

Flood Hazard Newsletter

National Flood Insurance Program (NFIP)

The City of Niagara Falls, NY ("the City") is a participant in the The NFIP provides flood insurance as required by the National Flood Insurance Act of 1968 in communities that have Special Flood Hazard Areas (SFHA also known as "flood zones").

There are four SFHA floodplains in the City Of Niagara Falls. These areas include Cayuga Creek, Gill Creek, the Little Niagara River and the Niagara River. Flooding in and around these areas is most likely to occur during periods of unusual rain events, heavy snow melt and ice jams.

Community Rating System (CRS)

The City is an active Certified Community Rating System (CRS) community, which is a voluntary incentive program that recognizes and encourages floodplain management activities that exceed minimum NFIP requirements. By participating in the CRS program, the City's efforts are rewarded with a 10% discount on flood insurance premiums for those that have flood insurance.

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 or renovation (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 Base Flood Elevation level when they are repaired.

Information

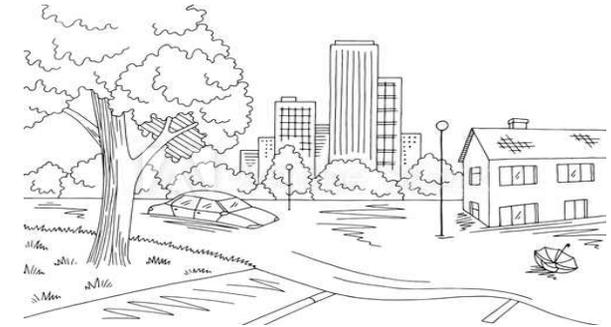
The Office of Environmental Services (716-286-4462) can provide information relating to specific properties upon request.



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

CITY OF NIAGARA FALLS PLANNING &
ENVIRONMENTAL OFFICES

FLOOD HAZARD NEWSLETTER



**National Flood Insurance Program
(NFIP)
and the
Community Rating System**

City of Niagara Falls

Flood Protection Information

City Flood Hazard Services: You have received this flyer because your property is in **or near** the floodplain/Special Flood Hazard Area (SFHA also known as “the flood-zone”). Depending on your situation, you may be required to have flood insurance on your property.

If flooding occurs in your area, it is most likely caused by one of the following sources: *Bergholitz 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 its 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 July 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 SFHA. The SFHA, as defined by the National Flood Insurance Program (NFIP) is defined as having a one-percent or greater (previously known as “100-year”) 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 is part of the National Flood Insurance Program, you are able to 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. Add sewer backup coverage to your homeowner's policy.

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) for more information.

In addition, information on the National Flood Insurance Program is available by visiting <http://www.fema.gov/national-flood-insurance-program> or <https://www.floodsmart.gov/>

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 before you build on, alter, regrade, or add fill to your property. A permit may be required 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 there are warnings a flood is going to be occurring, 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. Even as little as six inches can flood and stall your car.

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 and fully serviced.

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.