



1.0 BOROUGH OF TOTOWA

This jurisdictional annex to the Passaic County Hazard Mitigation Plan (HMP) provides information to assist public and private sectors in the Borough of Totowa with reducing losses from future hazard events. This annex is not guidance of what to do when a disaster occurs; its focus is on actions that can be implemented prior to a disaster to reduce or eliminate damage to property and people. The annex presents a general overview of Totowa, describes who participated in the planning process, assesses Totowa’s risk, vulnerability, and capabilities, and outlines a strategy for achieving a more resilient community.

1.1 HAZARD MITIGATION PLANNING TEAM

The Borough of Totowa identified primary and alternate HMP points of contact and developed this plan over the course of several months, with input from many Borough departments. The Emergency Management Coordinator represented the community on the Passaic County HMP Planning Partnership and supported the local planning process by securing input from persons with specific knowledge to enhance the plan. All departments were asked to contribute to the annex development through reviewing and contributing to the capability assessment, reporting on the status of previously identified actions, and participating in action identification and prioritization.

Table 2-1 summarizes Borough officials who participated in the development of the annex and in what capacity. Additional documentation of the Borough’s planning activities through Planning Partnership meetings is included in Volume I.

Table 2-1. Hazard Mitigation Planning Team

Primary Point of Contact	Alternate Point of Contact
Name/Title: Detective Gary Bierach, Office of Emergency Management Coordinator Address: 537 Totowa Road, Totowa, NJ 07512 Phone Number: (973) 953-3450 Email: gbierach@totowapd.org	Name/Title: Richard Schopperth, Office of Emergency Management Deputy Coordinator Address: 537 Totowa Road, Totowa, NJ 07512 Phone Number: (973) 650-2347 Email: rschopperth@totowanj.org
National Flood Insurance Program Floodplain Administrator	
Name/Title: Mike Cristaldi, Borough Engineer Address: 537 Totowa Road, Totowa, NJ 07512 Phone Number: (973) 523-6200 Email: mcristaldi@alaimogroup.com	
Additional Contributors	
Name/Title: Allan Burghardt, Floodplain Manager Method of Participation: Provided key input in the planning process by completing worksheets.	
Name/Title: Detective Gary Bierach, Office of Emergency Management Coordinator Method of Participation: Provided key input in the planning process by completing worksheets.	
Name/Title: Method of Participation:	
Name/Title: Method of Participation:	
Name/Title: Method of Participation:	



Primary Point of Contact	Alternate Point of Contact
Name/Title: Method of Participation:	

1.2 COMMUNITY PROFILE

1.2.1 Brief History

The Borough was first settled around 1750 and was officially incorporated in 1898, formed from portions of the Townships of Manchester and Wayne. The name “Totowa” derives from a Native American term used by indigenous inhabitants; various translations interpret the term to mean “where you begin,” “between mountains and waters,” or “to sink beneath the waters” (Zimmer 2018).

1.2.2 Location

According to the U.S. Census Bureau, the Borough has a total land area of 4.065 square miles, of which 3.994 square miles is land and 0.071 square miles is water. The Borough is in southeastern Passaic County. It is bordered to the north and west by Wayne, to the south by Little Falls, and to the east by Paterson and Woodland Park.

1.2.3 Governing Body Format

The Borough is governed by a mayor and six-person council. The Borough also has a Municipal Clerk that serves as a liaison officer between the governing body, taxpayers and residents, and the general body of municipal personnel.

1.2.4 Population and Social Vulnerability

According to the U.S. Census, the 2020 population for Totowa was 11,065, a 2.4 percent increase from the 2010 Census.

Research has shown that some populations are at greater risk from hazard events because of decreased resources or physical abilities. These populations can be more susceptible to hazard events based on a number of factors including their physical and financial ability to react or respond during a hazard, and the location and construction quality of their housing. Data from the 2022 American Community Survey indicates that 3.7 percent of the population is 5 years of age or younger, 19.4 percent is 65 years of age or older, 3.1 percent is non-English speaking, 3.8 percent is below the poverty threshold, and 11.9 percent is considered disabled.

ALICE in Passaic County

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the County. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can’t afford the essentials.



According to 2021 Point-in-Time-Data from ALICE, 32 percent of the 177,063 households in Passaic County are ALICE households (compared to the state average of 26 percent). The median household income in Passaic is \$75,430, and the County sees a labor force participation rate of 66 percent. Passaic County faces low household income compared to the state average of \$89,296 and is on par with the state average of 66 percent for labor force participation rates. 15 percent of Passaic households live in poverty, which exceeds the state average of 10 percent.

1.3 JURISDICTIONAL CAPABILITY ASSESSMENT AND INTEGRATION

Totowa performed an inventory and analysis of existing capabilities, plans, programs, and policies that enhance its ability to implement mitigation strategies. Volume I describes the components included in the capability assessment and their significance for hazard mitigation planning. The jurisdictional assessment for this annex includes analyses of the following:

- Planning and regulatory capabilities
- Development and permitting capabilities
- Administrative and technical capabilities
- Fiscal capabilities
- Education and outreach capabilities
- Classification under various community mitigation programs
- Adaptive capacity to withstand hazard events

For a community to succeed in reducing long-term risk, hazard mitigation must be integrated into day-to-day local government operations. As part of the hazard mitigation analysis, planning and /policy documents were reviewed and each jurisdiction was surveyed to obtain a better understanding of their progress toward plan integration. Development of an updated mitigation strategy provided an opportunity for Totowa to identify opportunities for integrating mitigation concepts into ongoing Borough procedures.

1.3.1 Planning and Regulatory Capability and Integration

Table 2-2 summarizes the planning and regulatory tools that are available to Totowa.



Table 2-2. Planning and Regulatory Capability and Integration

	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
CODES, ORDINANCES, & REGULATIONS				
Building Code	Yes	Chapter 153 – Uniform Construction Codes	State and Local	Building Department
<p>How has or will this be integrated with the HMP and how does this reduce risk? There is hereby established in the Borough of Totowa a State Uniform Construction Code enforcing agency to be known as the "Building Department of the Borough of Totowa." Said agency shall consist of a Construction Official, Building Subcode Official, Plumbing Subcode Official, Electrical Official, Fire Protection Subcode Official and such other subcode officials for such additional subcodes as the Commissioner of the Department of Community Affairs, State of New Jersey, shall hereafter adopt as part of the State Uniform Construction Code. Said agency shall further consist of an Assistant Building Subcode Official. The Construction Official shall be the chief administrator of the enforcing agency.</p>				
Zoning/Land Use Code	Yes	Chapter 415 – Zoning and Land Use	State and Local	Planning Board
<p>How has or will this be integrated with the HMP and how does this reduce risk? The purpose of this chapter shall be to provide rules, regulations and standards to guide land development in the Borough of Totowa in order to promote the public health, safety and general welfare of the municipality. The Borough might require conservation easements along drainage and stormwater rights-of-way. This type of easement must contain provisions to restrict the removal of trees and ground cover except for the following purposes: removal of dead or diseased trees; thinning of trees and other growth to encourage a more desirable growth; removal of trees to allow for structures designed to impound water; removal of trees in areas to be flooded for the creation of ponds or lakes; and to prohibit filling or grading of the lands or the disposal of refuse or waste material of any type within the limits of the easement. The Zoning and Land Use Code prevent detention basins in the floodway and requires that all development in the floodplain be in compliance with N.J.S.A. 58:16A-50 et seq. Lastly, the Borough has the zoning map posted online; however, it does not show hazards areas (e.g. floodplains). During the next update of this map, the Borough should incorporate hazard areas (e.g. floodplain, steep slope).</p>				
Subdivision Code	Yes	Chapter 415 – Zoning and Land Use	Local	Planning Board
<p>How has or will this be integrated with the HMP and how does this reduce risk? Prior to subdividing or re-subdividing land in the Borough, the Borough requires an application be filed which needs to be approved by the Planning Board.</p>				
Site Plan Code	Yes	Chapter 415 – Zoning and Land Use	Local	Planning Board
<p>How has or will this be integrated with the HMP and how does this reduce risk? Prior to the subdivision or re-subdivision of land and prior to the issuance of a building permit or certificate of occupancy for any development for which site plan approval is required, an application for subdivision or site plan, as the case may be, shall be submitted to and approved by the Planning Board in accordance with the requirements of this chapter.</p>				
Stormwater Management Code	Yes	Chapter 349 - Storm Sewers, 2010; Chapter 352 - Stormwater Control, 2007; Chapter 320 – Sewers, 2008	Local	Borough Engineer
<p>How has or will this be integrated with the HMP and how does this reduce risk?</p> <ul style="list-style-type: none"> Chapter 349 - Storm Sewers – last amended on 7/27/2010 – prohibits illicit connections and improper disposal of waste. Chapter 352 - Stormwater Control - adopted by the mayor and council on 10/9/2007 – the purpose of this chapter is to establish minimum stormwater management requirements and controls for major development. It states that flood control, groundwater recharge, and pollutant reduction through non-structural or low-impact techniques should be looked at first before structural BMPs. The Borough assures that all new residential development and redevelopment projects that are subject to the Residential Site Improvement Standards for stormwater management are in compliance with those standards. 				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
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- Chapter 320 – Sewers – last amended on 4/8/2008 - It shall be unlawful for any person, firm, company, association, society, corporation or group to place, deposit or permit to be deposited in an unsanitary manner, upon public or private property within the Borough of Totowa, or in any area under the jurisdiction of said Borough of Totowa, any human or animal excrement, garbage, industrial wastes or other objectionable waste. It shall be unlawful to discharge any sewage or waste materials into any natural outlet or watercourse within the Borough of Totowa.

Post-Disaster Recovery/ Reconstruction Code	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				

Real Estate Disclosure Requirements	Yes	Senate Bill 3110; P. L. 2023, c. 93, July 3, 2023	State	Sellers and Landlords of commercial or residential property
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How has or will this be integrated with the HMP and how does this reduce risk?
For leases, the law amends the New Jersey Truth-in-Renting Act, N.J.S.A. 46:8-43 et seq., to require every landlord to notify in writing each of the landlord’s tenants, prior to lease signing or renewal, whether the property is located in the Federal Emergency Management Agency (FEMA) Special Flood Hazard Area (“100-year floodplain”) or Moderate Risk Flood Hazard Area (“500-year floodplain”) and if the landlord has actual knowledge that the rental premises or any portion of the parking areas of the real property containing the rental premises has been subjected to flooding. The law does not apply to (1) landlords who lease commercial space or residential dwellings for less than one month, (2) residential dwellings in a premises containing not more than two units, (3) owner-occupied premises containing not more than three units, or (4) hotels, motels, or other guest houses serving transient or seasonal guests for a period of less than 120 days.

The model notice is to contain the heading “Flood Risk” and questions for the landlord to answer regarding the landlord’s actual knowledge of past flooding of the property. The questions regarding the property being in a FEMA Special or Moderate Risk Flood Hazard Area shall not contain the option for “unknown.” To determine how the questions are to be answered, FEMA’s current flood insurance rate maps for the leased premises area must be consulted. The landlord will be required to answer whether the rental premises or any portions of the parking areas of the real property containing the rental premises ever experienced any flood damage, water seepage, or pooled water due to a natural flood event and, if so, the number of times that has occurred.

The notice to residential tenants must also indicate that flood insurance may be available to renters through FEMA’s National Flood Insurance Program to cover their personal property and contents in the event of a flood and that standard renter’s insurance does not typically cover flood damage.

For sales, the law also amends the New Jersey Consumer Fraud Act, N.J.S.A. 56:8-1 et seq., to require sellers of real property to disclose, on the property condition disclosure statement, whether the property is located in the FEMA Special or Moderate Risk Flood Hazard Area and any actual knowledge of the seller concerning flood risks of the property to the purchaser before the purchaser becomes obligated under any contract for the purchase of the property.

- The disclosure statement must contain the heading “Flood Risk” and ask the seller the following questions:
- Is any or all of the property in the Special Flood Hazard Area (“100-year floodplain”) or a Moderate Risk Flood Hazard Area (“500-year floodplain”) according to FEMA’s current flood insurance rate maps?
 - Is the property subject to any requirement under federal law to obtain and maintain flood insurance on the property? Properties in the Special Flood Hazard Area with mortgages from federally regulated or insured lenders are required to obtain and maintain flood insurance.
 - Have you ever received assistance from, or are you aware of any previous owners receiving assistance from FEMA, the U.S. Small Business Administration, or any other federal disaster flood assistance for flood damage on the property? For properties that have received flood disaster assistance, the requirement to obtain flood insurance passes down to all future owners.
 - Is there flood insurance on the property? A standard homeowner’s insurance policy typically does not cover flood damage.



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
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- Is there a FEMA elevation certificate available for the property? If so, it must be shared with the buyer. An elevation certificate is a FEMA form, completed by a licensed surveyor or engineer, that provides critical information about the flood risk of the property and is used by flood insurance providers to determine the appropriate insurance rating for the property.
- Have you ever filed a claim for flood damage to the property with any insurance provider? If the claim was approved, what was the amount received?
- Has the property experienced any flood damage, water seepage, or pooled water due to a natural flood event, such as heavy rainfall, coastal storm surge, tidal inundation, or river overflow? If so, how many times?

This law went into effect in March 2024 during the planning process of this plan update.

Growth Management	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				

Environmental Protection Ordinance(s)	Yes	Chapter 279 – Parks and Recreation Areas, 1994 Chapter 383 – Trees, 2009	Local	OEM Coordinator/ Fire Chief
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How has or will this be integrated with the HMP and how does this reduce risk?

- Chapter 279 - Parks and Recreation Areas – adopted 11/15/1994 – provides regulations for the control of public parks, playgrounds, and pools in the Borough.
- Chapter 383 – Trees – adopted by the Borough on 3/22/2005 – controls and regulates indiscriminate and excessive removal, cutting and destruction of trees and to control, regulate and prevent conditions which cause increased surface drainage, sedimentation and soil erosion, cause decreased soil fertility and impair the stability and value of real estate, all of which conditions are and will in the future be a deterrent to public safety, health and welfare.

Flood Damage Prevention Ordinance	Yes	Chapter 189 – Flood Damage Prevention, 2007	Local	Construction Code Official
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How has or will this be integrated with the HMP and how does this reduce risk?

It is then intent of this chapter to promote the public health, safety and general welfare and to minimize public and private losses due to flood conditions in specific areas by provisions designed to:

- To protect human life and health;
- To minimize the expenditure of public money for costly flood projects;
- To minimize the need for rescue and relief efforts associated with flooding and generally undertaken at the expense of the general public;
- To minimize prolonged business interruptions;
- To minimize damage to public facilities and utilities such as water and gas mains, electric, telephone and sewer lines, streets, bridges located in areas of special flood hazard;
- To help maintain a stable tax base by providing for the sound use and development of areas of special flood hazard so as to minimize future flood blight areas;
- To ensure that potential buyers are notified that property is in an area of special flood hazard; and
- To ensure that those who occupy the areas of special flood hazard assume responsibility for their actions.

The ordinance is not the model code coordinated ordinance and will require update.

Wellhead Protection	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				

Emergency Management Ordinance	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
Climate Change Ordinance	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Other	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
PLANNING DOCUMENTS				
General/Comprehensive Plan	Yes	Borough of Totowa Master Plan Reexamination, 2016	Local	Planning Board
How has or will this be integrated with the HMP and how does this reduce risk? The 2016 Master Plan Re-Examination and Amendment, adopted by the Planning Board on April 14, 2016, conforms to the requirements of the Municipal Land Use Law and addresses the requirements of N.J.S.A. 40:55D-89. The plan discussed areas of flooding; however, the plan does not reference the current HMP or other hazard areas of concern. During the next re-examination or update of the master plan, the Borough should consider incorporating the Passaic County HMP. By doing so, it promotes consistency within and between the plans and promotes mitigation as a policy priority across multiple elements.				
Capital Improvement Plan	Yes	Borough of Totowa Master Plan Reexamination, 2016	Local	Planning Board
How has or will this be integrated with the HMP and how does this reduce risk? 2016 Master Plan Re-Examination and Amendment; adopted by the Planning Board on April 14, 2016. This reexamination of the Borough of Totowa Master Plan conforms to the requirements of the Municipal Land Use Law and addresses the requirements of N.J.S.A. 40:55D-89. The plan discussed areas of flooding; however, the plan does not reference the current HMP or other hazard areas of concern. During the next re-examination or update of the master plan, the Borough should consider incorporating the Passaic County HMP. By doing so, it promotes consistency within and between the plans and promotes mitigation as a policy priority across multiple elements.				
Disaster Debris Management Plan	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Floodplain Management or Watershed Plan	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Stormwater Management Plan	Yes	Stormwater Management Plan, 2006	Local	Engineering
How has or will this be integrated with the HMP and how does this reduce risk? The plan addresses groundwater recharge, stormwater quantity, and stormwater quality impacts by incorporating stormwater design and performance standards for new major development, defined as projects that disturb one or more acre of land. These standards are intended to minimize the adverse impact of stormwater runoff on water quality and water quantity and the loss of groundwater recharge that provides baseflow in receiving water bodies. The plan describes long-term operation and maintenance measures for existing and future stormwater facilities. Several goals of the plan relate to reducing flood damage and protecting life and property, which coincide with the County HMP's goals. A chapter of the plan is dedicated to flood damage control and provides suggestions for incorporating flood damage reduction.				
Stormwater Pollution Prevention Plan	Yes	Stormwater Pollution Prevention Plan (SWPPP)	Local	Engineering



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
<p>How has or will this be integrated with the HMP and how does this reduce risk? Outlines procedures for controlling stormwater and the pollution thereof for new and current development projects within the Borough.</p>	No	-	-	-
<p>Open Space Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Urban Water Management Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Habitat Conservation Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Economic Development Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Community Wildfire Protection Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Community Forest Management Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Transportation Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Agriculture Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Climate Action/ Resilience/Sustainability Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Tourism Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Business/ Downtown Development Plan</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-
<p>Other</p> <p>How has or will this be integrated with the HMP and how does this reduce risk? N/A</p>	No	-	-	-



	Jurisdiction has this? (Yes/No)	Citation and Date (code chapter or name of plan, date of enactment or plan adoption)	Authority (local, county, state, federal)	Responsible Person, Department or Agency
RESPONSE/RECOVERY PLANNING				
Emergency Operations Plan	Yes	Borough of Totowa Emergency Operations Plan	Local	OEM
How has or will this be integrated with the HMP and how does this reduce risk?				
Continuity of Operations Plan	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Substantial Damage Response Plan	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Threat and Hazard Identification and Risk Assessment	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Post-Disaster Recovery Plan	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				
Public Health Plan	Yes	Health Community Planning Report, 2022	County and Local	Health Department
How has or will this be integrated with the HMP and how does this reduce risk? Provides individual, municipal-level reports that offer a snapshot of a municipality's health and environmental data to help promote a healthy and safe environment.				
Other	No	-	-	-
How has or will this be integrated with the HMP and how does this reduce risk? N/A				

1.3.2 Development and Permitting Capability

Table 2-3 summarizes the capabilities of Totowa to oversee and track development.

Table 2-3. Development and Permitting Capability

	Yes/No	Comment
Do you issue development permits?	Yes	-
<ul style="list-style-type: none"> If you issue development permits, what department is responsible? If you do not issue development permits, what is your process for tracking new development? 	N/A	Building Department
Are permits tracked by hazard area? (For example, floodplain development permits.)	Yes	Floodplain is tracked
Do you have a buildable land inventory?	No	-



	Yes/No	Comment
<ul style="list-style-type: none"> If you have a buildable land inventory, please describe 	N/A	-
Describe the level of buildout in your jurisdiction.	N/A	Very little land available

1.3.3 Administrative and Technical Capability

Table 2-4 summarizes potential staff and personnel resources available to Totowa and their current responsibilities that contribute to hazard mitigation.

Table 2-4. Administrative and Technical Capabilities

Resources	Available? (Yes/No)	Comment (available staff, responsibilities, support of hazard mitigation)
ADMINISTRATIVE CAPABILITY		
Planning Board	Yes	<p>The Planning Board has the authority to:</p> <ul style="list-style-type: none"> Prepare, adopt and, from time to time, amend or revise a Master Plan. Exercise control over the review of subdivisions and site plans in accordance with Part 3, Subdivision and Site Plan Review, of this chapter. Exercise control over the granting of applications for conditional uses. Whenever the proposed development requires approval of a subdivision, site plan or conditional use (but not a variance pursuant to N.J.S.A. 40:55D-70d), grant to the same extent and subject to the same restrictions as the Board of Adjustment: <ul style="list-style-type: none"> Variations pursuant to N.J.S.A. 40:55D-70c. Direction pursuant to N.J.S.A. 40:55D-34 for issuance of a permit for a building or structure in the bed of a mapped street or public drainageway, flood control basin or public area reserved on an Official Map. Direction pursuant to N.J.S.A. 40:55D-36 for issuance of a permit for a building or structure not related to a street. Exercise such other duties as may be assigned to it by ordinance or resolution of the governing body and perform such other functions as may be authorized by N.J.S.A. 40:55D-1 et seq. and other state statutes and administrative regulations.
Zoning Board of Adjustment	No	-
Planning Department	No	-
Mitigation Planning Committee	No	-
Environmental Board/Commission	Yes	Shade Tree Commission
Open Space Board/Committee	Yes	Planning Board
Economic Development Commission/Committee	Yes	Planning Board



Resources	Available? (Yes/No)	Comment (available staff, responsibilities, support of hazard mitigation)
Public Works/Highway Department	Yes	The primary function of the Department of Public Works (DPW) is the maintenance of all township roadways, traffic signs and signals, and right of ways. DPW also handles the repair and maintenance of police cars, fire trucks, and administrative vehicles, including all Department of Public Works trucks and heavy equipment. Ground maintenance of municipal property, recreation fields and firehouses, along with snow removal, is also included.
Construction/Building/Code Enforcement Department	Yes	Building Department
Emergency Management/Public Safety Department	Yes	Office of Emergency Management. OEM oversees the Community Emergency Response Team (CERT) Program, which educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. Using the training learned in the classroom and during exercises, CERT members can assist others in their neighborhood or workplace following an event when professional responders are not immediately available to help. CERT members also are encouraged to support emergency response agencies by taking a more active role in emergency preparedness projects in their community.
Maintenance programs to reduce risk (stormwater maintenance, tree trimming, etc.)	Yes	Administrator, Municipal Clerk; Joint Insurance Fund Safety Officer
Mutual aid agreements	Yes	OEM Director: Mutual aid agreements include storm water management maintenance ordinance
Human Resources Manual - Do any job descriptions specifically include identifying or implementing mitigation projects or other efforts to reduce natural hazard risk?	No	-
Other	Yes	The Borough has a Flood Board made up of the mayor, council, residents, and DPW.
TECHNICAL/STAFFING CAPABILITY		
Planners or engineers with knowledge of land development and land management practices	Yes	Engineer
Engineers or professionals trained in building or infrastructure construction practices	Yes	Construction Official
Planners or engineers with an understanding of natural hazards	Yes	Engineer
Staff with expertise or training in benefit/cost analysis	Yes	Administrator, Municipal Clerk
Professionals trained in conducting damage assessments	No	-
Personnel skilled or trained in GIS and/or Hazus applications	No	-



Resources	Available? (Yes/No)	Comment (available staff, responsibilities, support of hazard mitigation)
Staff that work with socially vulnerable populations or underserved communities	Yes	Welfare Officer
Environmental scientists familiar with natural hazards	No	-
Surveyors	Yes	Engineer
Emergency manager	Yes	OEM Director and Contractor
Grant writers	Yes	OEM Director/Millennial Strategies
Resilience Officer	No	-
Other (this could include stormwater engineer, environmental specialist, etc.)	No	-

1.3.4 Fiscal Capability

Table 2-5 summarizes financial resources available to Totowa.

Table 2-5. Fiscal Capabilities

Financial Resources	Accessible or Eligible to Use? (Yes/No)
Community Development Block Grants (CDBG, CDBG-DR)	Yes – CDBG-DR used to acquire five homes (approximately \$1.3 billion)
Capital improvement project funding	Yes
Authority to levy taxes for specific purposes	Yes
User fees for water, sewer, gas, or electric service	Yes
Impact fees for homebuyers or developers of new development/homes	Yes
Stormwater utility fee	No
Incur debt through general obligation bonds	Yes
Incur debt through special tax bonds	Yes
Incur debt through private activity bonds	No
Withhold public expenditures in hazard-prone areas	Yes
Other federal or state funding programs	Yes
Open Space Acquisition funding programs	Yes
Other (for example, Clean Water Act 319 Grants [Nonpoint Source Pollution])	No

1.3.5 Education and Outreach Capability

Table 2-6 summarizes the education and outreach resources available to Totowa.

Table 2-6. Education and Outreach Capabilities

Outreach Resources	Available? (Yes/No)	Comment
Public information officer or communications office	Yes	Mayor



Outreach Resources	Available? (Yes/No)	Comment
Personnel skilled or trained in website development	No	N/A
Hazard mitigation information available on your website	Yes	The Borough has a link to view the Passaic River flood levels. The Borough's website also has news and events posted
Social media for hazard mitigation education and outreach	No	-
Citizen boards or commissions that address issues related to hazard mitigation	Yes	<p>Flood Board (municipal and resident board) and CERT.</p> <ul style="list-style-type: none"> ○ The CERT Program educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. CERT members can assist others in their neighborhood or workplace following an event when professional responders are not immediately available to help. CERT members also are encouraged to support emergency response agencies by taking a more active role in emergency preparedness projects in their community. ○ P.V. Regional Flood Control Board - the Board is charged with the overall management of the surface water of the Passaic River and the Peckman River Basins. To do so, its members review potential acquisition, construction, financing, improvement, maintenance and operation of flood control facilities and make recommendations to the governing bodies of Little Falls Woodland Park and Totowa, along with other officials.



Outreach Resources	Available? (Yes/No)	Comment
Warning systems for hazard events	Yes	CodeRED and Register Ready – CodeRED allows residents and businesses of the Borough to add/update their contact information to ensure they are included when a message is sent by the Borough in the event of emergency situations or critical community alerts. Register Ready is New Jersey’s special needs registry and allows residents with disabilities or access and functional needs and their families to provide information to emergency response agencies so emergency responders can better plan to serve them in a disaster or other emergency.
Natural disaster/safety programs in place for schools	Yes	Superintendent
Organizations that conduct outreach to socially vulnerable populations and underserved populations	Yes	Welfare Officer
Public outreach mechanisms / programs to inform citizens on natural hazards, risk, and ways to protect themselves during such events	Yes	Tax Bills and Water Bills

1.3.6 Community Classifications

Table 2-7 summarizes classifications for community programs available to Totowa.

Table 2-7. Community Classifications

Program	Participating? (Yes/No)	Classification	Date Classified
Community Rating System (CRS)	No	-	-
Building Code Effectiveness Grading Schedule (BCEGS)	Yes	3	2013
Public Protection (ISO Fire Protection Classes 1 to 10)	Yes	4	2013
National Weather Service StormReady Certification	No	-	-
Firewise Communities classification	No	-	-
New Jersey Sustainable Jersey Community	Yes	No classification	N/A
Other: Organizations with mitigation focus (advocacy group, non-government)	No	-	-

N/A = Not applicable

— = Unavailable

1.3.7 Adaptive Capacity

Adaptive capacity is defined as “the ability of systems, institutions, humans and other organisms to adjust to potential damage, to take advantage of opportunities, or respond to consequences” (IPCC 2022). Each jurisdiction has a unique combination of capabilities to adjust to, protect from, and withstand a future hazard event, future



conditions, and changing risk. Table 2-8 summarizes the adaptive capacity for each identified hazard of concern and the Borough’s capability to address related actions using the following classifications:

- Strong: Capacity exists and is in use.
- Moderate: Capacity might exist; but is not used or could use some improvement.
- Weak: Capacity does not exist or could use substantial improvement

Table 2-8. Adaptive Capacity

Hazard	Adaptive Capacity - Strong/Moderate/Weak
Dam Failure	Moderate
Drought	Moderate
Geological Hazards	Moderate
Extreme Temperature	Moderate
Flood	Moderate
Severe Weather	Moderate
Severe Winter Weather	Moderate
Wildfire	Moderate

1.4 NATIONAL FLOOD INSURANCE PROGRAM COMPLIANCE

This section provides specific information on the management and regulation of the regulatory floodplain, including current and future compliance with the National Flood Insurance Program (NFIP). The floodplain administrator listed in Table 2-1 is responsible for maintaining this information.

1.4.1 NFIP Statistics

Table 2-9 summarizes the NFIP policy and claim statistics for Totowa.

Table 2-9. Totowa NFIP Summary of Policy and Claim Statistics

# Claims (Losses)	261
Total Loss Payments	\$6,026,201
# Repetitive Loss Properties (NFIP definition)	40
# Repetitive Loss Properties (FMA definition)	1
# Severe Repetitive Loss Properties (NFIP definition)	9
# Severe Repetitive Loss Properties (FMA definition)	9

NFIP Definition of Repetitive Loss: The NFIP defines a repetitive loss property as any insurable building for which two or more claims of more than \$1,000 were paid by the NFIP within any rolling 10-year period since 1978.

FMA Definition of Repetitive Loss: FEMA’s Flood Mitigation Assistance (FMA) program defines a repetitive loss property as any insurable building that has incurred flood-related damage on two occasions, in which the cost of the repair, on average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event.



Definition of Severe Repetitive Loss: A residential property covered under an NFIP flood insurance policy and: (a) That has at least four NFIP claim payments over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or (b) For which at least two separate claims payments have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. At least two of the claims must have occurred within any 10-year period, more than 10 days apart.

Source: FEMA 2024

1.4.2 Flood Vulnerability Summary

Table 2-10 provides a summary of the NFIP program in Totowa.

Table 2-10. NFIP Summary

NFIP Topic	Comments
Flood Vulnerability Summary	
Describe areas prone to flooding in your jurisdiction.	Jackson Ave, West End Rd, Maltese Dr, Elizabeth Pl, Lincoln Ave, Boyle Ave, Willard Ave, Riverview Dr, Scrivens St, Lewis Pl, Charles St, William St, Vita Rd, Winifred Dr, and Vreeland Ave
Do you maintain a list of properties that have been damaged by flooding?	No
Do you maintain a list of property owners interested in flood mitigation?	Yes
How many homeowners and/or business owners are interested in mitigation (elevation or acquisition)?	None at this time
Are any RiskMAP projects currently underway in your jurisdiction? If so, state what projects are underway.	No
How do you make Substantial Damage determinations?	As per FEMA requirements
How many Substantial Damage determinations were declared for recent flood events in your jurisdiction?	Unknown
How many properties have been mitigated (elevation or acquisition) in your jurisdiction? If there are mitigation properties, how were the projects funded?	Five removed with Borough Funds
Do your flood hazard maps adequately address the flood risk within your jurisdiction? If not, state why.	Yes
NFIP Compliance	
What local department is responsible for floodplain management?	Building Department
Are any certified floodplain managers on staff in your jurisdiction?	No
Do you have access to resources to determine possible future flooding conditions from climate change?	Yes
Does your floodplain management staff need any assistance or training to support its floodplain management program? If so, what type of assistance/training is needed?	No



NFIP Topic	Comments
Provide an explanation of NFIP administration services you provide (e.g., permit review, GIS, education/outreach, inspections, engineering capability)	No
How do you determine if proposed development on an existing structure would qualify as a substantial improvement?	All of the above
What are the barriers to running an effective NFIP program in the community, if any?	None
Does your jurisdiction have any outstanding NFIP compliance violations that need to be addressed? If so, state the violations.	Public Resistance
When was the most recent Community Assistance Visit (CAV) or Community Assistance Contact (CAC)?	Unknown
What is the local law number or municipal code of your flood damage prevention ordinance?	Chapter 189
What is the date that your flood damage prevention ordinance was last amended?	February 25, 2020
Does your floodplain management program meet or exceed minimum requirements? If exceeds, in what ways?	Does not meet but will once Code Coordinated Ordinance is adopted
Are there other local ordinances, plans or programs (e.g., site plan review) that support floodplain management and meeting the NFIP requirements? For instance, does the planning board or zoning board consider efforts to reduce flood risk when reviewing variances such as height restrictions?	PB, BOA, Engineering
Does your community plan to join the CRS program or is your community interested in improving your CRS classification?	No

1.5 GROWTH/DEVELOPMENT TRENDS

Understanding how past, current, and projected development patterns have or are likely to increase or decrease risk in hazard areas is a key component to appreciating a jurisdiction's overall risk to its hazards of concern. Recent and expected future development trends, including major residential/commercial development and major infrastructure development, are summarized in Table 2-11 through Table 2-13.

Table 2-11. Number of Building Permits for New Construction Issued Since the Previous HMP

	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
2020				
Total Permits	2	0	4	6
Permits within SFHA	0	0	0	0
2021				
Total Permits	1	1	1	3
Permits within SFHA	0	0	0	0
2022				
Total Permits	5	2	4	11



	New Construction Permits Issued			
	Single Family	Multi-Family	Other (commercial, mixed-use, etc.)	Total
Permits within SFHA	0	0	0	0
2023				
Total Permits	2	0	2	4
Permits within SFHA	0	0	0	0

SFHA = Special Flood Hazard Area (1% flood event)

Table 2-12. Recent Major Development and Infrastructure from 2017 to Present

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
100 Shepherds Lane	Multifamily Units	173	100 Shepherds Lane	None	Developed in 2020
329 Totowa Road	Multifamily Units	28	329 Totowa Road	NEHRP D and E Soils	Developed in 2021
95 Shepherds Lane	Multifamily Units	76	95 Shepherds Lane	None	Developed in 2022
515 Union Boulevard	Multifamily Units	28	515 Union Boulevard	None	Developed in 2023
701 Union Boulevard- Data Center	Commercial	1	701 Union Boulevard	None	Developed in 2020
1000 Cloud Drive- Data Center	Commercial	1	1000 Cloud Drive	None	Developed in 2020
205 Minnisink Road- Medical Office	Commercial	1	205 Minnisink Road	None	Developed in 2021
809 Riverview Drive- Starbucks/Quick Check	Commercial	1	809 Riverview Drive	None	Developed in 2022
504-506 Union Boulevard- Mix use	Commercial	3	504-506 Union Boulevard	None	Developed in 2022
471 Totowa Road- Mix Use	Commercial	1	471 Totowa Road	None	Developed in 2023

* Only location-specific hazard zones or vulnerabilities identified.



Table 2-13. Known or Anticipated Major Development and Infrastructure in the Next Five Years

Property or Development Name	Type of Development	# of Units / Structures	Location (address and/or block and lot)	Known Hazard Zones*	Description / Status of Development
None Identified					

1.6 JURISDICTIONAL RISK ASSESSMENT

The hazard profiles in Volume I provide detailed information regarding each planning partner’s vulnerability to the identified hazards, including summaries of Totowa’s risk assessment results and data used to determine the hazard ranking. Key local risk assessment information is presented below.

1.6.1 Hazard Area

Hazard area maps provided below illustrate the probable hazard areas impacted within the Borough are shown in Figure 2-1 through Figure 2-2. These maps are based on the best available data at the time of the preparation of this plan and are adequate for planning purposes. Maps are provided only for hazards that can be identified clearly using mapping techniques and technologies and for which Totowa has significant exposure. The maps show the location of potential new development, where available.



Figure 2-1. Totowa NEHRP Hazard Area Extent and Location Map

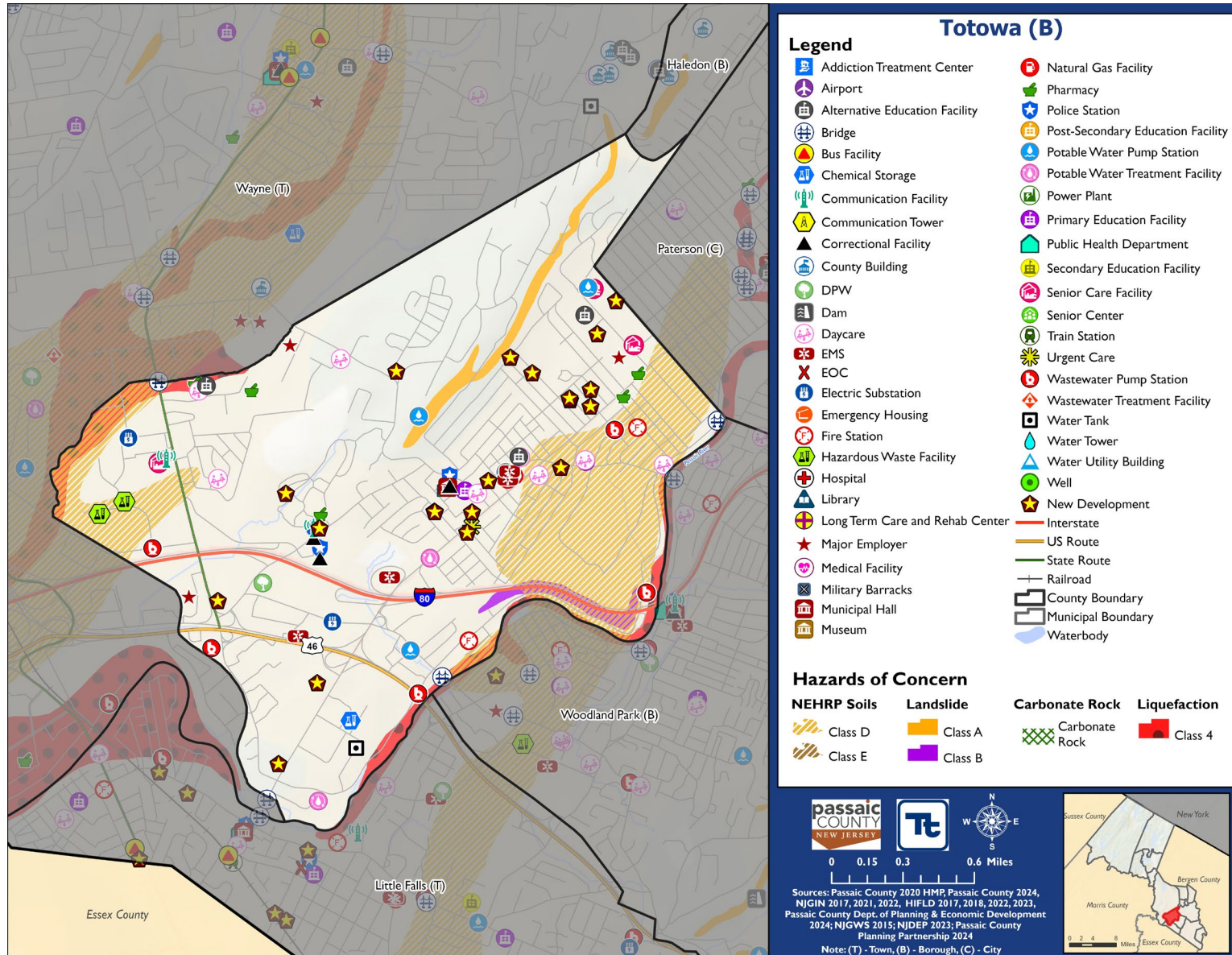
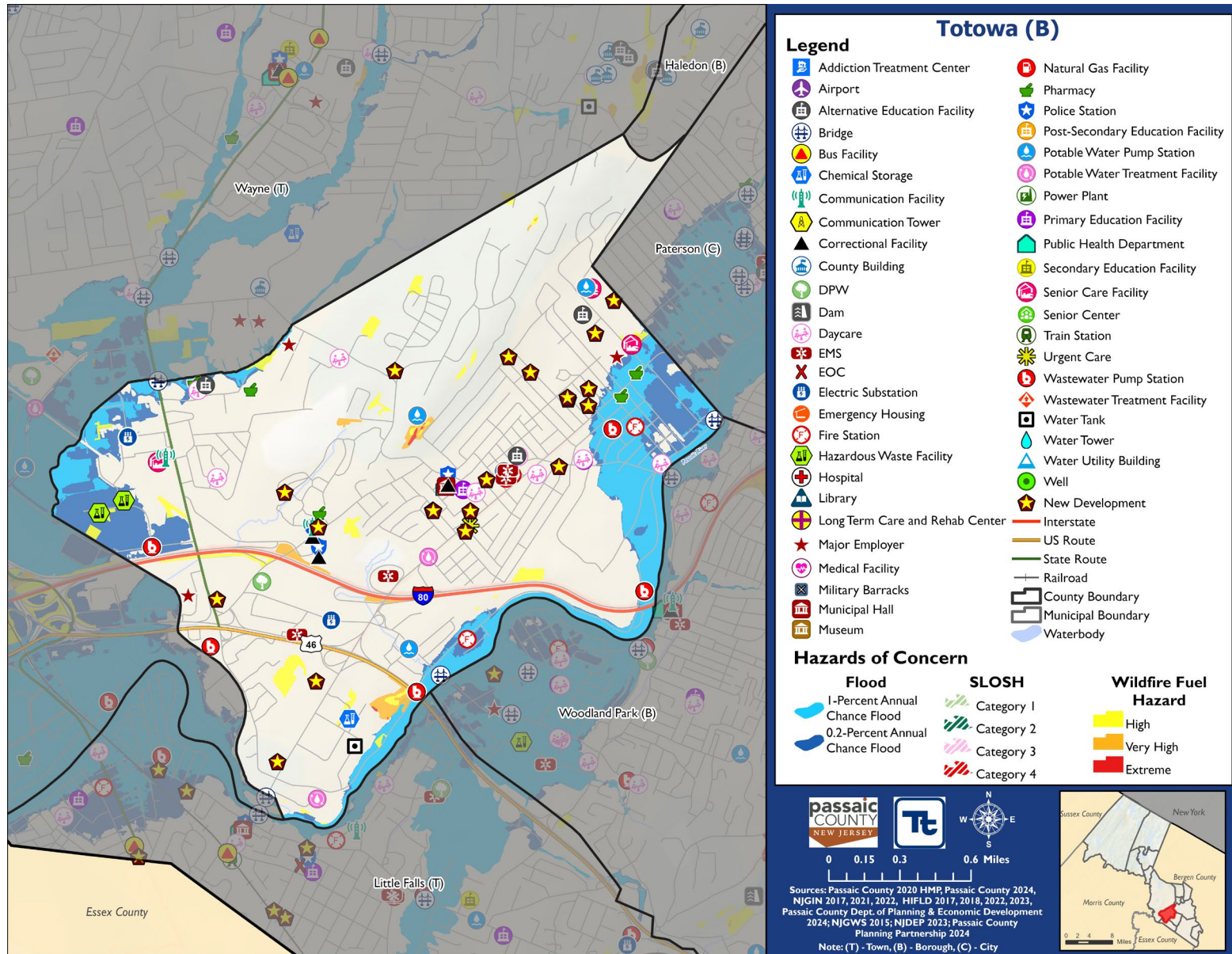




Figure 2-2. Totowa Flood and Wildfire Hazard Area Extent and Location Map





1.6.2 Hazard Event History

The history of natural and non-natural hazard events in Totowa is detailed in Volume I, where each hazard profile includes a chronology of historical events that have affected the County and its municipalities. Table 2-14 provides details on loss and damage in Totowa during hazard events since the last hazard mitigation plan update.

Table 2-14. Hazard Event History in Totowa

Dates of Event	Event Type (Disaster Declaration)	County Designated?	Summary of Event	Summary of Damage and Losses in Totowa
December 17-23, 2023	Flood	N/A	Over 5 inches of rainfall resulted in major flooding and power outages in the region. State of emergency and evacuations were declared during the initial storm and subsequent riverine flooding.	Localized flooding on roads with no homes. No resident was affected by this event other than temporary road closures.
January 20, 2020 – May 11, 2023	Covid-19 Pandemic (EM-3451-NJ, DR-4488-NJ)	Yes	As of September 26, 2023, Passaic County accounted for 7,530 positive cases of COVID-19, and 32 reported deaths (State of New Jersey, 2023).	The Town followed Nationally mandated social distancing and closure of public areas. This impacted the community and economy of the Town. Impacts were also seen to the critical facilities, such as first responding agencies and hospitals due to the spread of the virus.
September 1-3, 2021	Remnants of Hurricane Ida (EM-3573-NJ, DR-4614-NJ)	Yes	The remnants of Hurricane Ida produced heavy rainfall and riverine and flash floods. Rainfall totals exceed 3 inches in parts of County; 4 water rescues occurred due to flash flooding.	Numerous homes were flooded out due to this event. Some homes in areas that have never been flooded before. Cost the town money on the cleanup and overtime to municipal employees.

EM = Emergency Declaration (FEMA)
 FEMA = Federal Emergency Management Agency
 DR = Major Disaster Declaration (FEMA)
 N/A = Not applicable

1.6.3 Hazard Ranking and Vulnerabilities

The hazard profiles in Volume I have detailed information regarding each planning partner’s vulnerability to the identified hazards. The following presents key risk assessment results for the Borough of Totowa.

Hazard Ranking

The participating jurisdictions have differing degrees of vulnerability to the hazards of concern, so each jurisdiction ranked its own degree of risk to each hazard. The community-specific hazard ranking is based on problems and



impacts identified by the risk assessment presented in Volume I. The ranking process involves an assessment of the likelihood of occurrence for each hazard; the potential impacts of the hazard on people, property, and the economy; community capabilities to address the hazard; and changing future climate conditions. Totowa reviewed the County hazard ranking and individual results to assess the relative risk of the hazards of concern to the community. During the review of the hazard ranking, the Borough indicated the following:

- The Borough updated the ranking for Geological from Low to Medium based on the presence of high landslide susceptibility areas and carbonate rock in the jurisdiction.
- The Borough updated the ranking for Flood from Medium to High due to multiple past hazard events and significant damage in the jurisdiction.
- The Borough updated the ranking for Severe Weather from Medium to High based on prior hazard events and experienced impacts.

Table 2-15 shows Totowa’s final hazard rankings for identified hazards of concern. Mitigation action development uses the ranking to target hazards with the highest risk.

Table 2-15. Hazard Ranking

Hazard	Rank
Dam Failure	Low
Drought	Medium
Geological Hazards	Medium
Extreme Temperature	Medium
Flood	High
Severe Weather	High
Severe Winter Weather	Medium
Wildfire	Low

Note: The scale is based on the hazard rankings established in Volume I, modified as appropriate based on review by the jurisdiction

Critical Facilities

Table 2-16 identifies critical facilities in the community located in the 1 percent and 0.2 percent annual chance floodplains.

Table 2-16. Critical Facilities Flood Vulnerability

Name	Type	Vulnerability	
		1% Annual Chance Event	0.2% Annual Chance Event
1600020	Bridge	X	X
1600021	Bridge	X	X
1600321	Bridge	X	X
Borough of Totowa FD - River Park Com 3	Fire Station	-	X
Borough of Totowa FD -Lincoln Fire Com 2	Fire Station	X	X



Name	Type	Vulnerability	
		1% Annual Chance Event	0.2% Annual Chance Event
Covanta Sustainable Solutions	Hazardous Waste Facility	-	X
DUANE READE	Pharmacy	-	X
FYC Recycling, LLC	Hazardous Waste Facility	-	X
LITTLE DREAMERS EARLY LEARNING CENTER	Daycare	X	X
PATTERSON ARMY HEALTH CLINIC-DOD	Pharmacy	X	X
PSE&G Substation	Electric Substation	-	X
SWEET PEAS LEARNING CENTER	Daycare	-	X
Totowa Wastewater Pump Station	Wastewater Pump Station	X	X
Totowa Wastewater Pump Station	Wastewater Pump Station	X	X
Totowa Wastewater Pump Station	Wastewater Pump Station	-	X
Totowa Wastewater Pump Station	Wastewater Pump Station	-	X
Totowa Wastewater Pump Station	Wastewater Pump Station	X	X
WALGREENS - 10751	Pharmacy	X	X

Source: Passaic County 2020 HMP, Passaic County 2024, NJGIN 2017, 2021, 2022, HIFLD 2017, 2018, 2022, 2023, Passaic County Dept. of Planning & Economic Development 2024

There are no high hazard potential damages located in the Borough of Totowa.

1.6.4 Identified Issues

After review of Totowa’s hazard event history, hazard rankings, hazard location, and current capabilities, Totowa identified the following vulnerabilities within the community:

- Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Borough has 49 repetitive loss properties, but other nearby properties may be impacted by flooding as well.
- The following critical facilities are municipally owned and located in the special flood hazard area:
 - Highway Bridge: 1600020
 - Highway Bridge: 1600021
 - Highway Bridge: 1600321
 - Borough of Totowa FD - River Park Com 3
 - Borough of Totowa FD -Lincoln Fire Com 2
 - Covanta Sustainable Solutions
 - DUANE READE
 - FYC Recycling, LLC



- LITTLE DREAMERS EARLY LEARNING CENTER
 - PATTERSON ARMY HEALTH CLINIC-DOD
 - PSE&G Substation
 - SWEET PEAS LEARNING CENTER
 - Totowa Wastewater Pump Station
 - Totowa Wastewater Pump Station
 - Totowa Wastewater Pump Station
 - Totowa Wastewater Pump Station
 - Totowa Wastewater Pump Station
 - WALGREENS – 10751
- Major disaster events can result in large amounts of debris that overwhelm normal trash collection operations. Depending on the amount generated, temporary staging areas for debris collection may be needed. The municipality does not have a disaster debris management plan in place. During a disaster that results in debris, a plan with outlined responsibilities is needed to adequately address post-disaster cleanup operations.
 - The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.
 - The lower Borough area suffers from flood risks and damages. The Borough has begun the planning stages of conducting feasibility assessments and has corrected storm drains that have had check valves installed.
 - The Fire Department experiences flooding issues and has started to undergo feasibility studies to determine the most feasible and cost-beneficial flood mitigation techniques in relation to the department.
 - The Borough's flood damage prevention ordinance does not comply with NJDEP's Code Coordinated Ordinance. The jurisdiction will need to adopt the updated ordinance to remain in compliance with the NFIP.

1.7 MITIGATION STRATEGY AND PRIORITIZATION

This section discusses the status of mitigation actions from the previous HMP, describes proposed hazard mitigation actions, and prioritizes actions to address over the next five years.

1.7.1 Past Mitigation Action Status

Table 2-17 indicates progress on the Borough's mitigation strategy identified in the 2020 HMP. Actions that are still recommended but not completed or that are in progress are carried forward and combined with new actions as part of the mitigation strategy for this plan update. Previous actions that are now ongoing programs and capabilities are indicated as such and are presented in the capability assessment earlier in this annex.

1.7.2 Additional Mitigation Efforts

In addition to the mitigation actions completed in Table 2-17, the Borough of Totowa did not identify other mitigation efforts completed since the last HMP.



Table 2-17. Status of Previous Mitigation Actions

Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
2020-Totowa-001			Borough Engineer	Conduct a feasibility study of the entire Lower Borough area to determine how to reduce flood risk in the Lower Borough area. The study will include an investigation and evaluate solutions to help reduce or alleviate flood damage in this area.	1. In Progress 2. The project is in the planning stage. Previous black flow issues from storm drains that have been corrected by adding check valves.	1. Include 2. Keep as is 3. N/A
2020-Totowa-002			Borough Administration	Update the current flood damage prevention ordinance to require new construction and substantial improvements to be elevated at least one foot above the base flood elevation.	1. Complete 2.	1. Discontinue 2. N/A 3. This action is complete
2020-Totowa-003			Borough Engineer	Working with the Borough engineer, identify the best	1. Complete 2.	1. Discontinue 2. N/A 3. This action is complete



Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
				size generator for each building. Once identified, purchase and install the generator and proper equipment.		
2020-Totowa-004			Borough Engineer	Conduct a feasibility study to determine the most feasible and cost-beneficial flood mitigation for the fire department.	1. In Progress 2. The project is in the planning stages.	1. Include 2. Keep as is 3. N/A
2020-Totowa-005			Borough Administrator	The Borough will work with FEMA to submit a CRS application and provide the required paperwork that is needed.	1. In Progress 2. Budgeting has been an ongoing issue.	1. Include 2. Keep as is 3. N/A
2020-Totowa-006			Floodplain Administrator	Conduct outreach to inform the residents with options to reduce or eliminate flood damage. The outreach will include information on what the	1. Complete 2.	1. Discontinue 2. N/A 3. This action is complete



Project Number	Project Name	Hazard(s) Addressed	Responsible Party	Brief Summary of the Original Problem and the Solution (Project)	Action Review 1. Status (In Progress, Ongoing Capability, No Progress, Complete) 2. Provide a narrative to describe progress or obstacles that have prevented implementation	Next Steps 1. Project to be included in the 2025 HMP or Discontinue 2. If including action in the 2025 HMP, revise/reword to be more specific (as appropriate). 3. If discontinue, explain why.
				homeowner can do now (elevate utilities, remove items from the basement, etc.) and mitigation options (acquisition or elevation). If the homeowner chooses acquisition or elevation, the Borough will apply for FEMA funding on their behalf.		



1.7.3 Proposed Hazard Mitigation Actions for the HMP Update

Totowa participated in the mitigation strategy workshop for this HMP to identify appropriate actions to include in a local hazard mitigation strategy. Its comprehensive consideration of all possible activities to address hazards of concern included review of the following FEMA documents:

- FEMA 551 “Selecting Appropriate Mitigation Measures for Floodprone Structures” (March 2007)
- FEMA “Mitigation Ideas—A Resource for Reducing Risk to Natural Hazards” (January 2013).

The action worksheets included at the end of this annex list the mitigation actions that Totowa would like to pursue in the future to reduce the effects of hazards. The actions are dependent upon available funding (grants and local match availability) and may be modified or omitted at any time based on the occurrence of new hazard events and changes in Borough priorities.

Table 2-18 indicates the range of proposed mitigation action categories. The four FEMA mitigation action categories and the six CRS mitigation action categories are listed in the table to further demonstrate the wide range of activities and mitigation measures selected.

Volume I identifies 14 evaluation criteria for prioritizing the mitigation actions. To assist with rating each mitigation action as high, medium, or low priority, a numeric rank is assigned (-1, 0, or 1) for each of the evaluation criteria. Table 2-19 provides a summary of the prioritization of all proposed mitigation actions for the HMP update.



Table 2-18. Analysis of Mitigation Actions by Hazard and Category

Hazard	Actions That Address the Hazard, by Action Category									
	FEMA				CRS					
	LPR	SIP	NSP	EAP	PR	PP	PI	NR	SP	ES
Dam Failure	X				X					X
Drought	X				X					X
Geological Hazards	X				X					X
Extreme Temperature	X				X					X
Flood	X	X			X	X		X		X
Severe Weather	X	X			X	X		X		X
Severe Winter Weather	X	X			X	X		X		X
Wildfire	X				X					X

Local Plans and Regulations (LPR)—These actions include government authorities, policies or codes that influence the way land and buildings are being developed and built.

Structure and Infrastructure Project (SIP)—These actions involve modifying existing structures and infrastructure to protect them from a hazard or remove them from a hazard area. This could apply to public or private structures as well as critical facilities and infrastructure. This type of action also involves projects to construct structures to reduce the impact of hazards.

Natural Systems Protection (NSP)—These are actions that minimize damage and losses and preserve or restore the functions of natural systems.

Education and Awareness Programs (EAP)—These are actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. These actions may also include participation in national programs, such as StormReady and Firewise Communities

Preventative Measures (PR)—Government, administrative or regulatory actions, or processes that influence the way land and buildings are developed and built. Examples include planning and zoning, floodplain local laws, capital improvement programs, open space preservation, and storm water management regulations.

Property Protection (PP)—These actions include public activities to reduce hazard losses or actions that involve (1) modification of existing buildings or structures to protect them from a hazard or (2) removal of the structures from the hazard area. Examples include acquisition, elevation, relocation, structural retrofits, storm shutters, and shatter-resistant glass.

Public Information (PI)—Actions to inform and educate citizens, elected officials, and property owners about hazards and potential ways to mitigate them. Such actions include outreach projects, real estate disclosure, hazard information centers, and educational programs for school-age children and adults.

Natural Resource Protection (NR)—Actions that minimize hazard loss and preserve or restore the functions of natural systems. These actions include sediment and erosion control, stream corridor restoration, watershed management, forest and vegetation management, and wetland restoration and preservation.

Structural Flood Control Projects (SP)—Actions that involve the construction of structures to reduce the impact of a hazard. Such structures include dams, setback levees, floodwalls, retaining walls, and safe rooms.

Emergency Services (ES)—Actions that protect people and property during and immediately following a disaster or hazard event. Services include warning systems, emergency response services, and the protection of essential facilities



Table 2-19. Summary of Prioritization of Actions

Project Number	Project Name	Scores for Evaluation Criteria															High / Medium / Low
		Life Safety	Property Protection	Cost-Effectiveness	Political	Legal	Fiscal	Environmental	Social Vulnerability	Administrative	Hazards of Concern	Climate Change	Timeline	Community Lifelines	Other Local Objectives	Total	
Action 2025-TotowaB-001	Repetitive Loss Property Mitigation	1	1	1	1	1	0	1	1	1	1	1	1	0	1	12	High
Action 2025-TotowaB-002	Critical Facilities in the Floodplain	1	1	1	1	1	0	1	1	1	1	1	1	1	0	12	High
Action 2025-TotowaB-003	Disaster Debris Management Plan	0	1	1	1	1	0	1	1	1	1	1	1	0	1	11	High
Action 2025-TotowaB-004	Substantial Damage Management Plan	0	1	1	1	1	0	1	1	1	1	1	1	0	1	11	High
Action 2025-TotowaB-005	Borough Feasibility Study	1	1	1	1	1	0	0	1	1	1	1	1	1	1	12	High
Action 2025-TotowaB-006	Fire Department Flood Mitigation	1	1	1	1	1	0	0	1	1	1	1	1	1	1	12	High
Action 2025-TotowaB-007	Join CRS	1	1	1	1	1	0	1	1	0	1	1	0	1	0	10	Medium

Note: Volume I, Section 6 (Mitigation Strategy) conveys guidance on prioritizing mitigation actions. Low (0-6), Medium (7-10), High (11-14).



Action 2025-TotowaB-001. Repetitive Loss Property Mitigation

Lead Agency:	Public Works	
Supporting Agencies:	Department of Building	
Hazard(s) of Concern:	Severe Storm, Flood	
Description of the Problem:	Frequent flooding events have resulted in damages to residential properties. These properties have been repetitively flooded as documented by paid NFIP claims. The Borough has 49 repetitive loss properties, but other nearby properties may be impacted by flooding as well.	
Description of the Solution:	Conduct outreach to 80 flood-prone property owners, including RL/SRL property owners and provide information on mitigation alternatives. After preferred mitigation measures are identified, collect required property-owner information, and develop a FEMA grant application and BCA to obtain funding to implement acquisition/purchase/moving/elevating residential homes in the flood prone areas that experience frequent flooding (high risk areas).	
Estimated Cost:	Staff Time	
Potential Funding Sources:	BRIC, FMA, HMGP, match from property owners	
Implementation Timeline:	Within 5 Years	
Goals Met:	1,2,7	
Benefits:	Eliminates flood damage to homes and residences, which creating an open space for the municipality and increasing flood storage.	
Impact on Socially Vulnerable Populations:	Removing homes from the floodplain immediately removes the risk to life and property. Socially vulnerable populations may be able to have houses elevated or acquired when it would otherwise be unaffordable.	
Impact on Future Development:	Increased outreach to homeowners within a flood prone area will limit construction in areas that are prone to hazard events. Homes may be acquired, which will remove those structures from the floodplain and prevent future development on those sites.	
Impact on Critical Facilities/Lifelines:	Removing structures from the floodplain decreases the demand on utilities and emergency services including health and medical, law enforcement, and search and rescue.	
Impact on Capabilities:	Removing the risk from the immediate floodplain via acquisition of properties will free up resources for search and rescue and other emergency operations as needed.	
Climate Change Considerations:	Climate change is likely to increase the frequency and severity of severe rainfall, flash flooding, riverine flooding, and coastal flooding from sea level rise and storm surge events. Removing structures from the floodplain will reduce the response and recovery costs as a result of these events and decrease the loss of human life as a result of these events. Elevating structures will reduce the recovery costs as a result of these events.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Property Protection	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Levee around floodplain	Costly, not enough room



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	Deployable flood barriers	Requires deployment. Residents may not have adequate time to deploy, especially those who are elderly or disabled.
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Action 2025-TotowaB-002. Critical Facilities in the Floodplain

Lead Agency:	Public Works; Facility Managers
Supporting Agencies:	Department of Building
Hazard(s) of Concern:	Flood
Description of the Problem:	<p>The following critical facilities are municipally owned and located in the special flood hazard area:</p> <ul style="list-style-type: none"> • Highway Bridge: 1600020 • Highway Bridge: 1600021 • Highway Bridge: 1600321 • Borough of Totowa FD - River Park Com 3 • Borough of Totowa FD -Lincoln Fire Com 2 • Covanta Sustainable Solutions • DUANE READE • FYC Recycling, LLC • LITTLE DREAMERS EARLY LEARNING CENTER • PATTERSON ARMY HEALTH CLINIC-DOD • PSE&G Substation • SWEET PEAS LEARNING CENTER • Totowa Wastewater Pump Station • Totowa Wastewater Pump Station • Totowa Wastewater Pump Station • Totowa Wastewater Pump Station • Totowa Wastewater Pump Station • WALGREENS - 10751
Description of the Solution:	<p>The Borough will conduct a feasibility assessment to determine what additional floodproofing measures are needed at the facilities listed above to protect each to the 500-year flood level. Options include:</p> <ul style="list-style-type: none"> • Elevation of facility • Floodproofing of facility • Mobile flood barriers <p>Once the most cost-effective option is identified, the Borough will carry out the option.</p>
Estimated Cost:	TBD based on facility and floodproofing measure decided upon
Potential Funding Sources:	FEMA HMGP and PDM, BRIC, USDA Community Facilities Grant Program, Emergency Management Performance Grants (EMPG) Program, Town Budget
Implementation Timeline:	Within 5 Years and then ongoing
Goals Met:	2,5
Benefits:	Ensures continuity of operations of the critical facilities listed above.
Impact on Socially Vulnerable Populations:	Protection of critical facilities provides an opportunity for first responders and emergency managers to maintain critical services that socially vulnerable populations rely on.
Impact on Future Development:	The risk of significant damage occurring to the structure will be reduced, which will allow critical operations to be maintained or only briefly interrupted in severe events. This provides continued support to both current and future development in the service area.
Impact on Critical Facilities/Lifelines:	This action will protect the critical facilities listed above which maintains the critical services that each provides.



Impact on Capabilities:	This action improves continuity of operations during a flood event, allows for a more rapid return to pre-disaster capabilities after a flood event, and faster deployment of post disaster capabilities.	
Climate Change Considerations:	This action addresses anticipated increases in flooding frequency and severity through protection to the 500-year (0.2-percent annual chance) flood level.	
Mitigation Category	Structure and Infrastructure Projects	
CRS Category	Emergency Services, Property Protection	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Relocate facility	Relocation is expensive and results in loss or delay of critical services in the immediate area
	Establish plans to enter into MOU with neighboring critical facilities to provide service during flood events	Reduction in response times and delay of critical services in the immediate area.



Action 2025-TotowaB-003. Disaster Debris Management Plan

Lead Agency:	Public Works	
Supporting Agencies:	Passaic County Emergency Management	
Hazard(s) of Concern:	Dam Failure, Drought, Geological Hazards, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire	
Description of the Problem:	Major disaster events can result in large amounts of debris that overwhelm normal trash collection operations. Depending on the amount generated, temporary staging areas for debris collection may be needed. The municipality does not have a disaster debris management plan in place. During a disaster that results in debris, a plan with outlined responsibilities is needed to adequately address post-disaster cleanup operations.	
Description of the Solution:	The municipality will develop a disaster debris management plan. This plan will establish procedures and guidelines for managing disaster debris in a coordinated, environmentally responsible, and cost-effective manner. The plan will identify responsibilities for execution of the plan. The plan will align with permitted temporary collection areas.	
Estimated Cost:	Staff time	
Potential Funding Sources:	Municipal budget	
Implementation Timeline:	Within 5 years	
Goals Met:	5	
Benefits:	The action will result in increased quicker and more efficient cleanup after disaster events.	
Impact on Socially Vulnerable Populations:	N/A	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	N/A	
Impact on Capabilities:	The action will result in increased post disaster capabilities.	
Climate Change Considerations:	Climate change may result in an increase in the frequency and severity of weather-related disaster events. This action will increase the capabilities to respond to these events.	
Mitigation Category	Local Plans and Regulations	
CRS Category	Emergency Services	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Rely on federal cleanup	These services may or may not be available
	Rely on state cleanup	These services may or may not be available



Action 2025-TotowaB -004. Substantial Damage Management Plan

Lead Agency:	Floodplain Administrator
Supporting Agencies:	Public Works, Code Enforcement
Hazard(s) of Concern:	Dam and Levee Failure, Drought, Geological Hazards, Extreme Temperature, Flood, Severe Weather, Severe Winter Weather, Wildfire
Description of the Problem:	<p>Officials in NFIP-participating communities are responsible for regulating all development in SFHAs by issuing permits and enforcing local floodplain requirements, including Substantial Damage, for the repairs of damaged buildings. After any disaster event, they must:</p> <ul style="list-style-type: none"> • Determine where the damage occurred within the community and if the damaged structures are in an SFHA. • Determine what to use for “market value” and cost to repair; uniformly applying regulations will protect against liability and promote equitable administration. • Determine if repairing plus improving the damaged structure equals or exceeds 50% of the structure’s pre-damage value. • Require permits for floodplain development. <p>The municipality does not have a Substantial Damage Management Plan in place, nor do they have a formal process in place when conducting substantial damage determinations. The municipality is in need of a formal process and plan to provide a framework for conducting such inspections and determinations.</p>
Description of the Solution:	<p>The municipality will develop a Substantial Damage Management Plan, following the six step planning process in 2021 Developing a Substantial Damage Management Plan (https://crsresources.org/files/500/developing_subst_damage_mgmt_plan.pdf). This plan will outline responsibilities for Substantial Damage determinations, determining market value, and permit approval processes following a disaster event.</p>
Estimated Cost:	Low
Potential Funding Sources:	Municipal budget
Implementation Timeline:	Within 5 years to develop the plan; ongoing to maintain and update the plan
Goals Met:	5
Benefits:	This plan will provide a process in making Substantial Damage Determinations and allow the municipality to make these determinations and meet NFIP requirements more quickly.
Impact on Socially Vulnerable Populations:	Substantially damaged structures are required to be rebuilt to be compliance with current codes. Socially vulnerable populations may not have the financial means to make these improvements. This action may allow for the identification of potential resources to address substantial damages to structures owned by socially vulnerable populations.
Impact on Future Development:	A Substantial Damage Management Plan would include all existing, current, and future development in the municipality.
Impact on Critical Facilities/Lifelines:	A Substantial Damage Management Plan would include all critical facilities and lifelines in the municipality.
Impact on Capabilities:	This action improves disaster recovery capabilities.
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action provides additional planning for disaster recovery.
Mitigation Category	Local Plans and Regulations



CRS Category	Emergency Services, Preventative	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Rely on state or federal resources following disaster events	Resources may not be available during major widespread events
	Establish MOUs with outside agencies to conduct Substantial Damage Determinations	A plan outlining responsibility is still necessary to prevent missing important requirements



Action 2025-TotowaB -005. Borough Feasibility Study

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	Public Works, Building Department	
Hazard(s) of Concern:	Flood, Severe Weather, Severe Winter Weather	
Description of the Problem:	The lower Borough area suffers from flood risks and damages. The Borough has begun the planning stages of conducting feasibility assessments and has corrected storm drains that have had check valves installed.	
Description of the Solution:	The Borough will continue to prioritize flooding issues and will continue to investigate and evaluate solutions to help reduce or alleviate flood damage in the area. The Borough will also continue to acquire funding to support the results of the feasibility assessments.	
Estimated Cost:	TBD based on solutions	
Potential Funding Sources:	HMGP, BRIC, FMA, Municipal Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	4,5	
Benefits:	This action benefits the Borough by reducing the flooding that occurs in the municipality.	
Impact on Socially Vulnerable Populations:	This action benefits the Borough by reducing the flooding that occurs in the municipality.	
Impact on Future Development:	Reduced flooding in areas may promote additional future development.	
Impact on Critical Facilities/Lifelines:	Critical facilities will not be as impacted by flood events as they previously have been in the past.	
Impact on Capabilities:	This action increases the Borough capabilities to handle flood events resulting from excessive precipitation events.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events. This action provides additional planning for disaster recovery.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Natural Resource Protection, Property Protection	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Purchase moveable flood barriers	Not cost effective
	Redo Drainage system	Not cost effective



Action 2025-TotowaB-006. Fire Department Flood Mitigation

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	Public Works, Building Department	
Hazard(s) of Concern:	Flood, Severe Weather, Severe Winter Weather	
Description of the Problem:	The Fire Department experiences flooding issues and has started to undergo feasibility studies to determine the most feasible and cost-beneficial flood mitigation techniques in relation to the department.	
Description of the Solution:	The Borough will continue to prioritize flooding issues and will continue to investigate and evaluate solutions to help reduce or alleviate flood damage to the Fire Department. The Borough will also acquire funding to support the results of the feasibility assessments.	
Estimated Cost:	TBD based on solutions	
Potential Funding Sources:	HMGP, BRIC, FMA, Municipal Budget	
Implementation Timeline:	Within 5 Years	
Goals Met:	2,4,5,6	
Benefits:	This action benefits the Borough by reducing the flooding that occurs to the Fire Department.	
Impact on Socially Vulnerable Populations:	This action benefits the Borough by reducing the flooding that occurs to the Fire Department.	
Impact on Future Development:	Reduced flooding in areas may promote additional future development.	
Impact on Critical Facilities/Lifelines:	The Fire Department is a critical facility that will experienced reduced flooding issues.	
Impact on Capabilities:	This action increases the Borough capabilities to handle flood events resulting from excessive precipitation events.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Natural Resource Protection, Property Protection	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Purchase moveable flood barriers	Not cost effective
	Redo Drainage system	Not cost effective



Action 2025-TotowaB-007. Join CRS

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	Public Works, Planning, OEM	
Hazard(s) of Concern:	Flood	
Description of the Problem:	Although the Borough has flood exposure, the Borough does not participate in the Community Rating System (CRS) program. Flood insurance premiums continue to rise.	
Description of the Solution:	The Borough will evaluate the benefits and costs of participating in CRS program. If feasible, the Borough will join the program and begin implementing standards that exceed NFIP requirements.	
Estimated Cost:	Low	
Potential Funding Sources:	Municipal Budget	
Implementation Timeline:	2 years	
Goals Met:	1,2,4,5	
Benefits:	The participation in the CRS benefits communities by offering discounted rates for flood insurance premiums, which addresses the three goals of the program: reduce and avoid flood damage to insurable property, strengthen and support the insurance aspects of the National Flood Insurance Program, and foster comprehensive floodplain management.	
Impact on Socially Vulnerable Populations:	The participation in the Community Rating System (CRS) benefits communities by offering discounted rates for flood insurance premiums, which may be more affordable for some socially vulnerable populations.	
Impact on Future Development:	Future development would need to adhere to any increased standards established as part of joining the CRS program such as increased freeboard and elevation certificate requirements.	
Impact on Critical Facilities/Lifelines:	N/A	
Impact on Capabilities:	This action would enhance the Borough's floodplain management capabilities.	
Climate Change Considerations:	A warmer atmosphere means storms have the potential to be more intense and occur more often, including increased periods of intense rain events. As sea level rises due to climate change, the area of the flood hazard may expand. These changes are likely to increase flood risks.	
Mitigation Category	Education and Awareness Programs	
CRS Category	Public Information	
Priority	Medium	
Alternatives:	Action	Evaluation
	No Action	-
	Adopt aspects of the CRS program into the floodplain management program	Increased floodplain management capabilities but no reduction in flood insurance premiums
	Abandon any floodplain management practices not required by NFIP	Reduction in floodplain management capabilities and increase in risk.



Action 2025-TotowaB-008. Flood Barriers

Lead Agency:	Floodplain Administrator	
Supporting Agencies:	Public Works, Planning, OEM	
Hazard(s) of Concern:	Flood	
Description of the Problem:	Riverview Drive between Lackawanna Avenue and Union Boulevard floods during high precipitation events. People drive down this road when it is flooded, which leads to increased calls to emergency services.	
Description of the Solution:	The Borough will install gates that can be closed to prevent people from driving down this road when it is flooded. The Borough will have signs to re-direct people to a nearby road that does not flood.	
Estimated Cost:	Medium	
Potential Funding Sources:	HMGP, BRIC, FMA	
Implementation Timeline:	Within 5 years	
Goals Met:	1,2,7	
Benefits:	The Borough will have fewer flood related issues with that road.	
Impact on Socially Vulnerable Populations:	N/A	
Impact on Future Development:	N/A	
Impact on Critical Facilities/Lifelines:	Alternate routes will be identified to access any critical facilities. No businesses and critical facilities are located along the portion of the road that would be blocked off.	
Impact on Capabilities:	This action increases emergency services capabilities during flood events because it eliminated the calls the Borough would receive about Riverview Drive.	
Climate Change Considerations:	Climate change is likely to increase the intensity and frequency of many climate related disaster events, including rain and flood events.	
Mitigation Category	Structure and Infrastructure Project	
CRS Category	Property Protection	
Priority	High	
Alternatives:	Action	Evaluation
	No Action	-
	Relocate all flood-prone road system	Not feasible
	Raise all flood prone roads	Cost prohibitive