

View from the Capitol

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By State Rep. Steve Fontana

Recently, a friend of mine asked me how he could get flood insurance for his home. Since I worked to pass a law last year to improve floodplain management in Connecticut, I shared with him what I could recall. Soon after, however, I had a great opportunity to refresh my expertise on flood insurance, and to identify a great resource for anyone who may want to know more about flood insurance, which I would like to share with you.

Two weeks ago, I attended the annual convention of the Association of State Flood Plain Managers (ASFPM) in Madison, Wisconsin, as their guest, to discuss the floodplain management bill. While I was there, I had the chance to research flood insurance in greater detail, and to explore what resources exist to insure against flooding and reduce the risk of flood damage to our homes and properties.

Flooding is one of the most common natural disasters: statistically, the risk of flooding over a thirty-year period is three times greater than for fire! It's also one of the most destructive forms of natural disaster: each year, it afflicts thousands of homes and businesses in this country, causing hundreds of millions of dollars of damage.

Unfortunately, standard homeowner and business insurance policies do not cover flooding. To redress this problem, the Federal Emergency Management Agency (FEMA) years ago established the National Flood Insurance Program (NFIP) to help cover property owners for losses that result from flood damage.

The NFIP provides federally-subsidized flood insurance through local insurance agents in communities that meet basic floodplain management standards. Since North Haven meets or exceeds these standards, North Haven residents and businesses can buy flood insurance through various local insurance agents.

Although we are not at as great a risk in Connecticut of flooding as places like Florida and North Carolina, we still face significant flooding risks. Every year, we risk flooding from hurricanes, nor'easters, tornadoes, our annual spring thaw, and even manmade problems created by ongoing housing development, in North Haven and surrounding towns, which affects natural drainage patterns and stormwater capacity.

At the conference, I discovered a great resource for learning more about flooding and how to protect our homes and businesses from it. If you have access to the Internet, the NFIP maintains a website, at www.FloodSmart.gov. This website can educate you about flood risks, give you tools to assess the risk to your property, and offer you resources to help improve your property's ability to avoid flood damage.

For instance, the website provides basic facts about flooding, and contains answers to so-called “frequently asked questions” about flooding and flood insurance.

The website also helps you to assess the flooding risk to your particular property. If you enter your address in this area of the website, you can get a profile of your property, its relative flood risk, and a list of North Haven insurance agents who sell flood insurance.

Finally, the website describes specific steps that you can take to protect your home and possessions from flooding. This is important, even if your risk of flooding to your property is low to moderate, because nearly one-quarter of all flood loss claims come from properties in low- to moderate risk areas!

Although flood insurance can be expensive, the cost of not insuring your home for flooding could be catastrophic. To encourage all property owners, even those who live or work in low- to moderate-risk areas, to protect their investment, the NFIP has developed a lower-cost “Preferred Risk Policy”. This policy can make it more affordable for most homeowners to insure their homes against flooding.

If you believe that you need flood insurance, or that your property is at risk of flooding, I encourage you to pursue more information about the NFIP, either by visiting www.FloodSmart.gov or by calling your local insurance agent.