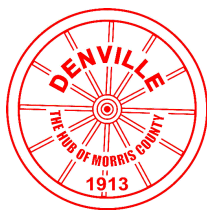


TOWNSHIP OF DENVILLE



Flood Protection Information

Prepare for flooding by doing the following:

- ✓ Know how to shut off the electricity and gas to your house when a flood comes.
- ✓ Make a list of emergency numbers and identify a safe place to go to.
- ✓ Make a household inventory, especially of basement contents.
- ✓ Put insurance policies, valuable papers, medicine, etc. in a safe place.
- ✓ Collect and put cleaning supplies, camera, waterproof boots, etc. in handy place.
- ✓ Develop a disaster response plan – See the Red Cross website: www.redcross.org/services/disaster/ for a copy of the brochure “Your Family Disaster Plan”
- ✓ Get a copy of Repairing Your Flooded Home. We have copies at the Denville Library or it can be found on the Red Cross’ website, too.

Consider some permanent flood protection measures.

- ✓ 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.
- ✓ Consider elevating your house above flood levels.
- ✓ 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.
- ✓ Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- ✓ More information can be found in Homeowner’s Guide to Retrofitting: Six Ways to Protect Your House From Flooding. Copies are in the Denville Public Library or at www.fema.gov/hazards/floods/lib312.shtm
- ✓ Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.

Obtain information on financial assistance.

- ✓ The county may offer rebate programs that will pay a percentage of approved projects. Possible projects could include low floodwalls, overhead sewers, sewer backup valves and relocation of utilities to higher levels.
- ✓ If you are interested in elevating your building above the flood level or selling it to the township, we may apply for a Federal grant to cover 75% of the cost.
- ✓ Get a flood insurance policy – it will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

Get a flood insurance policy.

- ✓ Homeowner’s insurance policies do not cover damage from floods. However, because Denville 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 Denville participates in the Community Rating System, you will receive a reduction in the insurance premium.
- ✓ Because your area is not mapped as a Special Flood Hazard Area, you may qualify for a lower-cost Preferred Risk Policy.
- ✓ 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.
- ✓ 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 coverage takes effect.
- ✓ Contact your insurance agent for more information on rates and coverage.