



Town of Westport
Planning and Zoning
Town Hall, 110 Myrtle Ave Room 203
Westport, CT 06880
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Be Prepared for Flooding

Your property is in a low-lying coastal area bordering Long Island Sound or immediately adjacent to the 100-year floodplain of the Saugatuck River, West Branch of the Saugatuck River, Aspetuck River, Indian River, Stonybrook, Dead Man's Brook, Muddy Brook, Sasco Creek, Poplar Plains Brook, Willow Brook, Pussy Willow Brook, Silver Brook and New Creek.

If you have received this brochure, **your property is in or very near a flood hazard area**. The purpose of this notification is to inform you of the flood hazard associated with these brooks and rivers, as well as to suggest possible actions you can take to mitigate that hazard.

FUNCTION OF FLOODPLAINS

Floodplains provide a broad area to spread flood waters. Westport, being a Connecticut coastal town, has both coastal and riverine floodplains. The coastal floodplains, with their sloping beaches and wetlands, absorb the energy of waves and protect the landward area from excessive erosion. The marshes provide important habitat for waterfowl and other wildlife. Like the coastal floodplains, the riverine floodplains support large and diverse populations of plant and animal life. Marsh-rimmed estuaries are vital to marine fish for breeding and as feeding grounds.

Three important functions of floodplains are: 1) flood storage, 2) help with water quality maintenance and 3) ground water recharge.

Climate change is expected to impact the frequency and intensity of storms and accelerate sea level rise in the near future, which in turn could impact coastal floodplains and drainage systems and increase the likelihood of flooding in coastal areas. Therefore, regulating development in the floodplain and protecting assets located within it is becoming increasingly important.



FLOOD HAZARD AREAS

The 100-year floodplain is the area that will be flooded on the average of once every 100 years. **However, it has a 1% chance of being flooded in any given year.** Put another way, it has about a 25% chance of being flooded over the life of a 30-year mortgage. It is always possible for a 100-year flood to occur annually. The greatest danger, in Westport, occurs if the arrival of a hurricane coincides with an extreme high tide.

Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property close to the channel. **Larger floods can and do occur.** Westport has experienced flooding many times in the past, including two major riverine flooding events (inland flooding along rivers and streams): Hurricane Diane in August 1955 and the Flood of October 1955. The two most significant Coastal Flooding events, on record, occurred in September 1938 and Storm Sandy in October 2012.

Despite the fact that significant flooding occurred during Tropical Storm Irene in August 2011 and the fact that floodwaters during Storm Beth in December 1992 reached an elevation of 10.1 ft. msl, neither was considered a 100-year storm event. They are good examples of substantial damage that can result from a lesser storm event.

FEMA FLOOD INSURANCE RATE MAPS

Flood Insurance Rate Maps (FIRMs) delineating both the 100-year and 500-year floodplains, prepared by the Federal Emergency Management Agency, are available for viewing in the Planning and Zoning Department and online at msc.fema.gov. The Federal Government has issued FIRMs for the Town of Westport in 1984, 1997, 2010 and 2013.

High-risk flood hazard areas identified on the FIRMs are identified as Special Flood Hazard Areas (SFHA). **High-risk areas, those with a 1% chance of being flooded in a given year (the 100-year flood), are labeled beginning with the letters A or V on the FIRMs.**

Lower risk areas, those with a 0.2% chance of flooding annually (the 500-year flood) are identified with an X.

There are about 1,338 flood insurance policies currently in force in Westport. It is estimated that there are 3,000 properties in Westport that are in or adjacent to a flood hazard area. Staff in the Planning Department will assist you in reading the FIRMs. Final flood hazard area identification is the responsibility of each individual property owner.

WHAT SHOULD YOU DO

If you have received this brochure in the mail, you should be concerned about the flood hazard. The Western Connecticut Council of Government's 2021 *Hazard Mitigation Plan Update* states that flooding "is the most common natural hazard encountered in the Region."

There are several actions you can take to mitigate the flood hazard, including:

- ✓ Flood-proof existing structures, such as by elevating or retrofitting to be above the base flood elevation (BFE), to reduce the likelihood of flood damage.
- ✓ Always check with the Planning Department before you build, place fill, or excavate on your property. All development in the floodplain requires a permit. Westport regulates development in the floodplain to ensure that it does not increase flood hazards in the area. To report illegal floodplain development, contact the Planning and Zoning Department at 203 341-1030.
- ✓ If you are "*substantially improving*" your property you may be required to elevate it above the base flood elevation. The Planning & Zoning Department has prepared a handout entitled, "*Residential Construction in a Flood Zone: What is Substantial Improvement?*" which is available online at <http://www.westportct.gov/modules/showdocument.aspx?documentid=2970>.
- ✓ Do not rake leaves into the street. Leaves will clog the drainage system that will keep flood waters from receding.
- ✓ Do not throw or dump anything into Westport's brooks, streams, rivers, or wetlands. You will be in violation of Westport's wetlands and waterway regulations. Even grass clippings and branches can accumulate and plug brooks. A plugged waterway cannot carry water and when it rains the water has to go somewhere. Every piece of trash contributes to flooding.
- ✓ If your property is next to a ditch or brook, please do your part and keep it free of brush and debris. Report problems such as blocked culverts to the Public Works Department at 203 341-1120 or Conservation Department at 203 341-1170.
- ✓ If you see debris being placed in a brook or river, contact Planning and Zoning and/or the Conservation Department

The annualized loss due to flood in Westport is estimated to be \$154.4 million. – WestCOG 2021 Hazard Mitigation Plan Update

FLOOD PROTECTION

Your property can be protected from flooding in the following ways:

- Electrical panel boxes, electrical outlets, furnaces, water heaters, washers, and dryers should be elevated or relocated to a location higher and less likely to be flooded.
- If flooding is likely, move essential items and furniture to upper floors.
- Utilize a safe deposit box or waterproof container to store important documents.
- Interior floodwalls can be placed around utilities.
- Raising a home above the 100-year flood levels will protect it from most flood damage. Even mobile homes can be elevated.
- If elevation is too expensive, there are other methods to flood proof or retrofit your property.
- The Westport Public Library has an extensive collection of books on retrofitting and flood proofing.

FLOOD WARNING

The Town of Westport has adopted an Early Warning System in the event of natural or man-made disaster, including hurricanes and flooding.

Residents will be notified in the following manner:

1. An alert signal (siren) and/or a verbal message from one of five (5) Early Warning Signal sites:
 - a. Saugatuck Harbor Yacht Club, Great Marsh Road
 - b. Ketchum Street (opposite Saugatuck Fire House), 555 Riverside Avenue
 - c. Compo Beach, South Compo Road
 - d. Greens Farm Road - at intersection of Hillspoint Road
 - e. Greens Farm Road - at intersection of Beachside Avenue
2. Local Radio/TV Staples Radio WWPT 90.3 FM
Channel 79 (Westport Public Access TV)
CABLEVISION Channel 12
3. Town website: www.westportct.gov
4. NIXLE: Westport has instituted the NIXLE system so that we can notify areas of the town, or the entire town, when there is an emergency situation that requires immediate action. Sign up at www.nixle.com or Text 06880 to 888777.

FLOOD INSURANCE

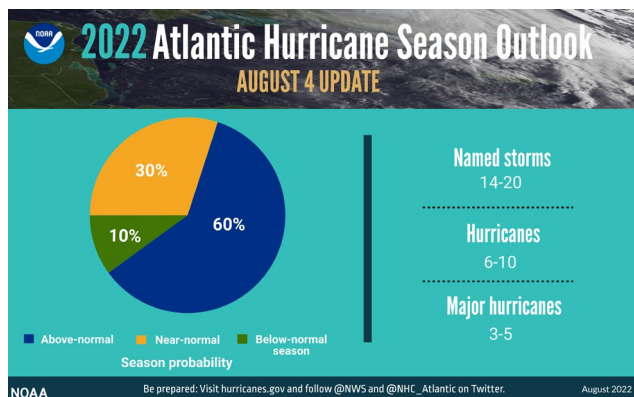
Your homeowners insurance policy will not cover losses due to flooding. And according to FEMA, federal disaster assistance is only made available when there is a Presidential disaster declaration, and most flood events do not result in a declaration. Disaster assistance typically comes in the form of loans that must be repaid – with interest!

*However, Westport is a participant in the National Flood Insurance Program (NFIP) which makes it possible for Westport property owners to obtain federally backed flood insurance **designed to restore your property to its pre-disaster conditions.***

*This insurance is available to both property owners and tenants. Because Westport participates in the Community Rating System of the NFIP a **10% reduction in the premium rates** is given to all policy holders.*

It is recommended that all persons who live or own property in flood hazard areas purchase flood insurance to protect themselves from losses due to flooding. Flood insurance is required if you have a federally backed mortgage or home improvement loan on your home.

There is a 30-day waiting period before National Flood Insurance coverage takes effect. Contact your insurance agent about the exact types of flood coverage available.



FLOOD SAFETY

Residents in flood hazard areas need to be aware of the following:

- Keep tuned to your local radio station.
- If local authorities release flood warnings:
 - Secure your home before you evacuate.
 - If your home is equipped with flood vents, ensure that they are not blocked.
 - Turn off electricity and gas connections.
 - Pack your car with essentials.
 - Take pets with you.
 - Moor boat securely or move it to a designated safe place.
 - Follow recommended evacuation route; **DO NOT** look for shortcuts.
 - If required to evacuate, leave early enough to avoid being marooned by flooded roads.
 - Try to evacuate during daylight whenever possible.
 - **Do not drive through flooded areas.** You and your vehicle can be quickly swept away in just two feet of moving water.
 - To report a downed electrical wire, call CL&P at 800 826-2000.

❖ *Please do not call 911, unless the immediate response of an ambulance or fire truck is needed. Contact Westport Emergency Management at 203 341-5000 with storm-related issues.*



FEMA



NATIONAL FLOOD INSURANCE PROGRAM®



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