



# VILLAGE OF RIDGEWOOD

## BERGEN COUNTY, NEW JERSEY

### DEPARTMENT OF PUBLIC WORKS

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### **RESIDENTS LOCATED IN A REPETITIVE LOSS AREA**

You have received this letter because your property is located in an area that has been flooded several times over the last ten years and insurance claims have been filed to FEMA. Most insurance claims are direct instances of flood events where dwellings are located immediately on the stream banks. For example, the Warren/Marshall location is not immediately adjacent to the stream bank but rather a low lying area where the stream rises and directly effects some dwellings. The frequency of the flooding has increased from every ten years to almost every other year.

The Village of Ridgewood is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. Yearly, we are seeking funding to support stream cleaning improvements and purchasing lands in the flood plain to restore riparian buffers.

Even though, Tropical Storm Ida had devastating impacts on our region, repetitive loss claims were down 60% from Hurricane Irene.

#### **Meanwhile, here are some things you can do:**

##### **1. Learn about the flood history for your area.**

- a. Check with the Engineering Division (201-670-5500x2238) on the extent of past flooding in your area. Our staff can tell you about the causes of repetitive flooding and what the Village is doing about it. We can assess your property and direct you in ways to help reduce the chance of flooding.

##### **2. Prepare for flooding by doing the following:**

- a. Know the flood safety guidance on the last page of this letter.
- b. Know how to shut off the electricity and gas to your house when a flood comes.
- c. Make a list of emergency numbers and identify a safe place to evacuate.
- d. Make a household inventory, especially of basement contents.
- e. Put insurance policies, valuable papers, medicine, etc. in a safe place.
- f. Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
- g. Develop a disaster response plan – See the Red Cross' website: [www.redcross.org/services/disaster/](http://www.redcross.org/services/disaster/) for a copy of the brochure "Your Family Disaster Plan"
- h. Get a copy of *Repairing Your Flooded Home*. Copies are available in our office or the Red Cross website.
- i. Visit the Village's Floodplain Management website: <http://www.ridgewoodnj.net/village-info/residents/floodplain-management>
- j. Visit the Village's Office of Emergency Managements website: <http://oem.ridgewoodnj.net/>

##### **3. Consider some permanent flood protection measures.**

- a. Label your fuses or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
- b. Consider elevating your house above flood levels. We have new homes that have been elevated with crawl spaces and remodeled homes that have had their basements filled in to reduce flooding below grade.
- c. Check your building for water entry points. These can be basement windows, the basement stairwell, doors and dryer vents. These can be protected with low walls or temporary shields. Come see us for examples already done in the Village!
- d. Install a floor drain plug, standpipe, overhead sewer, or sewer backup valve to prevent sewer backup flooding.
- e. More information can be found in the Homeowner's guide to Retrofitting: Six Ways to Protect Your House from Flooding. Originals are available in the Engineering office or search online for "FEMA P-312."
- f. Village Hall has installed a flood wall protection barrier. It involves the installation of flood gates prior to the rise of the flood waters. When designed properly, these walls will reduce the need to file expensive insurance claims and reduces the number of structures in the Village that file for repetitive loss.

- g. Note that some flood protection measures may need a building permit and others may not be safe for your type of building. Be sure to review your plan of action with the Building Department prior to construction.
- h. Follow the progress of the Floodplain Management Plan with its Annual Report, available in the Engineering Division's office and the Floodplain Managements website <http://www.ridgewoodnj.net/village-info/residents/floodplain-management>

#### **4. Talk to the Engineering Division for information.**

- a. The Village encourages affected properties to seek Federal and State grants to assist them with flood protection efforts. Improvements could include the following; low floodwalls, overhead sewers, sewer backup valves, and relocation of utilities to higher levels.
- b. If you are interested in elevating your building above the flood level, the Village may assist you in applying for a Federal grant to cover 75% of the cost.
- c. Get a flood insurance policy. It will help pay for repairs after a flood and, in some cases, it will help pay the costs of elevating a substantially damaged building.

#### **5. Get a flood insurance policy.**

- a. Homeowner's insurance policies do not cover damage from floods. However, because Ridgewood participates in the National Flood Insurance Program, you can purchase a separate flood insurance policy. This insurance is backed by the Federal government and is available to everyone, even properties that have been flooded. Because Ridgewood participates in the Community Rating System, you will receive a reduction in the insurance premium of 20%.
- b. Some people have purchased flood insurance because it was required by the bank when they get a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. During the kind of flooding that happens in your area, there is usually more damage to the furniture and contents than there is to the structure. Be sure you have contents coverage.
- c. Do not wait for the next flood to buy insurance protection. In most cases, there is a 30-day waiting period before National Flood Insurance Program coverage takes effect.
- d. Contact your insurance agent for more information on rates and coverage.

### **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 pamphlet 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. Contact: **(201) 670-5500 Ext. 2238**. Please visit our website for additional useful information at: <http://www.ridgewoodnj.net/village-info/residents/floodplain-management> or you can reach Jovan Mehandzic, Assistant Engineer at [jmehandzic@ridgewoodnj.net](mailto:jmehandzic@ridgewoodnj.net).