



VILLAGE OF RIDGEWOOD  
BERGEN COUNTY, NEW JERSEY  
DEPARTMENT OF PUBLIC WORKS

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Christopher J. Rutishauser, P.E., C.P.W.M.  
Director of Public Works/Village Engineer

131 N. MAPLE AVENUE  
RIDGEWOOD, NJ 07450  
PHONE: (201) 670-5500x238  
FAX: (201) 670-7305

## **PROPERTIES LOCATED IN THE FLOOD PLAIN**

### **FLOOD HAZARDS**

This notification is mailed annually to all known addresses located within the flood plain, also known as the Flood Hazard Area, as delineated on the Federal Insurance Rate Maps (FIRM) for the Village of Ridgewood, with the most recent revision date of September 30, 2005, to inform residents and businesses about flood hazards associated with our rivers, brooks, and other minor water courses and to suggest possible actions you can take to protect yourself. As of the date of this letter, the preliminary flood maps have not been issued by FEMA **and are expected to be approved April 2, 2019. Once the maps are issued, they will be adopted by the Village via an ordinance.**

### **FLOOD HAZARD AREAS**

The Village of Ridgewood is subject to riverine flooding along the Ho-Ho-Kus Brook, Saddle River, Goffle Brook, Diamond Brook, several unnamed drainage ditches, tributaries and "problem areas" not related to flood zones. A detailed map showing the 100-year flood plain is on file in the Village of Ridgewood's Engineering Division office located at 131 North Maple Avenue, Level 3. To schedule an appointment please dial **(201) 670-5500, Ext. 238** for assistance. The New Jersey Department of Environmental Protection has developed and made available to the public an interactive Flood Warning Map for the Ho-Ho-Kus Brook corridor. To view the brook map: <http://wimcloud.usgs.gov/apps/FIM/FloodInundationMapper.html?siteno=01391000>

The 100-year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1% chance of being flooded in any given year. Put another way, it has about a 30% chance of being flooded over the life of a 30-year mortgage. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property close to the waterways. Also, larger floods can and do occur. Floodwaters can rise very fast. Hazards of floods include fast moving waters, sometimes accompanied by trees and other debris.

### **FLOOD WARNINGS**

The Village of Ridgewood has developed an emergency evacuation system, in conjunction with the State and Bergen County, which includes floods and hurricanes. The Mayor, in concert with the Emergency Management Coordinator, has the responsibility to decide on partial or total evacuation. Warnings will be disseminated by radio, WWOR (710 AM), WPAT (93.7 FM), WCBS (880 AM) and WINS (1010 AM), by police vehicles equipped with public address systems, and by door to door notification. The flood warning system is intended to provide up to one-hour advance warning of a flood hazard. In the event evacuation becomes necessary, shelters will be open at local schools as necessary, with the cooperation of the Red Cross. You may also visit the Village web site at [www.ridgewoodnj.net](http://www.ridgewoodnj.net) for flood information and to sign up for E-Notice where the Village can send you emergency information via email, cell phone, or land line phone. For those without computer access, please call the Office of Emergency Management at (201) 670-5500, ext. 380 to register.

FLASH FLOOD WATCH means that fast flooding is possible within the watch area. FLASH FLOOD WARNING means that flash flooding is imminent or has been reported in the warning area.

### **FLOOD SAFETY**

If you live near a river, brook or creek, you should be concerned about the flood hazard. There are several actions you can take to mitigate the flood hazard, including:

1. Know the flood warning procedures.
2. Plan escape routes to high ground.
3. During times of heavy rainfall, monitor the level of water in the drainage way. Stay tuned to radio or TV for possible flood warnings. WWOR (710 AM), WPAT (93.7 FM), WCBS (880 AM) and WINS (1010 AM) will broadcast flood watches and warnings.
4. Evacuate the flood hazard area in times of impending flood or when advised to do so by the police or fire department after shutting off the gas, electricity and heating system.
5. Do not attempt to cross a flooding stream on foot or by car.
6. If your car stalls in high water, abandon it immediately and seek higher ground.
7. Keep children away from flood waters, ditches, culverts and storm drains.
8. Be especially cautious at night.
9. Check the Village web site at [www.ridgewoodnj.net](http://www.ridgewoodnj.net) for up to date information.
10. Avoid downed power lines.
11. Real time stream flows can be monitored online at <http://water.usgs.gov/> Select New Jersey from the map labeled "Current streamflow conditions". Under Passaic, Hackensack, and Walkkill River Basins select either Ho-Ho-Kus Brook at Ho-Ho-Kus, NJ or Saddle River at Ridgewood, NJ. Information from the gauges should be used carefully with field observations as that discrepancies do occur.

### **MAP DETERMINATIONS**

The Village of Ridgewood's Engineering Division provides verbal map determinations and letters for anyone wishing verification of their location within the flood hazard areas or floodway. Base flood elevations will also be provided to the public upon request which will also show flood depth on the property. The Engineering Division maintains a library of elevation information for individual parcels available to anyone inquiring.

### **FLOOD PROTECTION LIBRARY**

The Village of Ridgewood Library located at 125 North Maple Avenue, has established a library of 6 books, several pamphlets, Flood Insurance Rate Maps and Flood Insurance Study, available for public inspection. These books deal with hurricane safety, flood hazard mitigation, flood insurance, coastal construction, and retrofitting of an

existing structure. Also, at the library is a telephone directory of frequently called numbers of the New Jersey Department of Environmental Protection.

### FLOOD PROTECTION ASSISTANCE

The Village of Ridgewood's Department of Buildings and Inspections located at our Village Hall, Level 3, 131 North Maple Avenue, has personnel available to provide technical advice to Property Owners interested in retrofitting existing structures, and new construction. Personnel from the Department of Buildings and Inspections, upon request, will meet with the Property Owner to advise the owner of appropriate protection measures, and reviewing final plans upon submission.

### FLOOD INSURANCE

Homeowners' insurance policies will not cover losses due to flooding. The Village of Ridgewood participates in the National Flood Insurance Program, which makes flood insurance available to everyone in the Village of Ridgewood.

For many people, their home and its contents represent their greatest investment. We strongly urge property owners to buy flood insurance to protect themselves from devastating losses due to flooding.

Information about flood insurance can be obtained from an insurance agent, or by calling the National Flood Insurance Program at **1-800-611-6122**, <https://www.fema.gov/national-flood-insurance-program>. Property owners do not have to live in the floodplain to qualify for flood insurance. Property owners can insure their buildings and contents and renters can insure their possessions. Just because a house has not flooded in the past does not mean that it is safe. There is a thirty-day waiting period before a flood insurance policy takes effect, so contacting an insurance agent is important.

### COMMUNITY RATING SYSTEM

The Village has, in conjunction with the State, lowered its rating classification by undertaking various programs developed by the Federal Emergency Management Agency. Therefore, when you renew your Flood Insurance Policy, please check for your "Community Rating Number" stated on your policy. As of October 1, 2018, the Village's rating was improved to a Community Rating Number of six (6). Should your policy indicate something other than six (6), please call your insurance agent in order to correct the error. For every CRS point below 10, you should receive a 5% reduction in your flood insurance premiums. Ridgewood residents should, therefore, receive a 20% reduction for properties in the "A" Zones.

This Brochure has been prepared by the Village of Ridgewood, Department of Public Works, Engineering Division, Level 3, 131 North Maple Avenue, Ridgewood, New Jersey 07450-3287, **(201) 670-5500 Ext. 238**. Please visit our website for additional useful information at: <http://www.ridgewoodnj.net/residents/floodplain-management>

### PROPERTY PROTECTION MEASURES

All new construction in the Flood Hazard Area of the Village of Ridgewood must be built to the floodplain ordinance regulations. Existing residences and commercial buildings located in the Flood Hazard Area can be protected by several measures to withstand floods. Depending on the situation, location and the property owner's availability of funds, the following measures can be used:

1. Install a sump pump system to dispose of infiltrating water. **Do not direct water** into the sanitary sewer collection system. Such an action is prohibited by the Village Code.
2. Strengthen basement walls.
3. Install water resistant materials, such as paints, floors, carpets, doors and windows.
4. Elevate electrical and mechanical equipment in the basement.
5. Flood proof walls, windows and doors.
6. Construct flood walls or closures. Ask us for examples!
7. Elevate structures.
8. Consider the installation of a check valve on your house sanitary sewer lateral to minimize backups.

### FLOOD HAZARD AREA DEVELOPMENT PERMIT REQUIREMENTS

To regulate development in the Flood Hazard Area, the Village of Ridgewood, in conjunction with State and Federal agencies, has developed a Flood Damage Prevention Ordinance. The purpose of the ordinance is to protect the public health and safety, prevent construction that would increase flooding and preserve the natural environment. The ordinance is under the jurisdiction of the Village Department of Buildings and Inspections. This ordinance requires that any new or substantially improved structures be constructed so that the lowest floor, including basement, is elevated to or above the base flood elevation.

No development in the Flood Hazard Area, whether construction of structures or installation of fill, is permitted without approvals from the Village Engineer, appropriate Village Land Use Board, and possibly the New Jersey Department of Environmental Protection. The Construction Code Department can then issue the proper permits.

Should illegal development be observed in the Flood Hazard Area, you are urged to call the Village Engineer at **(201) 670-5500, Ext. 239**, the Construction Code Department **(201) 670-5500, Ext. 213**, The Village of Ridgewood's Police Department **(201) 670-5500, Ext. 400**, or the NJDEP at **1 877-WARN-DEP**.

### DRAINAGE SYSTEM MAINTENANCE

The various watercourses and storm sewers are necessary to prevent flooding to properties. To keep the drainage systems flowing freely, the Village has prohibited the following activities in the open channels, and also in closed sewers and their vicinity. Remember, "Nothing but rain should go in the drain".

1. Dumping any solid waste, (including pet droppings), garbage, trash, leaves, grass or debris.
2. Dumping untreated sewage or industrial wastes.
3. Storage of pesticides, flammable, explosive and hazardous materials.

Any violations of these regulations should be immediately reported to the Police Department.