

Township of Little Falls

Passaic County, New Jersey

BUILDING DEPARTMENT
MUNICIPAL BUILDING, 225 MAIN STREET 07424

JAMES DIMARIA, Construction / Zoning Official
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Dear Resident:

You have received this letter because your property is **in or near** a Repetitive Loss Area (see attached map). This letter **does not imply** that you own a Repetitive Loss (RL) property. A RL property is defined by the Federal Emergency Management Agency (FEMA) as a home or business that has received claim payments from the National Flood Insurance Program (NFIP) of more than \$1,000 twice or more times within any rolling 10-year period.

Little Falls has two RL Areas:

1. Woodcliffe Avenue: An 11-acre area in the 100-year floodplain and floodway. The area has approximately 20 RL properties and is adjacent to the Passaic River.
2. Singac: A 65-acre area also in the 100-year floodplain and floodway. The area is a peninsula formed by the Passaic River. There are approximately 150 RL properties on the peninsula.

The Township of Little Falls 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 with our Department of Public Works, improving the capacity of the system where possible, pursuing state and Federal assistance, and working with FEMA to improve floodplain mapping.

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

1. Check with the Construction / Zoning Official, James R. DiMaria, at the Building Department (973-256-6182) 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 could be an appropriate flood protection level. Building and Engineering Department 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 waterproof container.
 - d. Collect and put cleaning supplies, camera, waterproof boots, etc. in a handy place.
 - e. Make sure all flood vents, if installed on your basement or crawlspace wall(s), are functional and not obstructed.

- f. Develop a disaster response plan. A Family Emergency Plan may be prepared online at <http://www.ready.gov>. Include a discussion with any children in the home about the dangers of flood waters and utilities during a natural disaster.
 - g. Get a copy of *Repairing Your Flooded Home*. We have copies at the Little Falls Public Library (for hours: 973-256-2784) and a copy may be downloaded from <http://www.redcross.org>.
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 Little Falls Public Library or at <https://www.fema.gov/media-library/assets/documents/480>.
 - 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. There may be pre-flood and post-flood assistance available from federal, state and/or local programs as well as from your insurance provider.
 5. Get a flood insurance policy.
 - a. Homeowner's insurance policies do not cover damage from floods. However, because the Township 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.
 - 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.

If you have any questions regarding this letter, please do not hesitate to contact the Construction / Zoning Official at 973-256-6182. Also, please visit the Township website (<http://www.lfnj.com>) for information on flood preparation and response as well as links to predictive stream gages and inundation mapping.