

We looked into records associated for the flood plain adjacent to 61 Park Rd. We found that this area of West Hartford and the adjacent area in Hartford has a history of flash flooding and catastrophic flooding over the past century.

Starting in March of 1936 when heavy rain storms on top of spring snow pack flooded the northern Connecticut River and south through NH and MA, into CT. Rain amounts were in the range of 20" in many places. The resulting flooding in the West Hartford and Hartford area was characterized as catastrophic.

Again in 1955, the remnants of two hurricanes, Connie and Diane passed over CT, five days apart. Connie dropped 5+ inches of rain, leaving the ground saturated. Five days later, Diane dropped another 12+ inches creating catastrophic flooding in West Hartford. Property damage was on the order of \$49 million dollars (in today's dollars). The rains from Diane exceeded the capacity of West Hartford's storm drains, forcing the excess water onto the streets and created flash flood depths measured in feet.

Again in 2023, following another severe rain storm West Hartford saw storm waters that exceeded the capacity of the storm sewer system, causing flash flooding.

With this flood history, West Hartford, and Hartford have commissioned the "Kane & Kennedy Brook Flood Study". CDM Smith, a Boston engineering firm, are conducting hydrology studies and will make recommendations for storm and sanitary sewer improvements. Their solutions are to consider the impact of future climate change; leading to more frequent and more severe storms. There is a map on West Hartford's website showing the area being studied. This area includes 61 Park and the abutting flood plain between 61 Park and 1 Park Rd.

Looking at the West Hartford topographic map and the map of the Kane & Kennedy Brook Flood study area, you can see that all the water between Farmington Ave and Park Rd will end up at the flood plain. Since the storm sewers cannot handle catastrophic levels of water, it will drain downhill via streets and be funneled to the low point of land between 1 Park and 61 Park; then into the flood Plain. The flood waters accumulate as they flow to the low point, compounding the water volume and speed; multiplying its destructive power. It is likely that the flood water depth at this low point will back up and flow across the 61 Park lot into the flood plain.

Again, damaging flash flooding in West Hartford has demonstrated itself three times in the last century; 1936, 1955 and 2023. In an ideal world, it will be until 2035 before the resulting study recommendations can be implemented. These were extreme, record-breaking storm events. It is because of these historic events, West Hartford and Hartford are taking steps to "minimize" future flood damage.

When thinking about "100-year floods"; these are not events that only happen once every one hundred years. They are rare events. However, in 1955 Connecticut saw two back-to-back extreme rain events only 5 days apart.

What are the concerns of building on a 500-year flood zone right next to a 100-year flood zone

Building in a 500-year flood zone (0.2% annual chance) adjacent to a 100-year zone (1% annual chance) poses significant risks, including high insurance costs, potential for severe structural damage, and rapid, unexpected flooding. Despite lower risk than the 100-year zone, these areas are often still susceptible to deep, intense flooding from extreme, yet unpredictable, events.

Neptune Flood

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Key Concerns and Risks:

High Insurance Costs: Even if not required by a lender, flood insurance is often expensive due to the proximity to a high-risk 100-year zone.

Significant Damage Potential: "500-year" zones often experience significant flood damage during severe storms, as these zones are close enough to be impacted by the same water source that floods the 100-year area, as shared by a user on Reddit.

Hidden Danger of "Fill": Filling in part of a floodplain to build on creates a high-ground "island" that can cut off access, trap occupants, and actually increase flooding on neighboring lower-elevation properties.

Changing Climate Risks: Historical data may underestimate future flood risks, making a 500-year zone potentially much riskier in the coming decades, says a SEL study.

Subsurface Damage: Even if the structure is elevated, lower areas (like basements) are vulnerable to waterlogging, mold, and damage from hydrostatic pressure.

Contamination Risks: Flooding can bring in hazardous materials, septic waste, and mud from surrounding areas.

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Mitigation and Structural Needs:

Elevated Structures: Building on stilts or pilings is often necessary, although this can be expensive and does not prevent all damage.

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It is important to check the FEMA Flood Map Service Center for the most accurate, current, and detailed information about the specific parcel of land.

We found land that is partially flood plain, is this still a bad idea considering the ...

Jan 14, 2025 — Flood Plain Land Purchase: While some advise against buying land partially in a flood plain due to significant risks like property damage, insurance difficultie...

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FEMA Flood Zone Designations (100-year/500-year floodplain)

Between the limits of the 100-year and 500-year Floodplain, area with a 0.2% (or 1 in 500 chance) annual chance of flooding. This zone is also used to designate...

USDA (.gov)

What is Flood Zone X on the FEMA Flood Map? - Neptune Flood

Sep 4, 2025 — Flood Zone X Shaded On FEMA's Flood Insurance Rate Maps (FIRMs), which help you pinpoint your property's risk more accurately, you'll sometimes see portions of ...

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UNIT 6: ADDITIONAL REGULATORY MEASURES - FEMA

If a critical facility must be located in a floodplain, then it should be designed to higher protection standards and have flood evacuation plans. The more comm...

FEMA.gov

Technical Bulletin 10-01 - FEMA

Reddit

Home Build on Floodplain : r/Homebuilding - Reddit

Mar 27, 2023 — Thanks for sharing your experience, really appreciate it! ... I've built houses in a flood zone. One an engineer will give you the minimum foundation height. Tw...

Reddit

Building in a Flood Zone: Regulations, Risks, and Resilience

Jul 31, 2024 — Flood Damage. Floodwaters can cause extensive property damage, leading to costly repairs and potential health hazards like mold growth. Proper planning and cons...

The Flood Insurance Guru

Building in FEMA Flood Zones: Feasibility, Regulations, and ...

Jul 15, 2025 — Zone X (shaded) – Moderate-risk areas between the 100-year and 500-year flood extents, or areas of shallow flooding risk. This typically represents the 0.2% ann...

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Why are we still building in flood prone areas?

Apr 23, 2024 — Developing in the floodplain is rarely a good idea – it puts people who live or work there at risk of flooding and often destroys natural resources like wetland...

Southern Environmental Law Center

Building on a Floodplain: Is It Safe? | Aon Edge

When floodplains are filled or paved over, they are no longer able to absorb water, which means excess water has nowhere to go, causing floods. Additionally, "f...

Aon Edge flood insurance

FEMA Flood Maps on PolicyMap

Mar 12, 2018 — Not all areas of the country have flood maps, so an area not showing any category of flood zone is not necessarily free of flood risk. Check out FEMA's Flood Ma...