Cumberland Mutual Insurance Co.

0607307

Source Water Assessment Report

A State Assessment of Your Drinking Water Source's Vulnerability

As a requirement of the 1996 Amendments to the Federal Safe Drinking Water Act, New Jersey Department of Environmental Protection (DEP) performed a source water assessment of each source of public drinking water and determined each source's susceptibility to contamination. Susceptibility is a measure of the potential exposure of a drinking water source to contamination; actual (if any) contamination is not measured.

DEP, in conjunction with the United States Geological Survey (USGS), performed the following steps to determine the drinking water source's susceptibility.

- Identifying the area (known as the source water assessment area) that supplies water to your public drinking water system;
- Inventorying any significant potential sources of contamination in the area; and
- Analyzing how susceptible the drinking water source is to the potential sources of contamination.

DEP evaluated the susceptibility of all public water system sources to eight categories of contaminants.

- **Pathogens:** Disease-causing organisms such as bacteria and viruses. Common sources are animal and human fecal wastes.
- **Nutrients:** Compounds, minerals and elements that aid growth, that are both naturally occurring and man-made. Examples include nitrogen and phosphorus.
- **Volatile Organic Compounds:** Man-made chemicals used as solvents, degreasers, and gasoline components. Examples include benzene, methyl tertiary butyl ether (MTBE), and vinyl chloride.
- **Pesticides**: Man-made chemicals used to control pests, weeds and fungus. Common sources include land application and manufacturing centers of pesticides. Examples include herbicides such as atrazine, and insecticides such as chlordane.
- **Inorganics:** Mineral-based compounds that are both naturally occurring and man-made. Examples include arsenic, asbestos, copper, lead, and nitrate.
- **Radionuclides:** Radioactive substances that are both naturally occurring and man-made. Examples include radium and uranium.
- **Radon:** Colorless, odorless, cancer-causing gas that occurs naturally in the environment. For more information go to http://www.nj.gov/dep/rpp/radon/index.htm or call (800) 648-0394.
- **Disinfection Byproduct Precursors**: A common source is naturally occurring organic matter in surface water. Disinfection byproducts are formed when the disinfectants (usually chlorine) used to kill pathogens react with dissolved organic material (for example leaves) present in surface water.

To determine a source's susceptibility to these contaminants, the USGS, with DEP assistance, developed statistical models based on extensive analysis of existing well sample data and surface water intake data. The statistical models determined the relationship between environmental factors and the probability for contamination to occur. These models identified factors, such as land use or geology, found to be significantly "linked" to a public water system source's potential to become contaminated by one or more categories of contaminants. DEP and USGS looked at factors that might affect the quality of drinking water sources and separated them into two categories.

- How "sensitive" the water supply is to contamination. For example, a shallow well or surface water source, like a reservoir, would be more exposed to contamination from the surface or above ground than a confined well.
- How frequently a contaminant is used or exists near the source. This is known as "intensity of use." For example, the number and/or types of activities (such as industry or agriculture) surrounding the source.

The specific sensitivity and intensity of use factors and their values within each source water assessment area for your source(s) are provided on page 7 of this report.

Using the susceptibility factors, the statistical models provided a numerical score for each source of drinking water for each contaminant category. These were then converted into high (H), medium (M), or low (L) susceptibility ratings.

The Safe Drinking Water Standards or Maximum Contaminant Levels (MCLs) were used to define the three susceptibility ratings (H, M, and L). These standards are developed based health effects, analytical and treatment factors on either acute or long-term impacts related to drinking water exposure. A low susceptibility rating means a potential contaminant level was predicted to be less than 10 percent of the MCL for that contaminant category. A medium rating means the potential contaminant level was predicted to be equal to or greater than 10 percent and less than 50 percent of the MCL. A high rating was assigned to those sources that were predicted to have potential contaminant levels equal to or greater than 50 percent of the MCL. Sources with high susceptibility ratings are still likely to have contaminant concentrations below the MCL.

The susceptibility ratings of your sources to each of the contaminant categories are provided on page 6 of this report.

Source Water Assessment Program Goals

The information obtained from the source water assessments may be used to achieve the following goals:

1. Protect sources of drinking water.

Source water protection focuses on preserving and protecting the public drinking water source. The source water assessment results may be used by DEP, purveyors, and local planning officials to lay the groundwork for advancing drinking water protection efforts. State and local agencies, as well as the regulated community, have made significant strides to protect the quality of our water resources. Major water quality improvements have been made as a result of water quality and drinking water standards and programs (both regulatory and nonregulatory) designed to ensure standards are met. Waste management and clean up programs have had success in controlling releases and ensuring actions are taken to achieve standards if releases occur. Recent measures to control non-point sources have expanded the DEP's water quality protection programs by recognizing the link between land use change and water resource impacts. The Safe Drinking Water Program is designed to ensure that water delivered for human consumption meets drinking water standards. In addition to these programs, major initiatives such as the Highlands Water Protection and Planning Act, Surface Water Quality Standards and Category One Designation, and Stormwater Management Rules have recently been accomplished. Despite this success, the DEP recognizes the ongoing importance of using new information such as that from the source water assessments to evaluate the need for additional protection measures of drinking water sources. The DEP is currently reviewing the source water assessments to identify any necessary additional source water protection measures.

2. Public education of SWAP information.
DEP incorporated public education throughout the development and implementation of the Source Water Assessment Program. During the source water assessment process, DEP met with interested parties, beginning with the development of the SWAP Plan, published articles, wrote two newsletters, and developed a SWAP web site. The SWAP web site contains information on the program, technical resources, frequently asked questions, source water assessment results, and links to additional sites of interest. Upon completion of the source water assessments, DEP generated a source water assessment report for each public water system to report the susceptibility ratings of public drinking water sources to potential contamination.

The goal of the public education efforts is to raise public awareness of the source of their drinking water and the potential contaminants that could impair the water's quality. To continue fulfilling the education goal, DEP will conduct training sessions following the release of the Source Water Assessment Reports.

3. Establish a customized monitoring schedule for each public water system.
The source water assessments will assist DEP in improving current monitoring requirements for individual public water systems. Currently, the Environmental Protection Agency (EPA) and the DEP have mandatory monitoring schedules that depend on a variety of factors that can include the source of the water (ground water or surface water) and the surrounding land use. These schedules may be customized based on the susceptibility of the sources of drinking water.

Where does drinking water come from?

There are two basic sources of drinking water: ground water and surface water.

Ground water is water found beneath the Earth's surface. Ground water comes from rain and snow seeping into rock and soil. Ground water is stored in underground areas called aquifers. Aquifers supply wells and springs. Wells in New Jersey range from about 15 feet to 2,000 feet deep.

Surface water is the water naturally open to the atmosphere, such as rivers, lakes, streams and reservoirs. Precipitation that does not infiltrate the ground or evaporate into the sky runs off into surface water bodies.

Ground water can seep into a stream, river or other surface water body, recharging surface water bodies. Likewise, under some circumstances, surface water can seep into an adjacent aquifer.

A water system obtains its water from 1) wells drilled into the ground that pump out ground water; 2) devices called surface water intakes placed on a river, stream, or reservoir; or 3) both.

What factors may affect the quality of your drinking water source?

A variety of conditions and activities may affect the quality of drinking water source. These include geology (rock and soil types); depth of a well or location of a surface water intake; how the land surrounding the source is used (for industry, agriculture or development); the use of pesticides and fertilizers; and the presence of contaminated sites, leaking underground storage tanks, and landfills. Please refer to pages 6 and 7 of this report for specific potential contaminant source information.

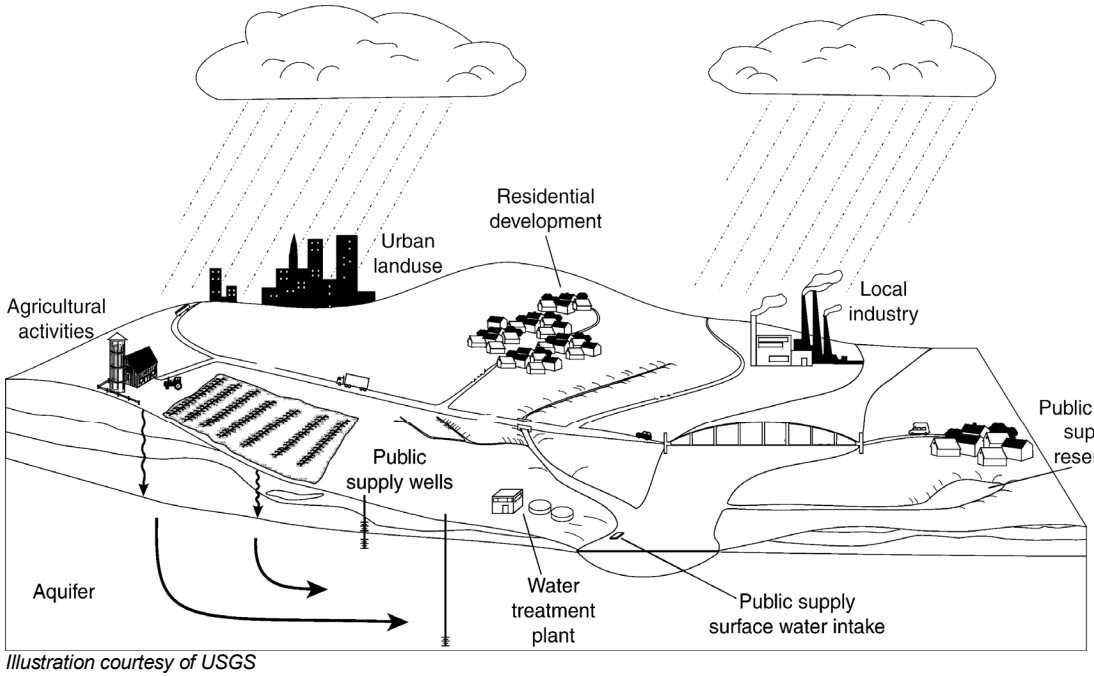

Illustration courtesy of USGS

What steps are being taken now to ensure my drinking water quality?

The DEP has numerous programs in place to maintain and protect the quality of our State's water resources. For example, the Safe Drinking Water Program is designed to ensure that water delivered for human consumption meets DEP's stringent health-based drinking water standards. Additionally, DEP has permitting, waste management, and clean up programs in place to avoid and control potential contamination. Key DEP drinking water protection initiatives will be phased-in over time in source water assessment areas to advance existing program protections.

What can you and others do to help?

While government at the state and local levels can do their part, there are actions you and your neighbors can take now to help protect our precious and shared natural resource.

Here's just a few ways you and others can help ensure clean and plentiful water for New Jersey – now and in the future. Join us today for a clean water future.

- Dispose of waste properly. Some materials such as motor oil, paint, flea collars, and household cleaners have the potential to contaminate source water. Contact your local Department of Public Works for proper household hazardous waste disposal.
- Limit your use of fertilizer, pesticides, and herbicides.

Here are some actions that municipal and county officials/local and county planners can take and you can help encourage and support.

- Manage and work with owners of existing potential contaminant sources to minimize potential contamination.
- Establish regulations prohibiting or restricting certain activities or land uses within the source water assessment area. Take appropriate enforcement action when necessary.
- Update municipal master plans to ensure greater protection.
- Purchase lands or create conservation easements within the source water assessment area.

Specific Source Water Assessment Information for Cumberland Mutual Insurance Co.

Cumberland Mutual Insurance Co. (PWID 0607307) at 633 Shiloh Pike, Bridgeton, NJ, is a public noncommunity water system that serves approximately 50 people (in 2003). Cumberland Mutual Insurance Co. consists of 1 active well(s) and 0 surface water intake(s).

Susceptibility Ratings

Table 1 below illustrates the percentage of noncommunity water system sources in New Jersey that rated high, medium, and low for each of the eight contaminant categories. This table is separated by source type: ground water and surface water. Table 2 illustrates the susceptibility ratings for **each source in your system** to each of the contaminant categories.

For the purpose of the Source Water Assessment Program, radionuclides were considered more of a ground water concern than a surface water issue. As a result, surface water intakes' susceptibility to radionuclides was not determined and they all received a low rating. DEP considered all surface water highly susceptible to pathogens; therefore all intakes received a high rating for the pathogen category.

Table 1: Summary of Statewide Susceptibility Ratings for Noncommunity Water System Sources (Percent)

	Pathogens	Nutrients	Pesticides	VOCs	Inorganics	Radionuclides	Radon	Disinfection Byproduct Precursors
Ground Water 3480 Total Wells								
High	2	0	0	32	19	69	17	3
Medium	18	66	66	0	42	28	72	97
Low	80	34	34	68	39	3	11	0
Surface Water 3 Total Intakes								
High	100	33	0	0	100	0	0	100
Medium	0	67	67	33	0	0	0	0
Low	0	0	33	67	0	100	100	0

Statewide, 85 percent of the noncommunity water system sources (ground water and surface water) rated high for at least one of the contaminant categories.

For surface water, the three contaminant categories in which all of the noncommunity water system surface water intakes (three total) received a high susceptibility rating were inorganics, disinfection byproduct precursors, and pathogens (all assumed to be highly susceptible to pathogens).

For ground water, the three contaminant categories in which the highest percentage of sources received a high susceptibility rating are radionuclides (69%), volatile organic compounds (32%), and inorganics (19%).

Table 2: Susceptibility Ratings for Cumberland Mutual Insurance Co.'s Sources

Sources	Pathogens	Nutrients	Pesticides	Volatile Organic Compounds	Inorganics	Radionuclides	Radon	Disinfection Byproduct Precursors
	Rating	Rating	Rating	Rating	Rating	Rating	Rating	Rating
Well 1	**L**	**M**	**M**	**L**	**L**	**H**	**M**	**M**

If a system is rated highly susceptible for a contaminant category, it does not mean a customer is or will be consuming contaminated drinking water. The rating reflects the potential for contamination of source water, not the existence of contamination. Public water systems are required to monitor for regulated contaminants and to install treatment if any contaminants are detected at frequencies and concentrations above allowable levels.

Which Sensitivity and Intensity Factors Determine a Source's Susceptibility?

The susceptibility models determined source water susceptibility is based on the well or intake's location and sensitivity and intensity factors (also known as explanatory variables). An explanatory variable can be used to predict the presence of or the potential presence of a contaminant in ground water or surface water.

Some explanatory variables are considered conceptual. A conceptual variable is one that has been shown in a previous scientific investigation to be related to, or is expected to have an effect on, the concentrations of a constituent. Conceptual variables that did not produce significant univariate statistical relations may however, produce a significant relation when used with other variables in multivariate statistical tests.

The following page contains an Individual Explanatory Variable Inventory, which provides the values of each explanatory variable within your source water assessment area. **This is not the entire potential contaminant source inventory for this system's source(s)**.

If the variable value is shown as zero, then attributes or land activities are not present in the source water assessment area. If a value is not shown, this represents either unavailable data, or in the case of "Distance to" variables land activities of that type are not present in the source water assessment area.

This information, used in conjunction with USGS's susceptibility rating scheme, calculates the susceptibility rating for each source to each contaminant category. If you are interested in USGS's rating schemes please refer to the "Contaminant Category Scoring System for Noncommunity Water Systems Appendix A – Attachment 2" available in the Noncommunity Source Water Assessment Report for Hopewell Twp, Cumberland County or on the Source Water Assessment Program website at http://www.state.nj.us/dep/swap/.

Following the Individual Explanatory Variable Inventory for your system is a source water assessment map illustrating the source water assessment areas for systems with in Hopewell Twp.

For more information please refer to the Noncommunity Source Water Assessment Report for Hopewell Twp, Cumberland County, available on the Source Water Assessment Program website. You may also contact the Bureau of Safe Drinking Water at 609-292-5550.

Individual Explanatory Variable Groundwater Susceptibility Models			
Source: Well 1 **Status:** P **Source Type:** G			
Sensitivity Variable Inventory		**Intensity Variable Inventory**	
Pathogens Explanatory Variables - Source Rating = L			
Conceptual-Soil Available Water Capacity	0.15	Distance to Agricultural Land Use, 1995	416.16
Depth to Top of Open Interval		Conceptual Septic Tank Density	59.05
Conceptual - GWUDI		Conceptual – Presence of Streams, Tier 1	0
Nutrients Explanatory Variables – Source Rating = M			
Conceptual – Depth to Top of Open Interval		% Urban Land Use, 1995	75.63
Conceptual – Length of Open Interval		% Agricultural Land Use, 1986	53.3
Pesticides Explanatory Variables – Source Rating = M			
Conceptual – Depth to Top of Open Interval		% Urban Land Use, 1995	75.63
Conceptual – Length of Open Interval		% Agricultural Land Use, 1986	53.3
		Distance to Agricultural Land Use, 1995	416.16
		Conceptual – Distance to golf course	
VOCs Explanatory Variables – Source Rating = L			
% Soil Organic Matter	0.41	% Impervious Surface, 1995	22
		% Commercial/Industrial Land Use, 1995	59.08
		Sq. Mi. of Urban Land Use, 1995	0.05
		Density of SWL, USTs, and KCSL	0
Inorganics Explanatory Variables – Source Rating = L			
Dissolved Oxygen of water-quality sample		Density of KCSL, SWL, NJPDES GW/SW/Storm, Compost Facilities, SWRRF, SWTF200011, Class B Recycling, DPCC, UST	0
pH of water-quality sample		Distance to Agricultural Land Use, 1995	416.16
Depth to Top of Open Interval	95	Population Density, Tier 1	130.61
% Soil Clay	16.28	% Barren Land Use, 1995	0
Soil Hydraulic Conductivity	27.24	% Urban Land Use, 1970	44.34
Conceptual % Soil Organic Matter	0.41	Distance to STP	
Physiographic Province	COASTAL PLAIN	STP Density	0
		Distance to DOT roads	239.89
		Length of railroads	0
		Population Density	151.93
Radionuclides Explanatory Variables – Source Rating = H			
pH of water-quality sample		% Urban Land Use, Tier 1, 1995	100
Physiographic Province	COASTAL PLAIN	Conceptual Distance to Agricultural Land Use, 1995	416.16
Conceptual Depth of Well	95	% Developed Land, Tier 1, 1995	100
Conceptual Soil Hydraulic Conductivity	27.24	% Agricultural Land Use, 1970	55.66
Radon Explanatory Variables – Source Rating = M			
Conceptual % Soil Clay	16.28	% Agricultural Land Use, 1995	24.37
Physiographic Province	COASTAL PLAIN	Conceptual Distance to Wetlands Land Use, 1995	677.72
Depth to Top of Open Interval	95		
DBPs Explanatory Variables – Source Rating = M			
Conceptual – % Soil Organic Matter	0.41	Conceptual – Sq. Mi. of Wetlands Land Use, 1995	0
Conceptual NJGS Hydrologic Unit (aquifer)		Number of NJPDES SW/GW/Storm, Compost, SWWRF, SWTF200011, Class B Recycling, and DPCC	0
pH of water-quality sample			