

FLOOD TIPS FOR BOROUGH RESIDENTS - 2021

WHAT IS OUR LOCAL RISK?

The greatest flood threats in the Borough come from hurricanes and nor'easter storms, especially when accompanied by seasonal high tides. About two thirds of the entire Borough is located within the 100-year flood hazard area. It is important to note that home owner insurance will not cover losses due to flood events. The risk of substantial property loss is very real for the Borough of Stonington.

FIRST THINGS FIRST...

The first thing you should do is to determine your flood exposure. FEMA flood maps are located in **Borough Hall** and on the Borough website. The **Stonington Free Library** also has extensive literature on floodplain issues. Contact Jeff Callahan, Warden and Floodplain Manager or Tom Zanarini, Borough Zoning Official, for help.

HOW CAN YOU PROTECT YOURSELF AND YOUR 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. 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.
- **Stay Away From Power Lines and Electrical Wires** – The number two killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to EverSource at (888) 544-4826.
- **Electric Service** – If it appears likely that your home will flood, turn off the power at the main breaker or fuse. 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.
- **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.

WHY SHOULD I GET FLOOD INSURANCE?

- Homeowner's insurance policies do not cover damage from floods. However, because the Borough 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 previously flooded.
- 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.
- Some people have purchased flood insurance because the 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.

LOCAL REGULATION CONSIDERATIONS

The Town of Stonington handles all building permits for the Borough of Stonington. It is very important to contact the Town of Stonington Building Official's office and the Borough Zoning Officer if you are planning any home improvements in flood hazard areas. For major renovations or new construction, elevation certificates will be required in and around flood zone areas to prove that the finish floor was constructed to the proper elevation. The Town Building Official will not issue building permits unless you have a zoning permit from the Borough.

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 flood proofing, which means installing watertight floor and wall systems
- Wet flood proofing, 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 think 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

BE PREPARED...FLOOD WARNING SYSTEMS

Flood warnings are forecasts of impending storms and are broadcast to the public via internet, local radio, TV, newspaper, 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, the television, and on the internet.

Presently, if a section of Borough needed to be evacuated, emergency personnel would go door to door to alert the residents of what they should do. The Town has an automated emergency warning system, which allows emergency management officials to make mass telephone callings with a pre-recorded instructional message to the residents. You must sign up for this system on the Town website.

HOW CAN YOU HELP?

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

- 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, or if you observe a clogged catch basin in the street, contact the Borough Highway Department at 860/535-2127.