



State of New Jersey

DEPARTMENT OF ENVIRONMENTAL PROTECTION

CHRIS CHRISTIE
Governor

BOB MARTIN
Commissioner

KIM GUADAGNO
Lt. Governor

CERTIFIED MAIL 7007 2680 0000 2719 0957
RETURN RECEIPT REQUESTED

Michael J. Rohal P.E., Administrator
Glen Ridge Borough
825 Bloomfield Avenue
Glen Ridge, New Jersey 07028

JUN 04 2012

Subject: New Jersey Environmental Infrastructure Financing Program
Project No. 0708001-005

Dear Mr. Rohal:

The above referenced project has been considered complete and accepted by the New Jersey Department of Environmental Protection (NJDEP). Our records indicate you have a remaining balance of \$41,074. In addition, the New Jersey Environmental Trust (NJEIT) may have interest earnings that can be used for reimbursement of eligible costs. Contact the NJEIT at (609) 219-8600 to determine that amount.

Please submit the completed final payment package within thirty (30) days of receipt of this letter. If you cannot comply with this request, please advise this office immediately of the reasons and we will try to assist you. Failure to comply with the above will cause this office to consider your last payment as the final payment and will initiate steps necessary to close out your loan.

If you have any questions or need further assistance, please feel free to contact William Datz, Project Manager, Policy, Program Development and Administration at (609) 292-3114, Municipal Finance and Construction Element, P.O. Box 420, Trenton, New Jersey 08625-0420.

Very truly yours,

Scott Shymon, Acting Section Chief
Policy, Program Development and Administration
Municipal Finance and Construction Element
Division of Water Quality

WD

c: Karen Texany, NJ Environmental Infrastructure Trust
Paul Hauch, Project Engineer



4 B Eves Drive, Suite 200 P.O. Box 961 Marlton, NJ 08053-3112
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A Verisk Analytics
Company

June 1, 2012

Mr. Michael Rohal, Administrator
Borough of Glen Ridge
825 Bloomfield Avenue
Glen Ridge, NJ 07028

RE: Montclair TS (Includes Glen Ridge) Essex County, NJ
Public Protection Classification: 3
Effective Date: September 1, 2012

Dear Mr. Rohal:

We wish to thank you, Fire Chief Kevin K. Allen and Mr. Gary Obszarny for your cooperation during our recent Public Protection Classification (PPC) survey. ISO has completed its analysis of the structural fire suppression delivery system provided in your community. The resulting classification is indicated above.

Enclosed is a summary of the ISO analysis of your fire suppression services. If you would like to know more about your community's PPC classification, or if you would like to learn about the potential effect of proposed changes to your fire suppression delivery system, please call us at the phone number listed below.

ISO's Public Protection Classification Program (PPC) plays an important role in the underwriting process at insurance companies. In fact, most U.S. insurers – including the largest ones – use PPC information as part of their decision-making when deciding what business to write, coverage's to offer or prices to charge for personal or commercial property insurance.

Each insurance company independently determines the premiums it charges its policyholders. The way an insurer uses ISO's information on public fire protection may depend on several things – the company's fire-loss experience, ratemaking methodology, underwriting guidelines, and its marketing strategy.

PPC is important to communities and fire departments as well. Communities whose PPC improves may get lower insurance prices. PPC also provides fire departments with a valuable benchmark, and is used by many departments as a valuable tool when planning, budgeting and justifying fire protection improvements.

ISO appreciates the high level of cooperation extended by local officials during the entire PPC survey process. The community protection baseline information gathered by ISO is an essential foundation upon which determination of the relative level of fire protection is made using the Fire Suppression Rating Schedule.

The classification is a direct result of the information gathered, and is dependent on the resource levels devoted to fire protection in existence at the time of survey. Material changes in those resources that occur after the survey is completed may affect the classification. Although ISO maintains a pro-active process to keep baseline information as current as possible, in the event of changes please call us at 1-800-444-4554, option 2 to expedite the update activity.

ISO is the leading supplier of data and analytics for the property/casualty insurance industry. Most insurers use PPC classifications for underwriting and calculating premiums for residential, commercial and industrial properties. The PPC program is not intended to analyze all aspects of a comprehensive structural fire suppression delivery system program. It is not for purposes of determining compliance with any state or local law, nor is it for making loss prevention or life safety recommendations.

If you have any questions about your classification, please let us know.

Sincerely,

Francine Wotsko

(800) 444-4554 Option 2

nb

Encl.

cc: Chief Kevin K. Allen, Township of Montclair
Mr. Gary Obszarny, Utility Director, Montclair Water & Sewer Operations
The Honorable Jerry Fried, Mayor, Township of Montclair
Mr. Marc Dashield, Manager, Township of Montclair
Chief Sheila Byron-Lagattuta, 911 Coordinator, Borough of Glen Ridge Police Department
Sergeant John Carlo, Communications Director, Montclair Township Police Department