



# Oakland Flood Commission

## 1. Know your flood hazard and zone:

The Borough of Oakland, New Jersey is an 8.7 square mile suburban community in Bergen County which is home for over 12,754 residents (2010 Census). The Ramapo River bisects the community, flowing from northeast to southwest. A total of 0.6 square miles of the Borough are in the FEMA 100-year (1%) flood zone (AE and A) as a result of river overbank flows. The Borough and much of northern New Jersey has been impacted by a series of major flood events in 2007, 2010, and twice in 2011, including Hurricane Irene. Hurricane Irene was responsible for the flood of record on the Ramapo River and Pompton River, the combined flows of the Ramapo, Pequannock and Wanaque Rivers. Borough residents currently have 137 flood insurance policies in force and pay over two hundred and twenty thousand dollars in flood insurance premiums. In order to ease the financial and flooding impacts to the residents, the Borough has begun a rigorous floodplain management program with progressive floodplain planning, maintenance and public outreach. Contact the Oakland Floodplain Manager, Nicholas Agnoli, at 201-424-5821 for a determination of your flood zone, history of flooding, and location of environmentally sensitive areas near your property. You can also look up the latest flood map for your property here: <https://msc.fema.gov/portal/home>. On August 28, 2019 the FEMA Flood Insurance Rate Maps changed significantly. In many locations, the flood elevations lowered and the floodplain decreased!

## 2. Insure your property for your flood hazard:

Maintaining flood insurance coverage is strongly recommended since homeowner insurance policies will not cover losses due to flooding. The NFIP offers flood insurance with rates set according to the date and type of construction of your home along with your building's level of risk. Homes and buildings in high-risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance. Homes and businesses located in moderate-to-low risk areas that have mortgages from federally regulated or insured lenders are typically not required to have flood insurance but is highly recommended because many flood claims occur in moderate-to-low risk flood areas. For more information, go to <http://www.floodsmart.gov/>.

## 3. Protect people from the hazard:

There is detailed information on what to do before, during and after a storm event from the NJ Office of Emergency Management <http://ready.nj.gov/plan-prepare/floods.shtml>. Some key reminders are:

If a flood is likely in your area, you should:

- Listen to the radio or television for information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground.

If you must prepare to evacuate, you should do the following:

- Secure your home. If you have time, bring in outdoor furniture. Move essential items to an upper floor.
- Turn off utilities at the main switches. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.

If you have to leave your home, remember these evacuation tips:

- Do not walk through moving water. Six inches of moving water can make you fall. If you have to walk in water, walk where the water is not moving.
- Do not drive into flooded areas.
- Do not camp or park your vehicle along streams, rivers or creeks, particularly during threatening conditions.

## 4. Protect your property from the hazard: retrofitting techniques and funding sources, engineering assistance from the Borough engineer.

The Borough of Oakland Construction Code Official, at 201-337-1644, in coordination with the Borough Engineer, can make site visits to review flooding, drainage, and sewer problems, and provide one-on-one advice to property owners, in writing, when requested. The Building Department will provide property owners with existing elevation certificates on file upon request. Prior to any improvements to the property or before additional measures are taken to protect the property, please contact the Construction Code Official to obtain necessary permits. There are several ways to protect your building and personal property from flood-related damage now. Although there are options available to protect your property, all are not applicable to your property and are contingent upon permits being approved prior to the start of any project.

- a. **Drainage Improvements:** A low-cost method is simply re-grading property to direct water runoff away from lots or buildings.
- b. **Wet Flood Proofing:** Wet flood proofing a structure involves making uninhabited portions of the structure resistant to flood damage and allowing water to enter during flooding.
- c. **Dry Flood Proofing:** Dry flood proofing involves sealing structures to prevent floodwaters from entering.
- d. **Elevation:** Elevating a structure consists of raising the lowest floor to or above the flood level. This can be done by elevating the entire structure, including the floor, or by leaving the structure in its existing position and constructing a new, elevated floor within the structure.

There are other options such as relocation and acquisition that may be available to you. Contact the individual listed above for more information, including funding opportunities. Also, detailed information on mitigation measures is provided in "Selecting Appropriate Mitigation Measures for Flood Prone Structures," FEMA 551/March 2007, available at <http://www.fema.gov> and the Oakland Public Library.

#### **5. Build responsibly: Contacts for the Borough Code Official, description of substantial damage and improvement.**

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building in the regulated floodplain equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Please contact the Borough of Oakland Construction Code Official, at 201-337-1644, for more information and review Chapter 14, Flood Damage Prevention, of our Borough ordinances. Note that the improvements shall be cumulative.

#### **6. Protect natural floodplain functions: Stream dumping ordinance, map of open space in the floodplain, contact for reporting violations.**

While often the center of negative attention during flood events, our floodplains can be a valuable resource. Floodplain left in an undeveloped, natural state can provide storage for floodwaters, which in turn minimizes future flood damage. They also provide habitat for wildlife and recreational opportunities for community residents. The natural vegetation of floodplains also filters pollutants from storm water, in turn improving local water quality. Borough ordinances protect both streams and storm sewer systems from the spilling, dumping, or disposal of anything other than stormwater into these critical resources.

#### **7. Evacuation plans and road travel: Where to get critical information during a natural disaster.**

The Oakland Police Department is the primary evacuation coordinator. All notification methods specified in our emergency operations plan such as reverse telephone alert, public address system, local web site and television station would be utilized. Routes would be determined by the event.

#### **8. How to locate a shelter and what to expect (i.e. pets, provisions, personal products, etc.)**

Short term warming shelters will be provided locally, regional shelters will be provided and staffed by the county and assisted by major resources such as Red Cross. Pets will be accepted at regional shelters if caged and with proper documentation. Any special needs and medication should be brought by evacuees.

#### **9. Protection of essential documents: What personal information is most critical to store off-site.**

- a. A copy of your insurance policies with your agents contact information.
- b. A household inventory: For insurance purposes, be sure to keep a written and visual (i.e., videotaped or photographed) record of all major household items and valuables, even those stored in basements, attics or garages. For more information visit [www.knowyourstuff.org](http://www.knowyourstuff.org).
- c. Copies of all other critical documents, including finance records or receipts of major purchases.

#### **10. Child education:**

- a. Never allow them to enter moving water alone.
- b. Remind them that flood waters are not safe to play in and can make them very sick if consumed.
- c. Have a three-day supply of required medication on hand in a waterproof container.
- d. Remind them to avoid downed power lines.