

Public Outreach Program

FOR FUTURE REFERENCE

TOWNSHIP OF FAIRFIELD Essex County, New Jersey

National Flood Insurance Program (NFIP)
And
Community Rating System (CRS)

Prepare and Recover
*What You Do Before,
During and After a Flood*

August 2012

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**Township of Fairfield Mayor and Council
Office of Emergency Management
Community Rating System (CRS) Coordinator and Consultant
Construction Official
Anthony Pio Costa Public Library
NJDEP Flood Management Staff
Federal Emergency Management Assistance (FEMA)**

FAIRFIELD - ON THE PASSAIC RIVER

Fairfield is a community impacted by the Passaic River. The Passaic River forms most of the Township's northern boundary and flows primarily from west to east. At Two Bridges there is a confluence with the Pompton River. The river continues to flow directly east thru portions of Wayne and into Little Falls.

**NATURE OF FLOODING IN FAIRFIELD
LOCAL FLOOD HAZARD**

Portions of Fairfield are impacted with flooding problems. The risk flooding changes with each event, at various times the river has caused flooding which varies within the same neighborhood. When the Township experiences a flood event every residents is affected in one way or another since bridges roads and may be closed and power failures and service interruptions may occur. Approximately 70% of property and structures in the Township of Fairfield are located in "flood zone areas" or the area that National Flood Insurance Program (NFIP) defines as "special flood hazard area (SFHA). Significant floods occur in April 1984, September 1999, March 2010, March 2011 and August 2011: less severe flood occurred in 2004 and 2007.

DIGITAL – FLOOD INSURANCE RATE MAP SERVICE

A multi-year project to re-examine the Passaic River flood zones and develop detailed, digital flood hazard maps have been completed. These flood hazard maps are important tools used in the effort to protect lives and properties. By showing the extent to which areas of the community and individual properties are at risk for flooding, the flood maps help business owners and residents make more informed decisions about personal safety and financially protecting their property. These maps also allow community planners, local officials, engineers, builders and others to make determinations about where and how new structures and developments should be built. (Please see attached Map of Local Flood Hazard).

Please contact the Township Engineer at 973-882-2727 should you wish to review the local FEMA Flood Insurance Rate MAPS (FIRMs) relevant to your property or another local property of interest. The Township can provide you with information on the required purchase of flood insurance within the special flood hazard area (see "Local Flood Hazard" above) and mitigation measures for properties in the hazard area. The Township can also provide the base flood elevation for specific properties in the hazard area.

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

It is strongly recommended to maintain flood insurance coverage. Please be aware that your normal homeowner's insurance policy will not cover losses due to flooding. Because of this fact, and due to the high likelihood of flooding, the Township of Fairfield participates in the NFIP, which makes flood insurance available to everyone in Fairfield. The NFIP is administered by the Federal Emergency Management Agency (FEMA), which works closely with nearly 90 private insurance companies to offer flood insurance to property owners and renter. The NFIP offers flood insurance, which can be purchased through property and casualty insurance agents. Rates are set and do not differ from company to company or agent to agent. These rates depend on many factors, which include 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. However, flood insurance is highly recommended because of all flood claims that occur in moderate-to-low risk flood areas. Since there is a 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.

Lower cost flood insurance from the National Flood Insurance Program (NFIP) is available in low-to-moderate risk areas and you may also qualify for the even lower cost Preferred Risk Policy (PRP). Contact your insurance agent to learn more about to convert to the PRP. If you do not have an agent or your agent does not write flood insurance policies, the NFIP has a toll free number 1-888-379-9531 or visit the following website, www.floodsmart.gov

Flood insurance claims can include increased cost of compliance funding. This provision provides additional coverage to help underwrite a flood protection project that is required by code as a condition to rebuild the flooded building. It can also be used to help pay the non-federal portion of a cost-shared retrofitting project. The Flood Insurance Reform Act of 2004 provides for this coverage to be made available, in most cases, for insured structures for which offers of mitigation assistance have been made under certain federally funded mitigation programs.

FLOOD PROTECTION MEASURES AND TECHNICAL ASSISTANCE

Flood Protection Assistance Information is available from the Township of Fairfield Office of Emergency Management (OEM)/Fire Prevention Office William Smith, 973-882-2740. Contact the Township Engineer 973-882-2724 to make site visits to review flooding, drainage, and sewer problems, and provide one-on-one advice to property owners, in writing, when requested. The department will provide property owners with elevation certificates upon request.

Prior to any improvements to the property or before additional measures are taken to protect the property, please contact the Construction Official at 973-882-2730 or via e-mail pcheff@fairfieldnj.org to obtain necessary permits.

There are several ways to protect your building and personal property from flood-related damage now. Although there are options available to protect your property, all are not applicable to your property and are contingent upon permits being approved prior to the start of any project.

1. Drainage Improvements: A low-cost method is simply re-grading property to direct water runoff away from lots or buildings. Deeper water may require additional protection or you may also consider the placement of temporary barriers to allow water flow and drainage.

2. **Wet Flood Proofing:** Wet flood proofing a structure involves making uninhabited portions of the structure resistant to flood damage and allowing water to enter during flooding. Damage to a structure is reduced since water is allowed to enter and balances the hydrostatic pressure on both sides of the walls and floors.
3. **Dry Flood Proofing:** Dry flood proofing involves sealing structures to prevent floodwaters from entering. A structure can be dry flood proofed using waterproof coatings or impermeable membranes to prevent seepage of floodwater through the walls, installing watertight shields over doors or windows, and installing sewer backup prevention measures.
4. **Elevation:** Elevating a structure consists of raising the lowest floor to or above the flood level. This can be done by elevating the entire structure, including the floor, or by leaving the structure in its existing position and constructing a new, elevated floor within the structure. The method used depends on the construction type foundation type, and flooding conditions.

There are other options such as relocation and acquisition that may be available to you. Contact the individuals listed above for more information, including funding opportunities. Also, 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 Anthony Pio Costa Library (for hours: 973-227-3575)

Additionally, qualified/ certified staff members will provide advice and assistance on how to retrofit or modify a build in to protect it from flood damage, in writing, when requested.

FLOOD MITIGATION FUNDING SOURCES

The Township of Fairfield has recently submitted an application to the NJ State Police Office of Emergency Management and FEMA for consideration of funding for flood hazard mitigation. FEMA's Severe Repetitive Loss Program provides grant funding to eligible communities for flood hazard mitigation. The Township has made application to request funding to provide elevation of residential structures. If the grant application is funded by FEMA eligible property owners will be offered funding to elevate their homes above the Base Flood Elevation (BFE) and out of potential flood waters.

This year, as well as years past, the Township has submitted applications for FEMA funding to purchase homes located in the floodway. Similar to elevation program eligible properties would be those on the FEMA Severe Repetitive Loss list.

Both programs are voluntary, and as the program information becomes available to the Township, eligible property owners will be notified and meetings held to discuss the program details.

NATURAL AND BENEFICIAL FUNCTIONS

While often the center of negative attention during flood events, our floodplains can be a valuable resource. Floodplain 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 carriers 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. The Township of Fairfield has a Storm Water Control Ordinance #2005-19 prohibiting dumping of any waste into man-made or natural water conveyance bodies, which complies with State mandated storm water control.

DRAINAGE SYSTEM MAINTENANCE

By sharing the responsibility and making small, easy changes in our daily lives, we can keep common pollutants out of storm water. It all adds up to cleaner water, and it saves the high cost of cleaning up once it is dirty. Limit your use of fertilizers and pesticides, properly use and dispose of hazardous products, keep pollution out of storm drains, clean up after your pet, don't feed wildlife, don't litter and dispose of yard waste properly.

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 college 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's Storm Water Control Ordinance #2005-19 address issues of storm water control.

To report violations of stream dumping regulations, please contact the Police Department at 973-227-1400, the Construction Official 973-882-2730, or Public Works Director 973-882-2734.

For more information on storm water related topics, visit www.njstormwater.org or www.nonpointsource.org and www.fairfieldnj.org.

COMMUNITY RATING SYSTEM PROGRAM

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) Program is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements.

The objective of the Community Rating System (CRS) Program is to reward communities that are doing more than meeting the minimum NFIP requirements to help their citizens prevent or reduce flood losses. The CRS Program also provides an incentive for communities to initiate new flood protection activities.

As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS Program:

- Reduce flood losses
- Facilitate accurate insurance rating
- Promote the awareness of flood insurance

For CRS participating communities, flood insurance premium rates are discounted in increments of 5%; i.e. a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS program and receives no discount). The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

- Public information
- Mapping and Regulations
- Flood Damage Reduction
- Flood Preparedness

The Township of Fairfield is in the process of completing the application for the participation in the process of the CRS program.

TAKE PRECAUTIONS BEFORE A FLOOD OCCURS

1. Check your home for loose shingles and shutters, shaky chimneys, and other loose materials. Objects such as lawn furniture, toys, garden tools, garbage cans, and garbage can covers can cause damage when carried by high winds. Secure tool sheds and playground sets. Store valuables such as books, photographs, records and documents, etc. in areas of the home which might not be subject to flooding. Maintain a list of items that should be moved to higher ground if water threatens to enter the home. Move hazardous materials to higher locations including paints, oils, cleaning supplies, garden pesticides and fertilizers, gasoline and other dangerous materials. Visit www.fema.gov/areyouready/flood.shtm.
2. Maintain battery-powered equipment. A battery-powered radio could be your only source of information and flashlights will be needed if utility services are interrupted. Flashlights are available that do not require batteries. Take extreme care in the use of candles to avoid fires.
3. Cable Phone Service: If your plan service is provided by your cable company, it will be interrupted if the power goes out.
4. Signup for the Emergency Notification System, (Reverse 9-1-1) a service that allows the Office of Emergency Management to contact registered phones with critical and timely information. You can register your home, cell phones and office phones. You can sign up for the Emergency Notification System on the Township website at www.fairfieldnj.org or by visiting the Police Department at 230 Fairfield Road, Fairfield, NJ.
5. Learn the location of the home's water supply pipeline valves and shutoff, master electrical switches, and gas shutoff valves. Do not wait until areas of your home become inaccessible before deciding to shut off these services. All family members should know how to access these utilities.
6. Tune to the local television stations for the latest weather advisories and special instructions from your local government. Avoid accepting and passing on unverified information. You may obtain additional information during an emergency by calling the Office of Emergency Management at 973-882-2735 in addition to local channels 34 and 43.
7. Plan your evacuation route in advance. Keep your cars fueled should evacuation be necessary. Service stations may be inoperable in the event of electrical outages. Move your cars to higher ground for protection.
8. Store drinking water in clean bathtubs, jugs, bottles, and cooking utensils in the event that the municipal water system is affected by the storm.
9. Board up windows, or protect them with storm shutter or rope. Danger to small windows is mainly from wind-driven debris. Larger windows may be broken by wind pressure. Tape may not keep a window from breaking, but it is an effective means of protection from flying glass.
10. Pets are not allowed in temporary shelters. During a flood evacuation, they will not be accepted at evacuation shelters or allowed in the rescue vehicles or boats. Plan ahead for care and protection of your pets; they are your responsibility. For information monitor www.fairfieldnj.org for possible shelter locations.

11. If possible, seal off all sanitary sewer access points; such as sinks, toilets, floor drains, wash basins which may be below flood water levels.

EMERGENCY WARNING TERMS:

A flood or hurricane **“Watch”** will be in effect if flooding or a hurricane is expected. Flooding is a possibility, not a certainty. This warning is issued by the National Weather Service. Fairfield 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.

As the storm progresses, a flood or hurricane **“Emergency”** may be declared.

FLOOD WARNING SYSTEM

WHAT TO DO WHEN A FLOOD OR HURRICANE “WARNING” IS ISSUED:

Sound Vehicle Units may be dispatched to the areas with local instructions. Tune into and watch TV Channel 34 or 43 for further information. Do not call Police Headquarters. Local information is available through the Township’s Office of Emergency Management (OEM) phone system at 973-882-2735.

School closing and early dismissal policies are determined by the Board of Education based on the particular situation and disseminated using their Emergency Notification System.

Remain indoors if you choose to remain at home. Tune into the local Channels 34 or 43. Keep children of all ages away from river banks and out of the floodwaters. Flood waters are usually contaminated. Do not drive unless it is essential. Secure all loose objects outside the home, such as outdoor furniture and toys. Relocate and/or move valuable and furniture (if possible) to higher areas in your home. Move your automobiles to high ground if flood waters are a threat your area.

WHEN YOU EVACUATE YOUR RESIDENCE:

1. Shut off the gas, electric and water supplies at the main shut off in the house. Leave the breaker on for the sump pump if you have one.
2. Open basement windows to make provisions for water to enter the lower level of the house. Water will also enter through a sump drain. The presence of water helps support the floors and foundation walls from outside pressure and often prevents collapse.
3. Keep your personal ID on your person at all times during the event. Take important insurance policy information with phone numbers along with you in a plastic bag.
4. Temporary emergency shelter locations will be announced prior to or during the flood event. If you leave your home and do not need public shelters, you still need to register at the designated shelter locations so your whereabouts will be known.
5. Pets will not be accepted at evacuation shelters or allowed in the rescue vehicles or boats. Take steps to help your pets before an evacuation is imminent.
6. Emergency Personnel at location evacuation shelters will keep you informed of conditions and will indicate when it is safe to return home. Do not attempt to return to your home without clearance; you may hamper or interfere with rescue work. Temporary entry into storm

affected areas, until these areas are declared safe, maybe limited; for example, to a single member of a family with proper identification.

7. Never drive into water covering the road as depth is difficult to determine from the driver's seat and the road may be washed out. More than half of all people killed in floods are those in vehicles. According to the National Weather Service, it only takes 18 inches of water to lift your car or SUV. Once your vehicle becomes buoyant: the water will easily push it sideways. Most vehicles will then tend to roll over, trapping those inside and washing them downstream. If you are driving and the road has water over it, you need to remember this simple saying: "Turn Around - Don't Drown". Never drive on a road with water covering it and never drive around barriers blocking a flooded road or it just may cost you your life.

RECOVERY - AFTER THE EMERGENCY: *Returning Home*

1. Check with local law enforcement agencies to determine if it is safe to re-enter your street and home. Drive cautiously returning home. Watch for debris; the pavement may be undermined by water. Call 9-1-1 if a gas odor is present.
2. Do not touch loose or dangling wires in the area of your home. Report such occurrences to the Police. If a live wire falls on your car while you are driving, stay inside the car and wait for aid. www.firsrenergycorp.com
3. Document all damages. If possible DO NOT dispose of any property without prior approval from your insurance company. Photograph damaged or destroyed equipment, furniture, and other belongings. This will help expedite your insurance claims.
4. Check all food that has been refrigerated, or frozen, in case there were electrical outages. If in doubt about any food items, throw them out.
5. Drinking Water: If you use municipal water, it will be safe to use UNLESS otherwise announced. Private water systems, wells, pumps, etc., should NOT be used without boiling the water for at least 20 minutes. When in doubt always boil drinking water – contact Public Works at 973-882-2734 with questions.
6. Structural damage to house: If your house has been damaged, it must be inspected by Public Health Officials and the Building Inspector before it can be re-occupied. Do not attempt to re-light pilot lights. Only the Public Service Gas Company should re-light pilot lights. Call 1-800-436-PSEG (7734).
7. Report suspicious vehicles or persons to the Police Department. Unless you are authorized to lend aid, stay away from disaster areas where you may hamper rescue or first aid work.
8. Disinfect all living spaces that have been inundated, including cellars and basements with a mild solution (1 part household bleach with 10 parts water) or a commercial disinfectant product. All objects contaminated with flood waters should be thoroughly washed. All affected clothing should be laundered before wearing. After the water subsides, lawn areas affected should be powered with lime to minimize the spread of infectious elements. Water-damaged wallboard and other wet, porous materials should be removed to prevent the growth of mold.
9. Pumping out Flooded Home Basements: The Passaic River crests approximately 24 hours after it stops raining. Water levels can rise during this period. Residents should commence the pumping of flooded homes and basements when water level starts to recede.

10. Garbage Collection: Stay tuned to local Channels 34 and 43 for special instructions regarding trash and garbage collections.
11. A Disaster Assistance Center (DAC) will be established when and if FEMA representatives arrive to accept flood claims. Monitor local Channels 34 and 43 for information.

RECONSTRUCTION - PERMITTING REQUIREMENTS AND CONSUMER SCAMS

As residents recover from storms and flooding, the Township of Fairfield's Mayor and Council would like to caution consumers to beware of price gauging and home repair work offered by unregistered/unlicensed contractors. Once a State of Emergency has been declared, it is illegal for anyone to sell merchandise or services needed because of the state of emergency for more than 10% above normal price. "We will not tolerate anyone who attempts to illegally profit during residents' time of need". Any violations of this nature should be reported to the local authorities (Police Department 973-227-1400) or (Building Department 973-882-2730) and/or the New Jersey Division of Consumer Affairs.

The widespread damage caused by these storms means a lot of homeowners will be seeking repairs. Residents should be cautious and check with the Division of Consumer Affairs 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 website at <http://www.nj.gov/oag/ca/HIC>. Consumers also can enter a town name and generate a list of all registered Home Improvement Contractors located in that community. Tree removal firms, if not licensed by the Department of Environmental Protection, should be registered as a Home Improvement Contractor. Consumers also can call the Division toll-free within New Jersey at 1-800-242-5846 (or from anywhere at 973-504-6200) and inquire whether a contractor is registered and if any consumer complaints have been filed against the contractor.

Electricians, plumbers and the landscape architects are licensed separately by the Division and are not required to be licensed as Home Improvement Contractors if they are working within the scope of their profession.

Consumers can file complaints about alleged price gauging or violations of the Contractors' Registration Act or Consumer Fraud Act at <http://www.nj.gov/oag/ca/ocp/ocpform.htm> or by calling the Division at telephone numbers listed above.

Development Permits:

Any development in the Special Flood Hazard Area (SFHA) requires a development permit prior to construction. For more information contact the Fairfield Construction Office at 973-882-2730. Local construction permits can be obtained at the Building Department.

FEMA, NFIP, and other flood publications are available at the Pio Costa Public Library or the Fairfield Municipal Building at 230 Fairfield Road, Fairfield, NJ.

SUBSTANTIAL IMPROVEMENT/DAMAGE REQUIREMENT

The National Flood Insurance Program (NFIP) requires that if the cost of reconstruction, rehabilitation, addition, or other improvements to a building in the regulated floodplain equals or exceeds 50% of the building's market value, then the building must meet the same construction requirements as a new building. Please contact the Building Department at 973-882-2730 for more information and review Chapter 42-10 of our Township ordinances. Note that the improvements shall be cumulative.

FLOOD WATCH

As you may be aware, one of the most critical problems we face as a community is the flooding issue. This special section of the pamphlet will contain up to-the-minute information about flood related conditions, in real time, as events unfold during flood emergencies. Below is a list of useful links with very brief descriptions.

STREAM DATA

Link to the National Weather Service Advanced Hydrologic Prediction Service gage on the Passaic River in Pine Brook. Note that the website provides up to three days of advanced warning of higher than usual water surface elevations.

<http://water.weather.gov/ahps2/hydrograph.php?wfo=phigage=pinn4>

RAIN FALL DATA

The Advanced Flood Warning System (AFWS) website is cooperative effort managed by the IFLOWS program of the National Weather Service and gives real time precipitation readings throughout our area. For reference, note the following key storm magnitudes: 2-year, 3.5 inches; 5-year, 4.4 inches; and 10-year, 5.2 inches. <http://www.afsw.net/data/nj/Passaic.htm>

FLOOD INSURANCE RATE MAPS (FREE)

Enter your address in the upper left hand corner of the screen. Once you locate your map, click "View". It is now possible to create a "Firmette" which is a digital copy of your map. Be patient, the site moves slowly. <http://msc.fema.gov>

INSERT MAP

IMPORTANT CONTACT NAMES, NUMBERS AND WEBSITES

U.S. ARMY CORPS of ENGINEERS (ACOE)
REGIONAL OFFICE
26 Federal Plaza, Room 2133
New York, New York 10278
917-790-8007
www.usace.army.mil

NEW JERSEY STATE POLICE
OFFICE OF EMERGENCY MANAGEMENT
P.O. Box 7068
Trenton, NJ 08628
www.state.nj.us/njoem

FEDERAL EMERGENCY MANAGEMENT
AGENCY (FEMA)
REGION II Room 1338
26 Federal Plaza
New York, New York 10278
1-800-621-FEMA (3362)
www.fema.gov

PUBLIC SERVICE ELECTRIC & GAS (PSE&G)
24 - Hour Customer Service
1-800-436-PSEG (7734)

NATIONAL FLOOD INSURANCE PROGRAM
Flood Insurance Purchases
Toll Free # 1-800-621-3362
www.floodsmart.gov/floodsmart/

NEW JERSEY STATE DEPARTMENT OF
ENVIRONMENTAL PROTECTION
401 East State Street
Trenton, New Jersey 08625
Toll Free 24 Hour Hotline # 1-877-WARNDEP
www.state.nj.us/dep

INSURANCE SERVICES OFFICE (ISO)
2 Sylvan Way
Parsippany, New Jersey 07054
1 -800-444-4554

NEW JERSEY STATE DEPARTMENT OF
ENVIRONMENTAL PROTECTION
BUREAU of FLOODPLAIN MANAGEMENT
501 East State Street
Trenton, New Jersey 08625
609-984-0859
www.nj.gov/dep/floodcontrol

NEW JERSEY STATE OFFICE OF EMERGENCY
MANAGEMENT NORTHERN REGIONAL
SECTION Operational Dispatch Unit North
ODU North
250 Minnisink Road
Totowa, New Jersey 07512