

Flood Hazard Newsletter

Community Rating System

The City of Niagara Falls, NY is an active participant in the National Flood Insurance Program (NFIP) which provides federally backed flood insurance in communities that enact and enforce floodplain regulations. Since its inception in 1968, the program has been successful in helping flood victims get back on their feet. The City also participates in the NFIP Community Rating System (CRS) Program. By participating with incentives to implement more stringent floodplain standards, the City's efforts are rewarded with a 10% discount on flood insurance premiums for those that have flood insurance.

Flood Hazard Locations

There are four floodplain or Special Flood Hazard Area (SFHA or "the flood-zone") areas in the City Of Niagara Falls. The floodplains include Cayuga Creek, Gill Creek, the Little Niagara River and the Niagara River. Flooding in these areas is usually a slower moving event and occurs mostly during periods of unusual rain events, heavy snow melt and ice jams.

Regulations

The City of Niagara Falls regulates construction and development in the floodplain to ensure that buildings will be protected from flood damage. All development within the SFHA (not just construction of buildings, but filling, excavation, fences, etc.) is required to obtain a City of Niagara Falls Floodplain Development Permit. Filling and similar projects are prohibited in certain areas. Buildings that have a greater than 50% value added expansion (based on assessed value) are subject to floodproofing standards. Buildings within the floodplain that are substantially damaged by any cause must be elevated to or above the flood level when they are repaired.

Information

The Office of Environmental Services (716-286-4462) can provide information relating to specific properties upon request.



OFFICES OF PLANNING &
ENVIRONMENTAL SERVICES
CITY OF NIAGARA FALLS
NIAGARA FALLS, NY 14302-0069

CITY OF NIAGARA FALLS PLANNING &
ENVIRONMENTAL OFFICES

FLOOD HAZARD NEWSLETTER

For Real Estate Companies, Insurance Agencies,
Mortgage Lenders, and the
General Public

2013



**Community Rating System
Program**

City of Niagara Falls

Flood Protection Information

City Flood Services: You have received this flyer because your property is in or near the floodplain (“the flood-zone”). Depending on your situation, you may be required to have flood insurance on your property. You can check your floodplain status by calling the Office of Environmental Services at **286-4462**.

If flooding occurs in your area, it is caused by one of the following sources: **Bergholtz and Cayuga Creeks** will rise during heavy rain storms, during the spring thaw, and may flood during ice jams. **Gill Creek** may also flood in a similar manner. The **Little Niagara River** may flood if it’s path is obstructed by ice jams or other debris. While floods in these areas have not occurred recently, floods can and do occur. The heavy rainstorm that we had June 2013, was only a “25-30yr rain event”. Within the past 50 years, both the **Little Niagara River** and **Cayuga Creek** have flooded affecting several hundred homes in and around the City of Niagara Falls.

Your property may be in or near the floodplain/Special Flood Hazard Area (SFHA). The SFHA, as defined by the National Flood Insurance Program (NFIP) is defined as having a one-percent (or greater) chance of flooding in any given year. If your property is in the floodplain, the odds are that someday your property may be flooded or damaged. This flyer gives you some idea of what you can do to protect yourself.



Flood Insurance:

If you do not have flood insurance, talk to you insurance agent. **Most homeowner’s policies do not cover damage from floods.** However, because Niagara Falls participates in the National Flood Insurance Program, 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 been flooded.

Some people have purchased flood insurance because it was required by the bank when they got a mortgage or home improvement loan. Usually these policies cover just the building’s structure and not the contents. If you are covered, check out the amount and consider adding contents coverage.

Please visit the City’s Web Page at <http://www.niagarafallsusa.org> (http://www.egovlink.com/public_documents300/niagarafalls/published_documents/City%20Council/NFFloodHazardAreas.pdf)
In addition, information on the National Flood Insurance Program is available by visiting <http://www.fema.gov/national-flood-insurance-program>.

What You Can Do: Several of the City’s efforts depend on your cooperation and assistance. Here is how you can help:

Do not dump or throw anything into ditches or streams. Dumping in our streams is a violation of City Ordinances. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water efficiently. Every piece of trash contributes to flooding.

If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris. Call the **Department of Public Works** at **286-4840** to report any downed trees or blockages to the stream itself.

If you see illegal dumping into our streams, please call the **Police Department** at **286-4711**.

Always check with the Department of Code Enforcement (Building and Inspections) before you build on, alter, regrade, or fill on your property. A permit may be needed to ensure your project does not cause problems on other properties. Call the **Department of Code Enforcement** at **286-4450**.

If you see building or filling without a City permit sign posted, contact the **Department of Code Enforcement** at **286-4450**.

If you know a flood is coming, you should shut off the gas and electricity and move valuable contents upstairs.



Flood Safety:

Do not walk through flowing water - Currents can be deceptive and knock you off your feet. If you walk in standing water, use a pole or stick to ensure that the ground is still there.

Do not drive through a flooded area - More people drown in their cars than anywhere else.

Stay away from power lines and electrical wires - Electrical current can travel through water. Report downed power lines to the Fire Department. Have your electricity turned off by the power company. Don’t use appliances or motors that have gotten wet unless they have been taken apart, cleaned, and dried.

Be alert for gas leaks - Use a flashlight to inspect for damage. Don’t use candles or open flames if there may be a gas leak.

Look before you 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.