



## City of Lambertville

18 York Street

Lambertville, NJ 08530

609-397-0110

Website: [www.lambertvillenj.org](http://www.lambertvillenj.org)

David M. DelVecchio  
*Mayor*

Steven M. Stegman  
*Council President*

Beth Asaro  
*Councilwoman*

Wardell Sanders  
*Councilman*

Elaine Warner  
*Councilwoman*

August 1, 2018

Dear Resident,

As you know, Lambertville faces dual threats from floods — localized flash floods caused by heavy rains, and the rising of the Delaware River due to higher water volumes generated upriver.

Heavy rains feeding into the Alexauken, Swan and Ely creeks can create immediate, localized flash floods. High water velocities, clogging of storm drains, stream bank erosion, and even stream bank failure have all been by-products of flooding from these waterways. Flooding also can occur when heavy rainfalls collect on the hills and rush into our neighborhoods, as was most recently evidenced during Tropical Storm Irene in 2011.

Lambertville is also vulnerable to direct flooding from the rising on the Delaware River and back-flooding of the above-mentioned tributaries. Major floods on the Delaware River impacting Lambertville occurred historically in October 1903, March 1936, and August 1955 (record flood), and then most recently in September 2004, April 2005, and June 2006.

In the event of a flood emergency, you will be alerted by any of the following, either alone or in tandem with out outreach: “Swift911™” reverse telephone notification; the City’s social media platforms; route alerting by police, fire, and EMS employees; notices delivered to individual properties; public notices; traditional media; the emergency alert system (EAS). In the *highly unlikely* event of a dam breach upriver, these platforms will be engaged with specific information about evacuation routes.

If you have any questions or concerns regarding your property’s vulnerability to flooding, please contact the City of Lambertville Construction Office at (609) 397-0803. The Floodplain Administrator/Construction Official can assist you in determining if your property lies within a flood hazard area, the base flood elevations (where applicable), and potential flood protection measures. Lambertville also keeps Elevation Certificates on file for some recent building within the floodplain.

Please take the risk of flooding seriously — **you do not have to live in a FEMA-certified floodplain to be a victim of a flood.** And remember, the only way to insure your property is to have a policy with the National Flood Insurance Program.

Sincerely,

David M. DelVecchio  
Mayor



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## FLOOD INFORMATION

### FLOODPLAIN PERMIT REQUIREMENTS

All development within the 100-year floodplain needs to obtain a permit from the City of Lambertville. This includes any fences, filling, excavation, construction, etc. Applications for permits must be submitted prior to the start of any project. Please contact the City Construction Office at (609) 397-0803 or [construction@lambertvillenj.org](mailto:construction@lambertvillenj.org) for more information on obtaining the appropriate permit for your next project. And, if you see any illegal activity or development in the floodplain, please report it to the Construction Office.

### FLOOD INSURANCE

**Your homeowner's policy does not cover damages from flooding.** The City of Lambertville participates in the National Flood Insurance Program (NFIP), providing residents the ability to protect their property and possessions from flood hazards. If you do not currently have an NFIP policy, your insurance agent can provide information on flood insurance.

The City also has joined the Community Rating System (CRS), which provides discounts for flood insurance premiums within the Special Flood Hazard Area or 100-year floodplain. The City increased its participation and is now a Class 8 community, meaning that holders of flood insurance in the Special Flood Hazard Area (1% annual chance of occurrence, commonly called the "100-year floodplain") receive a 15% discount on new and renewed policies.

If you currently own a flood insurance policy, check the coverage. Most standard policies cover the building structure, but not its contents. Contents insurance can be obtained by checking with your insurance agent. Plan ahead — **do not wait until a flood is imminent before purchasing flood insurance** — as there is a 30-day waiting period before flood insurance coverage takes effect. All buildings within the floodplain that have a loan or mortgage from a federally regulated/insured bank are legally required to require a flood insurance policy for the structure. Flood Insurance rates will continue to go up in the next few years due to reductions in subsidies for certain properties.

### RESOURCES

- Federal Emergency Management Agency (FEMA): <http://www.ready.gov/floods>
- FEMA Flood Insurance Information: <http://www.floodsmart.gov>
- City of Lambertville: <http://www.lambertvillenj.org>.
- Ken Rogers, Floodplain Administrator/Construction Official: 609-397-0803.
- Lambertville Free and Public Library: <http://www.lambertvillelibrary.org/>