

Construction in the Floodplain or Floodway:

Structures located in the floodway are subject to additional regulations designed to protect not only the structure but also the floodplain. If you are contemplating a modification to your existing structure or building or a new structure contact the Town before starting your design so that you understand the regulations before you get too far along in the process. Please remember that any modifications to a structure in the floodplain requires a permit.

If the structure is located in the Special Flood Hazard Area (SFHA), but not the floodway, you may be able to construct an addition to it. In general, additions may be added if the cost of the addition does not exceed fifty-percent (50%) of the value of the structure itself. This regulation is known as a substantial improvement. It is designed to limit the exposure of damage to structures in the SFHA. If the cost of the proposed addition would exceed the fifty-percent threshold, then the entire structure must be brought into compliance with the floodplain regulations.

Flood Safety:

Listed below are suggestions regarding flood safety and issues you should be aware of:

- **Do not walk through flowing water:** Drowning is the number one cause of flood deaths. Currents can be deceptive. If you walk in standing water be sure to use a pole or stick ensuring firm ground is ahead.
- **Do not drive through a flooded area:** This includes road barriers. Barriers are there for your protection.

Flood Safety:

- **Stay away from power lines and electrical wires:** The number two flood killer after drowning is electrocution. Electrical current travels through water. If you see down power lines report them immediately to the Roselle Park Police Department by dialing 911.
- **Have your Electricity turned off:** If you have been flooded you should be aware that some appliances, such as televisions, hold electrical charges even after they have been unplugged. Do not use appliances or motors that have been wet unless they have been cleaned and checked by a professional.
- **Be alert for gas leaks:** Use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or open flames unless you know the gas has been turned off and the area has been ventilated.
- **Look out for animals:** Small animals or reptiles that have been flooded out of their homes may seek shelter in yours.

Please be aware of the things you can do in your area. Plan ahead or feel free to contact Roselle Park's FEMA CRS Representative, Mark Pasquali, at the Roselle Park DPW 908-245-7676 to answer any questions and show you the FEMA Flood Insurance Rate Maps.

Borough of Roselle Park
Department of Public Works
180 West Webster Avenue
Roselle Park, NJ 07204
908-245-7676

The Borough of Roselle Park

is...

Taking care of Flooding One Drop at a Time



The Floodplain's Natural Benefits:

The floodplain is the low-lying area adjacent to streams, rivers, lakes, and in some cases, even low spots that do not normally hold water. It provides a wonderful habitat for many species of wildlife and plants. The floodplain serves as a natural buffer which can absorb water during heavy periods of rain.

The Floodplain's Risk:

The Special Flood Hazard Area (SFHA) also known as the "floodplain" is composed of two components: the floodway and the flood fringe. The SFHA is defined as the area which is subject to a one percent (1%) chance of flooding in any given year. Structures located in the SFHA are subject to additional regulations. The floodway is in general, deeper, faster moving water during a flood event. The flood fringe is adjacent to the floodway and contains the shallow, slow moving water. In the Borough of Roselle Park, additional regulations apply to structures located in the floodway. In the Borough of Roselle Park, as any community that participates in the National Flood Insurance Program (NFIP), we plan for a one percent (1%) chance flooding event. Flooding in your area is generally caused by the rise in ground water.

Town Floodplain Services:

If you have not checked the location of your home and its relationship to the flood hazard area on the Flood Insurance Rate Map (FIRM), then please take time to contact Mark Pasquali at the Roselle Park DPW at 908-245-7676 to show you if your property is in the SFHA.

What Can You Do?

Several of the town's efforts depends on each resident's cooperation and assistance. Here is how you can help.

- If your property is located next to a ditch, stream, or river please be aware that you shouldn't dump materials such as: grass clippings, logs, waste, lumber, floatable materials, inoperable motor vehicles, non-movable machinery, and products; as well as, hazardous materials, which are flammable, explosive, toxic or which could otherwise be injurious to humans, animals, or plant life in the floodway.
- A plugged channel cannot carry water and when it rains the water can back up or divert it to other areas causing flood damage. Every piece of trash and debris contributes to flooding.

Remember if you see dumping or debris in ditches, streams, rivers, and detention basins contact the Department of Public Works at 908-245-7676.

- Be sure to check with the Roselle Park Building Inspector for proper permitting requirements prior to any alteration to your home or property. This permitting process protects your home, as well as, your neighbors.
- If you see building or earth filling in the floodplain without a permit, contact Roselle Park's Building Inspector at 908-245-1204

- Take advantage of information available to you. Information on flood regulation can be found at the Roselle Park DPW, Roselle Park Library, and the Roselle Park web-site. www.rosellepark.net

Flood Insurance Information:

Since Roselle Park participates in the National Flood Insurance Program (NFIP) you can purchase a separate flood insurance policy. If you do not have flood insurance, talk to your insurance agent. Most homeowner's policies do not cover damages caused by floods. **Do not wait for a flood to purchase insurance as there is a mandatory 30-day waiting period before the insurance goes into affect.**

Additionally, because Roselle Park is applying to be part of the Community Rating System (CRS) program, homeowners will eventually be able to apply for deductions in their flood insurance if the home is located in the SFHA. If your home is not located in the floodplain, you will still qualify for lower priced flood insurance. Twenty percent (20%) of all flood claims come from properties which are not in the floodplain.

Be sure to check your policy to be sure that you have adequate coverage. There are two components to flood insurance: **ONE** is for the **building structure** and **TWO** is for its **contents**.