FLOOD

The Town of Stonington & Stonington Borough Flood Awareness Newsletter

Fall 2016 • Published annually by the Town of Stonington Public Works Department

Dear Stonington Resident,

This is the 13th year that we have sent out this annual newsletter to all properties in Stonington in and around areas subject to flooding. Although some of the information might be repetitive from year to year, it is important that our residents understand and are constantly reminded of the risks that we face, and what they can do to protect their families and their property from flooding. This edition of the newsletter discusses recent changes in flood insurance, the importance of having a separate flood insurance policy and changes in the future of flooding in the region due to sea level rise and climate change.

The Town of Stonington has in the past participated in the FEMA Community Rating System (**CRS**) program. The CRS allows communities that go above and beyond what is expected of them with regards to flood assistance to obtain discounts for property owners who have flood insurance policies. While we are not currently participating in the program, we are actively working on improving our National Flood Insurance Program (**NFIP**) compliance level in an effort to reenter the CRS and save money for Stonington flood insurance holders. The Borough currently retains an active status in the CRS Program.

The Stonington Planning Department has also initiated work on a Coastal Resilience Plan (**CRP**) for the Town, which will address vulnerabilities and adaptation options with regards to coastal hazards. This plan is unique in its examination of future changes in climate and sea level, and its consideration of existing plans, regulations, and capabilities within the context of coastal resilience. F**inally, we invite you to attend the first community engagement meeting, which will be held at the Mystic Aquarium on October 20, 2016 at 6:00pm.** Contact the Planning Department at 860-535-5095 for more information. Please visit the Town Engineer's section of the Town's website to learn more about flooding, flood awareness, and links to information on the web at **www.stonington-ct.gov/engineering**.

Scot Deledda, P.E. – Town Engineer & Floodplain Manager

Message from the Board of Selectmen:

Dear Fellow Citizens: A little over one year ago over 1,000 shoreline residents in Stonington learned the sad news that we lost our FEMA CRS discount of 5% for flood insurance. The problem occurred because of an administrative error. While none of us were involved or even in our current offices at the time, your Board of Selectmen has acted as a "team" to rectify the problem and recover our discounted status. We are not there yet, but with only one or two homes in Stonington that are still out of compliance with the FEMA regulations, we are confident that we are well on the way to rectifying the problem. The purpose of this Newsletter is to bring you up to date on the issue and to provide guidance on how we can protect our flood properties now and into the future. Feel free to call the Town Engineer of the Planning Office with questions.

Rob Simmons – First Selectman *Mike Spellman – Selectman* *Kate Rotella – Selectwoman*

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Wolf Neck Road, Stonington, CT

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Understanding Floods

Not all floods are equal, and understanding the cause of floods can help you understand your risk. Generally, flooding occurs in one of two ways. High rainfall can overwhelm a river channel or a lake and cause water to overtop the banks. Large storm systems may push ocean water toward land, creating a storm surge. Exceptionally high tides, waves, and the compounding effects of rain, storms, tides, and waves occurring in unison, can exacerbate flooding.

The base flood has a 1% chance of occurring in any given year based on historical patterns. The base flood elevation (**BFE**) identifies how high water is likely to rise in a base flood. The land area of the base flood is called the Special Flood Hazard Area (**SFHA**), floodplain, or high-risk zone. A common misconception is that a base flood, often called a "100-year flood" will only occur once in a 100-year period. In reality, every year there is a 1% chance that such a flood will occur, no matter how recently a similar event occurred. Over a typical 30-year mortgage, homes and businesses in the SFHA have a 26% or greater chance of being flooded - a full two-and-a-half times more likely than a fire. Many residents and businesses take few, if any, steps to protect themselves from these events, opting instead to trust that "it won't happen here."

Climate Change & Floods

A tide-gauge in New London, CT, has measured a sea-level rise rate of 0.85 feet per 100-years, based on measurements since 1938. As this base-level rises, so will the water level of floods. Scientists expect Climate Change to increase the rate of sea level rise, the magnitude of rain events, and the incidence and severity of coastal storms in Connecticut over time. It is important to understand and prepare for these eventualities. The Stonington Coastal Resilience Plan, referenced on page 1, aims to address some of these issues. For more information about Climate Change, visit www.ct.gov/deep/climatechange.

Flood Insurance

Homeowner's insurance policies do not cover damage from floods. However, because Stonington participates in the National Flood Insurance Program (**NFIP**), you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, including previously flooded properties and those that are not located in a SFHA.

Some people purchase flood insurance because it is required as part of their mortgage or home improvement loan. Usually, these policies cover the building's structure but not the contents. During a major storm, there is usually more damage to the furniture and contents than to the structure. Make sure your insurance policy covers your home's contents.

FEMA. The Federal Emergency Management Administration (FEMA) is taking steps to make the NFIP more actuarially sound. The Biggert-Waters Flood Insurance Reform Act of 2012 began raising insurance premiums, while the Homeowner Flood Insurance Affordability Act of 2014 repealed some aspects of the initial act, modified others, and made additional changes to the NFIP. A suite of policy changes went into effect April 1 of 2016, including increased insurance rates and the addition of a surcharge to all policies. As a result you may be experiencing increases to your insurance premium costs. For more information, visit www.fema.gov/flood-insurance-reform.

If you do not have flood insurance, don't wait for the next flood to apply. There is a 30-day application waiting period before NFIP coverage takes effect. Contact your insurance agent for information on coverage, or visit www.floodsmart.gov to find an agent.

Elevation Certificates

An **Elevation Certificate** documents a building's elevation relative to the BFE. If you live in a high-risk flood zone, you should provide an Elevation Certificate to your insurance agent to obtain flood insurance and ensure that your premium accurately reflects your risk. An Elevation Certificate can also help you make decisions about rebuilding and mitigation after a disaster. The FEMA elevation certificate underwent a change in format in 2015. To learn more, visit www.fema.gov/media-library/assets/documents/32330.

Elevation and Insurance

Flood insurance rates for a building in a high-risk zone are based on its elevation relative to the BFE - the higher the first floor is relative to the BFE, the lower the premium will be for that property. Elevation Certificates provide the documentation necessary to make that determination. In moderate- to low risk zones (zones beginning with letters B, C, or X), rates are not based on elevation, so an Elevation Certificate may not be necessary to determine the premium.

A structure built or improved prior to 1975, or the date of the first FIRM that maps that property within a SHFA, can be insured using "subsidized rates," even though it may not be built to code. An elevation certificate may still save the owner money if the structure's elevation is higher than previously thought.

Obtaining a Certificate

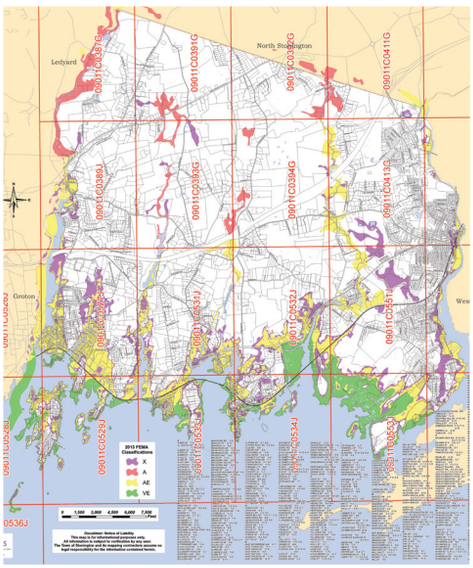
Ask the local floodplain manager if your property's elevation certificate is on file. If it is, have the Town Engineer review it to ensure it is complete and accurate.

If your information is not on file, hire a State-licensed surveyor, architect, or engineer to complete an Elevation Certificate. Depending on your location and the complexity of the job, a survey can cost $500 to $2,000 or more. You may want to contact several local surveyors to find out what they offer.

When you receive your Certificate, ask the Town Engineer to review it before giving a copy to your insurance agent. Keep a copy for your records.

Flood Warning Systems

Flood and storm warnings are broadcast via local radio, TV, newspapers, and local emergency agencies. These warnings help people prepare, protect, and lessen their exposure to flooding by predicting time frames and the levels of flooding expected. For emergency instructions, monitor storm reports on the radio, the television and in the local newspapers. The Town has implemented a community notification system called Reverse 911. This system will allow rapid automated phone notification to residents of impending danger such as mass evacuation for a hurricane. Additionally, people with special needs can help emergency rescue personnel respond quicker by signing up at www.stonington-ct.gov/emergency-management/pages/special-needs-registry.



Go to the Town's website at www.stonington-ct.gov to view this map in more detail.

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How can I protect myself and my family?

Advance Warning. 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, as pets are not allowed at emergency shelters.

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

- Sandbag to reduce erosion and scour
- Elevate furniture above flood levels
- Shut off the gas and electricity.
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters.

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. If you walk in standing water, use a pole or a stick to insure that the ground is still there.

Do Not Drive Through a Flooded Area. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or the bridge may be washed out ahead. Do not drive over flooded roads; the roadbed may be washed out. "Turn Around-Don't Drown!"

Stay Away From Electrical Wires. The number two killer after drowning is electrocution. Electrical current travels through water. Report downed power lines to the police by dialing 911. Report non-emergency outages to Eversource at (800) 286-2000.

Electric Service. If your home becomes flooded, have your electricity turned off. Continue to be careful afterwards because some electrical appliances such as televisions keep electrical charges even after they are unplugged. Do not use electrical appliances that have been damaged by flooding until they have been professionally serviced.

Be Alert for Gas Leaks. If your home has gas service, use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or an open flame unless you know the gas has been turned off and the area has been ventilated. Report any gas leaks to Eversource at (877) 944-5325 or call 911.

How can I protect my property?

Measures to protect property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture or placing sandbags around the structure. 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 a habitable space.

Options for residential buildings:

- **Elevate** structure above the BFE
- **Elevate** heating and hot water systems, washers and dryers on a platform above the flood level
- **Relocate** electrical panels and utilities above the flood level, which may require moving them out of the basement.

Commercial building owners may also:

- **Construct barriers** like floodwalls or berms.
- **Dry floodproof**, which means installing watertight floor and wall systems
- **Wet Floodproof**, 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.

Financial Resources

Support for Mitigation. There are many sources of funding to help you protect your home from flooding:

ShoreUp CT: State-funded low-interest loan program helps with home elevation and flood and wind retrofits. www.shoreupct.org

Increased Cost of Compliance Coverage (ICC): Pays for a building to be made compliant with floodplain management laws after a direct physical loss by flood. www.fema.gov/increased-cost-compliance-coverage

FEMA Hazard Mitigation Assistance (HMA): Funding for eligible mitigation planning and projects. Individual homeowners and businesses cannot apply directly to FEMA; speak to the Floodplain Manager about applying. www.fema.gov/hazard-mitigation-assistance

Historic and Historic Homes Rehabilitation Tax Credit: Business tax credit voucher for 25-30% of rehabilitation expenses of homes or other buildings listed on, or located within districts listed on, the national or state registers of historic places. www.ct.gov/drs/cwp/view.asp?a=3807&q=522164

Single Family Housing Repair Loans & Grants: Low-interest USDA loans & grants to repair, or improve homes, or remove hazards. www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants

Single Family Housing Direct Home Loans: USDA subsidy that temporarily reduces mortgage payments to offset costs of home repair or relocation. www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans

Single Family Housing Guaranteed Loan Program: USDA loan for home repair, utilities, and other needs. www.rd.usda.gov/programs-services/single-family-housing-guaranteed-loan-program

203(k) Standard and Streamlined Rehabilitation Mortgage Insurance: HUD loan for home repairs or improvements. http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/203k

FEMA mitigation specialists: Contact one of the mitigation specialists with FEMA Region. www.fema.gov/region-i-ct-me-ma-nh-ri-vt

How You Can Help

Drainage Maintenance. Do not dump or throw anything into drainage ditches or streams, as they can accumulate and plug channels, leading to drainage problems during rainstorms. If you see dumping or debris in a stream contact the highway department at 860-535-5055.

Permit Requirements. If you are planning any home improvements in flood hazard areas, contact the Building Official's Office (535-5075), The Town Engineer's Office (535-5076), or the Office of Land Use and Planning (535-5095). For (most/many) additions or new construction, elevation certificates will be required in and around flood zone areas to prove that the first finished floor including basement was constructed to the proper elevation.

Substantial Improvement. This is defined in Stonington as "any combination of repairs, reconstruction, alteration, or improvements to a structure, taking place during a 5-year period, in which the cumulative cost equals or exceeds 50% of the market value of the structure before the start of construction." If you perform a substantial improvement on your property, you must ensure it meets current floodplain regulations.



Greenhaven Road, Pawcatuck, CT

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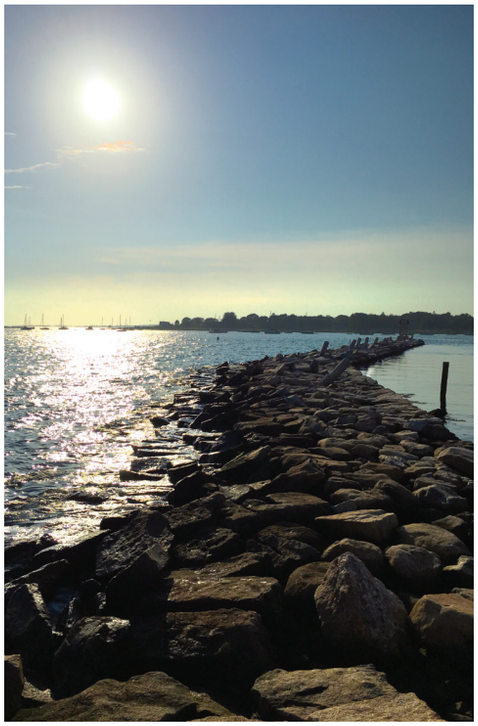
How can I participate?

What to do right now...

Check your flood hazard. Old and new Flood Insurance Rate Maps **(FIRM),** hazard zone determinations for your property, and flood protection references are available at the Town Engineer's Office, 3rd floor of Stonington Town Hall, 152 Elm Street. Call (860) 535-5076 to schedule an appointment.

Opportunities to be involved

There are numerous opportunities for Stonington residents to be involved in flood mitigation planning efforts. Stonington will be updating its Hazard Mitigation Plan over the winter of 2016-2017, and has begun work on development of a Coastal Resilience Plan. Stay tuned for opportunities for public involvement in these plans, and for more information visit the following site: www.stonington-ct.gov/engineering/planning-department



Stonington Breakwater, Stonington, CT

More information...

For more information on this topic, please visit www.floodsmart.gov. Some of the information contained herein has been gathered from literature produced by the Federal Emergency Management Agency (FEMA).

This newsletter is for public information purposes only. The Town of Stonington assumes no legal responsibility for the information contained herein.

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