

## **Township of Bernards, NJ Flood Information**

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### **Local Flood Hazards**

Flooding in Bernards Township occurs along several rivers:

#### **Harrison Brook**

As of 2003, the Harrison Brook drainage area encompasses 5.45 square miles, of which 71% is developed or open water. Natural vegetation, agriculture and misc. uses occupy 22.6%, and wetlands, 6.4%. The 100 year floodplain occupies 5.7% of the drainage area. Harrison Brook has the smallest drainage area of the three watercourses in the Township, but its area is the most developed.

Most residences in the Harrison Brook drainage area were built before the floodplains were delineated. Stormwater detention practices have only come into effect in the last thirty years while most residences in the 100 year floodplain are older than thirty years. The Harrison Brook drainage area also has the least amount of naturally vegetated and wetlands cover.

During Hurricane Floyd, Harrison Brook overflowed its banks, and rose to an elevation of 229.60 at Newell Drive. Flood waters entered houses on both sides of the street. Harrison Brook also rose to flood stage in 1971 during Hurricane Doria.

#### **Dead River**

The Dead River originates near the former Bernards Township landfill site west of the Harrison Brook headwaters. A 3.4 mile segment of the Dead River defines the southeasterly municipal boundary. The floodplain of the Dead River passes through mostly undeveloped areas. Less than 30% of the Dead River drainage area is developed. During Hurricane Floyd, homes along Mine Brook Road and Allen Road were flooded.

#### **Passaic River**

The Passaic River receives flow from Harrison Brook. The confluence of the Passaic and Dead Rivers is located near the Rte. 78/King George Road interchange. Approximately 10.4 miles of the Passaic River form the easterly municipal boundary. Approximately half of the Passaic River drainage area was developed as of 2003.

Homes along the Passaic River as far north as Hardscrabble Road, to Valley Road to the south, were subject to flooding during Hurricane Floyd. [back to top](#)

### **Flood Safety Outdoors**

- If floodwaters are rising near your street or home, leave immediately. Floodwaters can rise fast depending on weather conditions. Do not make assumptions about how much time it will take to flood. Heed flashflood advisories for your area. Tune to the Township radio station at 1620 am for alerts.
- Do not walk through flood waters on streets or near stream and river banks. Shallow floodwaters are not as deep, but they still cover streets and yards hiding submerged hazards like open manholes, debris or eroded slopes. Floods are dangerous. Even though they appear to move slowly, a flood two feet deep can knock a man off his feet or drag an adult into the fast torrents of a flooded river.
- Do not drive through a flooded area. Floodwaters can conceal washed out bridges and roads. Floodwaters can float a vehicle and sweep it into the river. Vehicles often stall when floodwaters overtop the engine, trapping occupants. More people drown in their car than anywhere else.
- Stay away from power lines and electrical lines. The number two killer after drowning is electrocution. Severe weather often knocks down trees and utility poles. Water conducts electricity so stay away from flooding near downed poles. Report damaged poles and wires to the Bernards Township Police Department. [back to top](#)

### **Flood Safety Indoors**

- Have your electricity turned off by the Power Company. Some appliances, such as television sets, keep electrical charges after they have been unplugged. Don't use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.
- Look out for small animals, especially snakes. Small animals that have been flooded out of their homes may seek shelter in yours. Use a pole or stick and turn objects over to scare away small animals.
- Look before you step. After a flood, the ground and floors are covered with sharp debris including broken glass and nails. Floors and stairs that have been coated with mud or silt can be very slippery.
- Be alert for gas leaks. Use a flashlight to inspect your home for damage. Do not smoke or use candles, lanterns, or open flames that could ignite leaking gas. Make sure the gas company has turned off the gas and the area has been well ventilated. Turn not turn on gas fueled appliances like the furnace, hot water heater or clothes dryer. Have the gas company or a plumber check the appliances first. [back to top](#)

### **Flood Insurance**

If you don't have flood insurance, talk to your insurance agent. Homeowner's insurance policies do not cover flood damage. However, because Bernards Township 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 for properties that have flooded.

Some people have purchased flood insurance because it was required by their bank when they got their mortgage or home improvement loan. Usually, these policies cover the building's structure and not the contents. During the kind of flooding that has happened in Bernards, there is usually more damage to the contents of the buildings than there is to the structure.

Your property may be high enough that it was not flooded recently. However, it can still be flooded in the future because the next flood could be worse. If you are in the floodplain, the odds are that someday your property may be damaged. Flood damage is not limited to floodwater entering structures. The hilly terrain of Bernards Township also makes properties vulnerable to erosion, landslide, or slope failure depending on soil conditions. Steep slope embankments in or along the floodplains can be eroded during a flood resulting in slope or embankment failure.

If your flooding problem is caused or aggravated by sewer backup, check into a sewer backup rider to your homeowner's insurance policy. [back to top](#)

### **The Mandatory Purchase of Flood Insurance Requirement**

**NFIP:** This community participates in the National Flood Insurance Program (NFIP) which makes federally backed flood insurance available for all eligible buildings, whether they are in a floodplain or not. Flood insurance covers direct losses caused by surface flooding, including a river flowing over its banks, a lake or ocean storm, and local drainage problems.

The NFIP insures buildings, including mobile homes, with two types of coverage: building and contents. Building coverage is for the walls, floors, insulation, furnace, and other items permanently attached to the structure. Contents coverage may be purchased separately, if the contents are in an insurable building.

**Mandatory Purchase Requirement:** The Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994 made the purchase of flood insurance mandatory for Federally backed mortgages on buildings located in Special Flood Hazard Areas (SFHAs). It also affects all forms of Federal or Federally related financial assistance for buildings located in SFHAs. The SFHA is the base (100-year) floodplain mapped on a Flood Insurance Rate Map (FIRM). It is shown as one or more zones that begin with the letter "A"

The requirement applies to secured mortgage loans from financial institutions, such as commercial lenders, savings and loan associations, savings banks, and credit unions that are regulated, supervised or insured by Federal agencies such as the Federal Deposit Insurance Corporation and the Office of Thrift Supervision. It also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market.

Federal financial assistance programs affected by the laws include loans and grants from agencies such as the Department of Veterans Affairs, Farmers Home Administration, Federal Housing Administration, Small Business Administration, and the Department of Homeland Security's FEMA.

**How it Works:** Lenders are required to complete a Standard Flood Hazard Determination (SFHD) form whenever they make, increase, extend, or renew a mortgage, home equity, home improvement, commercial, or farm credit loan to determine if the building or manufactured (mobile) home is in an SFHA. It is the Federal agency's or the lender's responsibility to check the current Flood Insurance Rate Map (FIRM) to determine the building is in an SFHA. Copies of the FIRM are available for review in most local government building or planning departments. Lenders may also have copies or they may use a flood zone determination company to provide the SFHD form.

If the building is in an SFHA, the Federal agency or lender is required by law to require the recipient to purchase a flood insurance policy on the building. Federal regulations require building coverage equal to the amount of the loan (excluding appraised value of the land) or the maximum amount of insurance available from the NFIP whichever is less. The maximum amount available for a single-family residence is \$250,000. Government-sponsored enterprises, such as Freddie Mac and Fannie Mae, have stricter requirements.

The mandatory purchase requirement does not affect loans or financial assistance for items that are not covered by a flood insurance policy, such as vehicles, business expenses, landscaping, and vacant lots. It does not affect loans for buildings that are not in an SFHA, even though a portion of the lot may be. While not mandated by law, a lender may require a flood insurance policy as a condition of a loan, for a property in any zone on a FIRM.

If a person feels that an SFHD form incorrectly places the property in the SFHA, he or she may request a Letter of Determination Review from FEMA. This must be submitted within 45 days of the determination. [back to top](#)

### **What You Can Do**

- Do not dump or throw ANYTHING into drainage ditches or streams. Grass clippings, leaves, and branches can accumulate and block channels. A blocked channel cannot drain properly and will back up.
- Always check with the Engineering Department before you build on, regrade, or fill your property. A plan prepared by a licensed engineer may be required to obtain required permits.

### **More Flood Information**

The first thing you should do is check your flood hazard. Flood maps and flood protection references are available at the Bernards Township Public Library. Available publications include floodproofing guidance materials, the National Flood Insurance Program FAQ's and other references or see the references found on this website. You can also visit the Engineering Department, 277 South Maple Avenue, Basking Ridge to see if your property is in a floodplain. More specific information may be available depending on the property location, such as flooding elevations and past flood problems in the area. Call the Department at 908 204-3018. These services are free.

Check out the following links for additional information:

### **FEMA and National Flood Insurance Program Links**

<a href="http://www.fema.gov/index.shtm">http://www.fema.gov/index.shtm</a>	FEMA site
<a href="http://www.fema.gov/library/index.jsp">http://www.fema.gov/library/index.jsp</a>	FEMA Library site
<a href="http://www.fema.gov/hazard/flood/index.shtm">http://www.fema.gov/hazard/flood/index.shtm</a>	FEMA Flood site
<a href="http://www.floodsmart.gov/floodsmart/">http://www.floodsmart.gov/floodsmart/</a>	Official site of the NFIP
<a href="http://www.fema.gov/business/nfip/libfacts.shtm">http://www.fema.gov/business/nfip/libfacts.shtm</a>	FEMA Flood Insurance Publications
<a href="http://www.fema.gov/business/nfip/library.shtm">http://www.fema.gov/business/nfip/library.shtm</a>	FEMA Flood Insurance Library
<a href="http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&amp;catalogId=10001&amp;langId=-1">http://msc.fema.gov/webapp/wcs/stores/servlet/FemaWelcomeView?storeId=10001&amp;catalogId=10001&amp;langId=-1</a>	FEMA Map Service Center
<a href="http://www.fema.gov/rebuild/index.shtm">http://www.fema.gov/rebuild/index.shtm</a>	FEMA General Post Disaster Information
<a href="http://water.usgs.gov/">http://water.usgs.gov/</a>	USGS Water Resources site
<a href="http://waterdata.usgs.gov/nwis/nwisman/?site_no=01379000">http://waterdata.usgs.gov/nwis/nwisman/?site_no=01379000</a>	USGS 01379000 Passaic River near Millington Gage
<a href="http://water.usgs.gov/waterwatch/?m=flood&amp;r=nj&amp;w=map">http://water.usgs.gov/waterwatch/?m=flood&amp;r=nj&amp;w=map</a>	USGS Waterwatch – Current Water Resources Conditions (Hydrographs)

<http://waterdata.usgs.gov/nwis>

USGS Water Data

<http://ida.water.usgs.gov/ida/index.cfm?ncd=34>  
Stations

USGS Data Archive – data Collection

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