



# BOROUGH OF BLOOMINGDALE

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## NOTICE TO ALL PROPERTY OWNERS OF THE BOROUGH OF BLOOMINGDALE REGARDING FLOOD PROTECTION INFORMATION

Low-lying areas of the Borough of Bloomingdale are subject to periodic flooding caused by the overflow of the Pequannock River and its tributaries. 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 Building Department's 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, history of flooding and the base flood elevation (BFE) depth and elevation if shown on the FIRM.
3. 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.
4. FEMA elevation certificates for many buildings are available at the Building Department. There is no charge for any of these services and financial assistance information is available.

### FLOOD INSURANCE

It is strongly recommended that building owners in the Borough'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 SAFETY

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

1. Do not walk through flowing water during a flood. Currents can be deceptive and move faster than anticipated. A mere 6 inches of fast-moving water can knock over an adult.

[www.bloomingdalenj.net](http://www.bloomingdalenj.net)

2. Do not drive through flooded areas. Flood water can lead to vehicle damage, personal injury and even death in severe instances. It takes just 12 inches of rushing water to carry away a small car, while two feet of rushing water can carry away most vehicles. Turn around, don't drown.
3. Stay away from power lines and electrical wires. The number two killer regarding floods is electrocution. Electrical current can travel through water. Call 911 immediately to report a fallen or otherwise unsafe power line or transformer. If power lines are touching your car, do not exit the vehicle unless in immediate danger.
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 check list 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 way is to keep water away by regrading your lot or building with a small flood wall or earthen berm. Another 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. A third approach is to raise the house above flood levels. The above 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.

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 on how to retrofit or modify a building to protect it from flood damage. Please contact the Borough Construction office for more information on flood proofing and to schedule a site visit.

### **WHAT YOU CAN DO TO HELP**

The Borough of Bloomingdale always appreciates cooperation and assistance from property owners on the Island. 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. To report violations of stream dumping regulations, please contact the Construction Official at 973-838-7995.

2. Always check with the Building Department before you build on, regrade, fill, or otherwise have construction activity on your property. A permit may be needed to ensure that the project(s) do not cause problems on other properties. 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 buildings market value, then the building must meet the same constructions 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. Signup for the Swift Reach 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 Swift Reach Emergency Notification System on the Borough website at [www.bloomington.net](http://www.bloomington.net) by visiting the Police Department in the Municipal Complex at 101 Hamburg Tpke

#### **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

(Rev. June 2018)