

City of Lambertville Flood Information

LOCAL FLOODING HAZARDS

Lambertville experiences flooding from two main sources: localized flooding from rainfall and the rising of the Delaware River. Alexauken, Swan and Ely Creeks are subject to localized flooding and flash floods, which can result in high channel velocities, debris that clogs structures, stream bank erosion, and bank failure. Lambertville is also vulnerable to direct flooding from the rising on the Delaware River and backflooding of the same tributaries. Major floods on the Delaware River impacting Lambertville occurred historically in October 1903, March 1936, and August 1955, and then in September 2004, April 2005, June 2006 and March 2011. Your property is located within the 100-year floodplain and is therefore vulnerable to flood hazard.

Swan Creek

Swan Creek has had the most damage recently due to the back-flooding of the Delaware River through the aqueduct that passes the D&R Canal. The area impacted is bounded by the canal to the west, Ferry St to the north, South Main St to the east and Mount Hope St to the south.

Ely Creek

Ely Creek is so locally named since the stream borders Ely Field. This stream has an origin along Route 179 and York St, running down the hill and making a sharp bend near the intersection of York St and North Franklin St and travels through a series of culvers and surface channels until it runs under the canal and discharges to Island Creek and the Delaware River.

Due to the rise in the Delaware River during basin-wide events, the system back-floods and inundates the area bounded by the canal, Arnett Avenue and Cherry Street. The area has a combination of residential and commercial properties.

Lambert Lane

Commercial and residential properties along Lambert Lane are directly flooded from the Delaware River. The area includes properties on the west side of Lambert Lane from Bridge Street to the north of the Coryell Street intersection.

Alexauken Creek

As with Swan Creek, the Alexauken Creek floodplain back-flows from the Delaware River. The areas that is impacted includes the north most end of North Union Street and just north of and adjacent to Cherry Street.

For more information on local flood hazards contact the Lambertville City Construction Office. The Floodplain Administrator can assist you in determining if your property lies within a flood hazard area, and the base flood elevations (where applicable). Lambertville City also keeps Elevation Certificates on file for some buildings within the floodplain. Contact the Lambertville City Construction Office at (609) 397-0803 for more information on the local flood hazard. Also, floodplain maps and other information regarding local flood hazards and flood protection measures can also be found at the Lambertville Library located at 6 Lily Street.

FLOOD WARNING SYSTEM

The City of Lambertville strives to reduce the risk through monitoring weather predictions and forecasted levels of the Delaware River and relaying this to residents. Residents are encouraged to pay attention to media sources and sign up for e-mail alerts to receive updates on the potential flood threat in Lambertville City at www.lambertvillenj.org. Also, if needed Hunterdon County has a reverse 911 system for emergency notifications and we ask you to listen carefully to the message and take the directed actions.

FLOOD SAFETY

Flooding is natural and inevitable, but simple actions can reduce the risk for yourself and the community.

Do not drive through a flooded area – A significant number of flood related fatalities occur from individuals attempting to drive in a flooded area.

Do not walk through flowing water – Flood waters may have deceiving undercurrents. Six inches of water may knock you off your feet.

Stay away from power lines and electrical wires – Electrocution is the 2nd leading cause of death during floods. Turn off power at the service box prior to flooding if possible. Water can carry electric current.

Be alert to gas leaks – If you smell gas, report it immediately to your gas company or the City of Lambertville at (609) 397-0110.

Keep children away from the flood water, ditches, culverts and storm drains – Flood waters travel at a velocity greater than children may be able to see or understand.

Clean everything that has been wet – Flood waters can contain raw waste, chemicals, bacteria. It is important to disinfect all salvageable possessions that were inundated with floodwaters.

Look out for animals – Flood waters can displace habitat and many animals may take refuge in your home, car, or other structures.

Do not use gas engines, such as generators, or charcoal fires indoors during power outages – Carbon monoxide gas exhaust can pose serious health hazards and an indoor open fire can ignite many household materials.

FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-year floodplain needs to obtain a permit from the City. This includes any fences, filling, excavation, construction, etc. The application for the permit must be submitted prior to the start of any project. Please contact the City of Lambertville Construction Office for more information on obtaining the appropriate permit for your next project or to report illegal development in the floodplain. The Construction Office can be reached at (609) 397-0803 or via e-mail at construction@lambertvillenj.org.

FLOOD INSURANCE

The City of Lambertville participates in the National Flood Insurance Program (NFIP) so that residents can protect their property and possessions from flood hazards. Homeowner's policies do not cover damage from floods. Flood insurance is only available to residents of communities that actively participate in the NFIP. If you do not currently have an NFIP policy, your insurance agent can provide information on flood insurance. The City of Lambertville has joined the Community Rating System (CRS), which provides discounts for flood insurance premiums within the 100-year floodplain area.

If you currently own a flood insurance policy, check the coverage. Most standard policies cover the building structure, but not the contents. Contents insurance can be obtained by checking with your insurance agent. There is a 30-day waiting period before flood insurance coverage takes effect. It is best to plan ahead; do not wait until a flood before purchasing flood insurance. All buildings within the floodplain that have a loan or mortgage from a federally regulated/insured bank are legally required to obtain a flood insurance policy for the structure.

DRAINAGE SYSTEM MAINTENANCE

Often people think that streams and creeks flush debris downstream naturally, so it is logical to dump leaves or other debris into the watercourse. Streams and ditches that become cluttered with debris are more vulnerable to increased flooding. The Lambertville City Public Works Department works to make sure local streams and ditches remain free of debris. It is important that individuals refrain from dumping leaves, yard waste, or other debris into these watercourses.

If you see debris in any of the watercourses within the City, please contact the City of Lambertville at (609) 397-0110 to report the location to public works.

NATURAL & BENEFICIAL FUNCTIONS

Floodplains provide several important and beneficial natural functions to the City of Lambertville and the surrounding area. Relatively undisturbed floodplains provide a wide range of benefits to both human and natural systems. In addition to the natural aesthetic afforded by open space, floodplains provide storage, filtration of nutrients, water quality improvements and critical habitat for waterfowl, fish, and other animals. Undisturbed floodplains also naturally provide erosion control and cumulatively reduce damage from future flooding hazards.

SUBSTANTIAL IMPROVEMENT/DAMAGE

The National Flood Insurance Program (NFIP) requires that if the cost of improvements to a building or the cost to repair damages (from any cause, not just flooding) to a building exceeds 50% of the market value of the building (excluding land value), the entire building must be brought up to current floodplain management standards. Building improvement projects include exterior and interior remodeling, rehabilitation, additions and repair and reconstruction projects. Please contact the Lambertville City Construction Office at (609) 397-0803 for further information.

PROPERTY PROTECTION MEASURES

There are number of measures that can reduce flood damage to a property or building.

- Mark your fuse or breaker box to show the circuits to the floodprone areas. Turning off power prior to flooding can reduce property damage and save lives.
- Consider elevating your home above flood levels.
- Elevate or protect your HVAC unit, ductwork, or plumbing. The savings could be significant if you consider that the unit would not have to be cleaned or replaced after the next flood.
- Check your structure for water entry points. These can be basement windows, doors, or dryer vents. These openings can be protected with low walls or temporary shields to be installed before flood events. Certain areas may but to also protect components such as washing machines by elevating them.
- Install a floor drain plug, standpipe, overhead sewer, or sewer check valve to prevent sewer backup flooding.

Note that some flood protection measures may need a building permit and others may not be safe for your building, so be sure to contact the Lambertville City Construction Office at (609) 397-0803 before beginning retrofit projects.

FUNDING FOR REPETITIVE LOSS PROPERTIES

Protecting severely flood-prone properties from future losses reduces the overall cost of the NFIP, the expense for the homeowners, and the economic impact to the community. In recognition of this important need for mitigation, Congress has created a variety of funding sources to help repetitive loss property owners reduce their exposure to flood damage. The Federal Emergency Management Agency (FEMA) now has five grant programs and one insurance benefit. More information on these programs can be found on the noted websites.

- ☒ Hazard Mitigation Grant Program (HMGP) – a grant made available after a Presidential disaster declaration (www.fema.gov/government/grant/hmgrp/index.shtm)
- ☒ Flood mitigation Assistance (FMA) – a grant that your community can apply for each year (www.fema.gov/government/grant/fma/index.shtm)
- ☒ Pre-Disaster Mitigation (PDM) – a nationally competitive grant that your community can apply for each year (www.fema.gov/government/grant/pdm/index.shtm)
- ☒ Repetitive Flood Claims (RFC) – a grant that FEMA administers for certain repetitive loss properties where there is no local government sponsor (www.fema.gov/government/grant/rfc/index.shtm)
- ☒ Severe Repetitive Loss (SRL) – a grant that is reserved for “Severe” repetitive loss properties, i.e., those with their flood insurance policies administered by FEMA’s Special Direct Facility rather than a private insurance company (www.fema.gov/government/grant/srl/index.shtm)
- ☒ Increased Cost of Compliance (ICC) – an extra flood insurance claim payment that can be provided if an insured building was flooded and then declared substantially damaged by the local permit office. (www.fema.gov/library/viewRecord.do?id=3010)

Most of the FEMA grants provide 75% of the cost of a project. The owner is expected to fund the other 25%, although in some cases the state or local government may contribute to the non-FEMA share. ICC pays 100% (up to \$30,000) of the cost of bringing the damaged building up to the local ordinance’s flood protection standards.

ADDITIONAL INFORMATION

If you need additional information regarding flood-related concerns, here are some resources:

Federal Emergency Management Agency (FEMA) Flood Information

<http://www.fema.gov/hazard/flood/index.shtm>

FEMA Flood Insurance Information

<http://www.fema.gov/business/nfip/>

City of Lambertville

www.LambertvilleNJ.org

18 York St

Lambertville, NJ 08530

(609) 397- 0110

Lambertville Public Library

6 Lily Street

Lambertville, NJ 0853