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MAYOR**

TOWNSHIP OF FAIRFIELD

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ADMINISTRATION

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Dear Resident:

You have received this letter because your property is in Repetitive Loss Area on the attached map which has been flooded several times in the past few years. The area is prone to flooding due proximity to the Passaic River.

1. Repetitive Loss Area 1 (RLA1): Flooding from Deepavaal Brook to the east and Pine Brook and the Passaic River to the west. All three waterbodies exceed their banks during a 100-year storm.
2. Repetitive Loss Area 2 (RLA2): Flooding from the Passaic River to the north via the Great Piece Meadows along Interstate Route 80. The 100-year flood exceeds the storage capacity of the meadows and river and floods the surrounding neighborhood.
3. Repetitive Loss Area 3 (RLA 3): Flooding from the Passaic River to the north and east when the river leaves the banks during the 100-year flood event.


The Township of Fairfield 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, improving the capacity of the system where possible, pursuing state and Federal assistance, and working with the NJDEP Passaic River Basin Flood Task Force toward a large-scale solution.

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

1. Check with the Construction Code Official, at the Building Department (973-882-2700, ext.2503) on the extent of past flooding in your area. The Building Department can tell you about the causes of repetitive flooding, what the Township is doing about it, and what would be an appropriate flood protection level. Township 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 safe place.
 - d. Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - e. Develop a disaster response plan. A Family Emergency Plan may be prepared online at <https://www.ready.gov/plan>

- f. Get a copy of *Repairing Your Flooded Home*. We have copies at the Fairfield Free Public Library at 261 Hollywood Avenue and a copy may be downloaded from https://nchh.org/resource/fema_repairing-your-flooded-home/
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 Fairfield Free Public Library at 261 Hollywood Avenue or at https://www.fema.gov/media-library-data/1404148604102-f210b5e43aba0fb393443fe7ae9cd953/FEMA_P-312.pdf
 - 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.
 5. Get a flood insurance policy.
 - a. Homeowner's insurance policies do not cover damage from floods. However, because the Township of Fairfield 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. Because Township of Fairfield has applied for participation in the Community Rating System, you will receive a reduction in the insurance premium in the near future.
 - 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.

Sincerely,



James Gasparini
Township Administrator