BOROUGH OF POMPTON LAKES
25 Lenox Avenue, Pompton Lakes, New Jersey 07442
(973) 835-0143
Fax (973) 839-8132

2022

Dear Resident:

You have received this letter because your property is located **near a Repetitive Loss property** (Repetitive Loss Area 3). The Repetitive Loss properties have been flooded several times in the past few years and have made multiple successful flood insurance claims. The area (see attached map) is prone to flooding due to the proximity of the confluence of the Ramapo and Pompton Rivers. **This does not mean that your property is a Repetitive Loss property as defined by FEMA.**

The Borough of Pompton Lakes is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We are diligently maintaining the existing stormwater system, improving the capacity of the system where possible and pursuing state and Federal assistance for a large-scale solution.

In the interim, here are some things you can do:

1. Check with the Construction Official, Sal Poli, at the Building Department (973-835-0143 ext. 224) on the extent of past flooding in your area. The Building Department 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. Building Department staff can visit your property to discuss flood protection alternatives and can also provide a determination of your current flood zone.

2. Prepare for flooding by doing the following:
   a. Know how to shut off the electricity and gas to your house when a flood comes.
   b. Make a household inventory, especially of basement contents.
   c. Put insurance policies, valuable papers, medicine, etc. in a safe place above flood levels.
   d. Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
   e. Develop a disaster response plan. A Family Emergency Plan may be prepared online at http://www.ready.gov.
   f. Get a copy of *Repairing Your Flooded Home.* We have copies at the Emanuel Einstein Memorial Library (for hours: 973-835-0482) and a copy may be downloaded from http://www.redcross.org.

3. Consider some permanent flood protection measures.

www.pomptonlakes-nj.gov

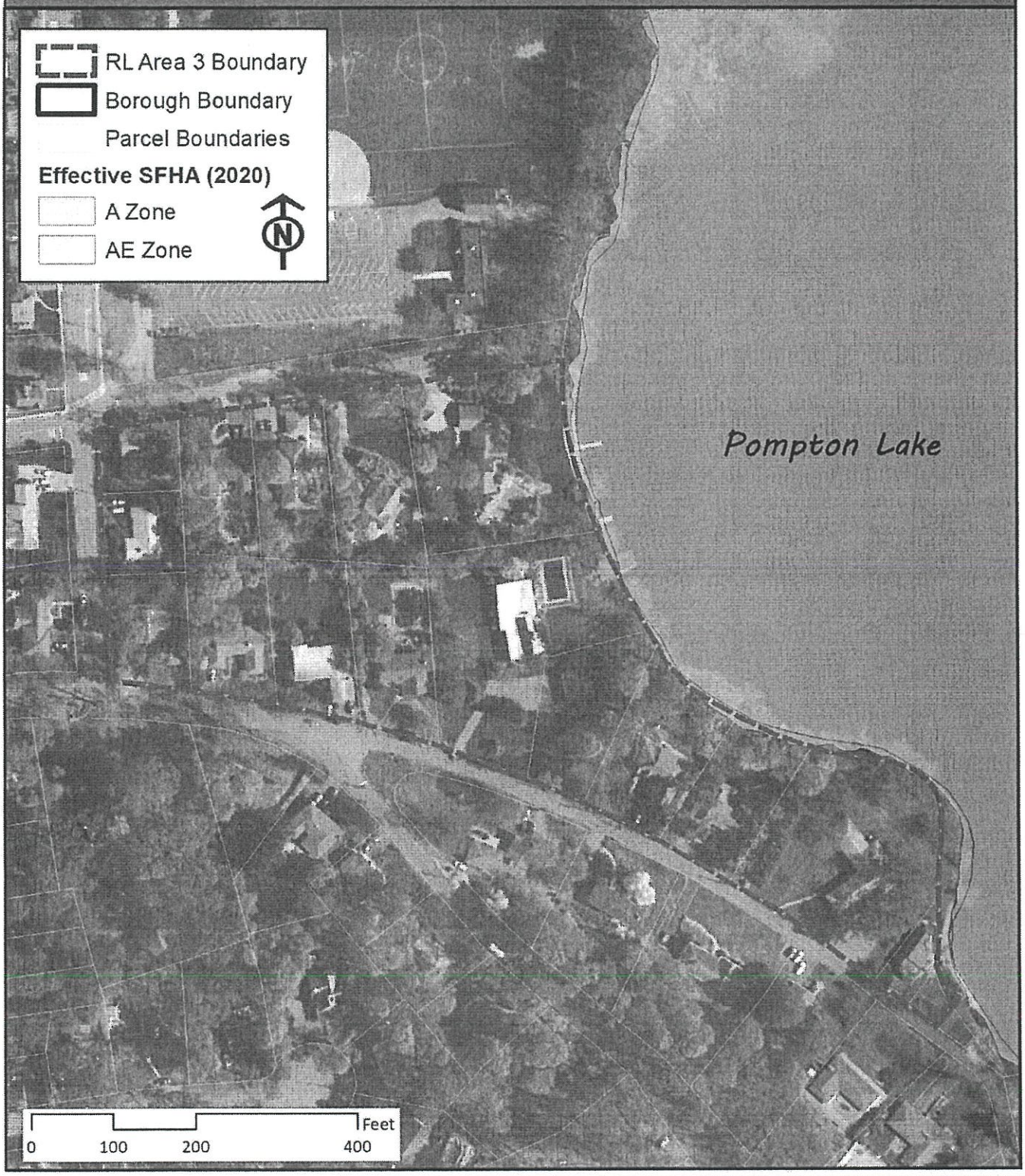
a. Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
b. Consider elevating your house above flood levels.
c. Check your building for water entry points. These can be basement windows, the basement 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 Emanuel Einstein Memorial Library
f. Note some flood protection measures may need a building permit and others may not be safe for your type of building; contact the Building Department.
g. Furnace and appliances should be installed above flood level.
h. Talk to the Building Department for information on financial assistance.

4. Get a flood insurance policy.
   a. Homeowner's insurance policies do not cover damage from floods. However, because the Borough of Pompton Lakes 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. Because the Borough has successfully applied for participation in the Community Rating System, you will receive up to a 25% reduction in the insurance premium. **This is one of the highest reductions of any municipality in the northeastern United States.**
   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 your 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 30-day waiting period before National Flood Insurance Program (NFIP) coverage takes effect.
   d. Even residents outside of the flood zone should strongly consider flood insurance. The NFIP offers low-cost, Preferred Risk Policies for residents that opt to buy flood insurance outside of the 100-year floodplain.
   e. Contact your insurance agent for more information on rates and coverage.

If you have any questions regarding this letter, please do not hesitate to contact the Borough Office at 973-835-0143 ext. 275. Please visit the Pompton Lakes Borough website (www.pomptonlakes-nj.gov) for information on flood preparation and response.

Pompton Lakes Governing Officials

Repetitive Loss Area 3: "Pompton Avenue RL Area"
Borough of Pompton Lakes, New Jersey



AGNOLI ENGINEERING

Agnoli Engineering, LLC has attempted to use only Federal, state or local data with published quality control practices, including FEMA and the NJDEP. Flood zone boundaries are based on 2020 effective FEMA Flood Insurance Rate Maps (FIRMs) and Repetitive Loss data from FEMA (01/31/2017). Prepared by Agnoli Engineering 5/29/2020.