



# VILLAGE OF RIDGEWOOD

BERGEN COUNTY, NEW JERSEY  
DEPARTMENT OF PUBLIC WORKS

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## FLOOD INSURANCE RATE MAP INFORMATION / CRS-320

The property located at 460 West Saddle River Road, also known as Block 4704 Lot 10 has been located on the Village's Flood Insurance Rate Map (FIRM), dated, **August 28, 2019**.

The following information is provided:

Ridgewood's community number is: **340067**

The address is located on panel number: 34003C0069J 34003C0088J 34003C0157J  
34003C0159J 34003C0176H 34003C0177H  
34003C0178H

The **property** is located in FIRM zone:  **X** (Out or 500 year)  **AE** (100 year)  **A** (No BFE)

The **main building** is also located in:  Floodway  Repetitive Loss Area  None

The **main building** on the property:

is located in a Special Flood Hazard Area with a **Base Flood Elevation** of: +/- \_\_\_\_\_ (NGVD 1988), which correlates to a flood depth of +/- \_\_\_\_\_. Federal law requires that a flood insurance policy be obtained as a condition of a federally-backed mortgage or loan that is secured by the building. It is up to the lender to determine whether flood insurance is required for a property. The **National Flood Insurance Program** is available in Ridgewood and our **Community Rating System** rating is a 6 which provides a 20% discount on your insurance premium.

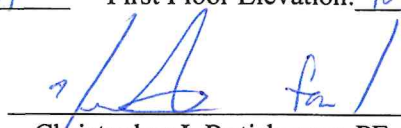
is not located in a Special Flood Hazard Area. However, the property (*above*) may still be in floodplain (**Letter Of Map Amendment**) or subject to local drainage problems or other unmapped flood hazard. Flood insurance is available and may be obtained at non-floodplain rates. A flood insurance policy may be required by a lender.

A determination of the building's exact location cannot be made at this time without an **Elevation Certificate**. A copy of the FIRM is attached for your information.

**NOTE:** This information is based on the Flood Insurance Rate Map for the Village. This letter does not imply that the referenced property will or will not be free from flooding or damage. A property not in a Special Flood Hazard Area may be damaged by a flood greater than that predicted on the FIRM or from a local drainage problem not shown on the map. This letter does not create liability on the part of the Village, or any officer or employee thereof, for any damage that results from reliance on this information.

Elevations on file: 1929 NGVD / 1988 NGVD (*circle one*)

Lowest Point Elevation: N/A Lowest Shingle Elevation: N/A First Floor Elevation: N/A

Dated: 03/02/2022  for/  
Christopher J. Rutishauser, PE, CPWM  
Director of Public Works/Village Engineer