



Township of Saddle Brook, New Jersey

**FLOODPLAIN PROTECTION GUIDELINES
OUTREACH BROCHURE
KNOW HOW TO PREPARE AND COPE WITH A FLOOD**

**APRIL 2020
(REVISED SEPTEMBER 2026)
TOWNSHIP OF SADDLE BROOK
BERGEN COUNTY, NEW JERSEY
55 MAYHILL STREET
201-587-2900
www.saddlebrooknj.us**

- Know Your Flood Hazard

The Township of Saddle Brook experiences flooding due to the Saddle River, Coalberg Brook and Pehle Brook. Approximately 20 percent of the Township is located with the floodplain of these waters. FEMA has mapped these areas as those areas subject to flooding by the one percent annual chance flood (100 year flood) in their Flood Insurance Rate Maps (FIRM).

Recent floods of significance in Saddle Brook are Hurricane Ida in September of 2021, Hurricane Irene in August of 2011 and Hurricane Floyd in September of 1999.

Find out if your property is in the regulated floodplain by calling the Township's building department at 201-843-7111 or see our Flood Control link on our homepage for a link for FEMA flood mapping (www.saddlebrooknj.us).

- Insure Your Property from Flood Damage

The National Flood Insurance Program (NFIP) is a federal program enabling property owners in participating communities to purchase flood insurance on eligible buildings and contents whether they are in or out of a floodplain. Saddle Brook participates in the NFIP, making federally backed flood insurance available for property owners.

The NFIP insures most walled and roofed buildings that are principally above ground on a permanent foundation, including mobile homes and buildings in the course of construction. Property owners can purchase building and contents coverage from any local property and casualty insurance agent. To find a local insurance agent that writes flood insurance in your area visit www.floodsmart.gov.

Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federal or federally related financial assistance for the acquisition and/or construction of buildings in Special Flood Hazard Areas (SFHAs). An SFHA is defined as any A or V flood zone on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM).

Please note that if you do not own the dwelling, renter's insurance is available to cover your contents.

- Preparing for a Flood

If a flood is predicted for your neighborhood:

- Listen to a radio or television for the latest storm information;
- Secure outdoor objects such as lawn furniture that can blow away and cause damage or injury;
- Move indoor items to the highest floor, if possible;
- Board all windows and secure door entrances;
- Keep your vehicle's gas tank filled;

- Prepare a hurricane evacuation kit to include:
 - First aid kit
 - Bottled water (one gallon of water per person per day for at least three days)
 - Non-perishable food supply (three-day supply)
 - Two (2) weeks supply of medicine
 - Blankets or sleeping bags
 - Extra clothing
 - Pet ID, carrier, food & medication
 - Personal items (toys & snacks)
 - Important documents (valid ID, Insurance information & money)
 - Cell phone chargers
 - Local maps
- If ordered to evacuate - turn off gas, water, and electricity and unplug small appliances;
- Know what to do when roads are flooded: ***"DO NOT WALK OR DRIVE THROUGH FLOOD WATERS"***
- You may have to evacuate quickly due to rising flood waters. The Township Shelter Reception Area is located at the Senior Center at 8 Caldwell Avenue in Saddle Brook;
- If you're already outside of a flood area, stay where you are;
- Create an emergency communication plan - Inform family or friends outside of the warning area of your evacuation plans;
- Remember to help neighbors who may require special assistance (infants, senior citizens, and people with disabilities); and
- Pets should not be left behind if ordered to evacuate. An emergency kit should also be prepared for your pet with items including food, food dishes, leash, litter box, veterinary records and water. Your pets should have ID tags with your name and address.

- During a Flood/Hurricane

- Do not walk or drive through flood waters;
- If staying in your home
 - Turn refrigerator to maximum cold and open only when necessary
 - Turn off utilities if told to do so by authorities
 - Fill bathtub and large containers with water for sanitary purposes
 - Stay away from windows and doors even if they are covered
 - Go to interior first floor room
 - Avoid using candles and other open flames
- Be alert for the "EYE" of the storm. The eye is a period of calm during the storm. The worst part of the storm will happen once the eye passes over and the winds blow from the opposite direction. Trees, shrubs, buildings and other objects damaged by the first winds can be broken or destroyed by the second winds.

- After the Flood/Hurricane

- Use 9-1-1 to report emergencies only (injuries, loose power lines etc.)
- Keep listening to a radio or television for the latest updates;
- Wait until an area is declared safe before entering;

- Roads may be closed for your protection. Do not drive or walk into flooded areas. Find an alternate route;
- Check gas, water and electrical lines and appliances for damage;
- Do not drink or prepare food with tap water until you are certain it is not contaminated;
- Be aware of insects, rodents and animals driven to higher ground by flood water;
- Assess your home's damage and take pictures if possible;
- Open windows and doors to ventilate and dry your home if necessary;
- Be careful when pumping out a flooded basement. FEMA (Release #1520-021, date June 13, 2004) recommends following the procedures below to avoid serious damage or injury:
 - Begin pumping when floodwaters are no longer covering the ground outside;
 - Pump out one foot of water. Mark the level and wait overnight;
 - Check the water level the next day. If the level went back up (covered your mark) it is still too early to drain your basement;
 - Wait 24 hours and then pump the water down one foot again. Check the level the next day;
 - When the water in the basement stops returning to your mark, pump out two to three feet and wait overnight;
 - Repeat daily until all water is out of the basement.

- Protect Your Property from the Hazard

There are many ways to protect your property from the damage incurred by floods. Some of these protections include:

- Drainage improvements – sometimes simple regrading at the perimeter of the structure will assist in directing water runoff away from the structure;
- Wet-flood proofing/flood openings – Adding flood openings beneath the structure allows for water to enter and exit without causing damage;
- Elevation – Elevating a structure to the elevation above the flood level will keep the habitable portions of the structure from flooding; and
- Dry-flood proofing – Seals structures so that the floodwaters cannot enter. This is only permitted in non-residential buildings.

Please contact the construction official at 201-843-7111 to discuss if any of these options are feasible for your situations. These methods of protection require the issuance of building permits.

- Build Responsibly

Due to the damage resulting from hurricanes and floods, many homeowners will need to do repairs to their dwellings. Please contact the Township of Saddle Brook building department at 201-843-7111 prior to conducting any repairs as a building permit may be required.

Please be advised that the National Flood Insurance Program (NFIP) requires that if the cost of construction, rehabilitation, addition or other improvements to your dwelling equals or exceeds 50% of the building's market value before it was damaged, the building must be brought into compliance with State and local flood plain ordinances. This usually means elevating the dwelling above the base flood elevation. This is defined as substantial damage.

Please visit <http://www.fema.gov/increased-cost-compliance-coverage> to learn about substantial damage and Increased Cost of Compliance (ICC) and how you can get financial assistance in bringing your building into compliance.

- Protect Natural Floodplain Functions

Floodplains when left in their natural state, provide protection from flooding. The vegetation in the floodplain also acts as a filter of pollutants from storm water discharges. The storm sewer collection system in the Township of Saddle Brook discharges to watercourses such as the Saddle River, Coalberg Brook and Pehle Brook. Improper disposal of motor oil, fertilizers, pesticides and other wastes will pollute the stormwater runoff. Please remember to store these liquids in proper containers in a secure location and never dump anything into the storm sewers.

- Township Information

Below is a link to the Township's website where emergency warnings are posted.

www.saddlebrooknj.us

If you have not yet done so, please sign up for the SWIFT 911 call system and NIXLE (www.nixle.com) so that you can be notified in case of emergency. Visit the Township's website to register.

- Helpful Links Regarding Flood Information

<https://msc.fema.gov/portal>

<https://www.ready.gov/floods>

<https://www.fema.gov/media-library/assets/documents/98102>

https://www.floodsmart.gov/floodsmart/pages/understanding_flood_maps/understanding_flood_maps.jsp

<http://www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/flood>

<http://www.nj.gov/humanservices/ddhh/home/hurricane.html>

<http://www.njadapt.org/>