



FLOOD

The Town of Stonington Flood Awareness Newsletter

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Dear Stonington Resident,

This is the 10th 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 eight 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 1,250 flood policies in Stonington insuring over \$284 million in property with premiums totaling \$1.53 million, the CRS program is saving the residents of Stonington collectively over \$75,000 annually on their policies.

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

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,

Edward Haberek, Jr, First Selectman

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Main Street, Old Mystic, CT

What is Our Local Risk?

Revised Coastal Flood Maps

The Federal Emergency Management Agency (FEMA) has issued preliminary revised digital flood insurance rate map (DFIRM) coastal panels to 31 municipalities in Connecticut's four coastal counties.

In New London County (East Lyme, Groton Long Point Association, Groton City & Town, New London, Noank Fire District, Old Lyme, Stonington Borough & Town, Waterford), preliminary DFIRM were issued on November 15, 2011. Maps are scheduled to become effective on May 16, 2013, date subject to change.

FEMA's mapping contractor (STARR) has posted information related to these map changes on the internet at: <http://www.starrteam.com/starr/RegionalWorkspaces/RegionI/Pages/default.aspx>. The preliminary DFIRMs, flood insurance studies (FIS), summary of map actions (SOMA), appeal and insurance factsheets, timelines, presentations, and other information is posted.

A major change on the revised coastal map panels is the inclusion of the Limit of Moderate Wave Action (LiMWA) boundary.

What is the LiMWA?

Digital Flood Insurance Rate Maps (DFIRMs) for coastal areas currently depict two types of flood hazard areas: VE Zones where flood waters include wave heights of 3 feet or greater, and AE zones where the wave height is less than 3 feet (termed coastal AE zones). VE zones are also called Coastal High Hazard Areas where traditionally high velocity flow due to waves causes structural damage to building foundations and other critical building elements. It has long been recognized that waves less than 3 feet in height can also cause major damage to coastal structures. Laboratory tests and field investigations following hurricanes and storm events confirm that severe damage is inflicted to structures located in coastal AE zones by waves less as small as 1.5 feet.

In December 2008, the Federal Emergency Management Agency (FEMA) Procedure Memorandum 50 issued guidance on the identification and mapping of the 1.5 foot wave height line, referred to as the **Limit of Moderate Wave Action (LiMWA)**. The LiMWA will be shown on future coastal DFIRM map panels in Connecticut.

To map the LiMWA, engineers analyze the full modeled wave profile and plot points along each coastal transect where the wave height crosses 1.5 feet. Then, like a flood zone boundary, the LiMWA is connected via interpolation between transects. In areas where wave run-up (maximum vertical extent of the wave uprush) dominates, such as steeply sloping dunes or bluffs, the LiMWA is placed immediately landward of the VE to AE zone boundary defined by the run-up depth, per the current FEMA guidance, and tied in with adjacent wave

height-dominated zone mapping. An effort is made to keep the LiMWA line as a continuous feature throughout the study area, even when flood zones are at minimum mapped widths in the vicinity.

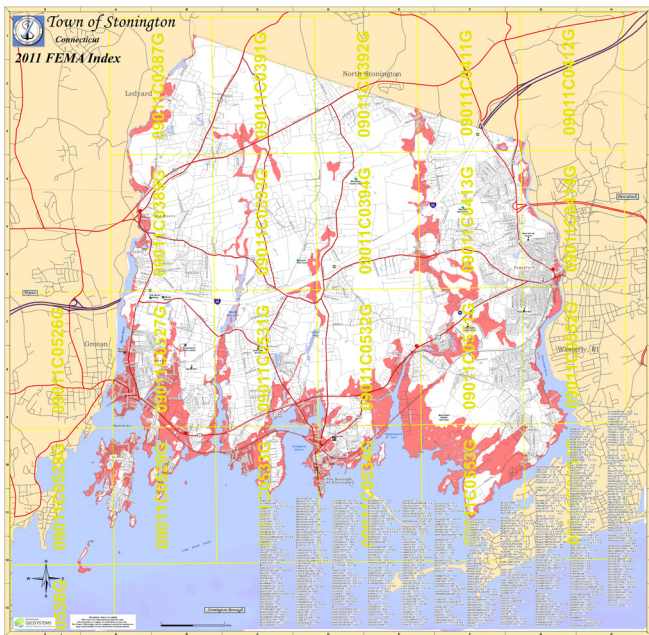
The LiMWA is discontinued in instances when there are no mapped AE zones (i.e., zone goes directly from VE to X) and is cut-off at the point where the last AE zone ends at the 1% annual chance boundary (100-year flood line). At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is being provided by FEMA as information only. Because the 1.5 foot breaking wave can potentially cause foundation failure, communities are encouraged to adopt building construction standards applicable for VE zones for new construction and substantial improvements within the LiMWA zone.

For municipalities that participate in the Community Rating System (CRS) and that adopt VE zone building standards in LiMWA area, credits are available. Mapping the LiMWA will help give the map users more information when considering buying or developing shoreline property, mitigating current structures, or enforcing floodplain management regulations in the coastal flood hazard areas.

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.

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 Floodplain Manager'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 residents 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."

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 auto-

mated 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 habitable 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.

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.