

# Borough of Little Ferry

**Bergen County, New Jersey**

## PUBLIC OUTREACH PROGRAM



## A REFERENCE GUIDE FOR COPING WITH A FLOOD

SEPTEMBER 2020



## **FLOODING SOURCES**

The Borough of Little Ferry is subject to flooding due to the presence of both the Hackensack River and the Losen Slote Creek within the community limits. Approximately 68% of the Borough is located within the floodplain of these two water bodies. The Federal Emergency Management Agency (FEMA) maps these areas known as areas of Special Flood Hazard (SFHA) in their Flood Insurance Rate Maps (FIRM).

The floods of greatest impact to the community were Hurricane Floyd in September of 1999 and Hurricane Irene in August of 2011, and Super Storm Sandy in 2012.

The impact of each flood varies within each neighborhood but the entire Township is affected due to road closures and possible power outages.

## **FLOOD ELEVATION MAPPING AND INFORMATION**

The Federal Emergency Management Agency (FEMA) publishes maps which depict the Special Flood Hazard Areas (SFHA). Both the properties within the 100-yr flood zone and 500-yr flood zone are shown on these maps. These maps are known as Flood Insurance Rate Maps (FIRMS) and can be located on the FEMA website (<https://msc.fema.gov/portal>).

Please note that the Borough of Little Ferry Building Department will provide you with flood information for any property located within the Borough. Examples of that information include:

- Determining if a property is in the Special Flood Hazard Area (SFHA) as shown on the Flood Insurance Rate Map (FIRM) for Little Ferry;
- Copies of flood damage records;
- Copies of completed FEMA Elevation Certificates for new or substantially improved buildings built in the floodplain since 1999;
- The Flood Insurance Rate Map (FIRM) zone and the base flood elevation or depth, if shown;
- A flood insurance purchase requirement handout is available.

Requests for information may be done online, by phone, or in person. The contact information is as follows:

Phone: 201-641-9234 ext:664, e-mail: [b-sneyer@littleferrynj.org](mailto:b-sneyer@littleferrynj.org).

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

The National Flood Insurance Program (NFIP) is a federal program enabling property owner's in participating communities to purchase flood insurance on eligible buildings and contents whether they are in or out of a floodplain. This community participates in the NFIP, making federally backed flood insurance available for property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit [www.floodsmart.gov](http://www.floodsmart.gov).

Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

Please note that if you do not own the dwelling, renter's insurance is available to cover your contents. Also, if you are not required to purchase flood insurance because your dwelling falls outside the SFHA, you may choose a low-cost Preferred Risk Policy which would provide coverage if your building was to flood.

## **PREPAREDNESS**

### ***When a hurricane is approaching:***

- ✓ Listen to a battery operated radio or television for the latest storm information.
- ✓ Secure outdoor objects such as lawn furniture that can blow away and cause damage or injury.
- ✓ Shutter or board all windows and secure double door entrances.
- ✓ Keep your vehicle's gas tank filled.
- ✓ Prepare a hurricane evacuation kit to include:
  - o First aid kit
  - o Bottled water
  - o Two (2) weeks supply of medicine
  - o Blankets or sleeping bags
  - o Extra clothing
  - o Pet ID, carrier, food & medication
  - o Personal items (toys & snacks)

o Important documents (valid ID, Insurance information & money)

✓ If ordered to evacuate – obey immediately. Turn off gas, water, and electricity and unplug small appliances.

✓ Know what to do when roads are flooded: "Turn Around Don't Drown®! It may save your life!

✓ You may have to evacuate quickly due to rising flood waters. Hurricane & Flood Shelter Reception Area is located at Memorial School, 130 Liberty Street and staffed by CERT Team Members.

✓ If you're already on "high ground" during a flood, stay where you are. Be prepared by having your supplies already stored.

✓ Inform family or friends outside of the warning area of your evacuation plans.

✓ Remember to help neighbors who may require special assistance (infants, senior citizens, and people with disabilities)

✓ Pets should not be left behind if ordered to evacuate. An emergency kit should also be prepared for your pet with items including food, food dishes, leash, litter box, veterinary records and water. Your pets should have ID tags with your name and address.

***During a hurricane:***

✓ If outside, attempt to get into a building

✓ Do not drive through flood waters

✓ If staying in your home

o Turn refrigerator to maximum cold and open only when necessary

o Turn off utilities if told to do so by authorities

o Fill bathtub and large containers with water for sanitary purposes

o Stay away from windows and doors even if they are covered

o Go to interior first floor room

o Avoid using candles and other open flames

✓ Be alert for the "EYE" of the storm. The eye is a period of calm during the storm. The worst part of the storm will happen once the eye passes over and the winds blow from the opposite direction. Trees, shrubs, buildings and other objects damaged by the first winds can be broken or destroyed by the second winds.

**PLEASE BE ADVISED THAT THE SWIFT 9-1-1 SYSTEM, RAVE & THE BOROUGH'S WEBSITE  
ARE OPERATIONAL FOR EMERGENCY NOTIFICATIONS & UPDATES.**

<http://www.littleferrynj.org/>

***After a hurricane:***

- ✓ Use 9-1-1 to report emergencies only (injuries, loose power lines etc.)
- ✓ Keep listening to a radio or television for the latest updates.
- ✓ Wait until an area is declared safe before entering.
- ✓ Roads may be closed for your protection. Do not drive or walk into flooded areas. Find an alternate route.
- ✓ Check gas, water and electrical lines and appliances for damage.
- ✓ Do not drink or prepare food with tap water until you are certain it is not contaminated.
- ✓ Be aware of insects, rodents and animals driven to higher ground by flood waters.
- ✓ Assess your home's damage. Take pictures if possible.
- ✓ Open windows and doors to ventilate and dry your home if necessary.
- ✓ Be careful when pumping out a flooded basement. FEMA (Release #1520-021, date June 13, 2004) recommends following the procedures below to avoid serious damage or injury:
  - o Begin pumping when floodwaters are no longer covering the ground outside;
  - o Pump out one foot of water. Mark the level and wait overnight;
  - o Check the water level the next day. If the level went back up (covered your mark) it is still too early to drain your basement;
  - o Wait 24 hours and then pump the water down one foot again. Check the level the next day;
  - o When the water in the basement stops returning to your mark, pump out two to three feet and wait overnight;
  - o Repeat daily until all water is out of the basement.

What is the difference between a hurricane watch and warning?

- A hurricane watch is issued by the National Weather Service when hurricane conditions are possible in the specified watch area usually within 36 hours.
- A hurricane warning is issued when hurricane conditions are expected in the specified warning area usually within 24 hours.

**IN CASE OF EMERGENCY PLEASE CALL 9-1-1**

This information is provided by the Little Ferry Office of Emergency Management 201-641-2770 in cooperation with the Bergen County Office of Emergency Management 201-785-5757

### ***PREPARING FAMILY & FRIENDS***

Phone systems may be down following a disaster. Teach loved ones how to TEXT. Hint: Set up group text lists so you can communicate with several people at the same time during emergencies. Learn more at <http://1.usa.gov/1nw9I9F>. #NatIPrep

Before an emergency happens, have a family discussion to determine who would be your out-of-state point of contact, and where you would meet away from your home — both in the neighborhood and within your town. Let them know you're OK! Pick the same person for each family member to contact. It might be easier to reach someone who's out of town.

### ***FOR THOSE WITH SPECIAL NEEDS AND/OR DISABILITIES***

If you or someone you know has a special need or disability and may require assistance during a flood or evacuation, please call the Little Ferry Police Department at 201-641-2770. The Police Department will contact the Fire Department and advise them of your circumstances.

### ***BUILD RESPONSIBLY***

Due to the damage resulting from these storms, many homeowners will need to do repairs to their dwellings. Please contact the Borough of Little Ferry Building department at 201-641-9234 prior to conducting any repairs as a building permit may be required.

Please be advised that the National Flood Insurance Program (NFIP) requires that if the cost of construction, rehabilitation, addition or other improvements to your dwelling equals or exceeds 50% of the building's market value before it was damaged, the building must be brought into compliance with State and local flood plain ordinances. This usually means elevating the dwelling above the base flood elevation. This is defined as substantial damage.

Please visit <http://www.fema.gov/increased-cost-compliance-coverage> to learn about substantial damage and Increased Cost of Compliance (ICC) and how you can get financial assistance in bringing your building into compliance.

### ***PROTECT THE FLOODPLAIN***

Although many think of the floodplain in a negative manner, the floodplains when left in their natural estate, provide protection from flooding. The vegetation in the floodplain also acts as a filter of pollutants from storm water discharges. The storm sewer systems in the Borough of Little Ferry discharge to watercourses such as the Hackensack River and Losen Slote Creek. Improper disposal of motor oil, fertilizers, pesticides and other wastes will pollute the storm water runoff. Please remember to store these liquids in proper containers in a secure location and never dump anything into the storm sewers.

Please also remember to keep our streams clean. Secure any loose patio furniture, toys, trash receptacles or playground equipment before any storms.

### ***BOROUGH INFORMATION***

Below is a link to the Borough's website where emergency warnings are posted.

<http://www.littleferrynj.org/> <http://www.littleferrynj.org/content/121/1765/default.aspx>

If you have not yet done so, please sign up for the SWIFT 911 call system and RAVE (<https://getrave.com/login/littleferrypd>) so that you can be notified in case of emergency. Visit the Borough's Police Departments website to register.

### ***HELPFUL LINKS REGARDING FLOOD INFORMATION***

<https://msc.fema.gov/portal>

<https://www.ready.gov/floods>

[https://www.floodsmart.gov/floodsmart/pages/understanding\\_flood\\_maps/understanding\\_flood\\_maps.jsp](https://www.floodsmart.gov/floodsmart/pages/understanding_flood_maps/understanding_flood_maps.jsp)

<http://www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/flood>

<http://www.region2coastal.com/view-flood-maps-data/what-is-my-bfe-address-lookup-tool/>

<http://www.nj.gov/humanservices/ddhh/home/hurricane.html>

<http://www.njadapt.org>