD PROTECTION INFORMATION

The Borough of Woodland Park has a total of 0.50 square miles (16% by land area) in the FEMA 100-year (1%) flood zone (AE, Special Flood Hazard Area). Woodland Park is impacted by Dowling Brook, the Great Notch Brook, the Peckman River and the Passaic River. The Passaic River Basin, per the U.S. Army Corps of Engineers, has been devastated by \$5.5 billion dollars in total losses since 1900. The "flood of record" in the area occurred in 1903, but in recent years floods have been extremely damaging, including 2005, 2007, 2010 and Hurricane Irene in 2011. Floods are dangerous. Even though your property may not have been flooded recently, living in or near a floodplain means the risk of damage due to flooding is always present and you should take precautions. Someday, flood levels could affect your property and you should be prepared for the same.

FLOOD INSURANCE RATE MAP ZONE DETERMINATIONS AND CITY FLOOD SERVICES

As a public service, the Woodland Park Construction Official will provide you with the following information upon request:

1. Whether your property is in a special flood hazard area as shown on the current Flood Insurance Rate Map (FIRM) on file.
2. Additional flood insurance data for a site, such as the specific flood zone and the base flood elevation depth, if shown on the FIRM.
3. Whether your property has a history of flooding or is in or adjacent to a sensitive habitat or wetlands.
4. The Borough has a handout on flood insurance purchase requirements that can help people who may need a mortgage or loan for a property in the special flood hazard area. If you would like to make an inquiry, please note your street address and the lot and block of your property. Additional materials concerning flooding are contained in the Library.
5. The Construction Official, Allan Burghardt, can be contacted between 8:00 a.m. and 3:30 p.m. Monday through Friday at telephone number 973-345-8100 ext. 103 or by visit in-person at the Building Department Office, Room 203, at the Municipal Building. There is no charge for this service and financial assistance information is available.

FLOOD INSURANCE

Some properties located in the Borough are located in a flood hazard area as mapped by the Federal Emergency Management Agency (FEMA). Flood insurance is available for said properties. If you don't have flood insurance, contact your insurance agent regarding the same. A standard homeowner's insurance policy will not cover certain damage from flooding. However, the Borough participates in the National Flood Insurance Program (NFIP) so you will be allowed to purchase a separate flood insurance policy. This insurance is backed by the NFIP and is available to everyone, even to property owners who have previously been flooded. Some people have purchased flood insurance because it was required by a bank or mortgage company. There is a 26% chance of a possible flood during the life of a 30-year mortgage. Usually such policies only cover the building structure and not the contents. During flooding in the Borough, contents of a property can also be damaged. If you currently have flood insurance, you should make sure that contents are also covered. Flood insurance is also available to renters for personal property within a structure. There can be a 30-day waiting period before flood insurance coverage goes into effect. You should plan accordingly.

FLOOD SAFETY

All residents should remember the following in the event of a flood.

1. Do not walk through flowing water during a flood. Drowning is the number one cause of flooding death. Currents can be deceptive and move faster than anticipated.
2. Do not drive through flooded areas. Driving in flooded areas is not recommended. The same can lead to vehicle damage, personal injury and even death in severe instances.
3. Stay away from power lines and electrical wires. The number two killer regarding floods is electrocution. Electrical current can travel through water. Report any downed power lines to PSE&G at 1-800-436-PSEG or contact the Woodland Park Police Department non-emergency number at 973-345-8111.
4. Have your utilities turned off. If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs. This includes any such contents which are currently in a garage which also may be subject to flooding. It is wise to keep a detailed checklist of things to do which would easily be available during and prior to emergency weather conditions. Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't

use appliances or motors that have gotten wet unless they have been dried and certified as usable. You should also be alert for gas leaks. Use a flashlight to inspect for damage immediately after a flood. Don't smoke or use candles or other open flame unless you know the gas has been turned off in the area in question and said area is vented properly.

5. During severe flood events, Borough officials may decide that evacuation is necessary. Please follow all advisories and warnings in case of evacuation.

FLOODPROOFING

There are several different ways to protect a building from flood damage. One approach is to make your walls waterproof and place water tight closures over the doorways. This method is not recommended for houses with basements or if water levels will be over two (2) feet deep. Another approach is to raise the house above flood levels. These measures are referred to as flood proofing or retro-fitting. There are also steps which can be taken to protect against high wind velocity, such as installing strong shutters and reinforced garage doors. Financial assistance may be available for certain flood mitigation activities. More information is available at the Alfred H. Baumann Free Public Library.

Important Note: **Most alterations to your building or land require a permit from the Building Department.** Please check with the Construction Official prior to implementing any of the above procedures to determine what permits may be necessary. Additionally, qualified/certified staff members will provide advice and assistance, including an onsite visit if requested, on how to retrofit or modify a building to protect it from flood damage. Please contact the Construction Official, Allan Burghardt, at telephone number 973-345-8100 ext. 103 or visit in-person at the Building Department Office, Room 203, at the Municipal Building.

WHAT YOU CAN DO TO HELP

The Borough always appreciates cooperation and assistance from property owners in Woodland Park. Here are some of the ways in which you can help in the Borough's efforts to reduce damage due to flooding.

1. Do not dump or throw any solid articles into the catch basins, drainage ditches, or streams located throughout the Borough. Throwing solid debris into these features prevents them from operating at peak levels during times of flooding. If you see anyone throwing solid materials into these features within the Borough, please contact the Department of Public Works at 973-256-1264 or the Woodland Park Police at 973-345-8111. The Borough's Ordinance No. 5-1 prohibits dumping of debris any place other than a garbage receptacle. The Ordinance is strictly enforced.
2. Before any building is constructed within the Borough, a building permit is necessary. Always check with the Building Department before you build on, re-grade, fill or otherwise have construction activity on your property. A permit may be needed to verify that the project(s) do not cause problems on other properties. If you see any activity being conducted without a permit, you may contact the Building Department at telephone number 973-345-8100 ext. 103. A permit will be necessary if substantial improvements are made. The National Flood Insurance Program 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 also be brought up to the same standards and must be elevated above base flood elevation.
3. In the event of a flood, flood warnings in most instances, will be given by the Emergency Alert System. A siren mounted on the roof of the Municipal Building at 5 Brophy Lane will be activated, at which time residents should turn to their cable provider's Public Access channel (Optimum 77 or FiOS 23) for essential emergency instructions. Additionally, Woodland Park subscribes to both CODERED ("reverse 911") and NIXLE. CODERED provides emergency announcements via landline and cell phones. NIXLE is used by the Woodland Park Police Department to send out notifications either by text message or email as a supplement to CODERED for emergencies or informational messages to a specific area.

NATURAL AND BENEFICIAL FUNCTIONS OF LOCAL FLOOD PLAINS

The Borough has open space along the rivers and brooks in town. These provide a natural buffer against flooding and pollution and must be protected. Please respect these natural areas and help keep them in their natural state. Don't litter upon or encroach within these areas without permission from the Borough.