

Flood Insurance

Flood insurance is not included in homeowner's insurance policies. Rather, flood insurance is only available as a separate policy 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. Also note that 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.

A property owner does not need a FEMA Elevation Certificate in order to obtain flood insurance, but providing one to the insurance agent may lower the premium. Elevation Certificate forms are available at the Environmental Protection Board. Completed certificates for many properties are kept on file by the EPB and are available upon request.

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.
- Make advance arrangements for the safety of all pets since evacuation shelters may not be able to accommodate pets.
- 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 levels of the structure so as to permit the entry and passage of flood waters.
- 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 and items of value 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 collections 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). 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 Bureau at 203-977-4140, or the EPB at 203-977-4028.

Substantial improvement requirements If the cost of reconstruction, rehabilitation, doing an addition, or making 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 15.B) and are available at the City's web site: www.stamfordct.gov. 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 and/or storage capacity due to dumping of debris, soil erosion and sedimentation, and the overgrowth of vegetation in drains and waterways. 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 Bureau at 203-977-4140.

Assistance

Flood proofing, retrofitting, and technical assistance

Information pertaining to retrofitting strategies is available from the Environmental Protection Board. Building permits and/or other permits are usually required for most retrofitting. Environmental Protection Board staff (203-977-4028) is also available by appointment to visit your property and provide technical assistance on flood mitigation.

Understanding the threat of floods to your property

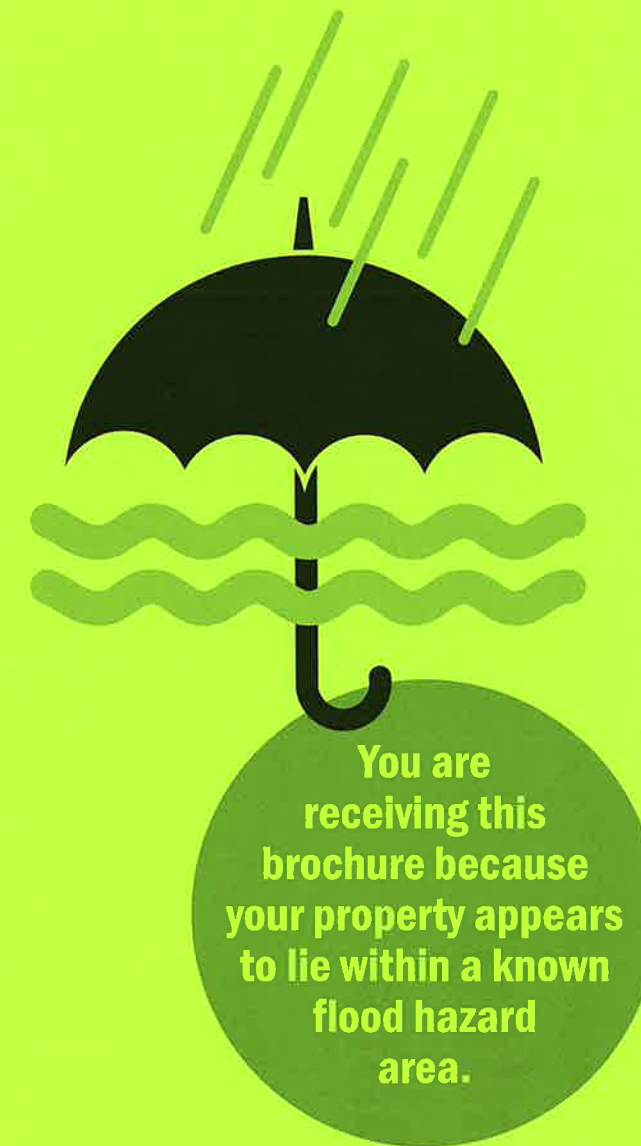
The Environmental Protection Board (203-977-4028) can provide site-specific flood and flood-related data, such as where your property is in relation to the floodplain on the Flood Insurance Rate Map (FIRM), the potential depth of flooding within your property, the history of flooding in your neighborhood,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

Maps and publications

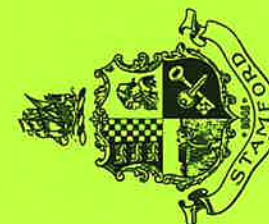
The Ferguson Library has an extensive flood protection collection. In addition to the Flood Insurance Rate Maps, the Library has publications covering such topics as flood insurance, floodproofing, flood prone area regulations of the City of Stamford, and the beneficial functions of floodplains.

Be Prepared for Flooding

Flood Protection Information Stamford, Connecticut



City of Stamford, Connecticut
Environmental Protection Board
Stamford Government Center
888 Washington Blvd.
Stamford, CT 06904



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

The Stamford Floodplain



How to find out what flood zone your property is in:

- Go to the FEMA website: <https://msc.fema.gov/portal/home>
- In the "Enter an address, place or coordinates" box, type your address, city, state and zip code. Click the "Search" icon.
- This will bring you to a map showing the approximate location of your property and references to the appropriate Flood Insurance Rate Map (FIRM).
- Click the "Dynamic Map" icon.
- The screen that appears allows you to zoom in/out to better locate your parcel and allows you to create and print out a flood zone map.

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 throughout 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 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:

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| Radio | TV |
| • WSHU Public Radio 90.1 & 91.1 FM | • WGCH 1490 AM |
| | • News 12 Connecticut, Channel 12 |

Contacts and Links

- Register for local Stamford emergency alerts: ctalert.gov

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

- National Flood Insurance Program (NFIP): **877-336-2627** floodsmart.gov

- National Weather Service: weather.gov/okx

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

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

- Stamford Environmental Protection Board: **203-977-4028**
stamfordct.gov/environmental-protection-board

- Stamford Planning and Zoning: **203-977-4711** Ferguson Library: **203-964-1000**

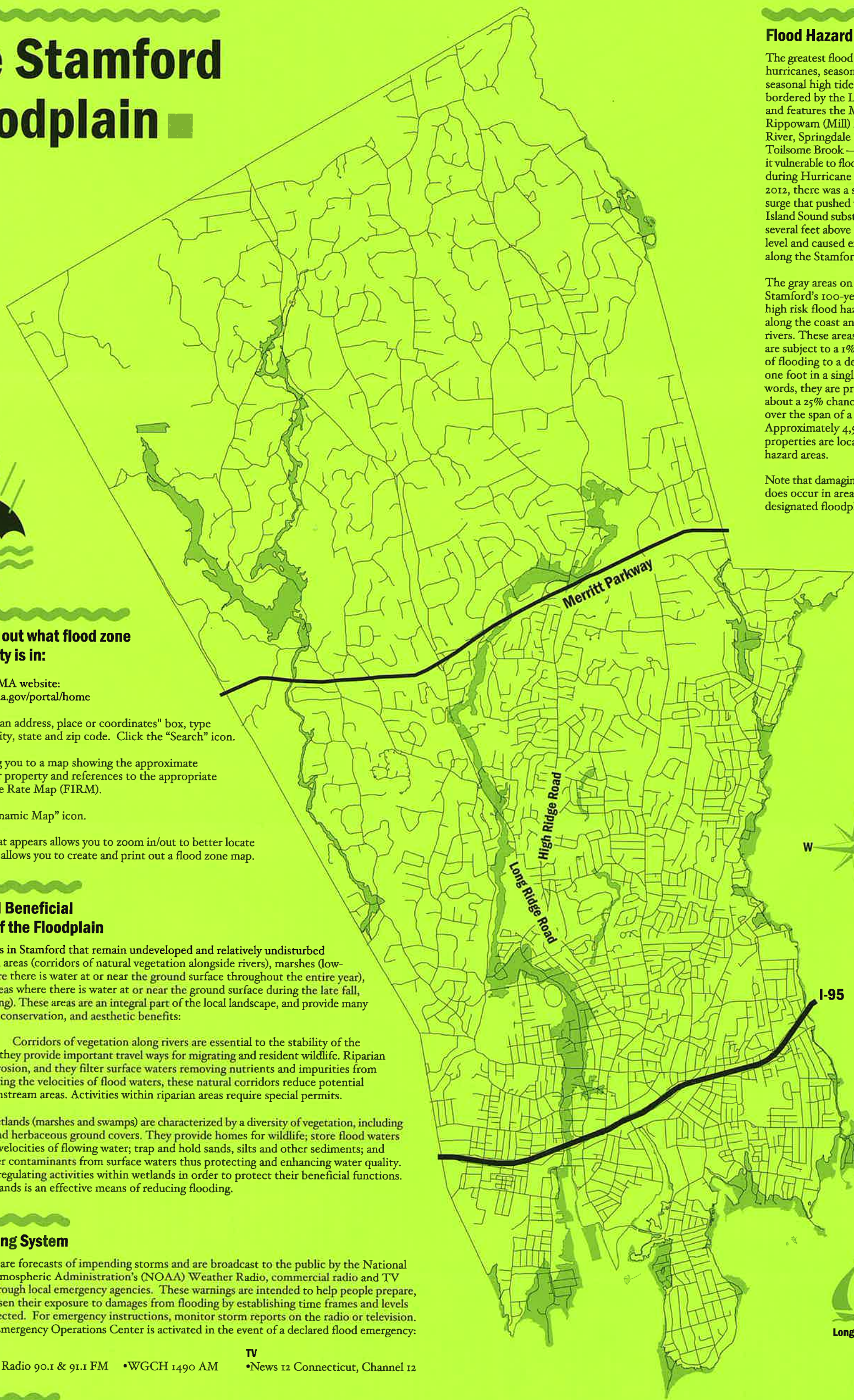
- Flood Toolkit Dashboard
portal.ct.gov/-/media/DEMHS/_docs/Plans-and-Publications/EHSP0097-Flood-Toolkit-Dashboard.pdf

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 and caused extensive damage along the Stamford shoreline.

The gray areas on this map indicate Stamford's 100-year floodplain, the high risk flood hazard areas situated along the coast and adjacent to the rivers. These areas in the floodplain 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. Approximately 4,500 Stamford properties are located within flood hazard areas.

Note that damaging flooding can and does occur in areas outside the designated floodplain.



The National Flood Insurance Program

The City of Stamford participates in the Community Rating System, a voluntary program of the National Flood Insurance Program that documents the flood protection measures taken by a municipality and rewards it with a scaled discount on flood insurance rates. Our efforts have resulted in Stamford attaining a Level 7 rating, among the highest in Connecticut, providing a 15% discount on flood insurance premiums. The discount resulted in \$244,918 in savings last year for the community's 1,949 policyholders.