



FLOOD

The Town of Stonington & Stonington Borough Flood Awareness Newsletter

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Dear Stonington Resident,

This is the 12th 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. I want to make sure that our residents know that standard homeowners and commercial property insurance policies do not cover flood losses. This is vital information as there have been major hurricanes in the past (i.e. 1938, 1955-56 & 2011) and the Town of Stonington incurred unprecedented flood events on July 1, 2009 and March 30, 2010.

As First Selectman of the Town of Stonington, I am proud to state that we are one of only thirteen communities in Connecticut that have been accepted in FEMA's Community Rating system (CRS) program. The CRS program allows communities that go above and beyond what is expected of them with regards to flood assistance to obtain flood insurance premium discounts for property owners which have flood insurance policies. Because of this program, Stonington property owners with flood insurance policies receive an automatic 5% discount on their premiums. Since there are presently over 1,305 flood policies in Stonington insuring over \$347 million in property with premiums totaling \$2.21 million, the CRS program is saving the residents of Stonington collectively over \$109,000 annually on their policies.

We have found over the years that there are some properties in Stonington that are being considered in the flood zone, whose elevation is above the base flood level. Therefore, we encourage you to call our Town Engineer at 535-5055 and check your flood zone status. There is much information on Flood Awareness in the Town Engineer's section of the Town's website at www.stonington-ct.gov.

Please take the time to read this newsletter, as some of the information could be very important to the safety of you and your family.

*Sincerely,
George Crouse, First Selectman*

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Route 184, Gold Star Highway, Stonington, CT

What is Our Local Risk?

Why Should I Get Floodplain Insurance?

Homeowner's insurance policies do not cover damage from floods. However, because the Town of 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, even for properties that have been previously flooded.

Some people have purchased flood insurance because their lender requires it as part of their mortgage or home improvement loan. Usually, these policies just cover the building's structure and not the contents. During a major hurricane, there is usually more damage to the furniture and contents than there is to the structure. Therefore, if you are covered, check out the amount and make sure you have contents coverage.

If you do not have flood insurance, do not wait for the next flood to apply. There is a 30-day application waiting period before the National Flood Insurance Program (NFIP) coverage takes effect. Contact your insurance agent for more information on rates and coverage; or visit www.floodsmart.gov to find one.

Homeowner's Guide to Elevation Certificates

An Elevation Certificate is an important tool that documents your building's elevation. 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. Obtaining an Elevation Certificate also can help you make decisions about rebuilding and mitigation after a disaster.

Comparing Your Building's Elevation to a Potential Flood Level

- Your insurance agent will use the Elevation Certificate to compare your building's elevation to the Base Flood Elevation (BFE).
- The base flood is a flood with a 1 percent chance of occurring in any given year. The BFE identifies how high the water is likely to rise (also called water surface elevation) in a base flood. The land area of the base flood is called the Special Flood Hazard Area, floodplain, or high-risk zone.
- Flood insurance rates in a high-risk zone (a zone beginning with the letter A

or V) are based on the building's elevation above, at, or below the BFE.

Elevation and Flood Insurance Rates

- Generally, in high-risk zones, the higher above the BFE a building is located, the lower the insurance premium will be for that property. The Elevation Certificate provides 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.

Finding Your Building's Elevation

- Many municipal governments keep elevation information on file. Talk to community officials about the information they have for your building.
- If no elevation information is available, you might need to hire a State-licensed surveyor, architect, or engineer to complete an Elevation Certificate. Depending on your location and the complexity of the job, the cost of a surveyor can vary from \$500 to \$2,000 or more. You may want to contact several local surveyors to find out what they offer.

How To Get an Elevation Certificate For Your Home

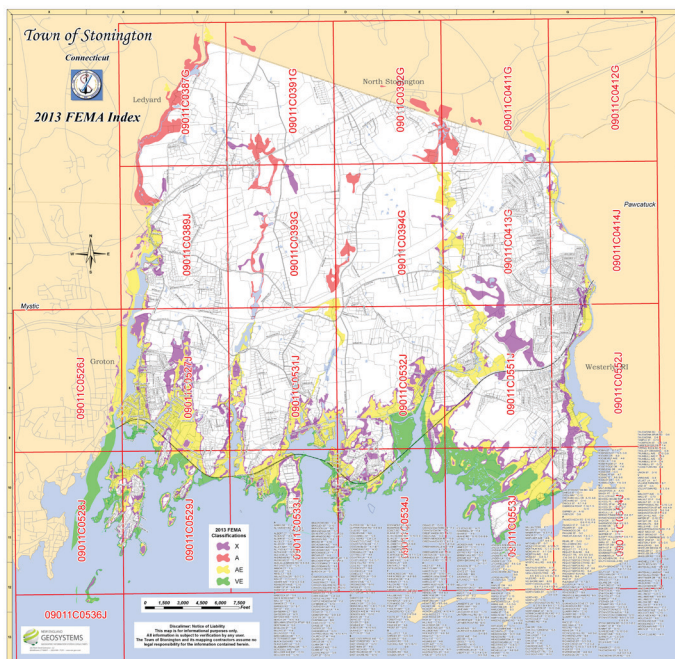
1. Ask your local floodplain manager if your property's elevation information is on file. If so, the community floodplain manager is authorized to complete the Elevation Certificate for you.
2. If your information is not on file, you need to hire a State-licensed surveyor to obtain an Elevation Certificate.
3. When you receive your Elevation Certificate:
 - Provide one copy to your insurance agent.
 - Keep a copy for your records.

First things first...

The first thing you should do is to check your flood hazard. Flood maps and flood protection references are available at the Town Engineer's Office - 3rd floor of Stonington Town Hall, 152 Elm Street. Call (860) 535-5055 to schedule an appointment. He has the DFIRMs on his computer and he can show you an overlay of the old flood zones and the new ones and provide you with a flood hazard zone determination for your property.

"It Won't Happen Here"

Over the life of a typical 30-year mortgage, homes and businesses in high-risk areas have a 26% or greater chance of being flooded- that's a full two-and-a-half times more likely than a fire. Most resi-



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

dents and businesses often take few, if any, steps to protect themselves from these potentially life-changing events, opting instead to trust that "it won't happen here."



Greenhaven Road, Pawcatuck, CT

Flood Warning Systems

Flood warnings and forecasts of impending storms 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 on the Town Website at www.townofstonington.com.

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.

- **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 Power Lines and Electrical Wires.** The number two killer after drowning is electrocution. Electrical current travels through water. Report downed power lines to the CL&P at (800) 286-2000.

- **Electric Service.** If your home becomes flooded, have your electricity turned off. After the electricity is turned off, continue to be careful 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 before they have been professionally serviced first.

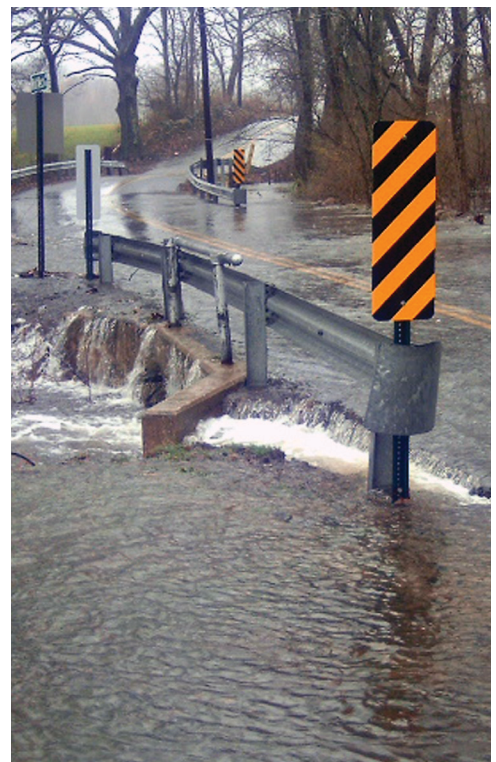
- **Be Alert for Gas Leaks.** If your home has gas service, use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or an open flame unless you know the gas has been turned off and the area has been ventilated. Report any gas leaks to Yankee Gas at 800-992-3427.

How can I protect my property?

Measures to protect a 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 habit-

able space. Some ways to retrofit a structure include:

- **Elevate 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 above the flood level.
- **Relocate electrical panels** and utilities above the flood level.



Wolf Neck Road, Stonington, CT

If you know a flood is coming

It is always advisable to take the following emergency actions;

- **Sandbagging** to reduce erosion and scouring.
- **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.

How Can You Help?

Helping with some flooding problems depends on your cooperation and assistance. Here is how you can help:

Drainage Maintenance

Do not dump or throw anything into drainage ditches or streams. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and could lead to potential drainage problems during rainstorms.

If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.

If you see dumping or debris in the drainage ditches or streams, contact the Highway Department at 535-5055.

Permit Requirements

It is very important to contact either the Building Official's Office at 535-5075, The Town Engineer's Office at 535-5076, or the Office of Land Use and Planning at 535-5095 if you are planning any home improvements in flood hazard areas.

For 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.

Be sure to look into the regulations regarding substantial improvement as they affect how you can make improvements to your structure.

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.