



# Borough of Oakland, New Jersey

September 11, 2023

Phone: (201) 337-8111

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[www.oakland-nj.org](http://www.oakland-nj.org)

Dear Resident:

You have received this letter because your property is **in or near** a Repetitive Loss Area (see attached map). This letter **does not imply** that you own a Repetitive Loss (RL) property. A RL property is defined by the Federal Emergency Management Agency (FEMA) as a home or business that has received claim payments from the National Flood Insurance Program (NFIP) of more than \$1,000 twice or more times within any rolling 10-year period.

**Potash Lake Repetitive Loss Area No. 1** is a 93-acre repetitive loss area in the 100-year floodplain. The area is bounded by the 100-year floodplain around the Ramapo River and Potash Lake, with 40 RL properties. There are 182 total structures in the floodplain and there are no acres protected from development. It is almost entirely residential in nature (over 90 percent).

The Borough is concerned about repetitive flooding and has an active program to help you protect yourself and your property from future flooding. We are diligently maintaining the existing stormwater system with our Department of Public Works, improving the capacity of the system where possible, pursuing state and Federal assistance, and working with FEMA to improve floodplain mapping.

In the interim, here are some things you can do:

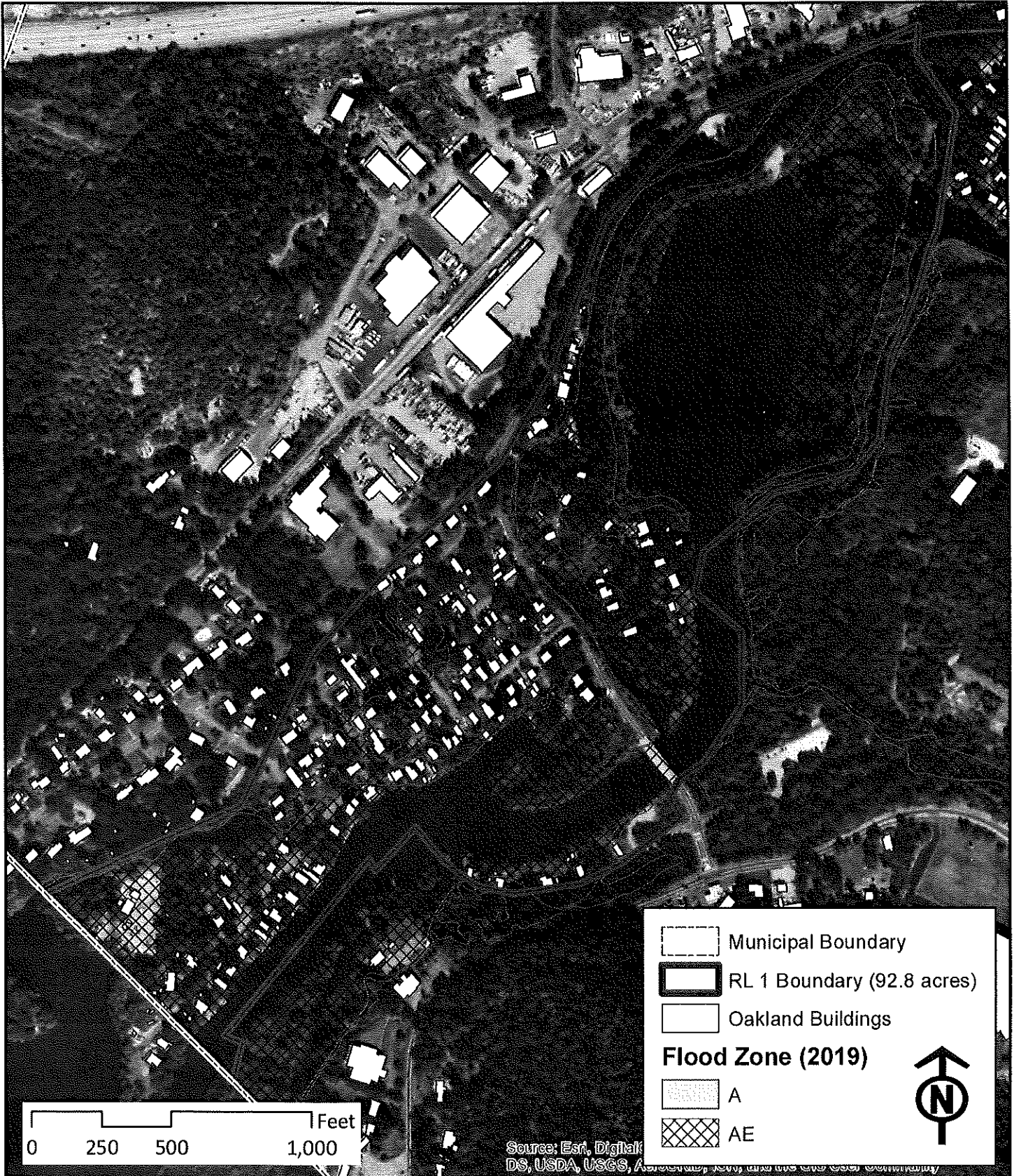
1. Check with the Borough Construction Code Official at 201-337-1644 on the extent of past flooding in your area. The Building Department can tell you about the causes of repetitive flooding, what the Borough is doing about it, and what could be an appropriate flood protection level. Building and Engineering Department staff can visit your property to discuss flood protection alternatives.
2. Prepare for flooding by doing the following:
  - a. Know how to shut off the electricity and gas to your house when a flood comes.
  - b. Make a household inventory, especially of basement contents.
  - c. Put insurance policies, valuable papers, medicine, etc. in a waterproof container.
  - d. Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
  - e. Make sure all flood vents, if installed on your basement or crawlspace wall(s), are functional and not obstructed.
  - f. Develop a disaster response plan. A Family Emergency Plan may be prepared online at <http://www.ready.gov>. Include a discussion with any children in the home about the dangers of flood waters and utilities during a natural disaster.

- g. Get a copy of *Repairing Your Flooded Home*. We have copies at the Oakland Public Library and a copy may be downloaded from <http://www.redcross.org>.
3. Consider some permanent flood protection measures.
    - a. Mark your fuse 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.
    - 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.
    - 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 *Homeowner's Guide to Retrofitting: Six Ways to Protect Your House from Flooding*. Copies are in the library or at <https://www.fema.gov/media-library/assets/documents/480>.
    - f. Note that some flood protection measures may need a building permit and others may not be safe for your type of building, so be sure to talk to the Building Department.
  4. Talk to the Building Department for information on financial assistance. There may be pre-flood and post-flood assistance available from federal, state and/or local programs as well as from your insurance provider.
  5. Get a flood insurance policy.
    - a. Homeowner's insurance policies do not cover damage from floods. However, because the Borough 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.
    - b. Some people have purchased flood insurance because it was required by the bank when they got 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. Don't 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.

If you have any questions regarding this letter, please do not hesitate to contact the Borough Floodplain Manager at (201) 337-8111, ext. 2021. Also, please visit the Borough website ([www.oakland-nj.org](http://www.oakland-nj.org)) for information on flood preparation and response.

# Potash Lake Repetitive Loss Area No. 1

## Oakland, New Jersey



Agnoli Engineering, LLC has attempted to only include GIS data from government sources with published quality control procedures. The flood limits are based on the most recent data available from FEMA (effective 2019). Per FEMA, flood boundaries do not necessarily show all areas subject to flooding in the community.

Revised 2019