

# Pequannock, NJ



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## Background

Located in north central New Jersey, about 20 miles west of New York City, (Fig. 1), Pequannock is a small community with a population of just over 15,000. Pequannock was established by Dutch settlers in the end of the 17<sup>th</sup> century, and was incorporated as a township by the New Jersey Legislature in 1798. The area was prominent during the Revolutionary War, and was later an important destination on the Underground Railroad during the Civil War. Today, Pequannock is a 7.1 square-mile bedroom community comprised of Pompton Plains in the north of the township, and old Pequannock in its southern portion.

**Figure 1: Location of Pequannock, NJ**



In general, Pequannock Township is wealthier, better educated and has a much larger percentage of Whites than the state as a whole. Nearly 96% of the population is white, compared to 67% for the state (Table 1). Approximately 81 percent of homes are owner-occupied, compared to 65% for the state. In addition, Pequannock’s median household income is higher, and its poverty rate lower, than that of the state.

**Table 1: Pequannock Demographic Info**

	<b>Pequannock</b>	<b>New Jersey</b>
Population (2010)	15,540	8,791,894
Median age	NA	39
Housing units	6794	3,553,562
Owner occupied (%)	80.7	65
Black (%)	0.5	13.7
White (%)	95.8	68.6
Hispanic or Latino (%)	4.5	17.7
High school degree (%)	94.1	88.4
Bachelor’s degree (%)	42.7	36.4
Median household income	\$87,380	\$72,062
Poverty rate	3.5	11.1

Source: US Census, 2010 (Quickfacts) and American Community Survey 2014

## **History of Flooding**

The Pequannock and Pompton Rivers form the eastern border of the Pequannock Township, and have attracted both residential and commercial settlers to their banks. Unfortunately, regular flooding events—almost every spring—have overwhelmed the desires of many residents and businesses to stay so close to nature. The area of Harrison Road on the Pequannock River floods more than any other part of town. Houses along the Pompton River in the south also flood frequently (NJ Hazard Mitigation Plan, 2014).

The town has flooded several times in the past 10 years as a result of several major storms, including Hurricane Irene (2011), Tropical Storm Lee (2011), and Hurricane Sandy (2012), although Sandy caused relatively little flooding to the township. Irene, which struck in the summer of 2011, deluged Pequannock with over nine inches of rain in less than 24 hours, causing major flooding along the Pompton, Pequannock, and Passaic rivers. A quarter of the township was submerged. Forty percent of the township's roads were closed due to flooding.

Irene wreaked havoc in New Jersey, totaling about \$1 billion in damage to over 200,000 homes in 2011 (Morris County Hazard Mitigation Plan, 2015). Pequannock saw an unprecedented amount of damage as a result of a level of flooding not seen in Pequannock in over a century. The flooding affected an estimated 1,100 homes in the township, 900 of those sustaining major damage. Flooding also closed commercial properties along Route 23. Overall, nearly 40 percent of the township's homes were damaged by the flooding. Financial losses to the township, including overtime pay for police and Department of Public Works employees, debris removal and shelters, totaled \$2.2 million.

## **The Buyout**

Located Acquisitions of flood-prone parcels in Pequannock date back to 1984 and included about 20 homes. However, there was little interest among homeowners in participating in a buyout, until 2011. Hurricane Irene and Tropical Storm Lee struck in 2011 and devastated the community. The two storms followed on the heels of flooding in 2007, 2009 and 2010. Irene was the 11th flood in eight years for some homeowners, many of whom had finally tired of flooding and were willing to participate in a buyout.

In response to the flooding, Pequannock received \$10 million from FEMA, including a grant to purchase for Severe Repetitive Loss properties. The \$10 million provided the bulk of the funding for the buyouts, which were used to purchase 55 homes. Another 12 homes were purchased using funds from the county's open space program.

A majority of the acquired properties were situated on Pequannock Avenue, Riverside Drive and Harrison Road, which lie in the floodplain of the Pompton River. Figure 2 shows some of the buyout areas. Almost all the homes along Harrison Road have been acquired, except for six homes that are part of the adjacent community of Riverdale.

**Figure 2: Buyout Areas in Pequannock**



Area where homes were purchased and removed



Occupied home remaining in flood hazard area



Vacant lots where houses were removed



Buyout area with evidence of former use

Figure 3 shows (in red) lots purchased along Pequannock Avenue, while Figure 4 provides two aerial photographs from google earth: one from 2002, before the buyout, and another from 2014, after the buyout. You can clearly see areas along the river where homes have been removed. In Figure 3, you can see (in green) several lots along the river that were not purchased. These holdouts prevent the town from developing a continuous greenway or trail along the river. The township would like to purchase these homes along the river, but so far homeowners have been reluctant to sell. Instead, the town will attempt to buy easements to the properties: 20 foot easements for residential properties and 50 foot easements for commercial.

In addition to the Open Space Recreation and Historic Preservation Fund, run by Morris County, Pequannock operates its own local open space program, which can be used to acquire properties in the floodplain. In 2000, the township adopted an Open Space master plan, which was updated in 2012. The plan calls for the acquisition of homes along the river to reduce flooding and to facilitate the creation of a Riverwalk.

It took about three years to complete the buyout. David Hollberg, Pequannock Town Manager, stated that he conducted meetings once a week for two years and during that time he got no other work done other than grants management and cleanup from the flood. The meetings included representatives from Pequannock, Morris County, FEMA and the Pequannock Open Space Committee. However, there were no representatives from wetlands, wildlife or conservation offices or department.

**Figure 3: Parcels Acquired (in red) Along the River**

**Buyouts:Pequannock Avenue, Pequannock Township, NJ**



Pequannock requires buyout participants to contribute 5% of the total cost of the buyout. That is, if a home is appraised at \$100,000, the homeowner will only be offered \$95,000. From the Township's perspective, homeowners should have known that they were buying a home in a flood hazard area and shouldn't be fully compensated for their (foolish) purchase. "We require homeowners to contribute because they knew, or should have known, about the risks," Hollberg said.

The biggest obstacle for Pequannock has been convincing homeowners to sell. Hollberg said there is no interest in selling until owners experience several floods. Following Hurricane Irene, the township had more sellers than the township could afford to buy.

**Figure 4: Pequannock Avenue Before and After Buyout**



Pequannock Avenue, 2002

Pequannock Avenue 2014

### **Integration with Local Plans**

Pequannock’s acquisition and razing of homes in flood-prone areas is consistent with recommendations set out in the New Jersey Hazard Mitigation Plan (HMP). The state’s HMP provides direction and guidance on launching hazard mitigation projects. In particular, Section 6 of the plan calls for a “buyout program to acquire properties from willing sellers in repetitive flood loss areas.” The HMP also states that these acquired properties are to be demolished and the cleared land maintained as open space, thus reducing the risk of future flood waters, while keeping people and property out of harm’s way.

In addition, Morris County has adopted its own HMP, which also calls for buyouts in flood-prone areas. However, the county’s HMP further recommends that acquired properties should be grouped together so the space could be converted into usable recreational space.

Unfortunately, the patchwork nature of the buyout means that the proposed Riverwalk hasn't been built yet.

## Conclusion

The primary goal of the buyout was to move people out of harm's way and reduce repetitive losses. Repetitive losses are defined by the National Flood Insurance Program (NFIP) as any property that is an insurable building for which two or more claims of over \$1,000 have been paid by the NFIP within a ten-year period since 1978. All told, the Town has acquired and demolished some 87 homes from the floodplain.

The lands purchased as part of the buyout remain vacant. There has been no management of the acquired lands—no creation of recreational space, such as a Riverwalk, along the river. Once homes were removed, the land has been left to return to its natural state. A few people abandoned their homes after the flood, skipping a buyout altogether.

The town hopes to use the land acquired from the buyouts to build the a Riverwalk. This is an idea that has been around for a while; at least since the year 2000. Assuming it can purchase the remaining homes along the river, the Township hopes to build a Riverwalk in two areas:

1. The southern area of town, which is mostly comprised of old vacation homes—bungalows—that have been converted to year-round homes.
2. Along Harrison Road on the Pequannock River. This area floods more than any other part of Pequannock.

In the future, according to David Hollberg, the town will shift away from buying homes in flood hazard areas and will instead focus on elevation. He wants to do a model elevation to show homeowners what elevated homes look like. There are several elevated homes already in the township. Most of these elevations were self-financed by the homeowners. Elevating rather than purchasing a home might be more palatable to homeowners and it helps preserve the Township's tax base.

## References

Open Space and Recreation Plan Update – 2012. Township of Pequannock, NJ. The Land Conservancy of New Jersey.