

THE CITY OF RAHWAY is a participant in a federally subsidized program that enables most property owners to purchase flood insurance with a 20% discount on their flood insurance premiums. The National Flood Insurance Program (NFIP), administered by the Federal Emergency Management Agency (FEMA), requires that the City adopt specific flood damage reduction education, planning and building criteria.

In an effort to inform residents and property owners of the presence of flood hazards in Rahway and to suggest possible actions that may be taken to protect persons and property, the following article is being sent to you because the City of Rahway has many flood prone areas and your property may be susceptible to flooding.

Flood Insurance

Most homeowner insurance policies do not cover losses due to floods. However, since Rahway is a participant in the NFIP, it is possible for property owners to obtain federally backed flood insurance. This insurance is available to any owner of insurable property (a building and/or its contents) in Rahway. Tenants may also insure their personal property against flood loss. Also, most flood insurance policy holders in Rahway benefit from premium discounts. This is due to the City's extensive efforts to obtain credits, through the Community Rating System (CRS), to maintain specific measures for flood damage reduction.

The City strongly urges you to buy flood insurance as needed to protect yourself from devastating losses due to flooding. Following the purchase of flood insurance, NFIP imposes a 30-day waiting period, so residents should purchase insurance before the onset of the rainy season to ensure coverage during the flooding season. You can find out if your property is located in a special flood hazard area through the Office of the City Engineer at (732) 827-2176.

The local flood hazard

The areas in and around the North and South Branches of the Rahway River, the Robinson's Branch of the Rahway River, the Orchard St. Brook, Maurice Avenue Brook, Allen Street Brook, Milton Lake, Rahway River Park and certain other watercourses are subject to flooding. Flooding occurs in Rahway because the flood carrying capacities of the river channels are exceeded, which is caused by a

number of factors, such as record rainfall intensities and increased impervious surfaces due to upstream development. Floodplain maps, charts, reports and studies that document these areas are available for review in the Department of Engineering and also available for review at the Rahway Public Library.

Flood protection assistance

The City Engineer's office can provide technical assistance relating to flood elevations and data on historical flooding, and is available to advise owners of appropriate flood protection measures. The City also has copies of elevation certificates for some properties in the floodplain. City staff members are available to undertake site visits, if requested and authorized, to review flood, drainage, and sewer issues. Please contact the Engineering Department at (732) 827-2176 for this service.

Flood safety

Following is a list of important considerations that should be followed during times of flooding:

1. Keep children away from flood waters, ditches, culverts and storm drains.
2. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department.
3. In your home, turn off flood prone electrical circuits and shut off the water and gas service valves.
4. Do not walk through flowing water. Currents can be deceptive; six-inches of moving water can sweep you off your feet.
5. Do not drive through a flooded area. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or bridge may be washed out. If your car stalls in high water, abandon it immediately and seek higher ground.
6. During times of heavy rainfall monitor the level of water in the drainage way.
7. Plan escape routes to high ground.
8. Know the following flood warning system.

Flood warning system

When the City of Rahway is expecting or experiencing inclement weather that may include heavy rain, residents in flood prone areas or low lying area are urged to plan preventative actions to protect life and property.

Residents are urged to monitor frequently weather and flood conditions that are broadcast over local radio and television

stations. Residents will be provided with flood watch and flood warning advisories. A flood watch advisory indicates that the potential for a flood exists in the watch area, while a flood warning indicates that a flood has been detected.

Comcast Channel 34 covers the City and will issue timely updated information. This station is part of the Emergency Broadcast System (EBS) as are local television stations, Channel 5 & 9. Radio station NJ 101.5 FM, NIXLE and UCFIRSTALERT will also carry EBS messages. Please register for these updates at Nixle.com and Ucfirstalert.org.

In extreme situations, personnel of the Rahway Office of Emergency Management or Department of Public Safety will conduct "Route Altering" within flood prone areas to advise residents to move to higher ground prior to water levels reaching critical stages.

Property protection measures

There are various actions which can be taken to flood-proof structures. Depending upon the situation, location and availability of funds, the following measures can be used:

- a) Install a sump pump system to dispose of infiltrating water to grade outside of the structure;
- b) Move essential items and furniture to the upper floors of your home;
- c) Elevate electrical and mechanical equipment in the basement;
- d) Flood proof walls, windows and doors;
- e) Construct flood walls or closures;
- f) The most effective way to flood-proof a structure is to elevate it.
- g) During times of flooding, homes that have not been retrofitted can be protected during emergencies by the installation of sandbags.
- h) Install flood vents in building walls, doors, or enclosures that are subject to frequent flooding and are not flood-proofed.

Floodplain development regulations

Please be advised that all development, including filling of land located in a special flood hazard area, is regulated differently from other areas and may require a permit. Contact the Office of the City Engineer at 732-827-2176 for further information and prior to undertaking any activity within the floodplain or if you see non-permitted building or filling in the floodplain.

Recognize the natural and beneficial functions of floodplains to help reduce flooding

Floodplains are a natural component of the City of Rahway environment. Understanding and protecting the natural functions of floodplains help reduce flood damage and protect resources. When flooding spreads out across the floodplain, its energy is dissipated, which results in lower flood flows downstream, reduced erosion of the stream bank and channel, deposition of sediments higher in the watershed, and improved groundwater recharge. Floodplains are scenic, valued wildlife habitats, and suitable for residential gardening. Poorly planned development in floodplains can lead to stream bank erosion, loss of valuable property, increased risk of flooding to downstream properties, and degradation of water quality. A number of County and Municipal parks like the Rahway River Park and Milton Lake Park preserve the stream corridor and prevent development in perpetuity.

Drainage system maintenance

In addition to regulating development and fill within the flood hazard area, the City of Rahway and State of New Jersey have regulations prohibiting dumping in channels, obstructing flows or any activity that would adversely effect the water-carrying capacity of any channel, floodway or floodplain. It has been demonstrated that regulating development and maintaining drainage systems can alleviate recurrent flooding which endangers life and damages property and facilities. Any activities that may be in violation of these regulations should be reported to the Department of Engineering at (732) 827-2176.

Substantial improvement requirements

With respect to requirements of the National Flood Insurance Program (NFIP) relative to substantial improvement in the flood plain, please be advised that if the cost of reconstruction, rehabilitation, additions, or other improvement to a building or home equals or exceeds 50 percent of the building's market value, then the building must meet the same flood plain construction requirements as a new building. Substantially damaged buildings must also be brought up to the same standards.

This requirement means elevating the lowest floor, including basement and certain utility systems, one (1) foot above the base flood elevation, which is the 100-year flood elevation. A 100-year flood water surface elevation is caused by a storm having a 1%

chance of being equaled or exceeded in any given year.

Map of the local flood hazard area:

To determine whether your property is located within a special flood hazard area, FEMA's Flood Insurance Rate Maps (FIRM) are available at the Office of the City Engineer at One City Hall Plaza, Rahway, New Jersey 07065. The maps are also available at the City of Rahway's website at <http://www.cityofrahway.org> or FEMA's Map Service Center website at www.msc.fema.gov.



Important Contact Information:

**City of Rahway
Internet Home Page:**
www.cityofrahway.com

**Federal Emergency
Management Agency (FEMA)**
Phone: (425) 487-4600
Web: www.fema.gov/nfip

FEMA Map Service Center:
www.msc.fema.gov

**The National Flood Insurance
Program:**
www.fema.gov/business.nfip

City of Rahway Public Library:
<http://catalog.rahwaylibrary.org>

Hiring a Contractor:
www.state.nj.us/lps/ca/contractors/consumercont.htm