

**TOWN OF TRUMBULL
CONNECTICUT**



July 26, 2018

RE: REPETITIVE LOSS AREAS OUTREACH

Dear Owner, Resident, or Tenant:

The Town of Trumbull participates in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) for floodplain management. As part of the Town's participation in this program, community outreach letters are being mailed. You have received this letter because your property is in the area with a repetitive loss property, a property that has had more than one flood insurance claim.

The Town of Trumbull has information and resources available to you. Here are some things you can do:

1. Check with the Trumbull's Engineering Department on the extent of past flooding in your area. Our staff can tell you about the causes of repetitive flooding, and what would be an appropriate flood protection level. FEMA Map Service Center and other helpful resources can be accessed through the Town's website at <http://www.trumbull-ct.gov/> (via Flood Protection Information under Quick Links). Flood information that has been documented for specific properties is also available.
2. Prepare for flooding by doing the following:
 - Know how to shut off the electricity and gas to your house (or buildings/structures) when a flood comes. Have a list of emergency numbers ready and identify a safe place to go to.
 - Store insurance policies, valuable papers, medicine, etc. in a safe place.
3. Consider some permanent flood protection measures:
 - Mark your fuse or breaker box to show the circuits to the floodable areas. Turning off the power to the basement can reduce property damage and save lives.
 - Consider flood proofing your structure or elevating it above flood levels
 - Check your building for water entry points. These can be basement windows, the basement stairwell, doors, and dryer vents. These can be protected with low walls or temporary shields.
 - Install a sewer backflow device to prevent backflow drainage from entering your drains.
 - Note that some flood protection measures may need a building permit and others may not be safe for your type of building, be sure to contact the Town for detailed review of your property.
4. Get a flood insurance policy. Homeowner's insurance policies do not cover damage from floods. However, you can purchase a separate flood insurance policy. This insurance is backed by the federal government and is available to everyone, even properties that have been flooded
5. Apply for Financial Assistance. Several programs may be available to help defray the costs of flood mitigation projects including the elevation of structures, property acquisition, relocation, and floodproofing. To learn more about available programs, please visit:

www.fema.gov/hazard-mitigation-grant-program
www.fema.gov/increased-cost-compliance-coverage