



Flood Insurance

The National Flood Insurance Program (NFIP) provides Norwich property owners, businesses, and renters with insurance options depending on their risk.

In a flood zone? If you own property in the Special Flood Hazard Area (SFHA) you are required to purchase flood insurance if the mortgage is from a federal lender. **Renters and business owners can also purchase flood insurance.**

Not in a flood zone? While you are not required to carry flood insurance, property owners and renters should ask their agent if they are eligible for a Preferred Risk Policy.

More than 20% of flood insurance claims are filed by people outside of the SFHA

98% of U.S. counties have flooded.

Make sure you are financially prepared for flooding.

Is your insurance portfolio complete?

- Auto
- Home
- Flood

Questions about flood insurance? Call the NFIP help center: (800) 427-4661

Resources

Visit www.floodsmart.gov to assess your flood risk, find an insurance agent, or to view flood maps. Call **1-800-427-2417** for more information

Visit the NFIP website for resources and answers to common questions <https://www.fema.gov/national-flood-insurance-program>

The National Weather Service provides tips and resources for flood safety www.weather.gov/safety/flood

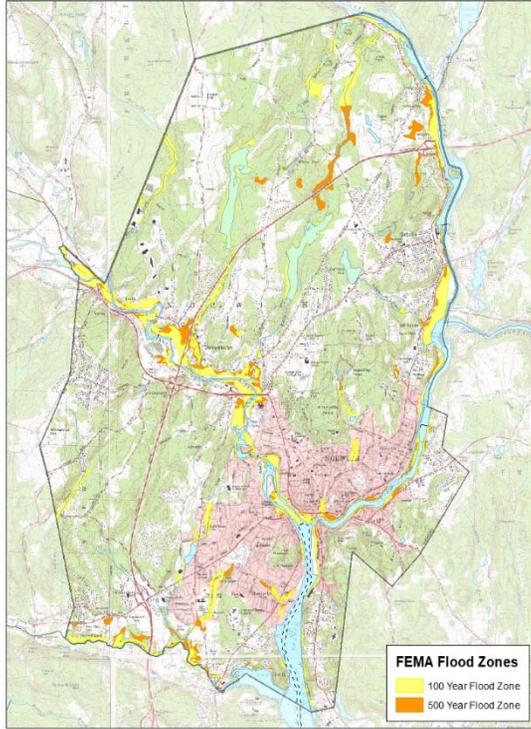
The Otis Library has a number of publications about floods and flood insurance. Ask for help at the desk.

Did you know that Norwich is a **StormReady** community? Learn more at www.norwichct.org/190/Emergency-Management



NORWICH Connecticut
Established 1659

Flood Information



WHERE ARE THE RISK AREAS?

- The yellow and orange areas on the map above show areas with highest flood risk. Flood risk maps can be viewed on the City of Norwich web site.
- As of 2018, Connecticut has 37,322 active flood insurance policies.
- Norwich has 266 active flood insurance policies with a combined coverage of \$43 million. A total of 208 flood losses have been paid in Norwich.
- Areas of Norwich downstream of dams may have additional risks associated with dams. These generally occur in some of the yellow and orange areas above. Contact the City to learn about specific locations.

Before a Flood

Build Smart

- **Builders should obtain appropriate permits** and comply with flood requirements and regulations.
- **Elevate your home** or business to the required level to reduce flood damage.

Know Your Flood or Dam Hazard Risks

- **Understand** Flood Insurance Rate Maps; Sea Level Rise; and Sea, Lake, and Overland Surges from Hurricanes (SLOSH) maps. <https://msc.fema.gov/portal/home>
- **Learn** if your property is in a flood zone or downstream of a dam.

Protect What Matters

- Purchase flood insurance for your home or business, or contents insurance if you rent.
- Contact the Norwich Emergency Management Department to learn if you live downstream of a dam.
- Develop an evacuation plan and identify a safe meeting place in case an evacuation due to potential flood or dam failure.
- Prepare a safety kit with a radio, flashlights, blankets, drinking water, canned food, and a first aid kit.

During a Flood

Safety at Home or on the Road

- **Stay away from flooded areas** or areas with rapid water flow. Never attempt to cross a flowing stream.
- **Never drive through floodwaters.** Roads may be damaged or moving water could cause your vehicle to float away.
- **Stay away from downed power lines and electrical wires.** Electrocution is the number two killer in a flood. If your home is flooded, turn off your electricity.
- **Listen and watch for messages** from the Norwich emergency management staff.
- Get to **higher ground** if a flood occurs, and avoid low lying, flood-prone areas.
- Do not allow children to play near flood water, streams or ditches. Hidden dangers may lie beneath the water.

6 inches of moving water can knock an adult off his or her feet

12 inches can carry a small car

18 to 24 inches can carry away trucks, vans, or SUVs

How do floods occur?

Flooding in Norwich can come from many places. Snowmelt runoff combined with heavy rains can often cause spring floods. Flash floods can develop rapidly as a result of heavy rainfall that the ground cannot absorb. Riverine flooding may occur due to river levels rising from heavy rains and runoff, or in tidally influenced areas such as the Thames River.