

Flood Insurance

Flood insurance is not available with homeowner's insurance policies. Rather, flood insurance is only available as a separate policy from the Federal government through the National Flood Insurance Program (NFIP). This insurance is backed by the federal government and is available to everyone — even to those whose properties have been previously flooded. Property owners considering flood insurance should consult their local insurance agents or brokers for details regarding qualification requirements, coverage, and cost.

Some people purchase flood insurance because it is required by the bank when they get a mortgage or home improvement loan. Usually these policies just cover the building's structure and not the contents. Keep in mind that during many floods there is more damage to furniture and contents than there is to the structure. From 25% to 35% of all claims against flood insurance policies in any given year involve properties not within designated flood hazard areas.

If you decide to insure contents, complete an inventory of your personal property. This will help you obtain insurance settlements and/or tax deductions for losses. Inventory checklists can be obtained from your insurance agent. Be sure to take pictures and list descriptions. Store these and other important insurance papers in your safety deposit box or in waterproof containers in a location away from your home.

Acquiring a current elevation certificate is an essential element of the application process for insurance policies. Elevation Certificate forms are available at the Environmental Protection Board. Completed certificates for many properties are also kept on file.

Flood Preparedness and Safety

If you own property within Stamford's floodplain, the following information is important to you.

- Be certain that you have flood insurance.
- When a storm watch is issued: Refill needed prescriptions. Check battery-powered equipment, and buy extra batteries. Fuel your car. To prevent flying glass, board up or tape windows, or protect with storm shutters. If you are going to a shelter, make arrangements for all pets to be safe. (Pets are not allowed at shelters.)
- Do not walk through flowing water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. When walking in standing water, use a pole or stick to ensure that the ground is still there.
- Do not drive through a flooded area. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.
- Stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution.
- If your home becomes flooded, have your electricity turned off. After the electricity is turned off, continue to be careful because some electric appliances such as televisions keep electrical charges even after they are unplugged. Do not use electrical appliances

that have been damaged by flooding unless they have been professionally serviced first.

- Be alert for possible gas leaks. When inspecting damage, use a flashlight instead of house lights or candles.
- Watch your step. After a flood, the ground and floors are covered with debris including broken bottles and nails. Floors and stairs that have been covered with mud can be very slippery.
- Be alert for unwanted animals in your home, especially snakes. A variety of animals may seek shelter in your home, so use a pole or stick to turn things over.
- Clean everything that has gotten wet. Flood waters can carry a variety of pollutants, bacteria, and other contaminants.

Property Protection

Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture and sandbagging. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. "Retrofitting" means modifying a building that is subject to flooding to prevent or minimize flooding of habitable space.

There are several approaches to retrofitting:

- Elevation of the structure above flood levels
- Construction of barriers like floodwalls or berms
- Dry floodproofing, which means installing water tight floor and wall systems
- Wet floodproofing, which means constructing the flood prone areas so as to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels
- Elevate heating and hot-water systems, washers and dryers on a platform at least 12 inches above the flood level
- Relocate electrical panels and utilities above the flood level.

If you know a flood is coming, it is always advisable to take the following emergency actions:

- Sand bagging to reduce erosion and scouring
- Elevate furniture above flood levels
- Create temporary openings in non-habitable areas such as garage doors to relieve hydrostatic pressures
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters

FEMA has published books on the subject of property protection which are available in the flood protection libraries in each Ferguson Library branch. Advice and assistance on retrofitting techniques are available from the Environmental Protection Board.



Flood-related Laws

Floodplain development permits Anyone planning to build on, fill, or otherwise alter or develop land within the floodplain will need a permit. Coastal development is overseen by the Zoning Department (203 977 4711), while the permit process for inland wetlands and watercourses begins at the Environmental Protection Board (203 977 4028). If you witness unauthorized development within the floodplain, please contact the Citizen Service Center at 203 977 4140, or the EPB at 203-977-4028.

Substantial improvement requirements If the cost of reconstruction, rehabilitation, addition, or other improvements to a building equals or exceeds 50% of the building's fair market value, then the building must meet the same construction requirements as a new building. Flood proofing requirements are described in detail in Stamford's Zoning Regulations (Section 7.1) and are available at the City's web site at www.cityofstamford.org. In order to determine the percentage of substantial improvements, the city counts the cumulative improvement costs within a five year period. Questions may be directed to EPB staff at 203-977-4028. Failure to conform with Stamford's Flood Prone Areas Regulations may result in fines or other penalties.

No Dumping A community can lose a portion of its drainage system carrying or storage capacity due to dumping of debris, soil erosion and sedimentation, and the overgrowth of vegetation. When this happens, flooding occurs more frequently, and water levels reach higher elevations. To minimize this risk, Ordinance 949, and Stamford's Inland Wetland and Watercourses Regulations, prohibit dumping in drains and watercourses. Violators are subject to fines and other penalties. If you witness unauthorized dumping, please contact the Citizens Service Center at 203 977 4140, or EPB staff at 203-977-4028.

Assistance

Flood proofing & retrofitting

Information pertaining to retrofitting strategies for specific circumstances is available from the Environmental Protection Board (203-977-4028). Building permits and/or other permits are usually required for most retrofitting.

Understanding the threat of floods to your property

The Environmental Protection Board (203-977-4028) can provide site-specific flood and flood-related data, such as where your property is in relation to the floodplain on the Flood Insurance Rate Map (FIRM), the potential depth of flooding within your property, the history of flooding in your neighborhood, and the regulations and permit requirements that pertain to construction and development activities on floodplain properties.

Maps and publications

All branches of the Ferguson Library have an extensive flood protection library. In addition to the Flood Insurance Rate Maps, each library has publications covering such topics as flood insurance, floodproofing, flood prone area regulations of the City of Stamford, and the beneficial functions of floodplains.

Be Prepared for Flooding

Flood Protection Information Stamford, Connecticut



A Floodplain Management and Public Education Program of the City of Stamford Environmental Protection Board

Potential Flood Areas

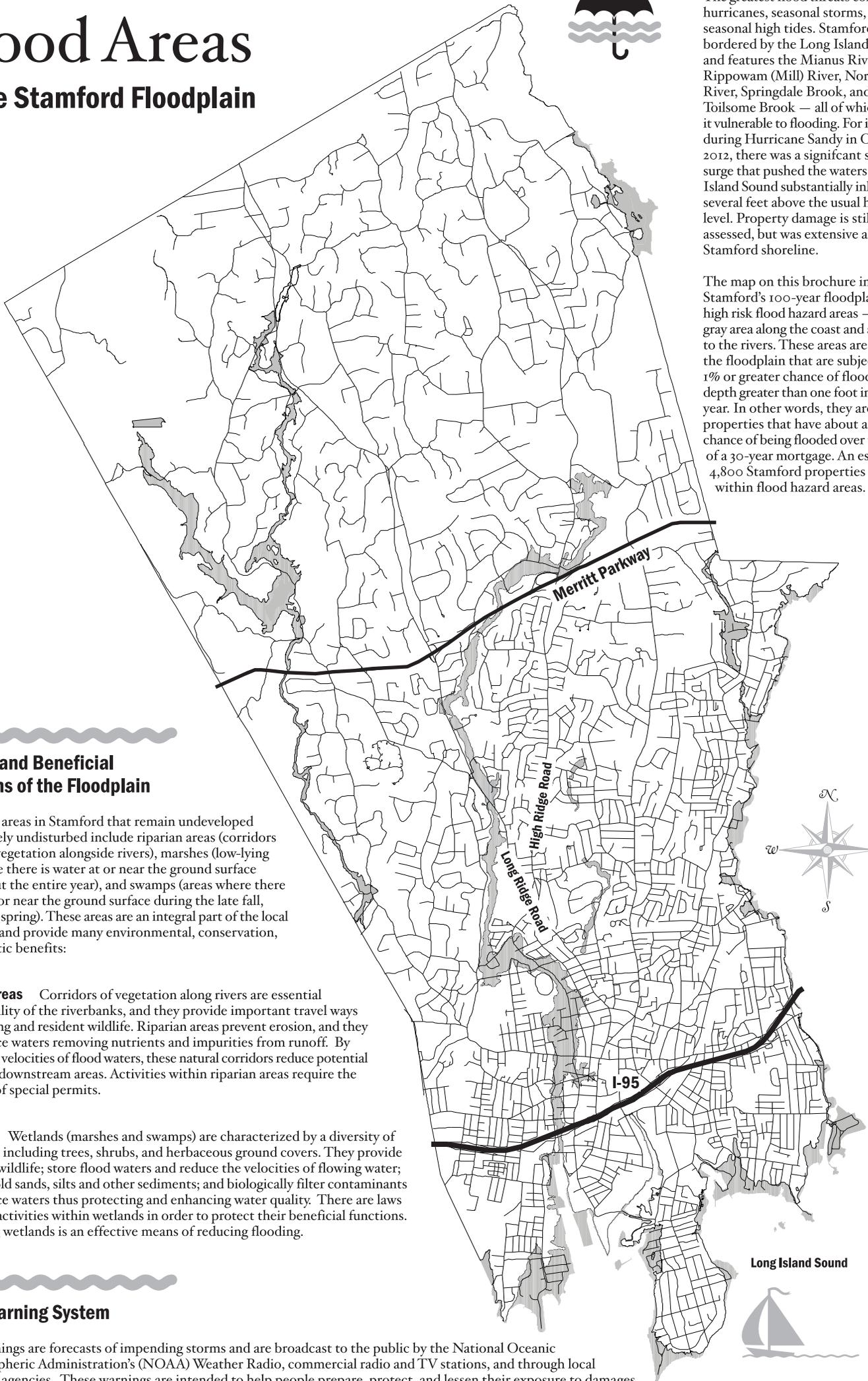
■ The Stamford Floodplain



Flood Hazard

The greatest flood threats come from hurricanes, seasonal storms, and seasonal high tides. Stamford is bordered by the Long Island Sound and features the Mianus River, Rippowam (Mill) River, Noroton River, Springdale Brook, and Toilsome Brook — all of which make it vulnerable to flooding. For instance, during Hurricane Sandy in October 2012, there was a significant storm surge that pushed the waters of Long Island Sound substantially inland and several feet above the usual high tide level. Property damage is still being assessed, but was extensive along the Stamford shoreline.

The map on this brochure indicates Stamford's 100-year floodplain or high risk flood hazard areas — it's the gray area along the coast and adjacent to the rivers. These areas are lands in the floodplain that are subject to a 1% or greater chance of flooding to a depth greater than one foot in a single year. In other words, they are properties that have about a 25% chance of being flooded over the span of a 30-year mortgage. An estimated 4,800 Stamford properties are within flood hazard areas.



Natural and Beneficial Functions of the Floodplain

Floodplain areas in Stamford that remain undeveloped and relatively undisturbed include riparian areas (corridors of natural vegetation alongside rivers), marshes (low-lying areas where there is water at or near the ground surface through-out the entire year), and swamps (areas where there is water at or near the ground surface during the late fall, winter, and spring). These areas are an integral part of the local landscape, and provide many environmental, conservation, and aesthetic benefits:

Riparian Areas Corridors of vegetation along rivers are essential to the stability of the riverbanks, and they provide important travel ways for migrating and resident wildlife. Riparian areas prevent erosion, and they filter surface waters removing nutrients and impurities from runoff. By slowing the velocities of flood waters, these natural corridors reduce potential damage to downstream areas. Activities within riparian areas require the obtaining of special permits.

Wetlands Wetlands (marshes and swamps) are characterized by a diversity of vegetation, including trees, shrubs, and herbaceous ground covers. They provide homes for wildlife; store flood waters and reduce the velocities of flowing water; trap and hold sands, silts and other sediments; and biologically filter contaminants from surface waters thus protecting and enhancing water quality. There are laws regulating activities within wetlands in order to protect their beneficial functions. Protecting wetlands is an effective means of reducing flooding.

Flood Warning System

Flood warnings are forecasts of impending storms and are broadcast to the public by the National Oceanic and Atmospheric Administration's (NOAA) Weather Radio, commercial radio and TV stations, and through local emergency agencies. These warnings are intended to help people prepare, protect, and lessen their exposure to damages from flooding by establishing time frames and levels of flooding expected. For emergency instructions, monitor storm reports on the radio or television. The Stamford Emergency Operations Center is activated in the event of a declared flood emergency:

Radio
Fairfield County News Radio
WSTC 1400

TV
News Twelve
Channel 12

**Stamford Emergency
Operations Center**
203-977-5900

Contacts and Links

Federal Emergency Management Agency (FEMA): **800-621-FEMA** www.fema.gov

National Flood Insurance Program (NFIP): **888-379-9531** www.fema.gov/nfip/

CT Dept. of Energy & Environmental Protection (DEEP): **860-424-3000** www.ct.gov/deep

Stamford Citizen Service Center: **203-977-4140**

Stamford Environmental Protection Board: **203-977-4028**

Stamford Planning and Zoning: **203-977-4711**

Ferguson Library: **203-964-1000**