

Town of Rye, New Hampshire Flood Protection

WHAT IS OUR LOCAL RISK?

Local Flood Hazard

The greatest flood threats in Rye come from hurricanes, seasonal storms, and seasonal high tides. Homeowners insurance will not cover losses due to flood events for properties within the 100-year floodplain. Currently we have about 250 properties insured within the floodplain in Rye. The risk of substantial property loss is very real for structures located within the floodplain.

FIRST THINGS FIRST

Flood Safety

The first thing you should do is check your flood hazard. There is a flood map located at Rye Town Hall, 10 Central Road.

HOW CAN YOU PROTECT YOURSELF AND YOUR FAMILY?

- **Advance Warning** – When a storm watch is issued; refill needed prescriptions, check battery powered equipment, and buy extra batteries. Fuel your car. To prevent flying glass, board up or tape windows, or protect with storm shutters. If you are going to a shelter, make arrangements for all pets to be safe, as pets are not allowed at emergency shelters.

- **Do not Walk Through Flowing Water**
Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or a stick to insure that the ground is still there.
- **Do not Drive Through a Flooded Area** - More people drown in their cars than anywhere else. Do not drive around road barriers; the road or the bridge may be washed out ahead.
- **Stay Away from Power Lines and Electrical Wires** – The number two killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to PSNH at 1-800-662-7764.
- **Electric Service** - If your home becomes flooded, have your electricity turned off. After the electricity is turned off, continue to be careful because some electrical appliances such as televisions keep electrical charges even after they are unplugged. Do not use electrical appliances that have been damaged by flooding before they have been professionally serviced first.
- **Be Alert for Gas Leaks** - If your home has gas service, use a flashlight to inspect for damage. Do not smoke or use candles, lanterns or an open flame unless you know the gas has been turned off and the area has been ventilated.

WHY SHOULD I GET FLOOD INSURANCE?

- If you do not have flood insurance, do not wait for the next flood to apply. There is a 30-day application waiting period before the National Flood Insurance Program (NFIP) coverage takes effect. Contact your insurance agent for more information on rates and coverage.
- *Homeowner's insurance policies do not cover damage from floods.* However, because the Town of Rye participates in the NFIP, 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 previously flooded.
- Some people have purchased flood insurance because the lender requires it as part of their mortgage or home improvement loan. Usually, these policies just cover the building's structure and not the contents. During a major hurricane, there is usually more damage to the furniture and contents than there is to the structure. Therefore, if you are covered, check out the amount and make sure you have contents coverage.

LOCAL REGULATION CONSIDERATIONS

The Town requires elevation certificates to verify that any new construction or substantial improvement of any residential structure shall have the lowest floor at least one foot above the base flood elevation.

HOW CAN I PROTECT MY PROPERTY?

Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture or placing sandbags around the structure. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Retrofitting means modifying a building that is subject to flooding to prevent or minimize flooding of a habitable space. Some ways to retrofit a structure include:

- Elevate the structure above flood levels
- Construction of barriers like floodwalls or berms
- Dry floodproofing, which means installing water tight floor and wall systems
- Wet floodproofing, which means constructing the flood prone areas so as to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels
- Elevate heating and hot water systems, washers and dryers on a platform above the flood level
- Relocate electrical panels and utilities above the flood level

If you know a flood is coming, it is always advisable to take the following emergency actions:

- Sandbagging to reduce erosion and scouring
- Elevate furniture above flood levels

- Shut off the gas and electricity
- Seal off sewer lines to the dwelling to prevent the backflow of sewer waters

BE PREPARED: FLOOD WARNING SYSTEMS

Flood warnings are forecasts of impending storms and are broadcast to the public via local radio, tv, newspaper, and through local emergency agencies. These warnings are intended to help people prepare, protect and lessen their exposure to damages from flooding by establishing time frames and levels of flooding expected. For emergency instructions, monitor storm reports on the radio, television, and local newspapers.

HOW CAN YOU HELP?

Helping with some flooding problems depends on your cooperation and assistance. Here is how you can help:

Drainage Maintenance

- Do not dump or throw anything into drainage ditches or streams. Even grass clippings can accumulate and plug channels. A plugged channel cannot carry water and could lead to potential drainage problems during rainstorms.
- If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.

Permit Requirements

- It is very important to contact the Town of Rye Building Official's office if you are planning home improvements in flood hazard areas. For additions or new construction, elevation certificates will be required in and around flood zone areas to prove that the finish floor was constructed to the proper elevation.

FLOOD INSURANCE RATE MAP DETERMINATIONS

The Town of Rye will provide you with the following information regarding whether property located within the Town of Rye is located in specific flood hazard areas, as well as other information on the Flood Insurance Rate Map such as:

1. The community number
2. The panel number and suffix
3. The date of the FIRM's
4. The FIRM zone (e.g. A, B, C, V, AE, A2, A0, etc.)
5. The base flood elevation (the depth on A0 zones), if available

The Town also has elevation certificates on file in the Building Official's office for new construction with Certificate of Occupancies.

If you would like to make an inquiry, please have the following information available regarding the property when you contact us: street address and/or map and lot number. To request a flood plain determination, either fax your request to 964-2964, call our number at 964-9800 to make an appointment, or stop by the Building Official's or Planning office at the Rye Town Hall, 10 Central Road. Office hours are from 8:30 a.m. to 12:00 noon.