



JAMES GASPARINI
MAYOR

TOWNSHIP OF FAIRFIELD

230 FAIRFIELD ROAD, FAIRFIELD, NJ 07004

PHONE: 973-882-2700 DEPT. EXT. 2500

FAX: 973-882-1079

OFFICE OF THE MAYOR

October 2020

Dear Property Owner:

The purpose of this letter is to inform you that your property is in or near the flood hazard area as mapped by the Federal Emergency Management Agency. Attached please find a copy of the map indicating those properties.

Township of Fairfield is a community impacted by one river, the Passaic River. At various times, this river has caused flooding to varying degrees which has impacted the entire town with downed telephone lines, power failures and closed roads and bridges.

The risk for flooding changes over time due to erosion, land use, weather events and other factors that can vary within the same neighborhood and even property to property. There are three types of flood problems that Township of Fairfield faces: overbank flooding, local drainage, and storm-water backup. Approximately seventy percent (70%) of the property and structures in Fairfield are located in the flood zone area or the area that the National Flood Insurance Program (NFIP) defines as a Special Flood Hazard Area (SFHA).

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. Since there is probability of experiencing flooding during the life of a 30-year mortgage, don't wait until it's too late to apply for insurance since there is a 30-day waiting period before coverage goes into effect.

A flood or hurricane "Watch" will be in effect if flooding or a hurricane is expected; this does not mean that flooding is a certainty, only a possibility. Fairfield Office of Emergency Management (OEM) monitors river conditions and makes projections based on area river gages throughout the Township. A flood or hurricane "Warning" becomes effective when flooding is imminent and as the storm progresses, a flood or hurricane "Emergency" may be declared.

When a flood or hurricane "Warning" is issued

- emergency vehicles equipped with sound may be dispatched to the area with instructions
- it is recommended that you tune into the Township's TV local channel 34 or 43, township website www.fairfieldnj.org, and disseminated by the Township's emergency notification system for further information
- call 973-882-2700 ext 2506, (OEM) for local information – **do not call police headquarters**

- school closings and early dismissals are determined by the Board of Education and information is disseminated using their emergency notification system.
- remain indoors-keep children of all ages away from river banks and out of floodwaters which are usually contaminated.
- secure all loose objects outside of the home and move your automobiles to higher ground

In the event evacuation is suggested or ordered information will be disseminated using the Township emergency notification system "Reverse 911".

In addition, door-to-door notification may be announced by the Community Emergency Response Team members (CERT), fire, police, and emergency management officials.

If you evacuate your residence please take the following precautions:

- shut off the gas, electric, and water supplies at the main shut off in the house, and leave the breaker on for the sump pump if you have one
- open basement windows so that water can enter the lower level of the house to help support the floors and foundation walls from outside pressure
- keep your personal ID with you at all times and take important insurance policy information and phone numbers with you in a plastic bag
- take steps to relocate your pets before an evacuation is imminent
- never drive into water covering the road as the depth is difficult to determine and the road may be washed out
- do not drive through road barriers

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, additions, or other improvements to a building equals or exceeds 50% of the building's market value, then the building must comply with current regulations. Please contact the Building Department at 973-882-2700 ext 2503 for more information and review the Township Code Book regarding local ordinances. www.fairfieldnj.org Note that the improvements shall be **cumulative**.

There are several ways to protect your building and personal property from flood-related damage, such as improving drainage, flood proofing, or elevating the structure. **All are contingent upon permits prior to the start of any project.**

Prior to any improvement to your property, or before additional measures are taken to protect your property, please contact Construction Official at 973-882-2700 ext 2503, or via e-mail pcheff@fairfieldnj.org to obtain the necessary permits.

Detailed information on mitigation measures is provided in "Selecting Appropriate Mitigation Measures for Flood Prone Structures", FEMA 551/March 2007, available at fema.gov and the Emanuel Einstein Memorial Library. (for hours: 973-835-0482)

As residents recover from storms and flooding, the Fairfield Mayor and Council would like to caution them to beware of price gouging and home repair work offered by unregistered/unlicensed contractors. Residents should be cautious and check with the Division of Consumer Affairs 1-800-242-5846 toll-free within New Jersey to make sure that the companies they hire are properly licensed or registered to do the work. A searchable database of all registered home improvement contractors is located on the Division's web site at <http://www.nj.gov/oag/ca/HIC>

While often the center of negative attention during flood events, our floodplains can be a valuable resource. Floodplains 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.

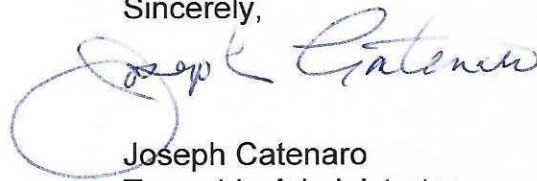
Storm water carries untreated water runoff directly into wetlands, creeks, and rivers and impacts our natural environment. Improper disposal of waste, such as oil, paint, fertilizer, and pesticides, will pollute storm water runoff and destroy plants, endanger wildlife, and affect local drinking water sources. Please remember to properly store and dispose of oils, chemicals, antifreeze, and other toxic materials, and never dump waste materials into any storm drain or drainage ditch.

As part of New Jersey's initiative to keep our water clean and plentiful and to meet federal requirements, many municipalities and other public agencies, including colleges and military bases, must adopt ordinances or other rules prohibiting various activities that contribute to storm water pollution. Breaking these rules can result in fines or penalties. The Township of Fairfield has adopted Ordinance 2005-19, Storm Water Control, Chapter 42-10 of the Code of the Township of Fairfield. A complete copy of this ordinance is available from the Township Clerk's office.

To report violations of stream dumping regulations or illegal floodplain development, please contact the Police Department at 973-227-1400 and Construction Official at 973-882-2700 ext 2503.

If you have any questions regarding this letter, please do not hesitate to contact the Engineering Department 973-882-2700 ext 2504. Please visit the Township of Fairfield website www.fairfieldnj.org for information on Fairfield Office of Emergency Management (OEM) publication "The Do's and Don'ts to follow In Floods", located on the home page.

Sincerely,

A handwritten signature in blue ink that reads "Joseph Catenaro". The signature is written in a cursive style with a large loop at the beginning.

Joseph Catenaro
Township Administrator