City of Garfield

BUILDING DEPARTMENT

111 OUTWATER LANE
GARFIELD, NEW JERSEY 07026-2694
www.garfieldnj.org

PHONE: (973) 340-2106

FAX: (973) 340-7623

Dear Garfield Property Owner

Please be advised The Construction Office for the City Of Garfield has sent you this package filled with information to help you with residing in a flood zone. Information included consists of type and cause of flood hazard, how to obtain flood map information, flood safety, flood insurance, property protection, choosing a contractor and when permits are required. The information is duplicated on the city's website www.garfieldnj.org directly accessible from home page. This activity is a requirement to be in FEMA CRS program and to help citizens understand how to prepare and hopeful eliminate the flood hazards. The CRS program allows for credits and level achievement for a community with each level obtained a decrease in annual flood premiums is possible. The City of Garfield is at a level 9 with aspirations for higher level however with the increase in rating property owners need to consider improvements in protection for their property. Flooding along the Passaic River Basin is something that will occur again but there are many options to protect and prevent damage to your property. Information and resources are available at the Garfield Public Library and Garfield City Hall. Information in this package also includes information for Garfield Police Department sent out to property owners during the recent Hurricane Irene flood event which is not outdated and is applicable and may find useful. The Garfield Construction Office will be sending more information prior to seasonal times of year when chances of flooding are greater. Please do not hesitate to reach out and contact our Office with any questions.

If you had to obtain a permit for replacement of equipment and/or repairs because of flood damage please call the Building Department to schedule for an inspection promptly to ensure the work accomplished was code complaint.

Sincerely

Frederick Krowl

Building Official

Flood Coordinator

PRINTED ON RECYCLED PAPER

City of Garfield

POLICE DEPARTMENT
OFFICE OF EMERGENCY MANAGEMENT
411 Midland Avenue, Garfield, New Jersey 07026

(973) 478-8500, ext. 123 - (973) 478-2851
Emergency 9 - 1 - 1

P.O. MICHAEL MARSH
COORDINATOR

KEVIN S. AMOS
CHIEF OF POLICE

ATTENTION GARFIELD RESIDENTS

THE GARFIELD POLICE OFFICE OF EMERGENCY MANAGEMENT IS HAPPY TO ANNOUNCE A NEW WAY TO COMMUNICATE INFORMATION TO ITS RESIDENTS.....

GO TO

www.NIXLE.com

BY REGISTERING YOUR CELLULAR PHONE AND/OR EMAIL ADDRESS YOU WILL BE ABLE TO RECEIVE EMERGENCY ALERTS AND COMMUNITY NOTIFICATIONS.

Please tell your friends and family members also !!!!

IF YOU HAVE ANY QUESTIONS PLEASE CONTACT THE GARFIELD POLICE OFFICE OF EMERGENCY MANAGEMENT AT 973-478-8500 EXT. 123

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PSE&G Exit Strategy for Post-Flood Areas

- The PSE&G OEM Liaison will develop a process for communicating an exit strategy to OEMs and town officials at a point when PSE&G removes assigned personnel from restoration work.

- Post a PSE&G 800 Construction number at temporary Command Center locations to provide coordination to address restoration needs of remaining customers.

- Provide a listing of contact numbers and designated responsibilities for construction officials, Department of Public Works, borough administrator's office; mayor's office and Red Cross representatives.

- Provide PSE&G Large Customer Support (LCS) representative contact information to address general questions or flood-related restoration issues.

- Establish agreements with local PSE&G Electric and Gas contacts to address long-term restoration work. If applicable, maintain any flood-related processes until the area restoration is complete.

- Generate a master list of all customers needing to be restored (Gas and Electric Tracking Template) and distribute dated electronic copies to: Customer Service Inquiry, Construction Inquiry, Electric Delivery, Gas Delivery, Regional Public Affairs (RPA) and Large Customer Support (LCS). This process will provide these customers with priority service for generating restoration work orders.

Homeowner's Guide to Retrofitting

Six Ways To Protect Your House From Flooding

Includes Information on Technical and Financial Assistance

FEMA 312 / June 1998

FEMA

FACT SHEET

Contents Only Coverage

NATIONAL FLOOD INSURANCE PROGRAM

Insuring your possessions is just as important as financially protecting the structure of your home or business. Even a few inches of water can cause tens of thousands of dollars in damage to your belongings. Without flood insurance to cover those losses, your financial security may be at risk.

Personal property coverage, commonly know as contents coverage, is an important option to consider because it is ***not*** *automatically included in your standard flood insurance policy. Currently, only one in four homeowners with a standard flood insurance policy is covered for damage to their contents. However, contents coverage is available to homeowners, business owners, and renters to protect valuable belongings from potential flood damage.*

CONTENTS COVERAGE IN HIGH-RISK AREAS

Property owners who live in high-risk areas with a mortgage from a federally regulated or insured lender are required to purchase flood coverage for their building, but the requirement *does not automatically* extend to contents coverage. For a homeowner to protect their personal property, contents must be purchased. Coverage up to $100,000 is available.

For example, a homeowner living in Zone AE (high-risk area), can purchase $100,000 of building coverage at an annual premium of about $806. For $294 more, a homeowner can include $30,000 of coverage for their personal property.

Personal property coverage up to $100,000 is also available for renters. Business owners can purchase up to $500,000 of coverage for contents in their building.

LOWER COST FLOOD INSURANCE OPTIONS

If your property is located in a moderate-to-low risk area, your flood risk is reduced, but *not removed*. You may be eligible for a lower cost Preferred Risk Policy (PRP) that provides building and contents coverage or contents-only coverage.

A PRP offers the same coverage to homeowners, business owners and renters for less than half the price of a standard policy. PRP yearly premiums for building and contents can start as low as $129, and $49 for contents-only coverage. The premium for $100,000 in building and $40,000 in contents coverage starts at $274 a year.

Visit **FloodSmart.gov** or call **1-800-427-2419** to learn more about how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting your home and property against flooding.

WHAT COULD YOU LOSE IN A FLOOD?

- Personal items like a television, DVD/VCR, computer, clothes, shoes and toys
- Couch, dining room table, entertainment center, and other furniture and fixtures
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Clothes washers and dryers
- Food freezers and the food in them
- Certain valuable items such as original artwork and furs (up to $2,500)
- Stock or inventory (non-residential contents)
- Machinery and equipment (non-residential contents)

Without personal property coverage included in your flood insurance policy, ***you*** could end up paying for all of these losses.

A thorough home inventory to document your belongings will help if you need to file a flood insurance claim. For more information and tips, visit www.knowyourstuff.org.

FACT SHEET

[Sample] Hurricane Season Fact Sheet

NATIONAL FLOOD INSURANCE PROGRAM

The 2004 and 2005 hurricane seasons were the most active ever seen in the United States. In 2004, five hurricanes hit the United States, four of which struck Florida, including the first Category 4 storm since Andrew in 1992. Seventy-five thousand National Flood Insurance Program (NFIP) claims were generated from this season, totaling close to $2 billion.

The year 2005 brought the largest and costliest flood disasters in our nation's history. Hurricanes Katrina, Rita and Wilma brought extensive flood damage to thousands of Gulf Coast homes, where residents continue to clean up and rebuild.

Warmer waters in the Atlantic Ocean are expected to continue the cycle of stronger hurricanes. The flood risks associated with these storms threaten the entire Eastern United States, the Gulf Coast and areas as far inland as Ohio and Pennsylvania. In these inland areas, slow-moving tropical systems can bring more rainfall than a Category 5 hurricane and cause widespread flooding.

PREPARE

Residents in areas susceptible to hurricane-related flooding need to prepare in advance for flood conditions. Before hurricane season begins, the Federal Emergency Management Agency (FEMA) encourages residents to:

- Purchase a flood insurance policy if they do not already have one
- Make a flood plan — plan evacuation routes and keep important papers in a safe, waterproof place
- Review their current insurance policy and become familiar with what is and is not covered
- Itemize and take pictures of possessions

KEY HURRICANE FLOOD INSURANCE STATISTICS

(Source: NFIP BureauNet bsa.nfipstat.com/reports/reports.htm)

- Total 2005 hurricane season claims paid to date — nearly $16 billion (as of 08/31/06)
- Total 2004 hurricane season claims paid to date — approximately $2 billion (as of 8/31/06)
- Eight of the most significant flooding events in our nation's history have occurred in the past two years.
- Flood insured damages totaled nearly $20 billion for the following hurricanes:

  — Katrina: $15.5 billion

  — Ivan: $1.5 billion

  — Rita: $416 million

  — Wilma: $340 million

  — Frances: $193 million

  — Jeanne: $126 million

  — Dennis: $103 million

  — Charley: $60 million

It is important to remember that flooding is a risk across the country. Every region of the United States has suffered historical flooding and is just as susceptible to future flood damage.

Does the National Flood Insurance Program (NFIP) encourage development in coastal areas that are particularly susceptible to hurricane-induced flooding?

Many factors, including community development pressures and the desirability of beachfront property, contribute to development in coastal areas.

Although the NFIP doesn't encourage development, the program does offer flood insurance protection for property owners in these areas, if that community adopts and rigorously enforces floodplain management regulations. The NFIP's stringent building requirements save the country more than $1.1 billion every year in losses from flood damage.

FACT SHEET

FloodSmart.gov

An Official Website of the National Flood Insurance Program

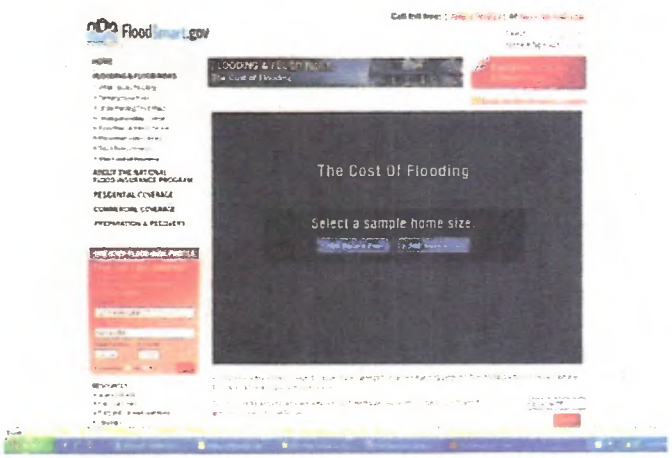
FloodSmart.gov *is designed specifically for the public and media to learn about flood risk and the importance of taking steps to financially protect homes and businesses from flood damage. Since its launch, the site has delivered on its vision to become the preferred online resource for relevant and actionable information about flood risks and flood insurance.*

The three main parts of the site are ***Prepare, Participate*** *and* ***Protect****. The site helps visitors learn to determine a property's flood risk and options for protection, discover the facts about flood insurance, understand how the National Flood Insurance Program (NFIP) works in their community, and realize how to take advantage of the Insurance Center to estimate a premium and find an agent in their area.*

SITE HIGHLIGHTS INCLUDE:

- **Get the facts.** Learn the basics about floods and flood insurance, to better understand your options.
- **Test the waters.** See how much damage a few inches of water can cause with an interactive demonstration.
- **Determine your flood risk.** Submit your address to receive a profile containing your property's relative flood risk, answers to frequently asked questions, a list of insurance agents in your area and links to community information.

  To see a map showing where a property is located in relation to flood hazard area, simply click on the link in your risk assessment results page.
- **Get involved.** Learn how community participation is the cornerstone of the NFIP and find ideas to mitigate and lessen your home's flood risk.
- **Find an agent.** To receive a list of insurance agents in your area who sell flood insurance, simply type in your address. A list of local agents will appear instantly. You may contact a listed agent directly to ask questions or to begin the process of being covered by flood insurance.
- **Link to resources.** Obtain information about floods, flood insurance, mitigation, disaster preparedness, maps, weather and natural resource conservation.



FEMA

Gas Restoration Expectations for OEMs, Counties, Municipalities & Towns

PSE&G - Anticipated Actions:

- After the storm concludes, PSE&G will perform a damage assessment to track flooding conditions. Initial actions will include a review of bridge structures, District regulator stations, exposed main and other Company facilities.
- PSE&G will make an assessment to determine the perimeter of the flooded area, and will estimate the number of customers affected by flood waters.
- Based on the severity of flood damage to a region, PSE&G may consider staffing a local Command Center that will work closely with local authorities, police and fire department personnel.
- As the flood waters begin to subside, PSE&G will work closely with OEMs and local officials to establish a safe and efficient restoration process. This plan will include the following:
    - PSE&G will join forces with Municipal Inspectors to establish a methodical plan for assessing damaged structures and turning off gas facilities at the same time. PSE&G employees will not be expected to perform any restoration activities until flood water has been cleared.
    - In the first step of a gas restoration process, PSE&G will safely turn off gas facilities to ensure that flood water has not caused damage to utility or customer equipment and gas piping.
    - Prior to PSE&G restoring gas service, Municipal Inspectors may expect to provide an inspection approval (where required) to determine that customer basements have been cleared of water and electric facilities (electric panel, meter box) have been verified for safety. Following inspector approval, customers will be expected to contact PSE&G to restore gas after their home/building has passed an inspection.
    - When restoring gas to customers, PSE&G will establish that customer gas piping is not leaking, and may replace meters, service regulators and possibly regulator vent piping if they have been exposed to water.
    - PSE&G will not restore gas to water heaters if controls have been affected by flood waters. Flooded units must be replaced.
    - PSE&G's restoration policy for gas fired furnaces and boilers requires that all gas controls, control system parts, and electrical parts that have been underwater must be replaced before the unit may be safely operated. Replacement of the entire unit may be required if deemed necessary by individual circumstances on a case by case basis.
- PSE&G will work with OEMs, towns and municipalities to provide plans for an exit strategy after the majority of customers have been restored and local Command Centers have been discontinued. This exit strategy will include establishing contact information and designated responsibilities to support customers who have had restoration delayed due to repairs or other circumstances.

Restoring Electric or Gas Service After Flooding

1. Verify with your town that your home/building can be occupied safely.
2. Flooded areas of the home/building must be cleared of water.
3. Some towns or municipalities may require an inspection prior to restoring gas or electric service. After water has been cleared, contact your town/municipality to determine if an inspection is required.
4. If the inspector finds damage to the electric facilities (electric panel, meter box), you must have a contractor make repairs.
5. Following any electric repairs by your contractor, contact the town/municipality to obtain a re-inspection, if required.
6. Once the home/building has passed inspection, please contact PSE&G to restore service.

HERALDNEWS

Wednesday,
August 31, 2011

Opinion

Douglas Clancy
Executive Editor
Alfred P. Doblin
Editorial Page Editor
Bruce Lowry
Assistant Editorial Page Editor

Beware scammers who follow the storms

OUR VIEW

CON ARTISTS love nothing better than a natural disaster. Ordinarily savvy people are at their most vulnerable, as are those who are inclined to be too trusting for their own good. The post-disaster world is easy pickings for unscrupulous operators, and for them, Hurricane Irene brought Christmas in August.

So it pays to heed the warning from the governor, the state Attorney General's Office and the state Division of Consumer Affairs: Beware of fake charities and of general contractors looking to make a quick buck.

"Bad home improvement contractors can leave homeowners with costs in the tens of thousands of dollars. Fake charities capitalize on compassion to steal money that should go to worthy causes," state Attorney General Paula Dow said in a written statement.

Don't let time, pressure and stress cloud good judgment. It is even more important now to do research on the person you hire to work on your home. Check with New Jersey's Better Business Bureau to see if any complaints have been filed. Ask the contractor for references. Do research online. And call the Division of Consumer Affairs to find out if the business is registered with the state.

Sham charities, too, are easy to miss. They use names that sound legitimate, and they work hard to tug on the heartstrings. These fakes popped up after Hurricane Katrina and after the tsunami in southeast Asia in March.

They are sure to appear around here, too.

Before you donate online or send a check, be sure to vet the charity beforehand, and again, call the Division of Consumer Affairs to see if it is registered.

The gouging does not necessarily wait until the waters have receded and the wind has died down. New Jersey has an anti-price-gouging law, as do New York and Connecticut, which goes into effect after a state of emergency is declared. Prices are not allowed to rise precipitously during a disaster.

In New Jersey, a business may not charge more than 10 percent over the normal amount for items or services. But that does not stop every business looking to profit from misfortune.

If you come across price-gouging or a scam, report it to Consumer Affairs.

City of Garfield

111 Outwater Lane
Garfield, New Jersey 07026-2694

BUILDING DEPARTMENT

GERALD WALIS
Construction Official
Fire Subcode Official

Telephone: (973) 340-2106
Fax: (973) 340-7623

PROCEDURE TO RE-NTER APTS AND TURN ON UTILITIES

ALL FLOODED BASEMENTS WHICH HAVE HAD THEIR PANELS AND OUTLETS FLOODED SHALL HAVE A LICENSED ELECTRICIAN SECURE A PERMIT AND REPLACE ALL BREAKERS OR FUSES AND CERTIFY ALL WIRING IS DONE PRIOR TO TURNING ON SERVICE.

ALL GAS APPLIANCES MUST BE CHECKED BY PUBLIC SERVICE. PUBLIC SERVICE MAY REQUIRE AN APPROVAL FROM THE BUILDING DEPT. If this is the case a plumbing permit may be required if heating units need to be replaced. Please notify owners that it is dangerous if the units are not checked prior to them being turned on. Any other questions shall be directed to the building dept office between 9-4 pm. People may re-enter their buildings however utilities shall not be turned on without prior inspection.

Thank You
Gerald Walis
CO|FO

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Mold growth on hard surfaces [Examples: floors, stoves, sinks, certain toys, countertops, flatware, plates, and tools]	1 cup (240 mL)	1 gallon	1. Mix 1 cup (240 mL) of bleach in 1 gallon of water. 2. Wash surfaces with the bleach mixture. 3. If surfaces are rough, scrub them with a stiff brush. 4. Rinse surfaces with clean water. 5. Allow to air dry.

For more information see:
Protect Yourself from Mold
(http://emergency.cdc.gov/disasters/mold/protect.asp)

Be aware that flood water may be contaminated. For more information about how to protect yourself and your family, visit Cleanup of Flood Water (http://emergency.cdc.gov/disasters/floods/cleanupwater.asp).

For more information on cleaning and sanitizing with bleach and how to make water safe for drinking, see Water Containers (Cleaning and Storage) (http://www.cdc.gov/healthywater/emergency/safe_water/personal.html#containers) and Make Drinking Water Safe (http://www.cdc.gov/healthywater/emergency/safe_water/personal.html#make_safe).

- Page last reviewed February 1, 2011
- Page last updated February 1, 2011

- Content source: Division of Emergency and Environmental Health Services, National Center for Environmental Health (NCEH) (http://www.cdc.gov/nceh/), Office of Noncommunicable Diseases, Injury abd Environmental Health (http://www.cdc.gov/about/organization/ccehip.htm)

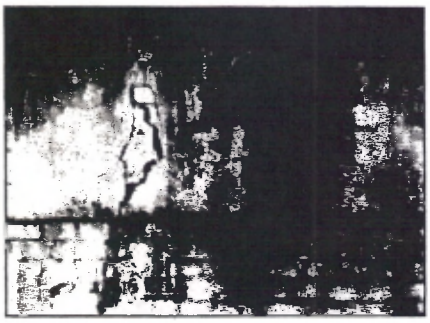
Centers for Disease Control and Prevention 1600 Clifton Rd. Atlanta, GA 30333, USA
800-CDC-INFO (800-232-4636) TTY: (888) 232-6348, 24 Hours/Every Day - cdcinfo@cdc.gov

USA.gov Government Made Easy

Reentering Your Flooded Home

When returning to a home that's been flooded after natural disasters such as hurricanes, tornadoes, and floods, be aware that your house may be contaminated with mold or sewage, which can cause health risks for your family.

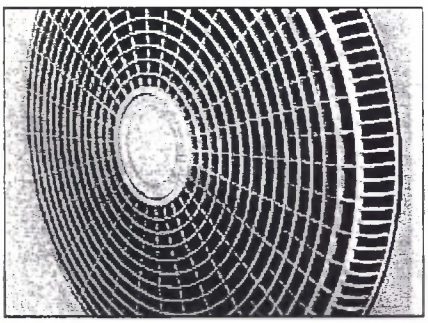
When You First Reenter Your Home



- If you have standing water in your home and can turn off the main power from a dry location, then go ahead and turn off the power, even if it delays cleaning. If you must enter standing water to access the main power switch, then call an electrician to turn it off. **NEVER turn power on or off yourself or use an electric tool or appliance while standing in water.**
- Have an electrician check the house's electrical system before turning the power on again.
- If the house has been closed up for several days, enter briefly to open doors and windows to let the house air out for awhile (at least 30 minutes) before you stay for any length of time.
- If your home has been flooded and has been closed up for several days, presume your home has been contaminated with mold. (See Protect Yourself from Mold (/disasters/mold/protect.asp).)
- If your home has been flooded, it also may be contaminated with sewage. (See After a Hurricane or Flood: Cleanup of Flood Water (/disasters/floods/cleanupwater.asp).)

Dry Out Your House

If flood or storm water has entered your home, dry it out as soon as possible. Follow these steps:



- If you have electricity and an electrician has determined that it's safe to turn it on, use a "wet-dry" shop vacuum (or the vacuum function of a carpet steam cleaner), an electric-powered water transfer pump, or sump pump to remove standing water. If you are operating equipment in wet areas, be sure to wear rubber boots.
- If you do not have electricity, or it is not safe to turn it on, you can use a portable generator to power equipment to remove standing water. **Note: If you must use a gasoline-powered pump, generator, pressure washer, or any other gasoline-powered tools to clean your home, never operate the gasoline engine inside a home, basement, garage, carport, porch, or other enclosed or partially enclosed structures, even if the windows and doors are open. Such improper use can create dangerously high levels of carbon monoxide and cause carbon monoxide poisoning.**
- If weather permits, open windows and doors of the house to aid in the drying-out process.
- Use fans and dehumidifiers to remove excess moisture. Fans should be placed at a window or door to blow the air outwards rather than inwards, so not to spread the mold.
- Have your home heating, ventilating, and air-conditioning (HVAC) system checked and cleaned by a maintenance or service professional who is experienced in mold clean-up **before you turn it on.** If the HVAC system was flooded with water, turning on the mold-contaminated HVAC will spread mold throughout the house. Professional cleaning will kill the mold and prevent later mold growth. When the service determines that your system is clean and if it is safe to do so, you can turn it on and use it to help remove excess moisture from your home.
- Prevent water outdoors from reentering your home. For example, rain water from gutters or the roof should drain away from the house; the ground around the house should slope away from the house to keep basements and crawl spaces dry.
- Ensure that crawl spaces in basements have proper drainage to limit water seepage. Ventilate to allow the area to dry out.

- Page last reviewed May 14, 2007
  Page last updated October 27, 2004
- Content source: Air Pollution and Respiratory Health Branch (APRHB), Division of Environmental Hazards and Health Effects (EHHE) (http://www.cdc.gov/nceh/ehhe/about.htm) , National Center for Environmental Health (NCEH)

Notify: GARFIELD

The Garfield Police Office of Emergency Management has created a network of free notification systems to alert our residents of emergencies and to receive community messages. Residents will now be able to receive messages by voice, text message and email.

The Office of Emergency Management urges residents to take a few minutes and register on-line for one or more of the following notification systems:

SwiftReach: allows residents to receive voice messages on their home or cell phones. ***http://www.garfieldnj.org/content/2190/2248/default.aspx***

Nixle: allows residents to receive text messages and emails ***www.nixle.com***

Twitter: if you are a Twitter user follow us ***@GarfieldPDOEM***

You can also register your information on SwiftReach and Nixle by visiting the City of Garfield website at ***www.garfieldnj.org***.

Registering your information is free and will only take a few minutes to complete. These few minutes will be the first step of keeping you informed of emergency events, utility outages, road closures, school closings and other important city information.

If you have any questions on the registration process, please contact the Office of Emergency Management at 973-478-8500 x.123.

SWIFTREACH NETWORKS

OFFICE OF EMERGENCY MANAGEMENT OEM CITY OF GARFIELD

nixle

"Partnering to provide an informed community"

FACT SHEET

Winter Flooding

NATIONAL FLOOD INSURANCE PROGRAM

Every part of the United States is at risk for winter flooding. Since many people are focused primarily on ice and snow this time of year, this is the time to remind customers to think about their winter flood risk.

Floods are the number one natural disaster in the United States. Flooding causes damage and destruction across regions nationwide — wiping out homes, businesses and personal financial resources. Residents need to know that they can take steps to protect their property and financial security before disaster strikes. However, many residents who are eligible for protection are unaware they can get flood insurance.

WINTER FLOODING: THE CAUSES

A number of conditions can cause winter flooding, including coastal flooding, ice jams and rapid snowmelt.

Winds generated from winter storms can cause widespread tidal flooding and severe beach erosion along coastal areas. For example, in the Great Lakes, winter storms can bring strong winds that push water levels up at one end of the lake, causing a storm surge. As the water levels return to normal, a pendulum effect takes place causing high water levels on alternating sides of the lake until a balance returns.

Long cold spells can also cause the surface of rivers to freeze, leading to ice jams. An ice jam occurs when a rise in the water level or a thaw breaks the ice into large chunks, which become jammed at man-made and natural obstructions. This can result in severe flooding. A sudden release of an ice jam can also cause flooding. When the water is released, it can flow downstream quickly, causing a significant rise in water levels in a very short time period.

Sudden thaws of a heavy snow pack can also lead to flooding. A midwinter or early spring thaw can produce large amounts of runoff in a short period of time. Because the ground is hard and frozen, water cannot penetrate and be reabsorbed. The water then runs off the surface and flows into lakes, streams and rivers, causing excess water to spill over their banks.

PREPARE

Residents in areas susceptible to winter flooding need to prepare in advance for flood conditions. Before the threat of flooding becomes imminent, residents should:

- Purchase a flood insurance policy if they do not already have one
- Review their current insurance policy and become familiar with what is and is not covered
- Make a flood plan, plan evacuation routes and keep important papers in a safe, waterproof place
- Itemize and take pictures of possessions

Consumers can visit **FloodSmart.gov** or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting their homes and property against flooding.

FLOODING IS AMERICA'S MOST COMMON NATURAL DISASTER. YET IT'S NOT COVERED BY MOST HOMEOWNERS INSURANCE.

NATIONAL FLOOD INSURANCE PROGRAM

FloodSmart.gov
1.888.435.6637

FEMA

FEMA F-683
Catalog No. 09107-2
(11/10)

BACKGROUNDER

Answers to Tough Questions

Working with media, local and state officials and property owners, you need to be armed with answers to a variety of questions before and after a flood. The following frequently asked questions address the tough issues that are often asked, with preapproved responses to assist your outreach efforts.

BEFORE A FLOOD

Since I don't live in a flood zone, I don't need flood insurance, right?

Wrong. Everyone is at risk for flooding. Floods can happen anywhere, at any time. Residents who live in and outside of a high-risk area (also known as a Special Flood Hazard Area) should know their risk and consider protection.

If you live outside of the high-risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may start as low as $129 a year, including coverage for your contents.

I have flood insurance, but after a recent flood, my personal belongings weren't covered. Why?

A standard flood policy will cover structural, furnace, water heater and air conditioner damage; flood debris clean-up; and floor surface damage such as to carpeting and tile.

However, unless you also purchase contents coverage, items such as furniture, collectibles, clothing, jewelry and artwork will not be covered. You should talk to your insurance agent to make sure your flood policy adequately protects your home and belongings in the event of a flood.

Why should I purchase a flood insurance policy since the Federal Emergency Management Agency (FEMA) makes disaster assistance available after a flood?

Federal disaster assistance is only available in a presidentially declared disaster. Flood insurance claims are paid even if a disaster is not declared by the President. A flood insurance claim is your money and you do not have to pay it back. If you receive disaster assistance funds, it will most likely be in the form of a loan that must be repaid, with interest. After all is said and done, a flood insurance policy is more cost-effective than disaster assistance.

Why can't I get flood insurance if I live in a Special Flood Hazard Area?

You ***can*** and ***should*** get flood insurance if you live in a Special Flood Hazard Area (SFHA). These areas are considered to be at high risk for flooding, and the National Flood Insurance Program (NFIP) encourages every homeowner, business owner or renter who lives and works in an SFHA to invest in flood insurance protection. Flood coverage is available to anyone who lives in one of nearly 21,000 NFIP participating communities across the country. To find out if you live in an NFIP participating community, visit www.fema.gov/fema/csb.shtm. You can call your insurance agent for more information, or visit FloodSmart.gov to find an agent in your area.

I've been approached by a company that says for a fee I can be removed from the Special Flood Hazard Area. How does this work?

Property owners who have reason to believe their flood zone designation is in error should request that FEMA evaluate property data, including elevation, through the Letter of Map Amendment (LOMA) process. If FEMA determines the property to be at moderate-to-low risk, the building may qualify for a lower cost flood policy. An application and step-by-step instructions for requesting a LOMA can be accessed at

www.fema.gov/plan/prevent/fhm/dl_mt-ez.shtm.

There is no fee for FEMA to review a request; however, the requester is responsible for any costs involved in collecting the supporting data necessary to submit an application.

If a structure has been elevated by fill and is at or above the one-percent-annual-chance flood elevation, property owners seeking a flood zone change can apply for a Letter of Map Revision based on fill (LOMR-F). An application and step-by-step instructions can be found at www.fema.gov/plan/prevent/fhm/dl_mt-1.shtm. FEMA does charge a fee for the engineering review of a structure.

AFTER A FLOOD

Why did my insurance agent tell me I didn't need flood insurance and my home just flooded?

Property owners are required by law to purchase flood insurance if their structure is located in a high-risk flood area, or Special Flood Hazard Area (SFHA), and they have a loan from a federally regulated or insured lender. However, everyone is at risk for flooding and needs to consider flood insurance protection. Property owners who live in an SFHA are at high risk for flooding and are strongly encouraged to purchase a flood policy.Those with properties in moderate-to-low risk areas need to understand that floodwaters do not stop at a line on a flood map.

You can take control of your financial security and ensure your property is flood protected. If your agent doesn't tell you about your flood insurance options, ask him/her to explain your flood risks and how the coverage works. You can also visit FloodSmart.gov or call **1-800-427-2419** to learn more about your flood risk and how to protect your property.

Will my flood insurance policy cover debris removal?

Yes. Debris removal is covered under building property flood insurance coverage.

Why does the National Flood Insurance Program (NFIP) provide flood coverage to repetitive loss properties?

FEMA is working to address repetitive loss properties (properties with two or more $1,000 flood insurance claims or three total claims within a 10-year period). The NFIP works with states, local governments, and Community Rating System (CRS) communities to mitigate these properties through elevation, relocation, flood-proofing, local flood control and acquisition/demolition.

Will policyholders in noncoastal states be paying more for flood insurance to support losses along the coast?

Premiums are based on risk, not location. Policyholders with similar flood risk pay the same rate regardless of where they live. For example, if a property has a one percent chance of flooding in a given year, it doesn't matter whether it's located on the coast or the middle of the United States – the chance of flooding is the same, one-percent. The National Flood Insurance Program does not increase premiums to make up for past losses. Premiums are set in order to pay for future expected losses.

FACT SHEET

Facts and Figures

From the National Flood Insurance Program

Many people do not know the basics about flooding or flood insurance. To make informed decisions, consumers need a solid understanding of their flood risk and flood insurance. The following are important facts and figures that provide a good picture of the risk of flooding, its impact and options for protection.

RISK

- Floods are the number one natural disaster in the United States.
- Everyone is at risk —even those not near flooding sources like rivers and lakes. Floods happen as a result of heavy rains, snow melt, overloaded drainage systems, land development runoff, and for many more reasons. Just an inch of water can cause tens of thousands of dollars in damage to property, including your personal contents.
- Most homeowners insurance doesn't cover flood damage.
- In a high-risk area, your home is more than twice as likely to be damaged by flood than by fire.
- More than 5 million Americans are protected with flood insurance, but millions more are unaware of their personal risk for property damage — or options for protection.
- In the South and West, approximately 24 percent of homeowners in high-risk areas, or Special Flood Hazard Areas (SFHAs), are covered by flood insurance. However, outside of the high-risk areas, three percent of homeowners in non-SFHAs have purchased flood insurance (Source: RAND Corporation).
- In Northeast and Midwest SFHAs, the flood insurance coverage is significantly lower than in other areas of the United States. Nearly 87 percent of Northeast residents and nearly 93 percent of Midwesterners lack financial protection in case of a flood (Source: RAND Corporation).

IMPACT

- Flood losses in the United States averaged $2.4 billion per year for the last decade.
- The National Flood Insurance Program (NFIP) paid more than $4 billion in flood insurance claims to policyholders in the past two years (as of May 2010).
- Federal disaster assistance is usually a loan that must be paid back with interest — and is only available when a disaster has been federally declared.
- In the last 50 years, nearly 1,000 flood events have been designated as federally declared disasters.
- Nearly 75 percent of all federally declared disasters over the past five years involved flooding.

- Property owners, renters and business owners can purchase flood insurance on their building and contents if their community is among the nearly 21,000 communities that participate in the NFIP.
- It typically takes 30 days after the purchase of flood insurance for the policy to take effect.
- The average flood insurance policy cost less than $570 per year.
- People in moderate-to-low risk areas may be eligible for the Preferred Risk Policy with flood insurance premiums starting as low as $129 a year.
- Consumers can visit **FloodSmart.gov** or call **1-800427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy and what the benefits are of protecting their homes and contents against flooding.

GARFIELD FLOOD INFORMATION

FLOOD INSURANCE

Garfield residents that live in a flood hazard area are to be aware that the standard homeowner's policy does not cover losses due to flooding. Garfield is a participator in the National Flood Insurance Program. Residents in the effected are should not wait to buy insurance protection. Maximum insurance on a one family dwelling is $250,000 and interior contents, $100,000. Nonresidential and business properties also are eligible for insurance in various amounts. Contact your insurance agent for more information on rates and coverage. Flood insurance is mandatory if the building is subject to any federally guaranteed financing. Reduced rates are available depending on your lowest habitable floor elevation above mean sea level, and a variety of deductible amounts. Please go to www.floodsmart.gov. for more information.

FLOOD PROPERTY PROTECTION

The main technique that can be used to flood protect your residential property and reduce the potential of future flood damage would be to elevate your house. You may ask the Building Official to come to your site to review your flooding problem. The Garfield Public Library has been updated with FEMA information Books to help Garfield Residents with this decision. Please review FEMA's website for possible funding sources for the property protection. Garfield's website is updated regularly.

City of Garfield

POLICE DEPARTMENT

411 MIDLAND AVENUE
GARFIELD, NEW JERSEY 07026
www.garfieldnj.org

TEL: (973) 478-8500, EXT. 101 - FAX: (973) 478-2863
EMERGENCY 9 - 1 - 1

KEVIN S. AMOS
CHIEF OF POLICE

September 1, 2011

Dear Garfield Resident,

I would like to thank the residents for their cooperation in this emergency. We at the Garfield Police Department are trying to assist you as much as we can during this difficult time. Attached you will find a Civilian Incident Report. If additional space is required, a Supplementary Report can be included. Please fill this report out if you need a police report for insurance reasons. If you are unable to do this report and would like an officer to do one for you stop in at Police Headquarters at 411 Midland Avenue or call the Police Department at 973 478-8500.

We will also be increasing patrols to your neighborhood. We are asking everyone to watch out for their neighbor, a police officer cannot be at every location at all times.

We have supplied you phone numbers for additional city departments that may be able assist you during this emergency. Please be aware of scams and unlicensed contractors trying to con you. Thank you again for your cooperation.

Respectfully

Chief Kevin S. Amos

Kevin S. Amos
Chief of Police

PRINTED ON RECYCLED PAPER

Flooding in New Jersey

Causes of Flooding

Floods are among the most frequent and costly natural disasters in terms of human hardship and economic loss. They can be caused by any of the following:

- Hurricanes and tropical storms
- Nor'easters or extra-tropical cyclones
- Heavy rains, winter storms and spring thaws that flood river basins
- Overburdened or clogged drainage systems can cause property damage both within and outside floodplains.
- Construction and new development affect natural drainage and create new flood risks.

Evacuation Guidelines

◆ Follow the instructions and advice of local authorities. Local authorities are the most informed about affected areas. They will best be able to tell you what areas to avoid.

◆ If advised to evacuate, do so immediately. Move to a safe area before access is cut off by flood water. Evacuation is much simpler and safer before flood waters become too deep for vehicles to drive through.

◆ Leave early enough to avoid being marooned by flooded roads. Delaying too long may allow all escape routes to become blocked.

◆ If you are instructed by local authorities, turn off all utilities at the main power switch and close the main gas valve. In some areas, local authorities may advise you to turn off utilities to prevent further damage to homes and the community.

◆ Follow recommended evacuation routes. Shortcuts or alternate, non-recommended routes may be blocked or damaged by flood waters.

Returning to Your Property

Always take necessary precautions after a flood. Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember when returning to your property:

◆ Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection. If you come to a barricade or a flooded road, find another route.

◆ Keep listening to the radio for news about what to do, where to go or what areas to avoid. Emergency workers will be assisting people in flooded areas. You can help them by staying off the roads and out of the way.

◆ If you must walk or drive in areas that have been flooded: Stay on firm ground. Moving water only 6 inches deep can sweep you off your feet, and standing water can be electrically charged from underground or downed power lines.

◆ Flooding can cause familiar places to change and damage roads and walkways. Flood debris can hide animals and broken bottles, leaving the surface slippery. Avoid walking or driving in flood debris.

◆ Play it safe. Additional flooding or flash floods can occur. Listen for local warnings and information. If your car stalls in rapidly rising waters, get out immediately and climb to higher ground.

Potential Flood Damage

◆ If your property has been flooded, it is possible that structural damage could have occurred. Foundation walls, supporting members and interior partitions can all be affected by flood waters. Appliances such as furnaces, water heaters, stoves or other fuel fired appliances could be damaged by flood waters.

◆ Your property's fuel source (oil, natural gas, propane, liquefied petroleum and butane) can be affected by flood waters. Above ground and underground tanks can move during flooding, and associated piping can crack or become loose.

◆ Your property's electrical system - both the main box and circuits - can be affected by flooding. Interio and exterior associated electrical equipment can also be damaged.

◆ Your property's water supply (municipal or well) can become contaminated and/or inoperable from flood waters.

◆ Debris can clog the sewage disposal system on you property.

Code Enforcement Process

During flooding incidents where damage has occurrec your local code enforcement agency may be called on to help you get back into your property. These agencies will provide property owners with the necessary support to evaluate conditions in their properties.

◆ Building inspectors will access the damage to foundation walls and look for signs of structural damage.

◆ Electrical inspectors will monitor the status of your property's electrical system and recommend when electrical service could be reconnected to the property by your utility provider.

◆ Plumbing inspectors will evaluate the condition of your appliances, piping and fuel service, and recommend when it is safe to turn service back on.

◆ Fire Protection inspectors will evaluate the level of fire protection within buildings

On this Page

- Disaster Supplies Kit (#kit)
- Handwashing (#handwashing)
- Bathing (#bathing)
- Dental Hygiene (#dental)
- Wound Care (#wound)
- Additional Hygiene Information (#additional)

Personal Hygiene and Handwashing After a Disaster or Emergency

Good basic personal hygiene and handwashing are critical to help prevent the spread of illness and disease. Clean, safe running water is essential for proper hygiene and handwashing.

Hygiene is especially important in an emergency such as a flood, hurricane, or earthquake, but finding clean, safe running water can sometimes be difficult. The following information will help to ensure good hygiene and handwashing in the event of an emergency.

Disaster Supplies Kit (Hygiene Supplies)

Before an emergency, make sure you have created a Disaster Supplies Kit (http://www.cdc.gov/healthywater/emergency/safe_water/personal.html#kit).

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Handwashing

Keeping hands clean during an emergency helps prevent the spread of germs. If your tap water is not safe to use, wash your hands with soap and water that has been boiled or disinfected (http://www.cdc.gov/healthywater/emergency/safe_water/personal.html#make_safe_boiling). Follow these steps to make sure you wash your hands properly:

- Wet your hands with clean, running water (warm or cold) and apply soap.
- Rub your hands together to make a lather and scrub them well; be sure to scrub the backs of your hands, between your fingers, and under your nails.
- Continue rubbing your hands for at least 20 seconds. Need a timer? Hum the "Happy Birthday" song from beginning to end twice.
- Rinse your hands well under running water.
- Dry your hands using a clean towel or air dry them.

A temporary Handwashing Station (http://www.dec.state.ak.us/eh/fss/seafood/handwash.htm) can be created by using a large water jug that contains clean water (for example, boiled or disinfected).

Washing hands with soap and water is the best way to reduce the number of germs on them. If soap and water are not available, use an alcohol-based hand sanitizer that contains at least 60% alcohol. Alcohol-based hand sanitizers can quickly reduce the number of germs on hands in some situations, but sanitizers do **not** eliminate all types of germs.

Hand sanitizers are not effective when hands are visibly dirty.

When to Wash Hands

Selecting a Contractor

It may be necessary to obtain the services of a qualified contractor to conduct repairs on your property following flood damages. Keep the following in mind before hiring a contractor:

- Verify the firm's reputation.
- Verify the contractor is licensed, certified and/or registered for the work that will be conducted.
- Ask for past references.
- Ask for a written estimate.
- Ask for a legal written contract.
- Ask for any guarantees in writing.
- Obtain and maintain a copy of the final signed contract.
- Ensure that all of the necessary permits are obtained prior to starting work.
- Prior to final payment, ensure that all required inspections are conducted and approved by the authority that has jurisdiction.

For Additional Information:

New Jersey Office of Emergency Management (NJOEM)
www.state.nj.us/njoem/
or (609) 882-2000

Federal Emergency Management Agency (FEMA) www.fema.gov/hazards/floods/
or (202) 566-1600

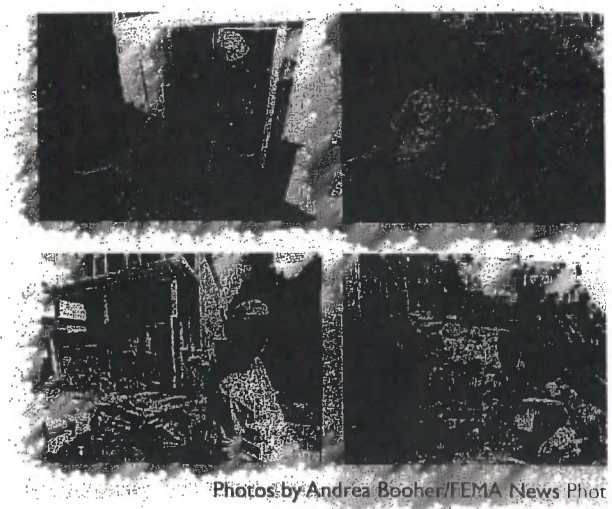
American Red Cross:
www.redcross.org
or call your local red cross chapter

New Jersey Department of Community Affairs
Division of Codes & Standards
101 South Broad Street
PO Box 802
Trenton, NJ 08610-0802
(609) 292-7899

NEW JERSEY DEPARTMENT OF
COMMUNITY AFFAIRS

people. places. progress.

Flooding Hazards:



Photos by Andrea Booher/FEMA News Phot

What You Need To Know

THE RISK IS REAL

Truth is, you can live miles away from water and still be a victim of flooding. Nearly 25% of flood insurance claims come from moderate-to-low risk areas. That's partly because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from a broken sewer line to a slow-moving rainstorm can cause flooding. Bottom line, your home has a 1 in 4 chance of flooding during a 30-year mortgage.*

*In high-risk areas.

FLOOD INSURANCE IS AFFORDABLE

The problem is widespread, and the solution is simple. About 90 private insurance companies nationally offer affordable flood insurance backed by the federal government. Policies are available to homeowners, condo owners, apartment owners, renters and business owners alike.

If you live in a moderate-to-low risk area, a flood policy can cost as low as $129 a year.* Just a few inches of water can cause tens of thousands of dollars in damage – only a flood insurance policy will protect you from devastating financial loss caused by flooding.

*Call your local agent for details.

DISASTER AID IS OFTEN NOT AVAILABLE

Many people think they don't need flood insurance because they believe federal disaster assistance will come to their aid. But floods are not always declared a federal disaster. And even when they are, aid is usually in the form of a loan which must be paid back with interest.

Flood insurance, on the other hand, pays for all covered losses, and, unlike loans, that money doesn't have to be paid back. You can cover your home's structure for up to $250,000 and its contents for up to $100,000. For businesses, structural and contents coverage is available up to $500,000.

Don't count on others to protect your home. Take the initiative to protect your home and business yourself.

HEAD FOR COVER

Don't wait until it's too late. A policy takes 30 days from application to go into effect. So look into flood insurance today.

To assess your risk, visit FloodSmart.gov.

For more information, call your agent or call 1.888.435.6637.

What can I do if I don't live in a participating community?

Contact your local officials and encourage them to take the steps to become a participating community in the National Flood Insurance Program.

Am I eligible for flood insurance if I live in a condo or apartment?

Most people who live in National Flood Insurance Program participating communities, including renters and condominium unit owners, are eligible to purchase a flood insurance policy. A maximum of $250,000 of building coverage is available for single-family residential buildings, $250,000 per unit for residential condominiums. The limit for contents coverage on all residential buildings is $100,000, which is also available to renters.

Where can I get a flood insurance policy if my agent doesn't sell it?

Flood insurance is sold and serviced by private insurance companies in nearly 21,000 communities nationwide. The federal government sets the terms and rates.

Claims payments are funded by flood insurance premiums. To purchase a policy, first call your insurance agent. To find an agent in your area, visit FloodSmart.gov or call **1-800-427-2419**.

Why do I need flood insurance...

when my home is on a hill?

Floods can occur in any area, although to varying degrees. If you live on a hill or in an area that has never been flooded, your risk may be significantly reduced, but it is not eliminated.

Flooding can be caused by heavy rains, melting snow, mudflow, inadequate drainage systems, failed protective devices, such as levees and dams, and tropical storms and hurricanes. You should make an informed decision about the flood risks you face before deciding not to purchase flood insurance. Talk to your agent for additional details – you may qualify for a Preferred Risk Policy (a lower-cost flood insurance policy).

when my home is not on the coast or near a river?

Some of the most damaging and costly floods occur hundreds of miles from coasts and river banks. Slow moving tropical systems, urban runoff and flash flooding can occur in communities across the country. You need to be aware of these flood risks and financially protect your home and business with flood insurance coverage.

Why does the flood map say I'm in a high-risk area when my home is built on high ground?

Flood Insurance Rate Maps (FIRMs) cannot reflect every variation in the physical topography of an area. Therefore, a FIRM occasionally will show a property as being in a Special Flood Hazard Area (SFHA), even though the ground may be above the Base Flood Elevation (BFE).

However, there is a mechanism for resolving such a situation. A property owner can submit property and elevation data in support of a request for a Letter of Map Amendment (LOMA) to remove the property from the SFHA designation. This process involves the property owner and FEMA. If FEMA determines the property to be at moderate-to-low risk, it is still at risk of flooding and flood insurance is highly recommended.

For detailed information regarding the LOMA process, call 1-877-336-2627 toll-free.

PSE&G
We make things work for you.

Restoring Electric or Gas Service After Flooding

1. Verify with your town that your home/building can be occupied safely.
2. Flooded areas of the home/building must be cleared of water.

    - **Gas Service - go to step six (6)**

3. After water has been cleared, contact your town to perform an inspection. Inspections will be performed on an individual basis.
4. If the inspector finds damage to the meter box, you must have a contractor make repairs.
5. Following any repairs by your contractor, contact the town in order to obtain a re-inspection.
6. Once the home/building has passed inspection, the town will contact PSE&G to restore service.

Para Restaurar el Servicio de Electricidad y Gas Después de Una Inundación:

1. Verifique con el municipio si usted puede entrar en su casa/edificio y ocuparlo sin peligro.
2. Hay que eliminar el agua de las áreas inundadas de la casa/edificio.
    1. **Vaya a dar un paso seis (6)**
3. Después que se ha eliminado el agua, comuníquese con el municipio para que hagan una inspección. Las inspecciones se harán individualmente.
4. si el inspector encuentra el daño a la caja del metro, usted debe tener una reparaciones de la marca de contratista.
5. Después que su contratista haya hecho cualquier reparación, comuníquese con el municipio para que hagan una re-inspección.
6. Una vez que la casa/edificio ha pasado la inspección, el municipio se pondrá en comunicación con PSE&G para restaurar el servicio.

Flooded Basements

As a reminder to customers...flooded basements can pose a genuine safety risk.
Here are steps to take:

- Be cautious in flooded basements.
- If customers lose electricity and their basement is flooded, notify PSE&G **(1-800-436-7734)** and call the local fire department to have the basement pumped. Stay away from the breaker box if it's in a flooded basement. And, don't go into a flooded basement if energized wires are present.
- If water gets up to the height of the gas burner on a water heater or gas heater, customers can shut off the supply of gas to the unit if they know how. They must call PSE&G **(1-800-436-7734)** to have the gas supply turned back on because pilot lights must be lit.
- Customers should call PSE&G **(1-800-436-7734)** immediately if they smell gas.

City of Garfield

Search Our Site: go

News

8/16/2011:
AUGUST 16, 2011 CITY COUNCIL MEETING CANCELLED

8/1/2011:
HYDRANT-FUSHING PROGRAM

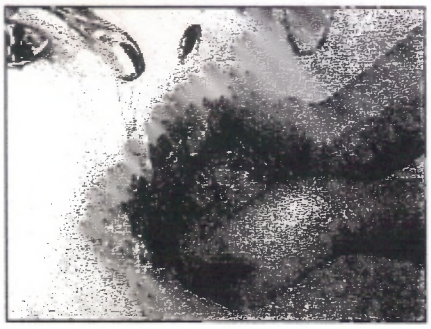
7/8/2011:
SPRAY PARK OPEN SATURDAY

Archives

Important Phone Numbers

Police-Fire-Ambulance (EMERGENCY ONLY)	9-1-1
Police Department - Non-emergency	(973) 478-8500
Court/Violations Bureau	(973) 340-6119
Office of Emergency Management	(973) 478-2851
City Manager's Office	(973) 340-2000
City Clerk	(973) 340-2001
Tax Collector/Treasurer	(973) 340-2103
Tax Assessor	(973) 340-2104
Building Department/Zoning Officer	(973) 340-2106
Fire Prevention Bureau (City Hall)	(973) 478-7071
Property Maintenance	(973) 340-2106
Unlawful Dwellings Enforcement	(973) 340-6420
Resident Parking Stickers Office	(973) 340-2328
Garfield Housing Rehabilitation Program	(973) 340-0291
Finance Office	(973) 340-2105
Payroll Clerk	(973) 340-6107
Mayor's Office	(973) 340-2439
Health Department	(973) 340-3340
Senior Activity Center	(973) 478-0502
Garfield Public Library	(973) 478-3800
Recycling Department	(973) 546-2200
Parks and Recreation Department	(973) 546-1700
DPW/Water Plant	(973) 546-2200
Pre-K	(973) 253-8451
School #4	(973) 340-5034
School #5	(973) 340-5035
School #6	(973) 340-5036
School #7	(973) 340-5037
School #8	(973) 340-5038
School #10	(973) 253-2716
Middle School	(973) 340-5039
High School	(973) 340-5010
Guidance Office	(973) 340-5027
Special Education	(973) 340-5044
Superintendent of Schools	(973) 340-5000
Business Office	(973) 340-5001
Garfield Catholic Academy	(973) 772-0416
Garfield Chamber of Commerce	(973) 340-4808
Garfield Volunteer Ambulance Corps	(973) 478-4522
Garfield Housing Authority	(973) 340-4170

Wash hands with soap and clean, running water (if available):



- Before, during, and after preparing food
- Before eating food
- After using the toilet
- After changing diapers or cleaning up a child who has used the toilet
- Before and after caring for someone who is sick
- After blowing your nose, coughing, or sneezing
- After touching an animal or animal waste
- After touching garbage
- Before and after treating a cut or wound

Other Hand Hygiene Resources

- Food and Water Safety and Hand Hygiene Resources (http://emergency.cdc.gov/disasters/handhygiene.asp)
- Handwashing: Clean Hands Save Lives (http://www.cdc.gov/cleanhands/)

Do not use contaminated water to wash dishes, brush your teeth, wash and prepare food, or make ice.

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Bathing

Bathing after a water-related emergency should only be done with clean, safe water. Listen to local authorities for further instructions. Sometimes water that is not safe to drink can be used for bathing.

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Dental Hygiene

Brushing your teeth after a water-related emergency should only be done with clean, safe water. Listen to local authorities to find out if tap water is safe to use.
Visit the Safe Drinking Water for Personal Use (/healthywater/emergency/safe_water/personal.html) page for more information about making your water safe for brushing your teeth. You may visit CDC's Oral Health (/oralhealth/) page for complete dental hygiene information.

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Wound Care

Keeping wounds clean and covered is crucial during an emergency. If you have open cuts or sores, keep them as clean as possible by washing well with soap and clean, safe water to control infection. If a wound develops redness, swelling, or drainage, seek immediate medical attention.

When providing first aid for a wound, clean hands (#handwashing) can help prevent infection. Visit Emergency Wound Care After a Natural Disaster (http://emergency.cdc.gov/disasters/woundcare.asp) to find complete information on caring for wounds.

Healthcare professionals should visit Emergency Wound Management for Healthcare Professionals (http://emergency.cdc.gov/disasters/emergwoundhcp.asp) and Management of *Vibrio vulnificus* Wound Infections After a Disaster. (http://emergency.cdc.gov/disasters/disease/vibriofaq.asp)

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Additional Hygiene Information

- **Cleaning and Sanitizing With Bleach After a Disaster or Emergency** (http://www.bt.cdc.gov/disasters/bleach.asp)
  (Information on how to keep surfaces clean to avoid the spread of germs)
- **Flood Water After a Disaster or Emergency** (/disasters/floods/cleanupwater.asp)
  (Steps to protect yourself and your family from potentially-contaminated flood water)
- **Guidelines for the Management of Acute Diarrhea (for Healthcare Providers)** (/disasters/hurricanes/pdf/dguidelines.pdf) (/file-formats.asp#pdf) (133 KB/3 pages)
  (Acute diarrhea may occur in post-disaster situations where access to electricity, clean water, and sanitary facilities is limited)

Cleaning and Sanitizing With Bleach after an Emergency

Cleaning and sanitizing your household after an emergency is important to help prevent the spread of illness and disease.

Using Cleaning & Sanitizing Products

First, wash surfaces with soap and warm, clean water to remove dirt and debris. Next, sanitize surfaces with household bleach.

It is critical to read and follow the safety instructions on any product you use. Below are the most important safety guidelines when using sanitizing products:

- Never mix bleach with ammonia or any other cleaner.
- Wear rubber or other non-porous boots, gloves, and eye protection.
- Try not to breathe in product fumes. If using products indoors, open windows and doors to allow fresh air to enter.

Cleaning & Sanitizing with Bleach

Use regular unscented 5%—6% household bleach and follow the instructions in the chart below.

Recommendations for Cleaning and Sanitizing Various Surfaces with Bleach and Water

Area or Item to be Cleaned	Amount of Bleach and Water to Mix		Cleaning Steps
	Bleach Amount	Water Amount	
Clean and Sanitize Food Cans and Surfaces			
Food surfaces that may have touched flood water [Examples: countertops, plates] Note: Throw away wooden cutting boards, baby bottle nipples, and pacifiers	1 teaspoon (4.9 mL)	1 gallon	1. Wash with soap and warm, clean water. 2. Rinse with clean water. 3. Sanitize using a mixture of 1 teaspoon (4.9 mL) of bleach per 1 gallon of clean water. 4. Allow to air dry.
Food cans that are not bulging, open, or damaged	1 cup (240 mL)	5 gallons	1. Remove can labels. 2. Wash cans with soap and warm, clean water. 3. Dip cans in mixture of 1 cup (240 mL) of bleach per 5 gallons of water. 4. Allow to air dry. 5. Re–label cans with a permanent marker.
Clean and Sanitize Other Household Surfaces and Items			
Surfaces that do not soak up water and that may have touched floodwater [Examples: floors, stoves, sinks, certain toys, countertops, flatware, plates, and tools]	1 cup (240 mL)	5 gallons	1. Clean surface with soap and warm, clean water. 2. Rinse with clean water. 3. Sanitize using a mixture of 1 cup (240 mL) of bleach to 5 gallons of water. 4. Allow to air dry.
Clean Mold Growth Off Hard Surfaces			

411 MIDLAND AVENUE, GARFIELD, NJ 07026
(973) 478-8500

CIVILIAN SUPPLEMENTARY REPORT

OCA # _____ DATE _____

ABOVE FOR POLICE USE ONLY

DETAILS OF INCIDENT

SIGNATURE OF PERSON FILING REPORT _____ DATE _____

SIGNATURE OFFICER RECEIVING REPORT _____ DATE _____

GARFIELD POLICE DEPARTMENT
CIVILIAN INCIDENT REPORT

411 MIDLAND AVENUE, GARFIELD, NJ 07026 - (973) 478-8500

OCA# _____ ENTERED _____ UPDATED _____

ABOVE FOR POLICE USE ONLY

PERSON REPORTING INCIDENT

NAME _____ PHONE (Home) _____ (Work) _____

ADDRESS _____ CITY _____ STATE _____ ZIP _____

INCIDENT LOCATION _____

DATE(S) OF INCIDENT _____ TIME OF INCIDENT _____

IF YOUR VEHICLE WAS INVOLVED COMPLETE THIS SECTION

PLATE # _____ STATE _____ YEAR OF VEHICLE _____ MODEL _____ COLOR _____

DESCRIBE ALL ARTICLES WHICH WERE LOST OR STOLEN (INCLUDE SERIAL NUMBERS)	VALUE
	$
	$
	$
	$
	$
	$
	$
TOTAL VALUE	$

DESCRIBE THE CIRCUMSTANCES OF THE INCIDENT

DO NOT WRITE ON BACK OF THIS FORM - ASK FOR A SUPPLEMENT SHEET FROM DESK OFFICER

SIGNATURE OF PERSON FILING REPORT _____ DATE _____

SIGNATURE OF OFFICER RECEIVING REPORT _____ DATE _____

RECORDS/DETECTIVE USE ONLY ASSIGNED TO _____ DATE _____ STATUS _____