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, fill sandbags or other waterproof materials. Protect your home byboarding up windows or doors.
- Make advance arrangements for the safety of all pets.
- Do not walk through flowing water. Drowning is the number one cause of flood deaths. Most deaths occur during flash floods. Current 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 solid before you start walking.
- 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.
- Keep a Safe distance from power lines and power poles. 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 electronic 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 a lighted candle.
- Watch for 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 unwashed 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 your property from flood damage include retrofitting, grading a yard, locating drainage problems, and emergency measures to moving furniture and sandbagging. While evacuation and relocation 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:
- Elevate the structure above flood level
- Construct barriers like floodhulls or barriers
- 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 21 inches above the flood level
- Relocate electrical panels and utilities above the flood level

If you own a house that is close to a river, you should be able to take the following emergency actions:
- Sandbagging 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 hydraulic pressure
- Seal off sewer lines to the dwelling to prevent the backflow of sewer water

FEMA has published books on the subject of property protection which are available in the flood protection collection at the Ferguson Library. Advice and assistance on retrofitting techniques are available from the Environmental Protection Board.

Flood-related Laws

Floodplain development permits. Anyone planning to build on, develop, or otherwise alter or develop land within the floodplain will need a permit. Coastal development is overseen by the Zoning Department (203-377-5710). The permit process for inland wetlands and watercourses begins at the Environmental Protection Board (203-377-4036). If you witness unauthorized development within the floodplain please contact the Citizens Service Bureau at 203-377-3920, or the EPA at 203-377-4728.

Substantial improvement requirements. If the cost of construction, rehabilitation, doing an addition, or making other improvements to a building 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 website: 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 EPA staff at 203-377-4036. Failure to comply with Stamford's Flood Proof 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, sedimentation, and septic wastes, 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 245 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 203-377-3920.

Assistance

Flood proofing, retrofitting, and technical assistance. Information pertaining to retrofitting strategies is available from the Environmental Protection Board. Building permits and other permits are usually required for most retrofitting. Environmental Protection Board staff (203-377-4036) 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 (203-377-4728) 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

You are receiving this brochure because your property appears to lie within a known flood hazard area.

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://sirc.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 flood zone, 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 and better locate your parcel and allows you to zoom in 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 (edges of natural vegetation alongside rivers), marshes (low-lying areas where there is water or near the ground surface throughout the entire reach and spring times when 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 provide erosion control, and they filter surface waters removing nutrients and impurities from runoffs. 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 sediments, and biologically filter contaminants from surface waters thus protecting and enhancing water quality. There are legal 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 events 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 damage 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.

Radio
- "WSHU Public Radio 90.9 & 91.1 FM"
- "WGCH 1490 AM"
- News 12 Connecticut, Channel 12

Contacts and Links

Register for local Stamford emergency alerts: cctxalert.gov

Federal Emergency Management Agency (FEMA): 800-621-FEMA (3362)
FEMA.gov

National Flood Insurance Program (NFIP): 877-336-5287 (floodsmart.gov)

National Weather Service: weather.gov/ct

CT Dep. of Energy & Environmental Protection (DEEP): 800-424-3000 (ct.gov/deep)

Stamford Citizens Service Center: 203-977-4100

Stamford Environmental Protection Board: 203-977-4828 (stamfordct.gov/environmental-protection-board)

Stamford Planning & Zoning: 203-977-4711 (stamfordct.gov/environmental-protection-board)


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 5 rating, among the highest in Connecticut, providing a 10% discount on flood insurance premiums. This discount resulted in $444,568 in savings last year for the community's 1,240 policyholders.