

The Torrent



Flood Maps for New London County

Revised flood maps for New London County will become effective on July 18, 2011. The digital Flood Insurance Rate Maps (DFIRMs) from the Federal Emergency Management Agency (FEMA), through its Map Modernization Program, are in a countywide format and overlay onto aerial photographs from 2004. More accurate topographic information and vertical datum (NAVD 1988) was also used to produce these digital flood maps.

In early March, paper copies of the new maps and flood study, along with a CD containing this data in digital format, was sent to the chief elected official in each municipality. This will be the only paper copy the community receives. Communities are encouraged to keep old flood maps for reference.

In mid-January 2011, the CTDEP provided a regulatory review letter to each municipal floodplain administrator in New London County which outlined the required regulation changes that must be completed by the new effective map date in order to meet the minimum federal standards and new state requirements for compensatory storage and equal conveyance. Communities should now initiate the process of updating floodplain regulations to meet this deadline. If these changes are not completed, the community will be suspended from the National Flood Insurance Program (NFIP), meaning flood insurance policies will not be renewed or written in the community. The community will also not be eligible for disaster assistance. A fact sheet on the effects of suspension can be found at: http://www.ct.gov/dep/lib/dep/water_inland/flood_mgmt/nfip_probation_and_suspension.pdf.

New London County municipalities should also encourage residents to view these revised flood maps prior to July 18, 2011. The maps can be viewed on the internet at: <http://msc.fema.gov>. On the top red bar click on "Product Catalog". Then click on "Future FIRMs". Then choose "Connecticut" as the state and then "New London" as the county. Then choose the applicable town and a list of new maps will appear. Click on the green "View" button. Property owners should be encouraged to purchase flood insurance prior to the new map date for significant future savings if they find their structure will now be located in the floodplain. (See Grandfathering article on page 2)

In the past few years, the following counties have received revised flood insurance rate maps: Middlesex (August 28, 2008), Hartford (September 26, 2008), Fairfield (June 18, 2010), and New Haven (December 17, 2010).

There are currently no plans for revised flood insurance rate maps in Litchfield, Tolland or Windham Counties.

Spring 2011 Volume 18, Issue 1

Inside this Issue:

New London County Maps	1
Grandfathering	2
Substantial Damage & ICC	3
Climate Change in CT	4
News Briefs	5
• Snow Disaster Declaration	
• Unified Grant Fact Sheet	
• Wind Retrofit Guide	
• CBRS Fact Sheet	
• NFIP Rate Changes	
• Levee Accreditation	
• Flood Safety Week	
Calendar of Events	6

A Publication of the
State of Connecticut
Department of
Environmental Protection
Bureau of Water Protection
& Land Reuse
Inland Water Resources Division
Flood Management Program
79 Elm Street, 3rd floor
Hartford, CT 06106-5127
(860) 424-3706
<http://www.ct.gov/dep>

Editor: Diane Ifkovic
State NFIP Coordinator
diane.ifkovic@ct.gov

Funded by a grant from the
Federal Emergency
Management Agency (FEMA)

Grandfathering Can Save Money on Flood Insurance

Homeowners who must carry flood insurance as a condition of a mortgage, home equity loan, construction loan or reverse mortgage are often surprised at the cost, typically \$800-\$1,200 a year, in addition to a separate homeowner's insurance policy.

Many Connecticut communities have had their flood insurance rate maps (FIRM) revised over the last few years by FEMA in conjunction with its Map Modernization initiative (see page 1). The new maps can result in changes to flood zone boundaries that will cause some property flood zone classifications to change. Some properties may no longer be considered to be in a flood zone where flood insurance is required, some already in the flood zone may see the zone change (i.e., AE zone to VE zone), while other properties will be added to the flood zone when they were not before. It is this last scenario that "grandfathering" pertains to, and taking advantage of this option can save the property owner money through the purchase of a NFIP Preferred Risk Policy (PRP).

Based on when a structure was built and its zone designation on a particular flood map, various rules apply:

Structure currently located in the floodplain and built prior to the date of the community's initial flood insurance rate map (Pre-FIRM):

If a policy was obtained prior to the effective date of a revised flood map change, the policyholder is eligible to maintain the prior zone and base flood elevation (BFE) as a basis for the insurance rating. This is the case as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new property owner at the option of the current policyholder. If a building is Pre-FIRM, and a policy was not obtained prior to the effective date

of a map change, the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new zone, rather than the actuarial (elevation based) rates.

Structure currently located in the floodplain and built after the date of the community's initial flood insurance rate map (Post-FIRM):

If a flood insurance policy was obtained prior to the effective date of a revised flood map, the policyholder is eligible to maintain the prior zone and BFE for insurance rating purposes, as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new property owner at the option of the current policyholder.

If a building has been constructed in compliance with a specific FIRM, and that FIRM gets revised, the owner is always eligible to obtain a flood policy using the flood zone and BFE information from the last FIRM, provided that proof is submitted to the insurance company. Acceptable documentation for proof is discussed in the NFIP Flood Insurance Manual, Rating Section, which can be found at: <http://www.fema.gov/nfip/manual201105.shtm>. Continuous coverage is not required.

Structure currently NOT located in the floodplain—Preferred Risk Policies (PRP)

Structures not located in the floodplain on the current flood map can purchase a PRP. Buildings written under a PRP are required to be located in flood zones B, C or X on the FIRM in effect on the date of application and on the date of each subsequent renewal. A structure which becomes ineligible for a PRP due to a map revision can be rewritten on a standard rated flood policy using flood zones B, C or X. This

is where grandfathering can have significant savings for a property owner through the coming years.

New PRP Extension

FEMA has revised its PRP eligibility. Effective January 1, 2011, owners of buildings newly designated in the floodplain following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for two years following the effective date of the map change.

The following conditions apply for the extended eligibility:

- Buildings that were newly designated within a floodplain due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 years. Property owners affected by these previous map revisions will be eligible for the PRP for the 2 policy years effective between January 1, 2011 and December 31, 2012.
- Buildings that are newly designated within a floodplain due to a map revision on or after January 1, 2011, will be eligible for a PRP for 2 policy years from the effective date of the map revision.

Buildings meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for flood loss of \$1,000 or more, or three loss payments of any amount, the structure is ineligible for the PRP. More info on the PRP extension can be found at: www.floodsmart.gov. The FEMA factsheet on grandfathering can be found at: <http://www.fema.gov/library/viewRecord.do?id=2497>.

Substantial Damage & Increased Cost of Compliance

Roof collapses during this harsh winter and flooding in early March have brought the topic of substantial damage to the forefront for many community officials as buildings are severely damaged within the floodplain.

Within a community's floodplain regulations or flood ordinance is a definition for substantial damage, defined as damage of **any** origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Local officials in communities that participate in the National Flood Insurance Program (NFIP) must determine whether proposed work qualifies as repair of substantial damage. Structures that are substantially damaged must be brought into compliance with NFIP requirements for new construction in the floodplain, including the requirement that lowest floor be elevated to or above base flood elevation (BFE). For structures located in the floodway of a river or in the VE zone (coastal area), rebuilding or repairing a structure to meet new construction standards can be particularly difficult and costly to achieve.

Market value is the most important criteria in determining substantial damage. The definition of market value can often be found within the definition of "substantial improvement" in a community's regulations, its own stand-alone definition, or defined by policy of the community. Market value is commonly determined by an independent appraisal of the structure by a professional appraiser, tax assessment minus land value, replacement cost minus depreciation of the structure, or actual cash



value of the structure. Substantial damage is determined regardless of the actual cost to the owner. The community official must determine the true cost of bringing the structure back to its pre-damaged condition using qualified labor and materials obtained at market prices.

The FEMA publications "Answers to Questions About Substantially Damaged Buildings" www.fema.gov/library/viewRecord.do?id=1636 and "Substantial Improvement/Substantial Damage Desk Reference" www.fema.gov/library/viewRecord.do?id=4160 are resources for community officials who have specific questions. "Substantial Damage Estimator (SDE)" is a CD that can help a community official in estimating damage www.fema.gov/library/viewRecord.do?id=4166.

If a home or business is deemed substantially damaged by a flood, repairing or rebuilding the structure will require meeting the NFIP building standards for new construction. This means elevating a home or flood-proofing commercial buildings to or above the base flood elevation (BFE).

To help cover the costs of meeting

these requirements, the NFIP includes Increased Cost of Compliance (ICC) coverage for buildings covered under a Standard Flood Insurance Policy (SFIP).

When a community official determines that a structure has been substantially damaged, ICC will help pay for the cost to elevate, flood-proof, demolish, or relocate the building up to \$30,000. This coverage is in addition to the building coverage for the repair of actual physical damage from flood under the SFIP. An ICC claim can be filed whether or not a community has received a Presidential disaster declaration. An ICC claim payment is only made for flood-related damage. The structure must be located in the 100-year floodplain to receive an ICC claim payment. More information on ICC can be found at:

www.fema.gov/plan/prevent/floodplain/ICC.shtm. The FEMA publication "Increased Cost of Compliance Coverage: Guidance for State and Local Officials" provides information on community administration of floodplain regulations following a flood, www.fema.gov/library/viewRecord.do?id=1532.



National Flood Insurance Program
Increased Cost of Compliance Coverage
Guidance for State and Local Officials
FEMA 301 / September 2002



Climate Change in Connecticut

The United Nations' Intergovernmental Panel on Climate Change projects that heat trapped by increased greenhouse gases will increase temperatures by 3.2 to 7^oF by 2100, and sea levels will rise between seven and 21 inches. The Union of Concerned Scientist' Northeast Climate Impact Assessment (NECIA) estimates that over the next several decades, air temperatures across the Northeast will rise 2.5 to 4^oF in winter and 1.5 to 3.4^o F in summer. In Niantic Bay, at the eastern end of Long Island Sound, the year-round average surface water temperature has increased about 1.8^oF since 1976, according to data collected by Millstone Environmental Laboratory.

Three, one-day workshops were held in January, March and June 2010 featuring many speakers and breakout sessions, both highlighting and inspiring numerous climate change adaptation initiatives. Each workshop focused on one of the following topics:

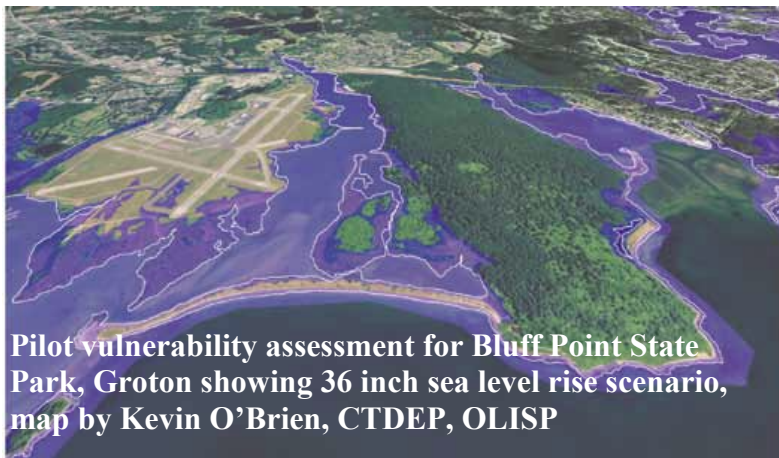
- The climate adaptation planning process and projected regional climate changes;
- Identification of vulnerabilities to projected changes in regional climate; and
- Identification of potential actions that could be used to increase resilience towards existing and projected changes in regional climate.

other communities by development of an Adaptation Resource Toolbox (ART). The ART will be a repository of information on climate change adaptation tools, resources and participating organizations that can be used by local governments in Connecticut to help begin adaptation efforts. ICLEI and DEP have created the Connecticut State Climate Protection Network to bring together municipalities concerned about climate change mitigation and adaptation. The first meeting convened on November 22, 2010. An increasing number of Connecticut municipalities are undertaking climate change planning. Visit

www.ctclimatechange.com and search under the "Towns" tab for the Menu of Municipal Climate Actions and Resources to find activities in your town.

For more information on climate change planning activities, contact Jennifer Pagach of the CTDEP Office of Long Island Sound Programs (OLISP) at (860) 424-3295 or at jennifer.pagach@ct.gov. Additional information on the Groton project can be found in the CTDEP OLISP Sound Outlook Newsletter, October 2010 and February 2011 editions,

http://www.ct.gov/dep/cwp/view.asp?a=2705&q=323818&depNav_GID=16



Pilot vulnerability assessment for Bluff Point State Park, Groton showing 36 inch sea level rise scenario, map by Kevin O'Brien, CTDEP, OLISP

The Groton project was not intended to complete an entire adaptation strategy for a community but to engage federal, state and local government to see how the adapta-

tion planning process for a community in a home rule state would work. After the workshops, CTDEP presented a draft report, *Preparing for Climate Change in Groton, Connecticut*. The report identified physical, planning and educational strategies to increase local resilience to sea level rise and coastal flooding.

Climate change projections such as these prompted the U.S. Environmental Protection Agency's (EPA) Climate Ready Estuaries Program (CRE), through the EPA Long Island Sound Study (LISS), to fund in 2010 a CTDEP partnership with the International Council for Local Environmental Initiatives (ICLEI)-Local Governments for Sustainability to assess potential impacts of climate change on the coastline and infrastructure of the town of Groton as a model community. The Groton Coastal Climate Change Adaptation Project brought together more than 100 state, federal and local government representatives, as well as academics, non-governmental organizations (NGOs), and other stakeholders.

As a result of the workshops, Groton has started utilizing the adaptation strategies, including adding adaptation criteria into their capital improvement plan and into the update of their conservation and development plan. The success of the Groton workshops led to additional grant funding through which the lessons learned will be shared with

additional grant funding through which the lessons learned will be shared with



News Briefs

January Snow Storm Disaster Declaration

On March 31, 2011, a Presidential disaster was declared for areas struck by the snowstorm of January 11-12, 2011. Municipalities in the counties of Fairfield, Hartford, Litchfield, New Haven, New London and Tolland, and the Tribal lands of the Mashantucket Pequot and the Mohegan Tribal Nations are eligible to receive Public Assistance (PA) funds to cover 75% of eligible costs for repairing or replacing damaged public facilities, such as roads, bridges, utilities, buildings, schools, recreational areas and similar publicly-owned facilities. Certain private non-profit organizations engaged in community service activities may also be eligible for PA. Individual Assistance (IA) for residents was not authorized. More information can be found at the CT Dept. of Emergency Management and Homeland Security website: <http://www.ct.gov/demhs/cwp/view.asp?a=4062&q=475836> and at FEMA's website: <http://www.fema.gov/news/event.fema?id=13716>

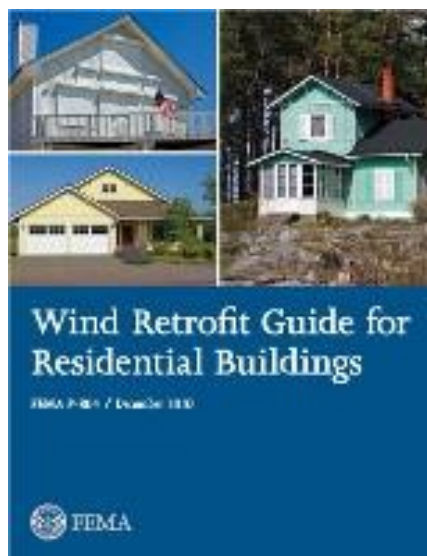
FEMA Unified Grant Program Fact Sheet

An updated fact sheet for the United Hazard Mitigation Assistance grant programs is now available. This fact sheet provides a brief description of hazard mitigation assistance programs and availability. The brochure may be found at: <http://www.fema.gov/library/Record.do?id=3648>.

Wind Retrofit Guide

In December 2010, FEMA released

a new publication entitled "Wind Retrofit Guide for Residential Buildings" (FEMA P-804). Although this guide was developed to support initiatives in the Gulf Coast region, the content can serve as guidance on retrofitting buildings in all coastal regions. The publication can be found at: <http://www.fema.gov/library/viewRecord.do?id=4569>



New CRBS Fact Sheet

The Coastal Barrier Resources Act (CBRA) was passed by Congress in 1982 to preserve ecologically sensitive areas that buffer the shoreline from storms and provide important wildlife habitat. FEMA has developed a new fact sheet outlining requirements in these areas, found at: <http://www.fema.gov/library/viewRecord.do?id=3818>

In Connecticut, CBRA zones are located in Branford, Bridgeport, Clinton, East Lyme, Groton, Madison, Milford, New Haven, New London, Norwalk, Old Lyme, Old Saybrook, Stonington, Stratford, West Haven, Westbrook, Westport.

NFIP Rate Changes

FEMA has announced new rate changes to National Flood Insurance Program flood insurance policies. Effective October 1, 2011, premiums will increase an average of 4%. In VE zones (coastal areas) premiums will increase 7% for structures built before the adoption of the initial flood map (Pre-FIRM) and 4% for structures built after the adoption of the initial flood map (Post-FIRM). In AE zones (riverine areas with base flood elevations (BFE) established), premiums will increase 5% (Pre- and Post-FIRM). In unnumbered A zones (no BFE established), premiums will increase 6%. In X zones, outside the designated floodplain, premiums will increase 5%. Preferred Risk Policy (PRP) rates will remain unchanged.

Connecticut River Levee and Flood Maps

Due to the accreditation of the Connecticut River levee system by the U.S. Army Corps of Engineers, certain panels of the flood insurance rate maps for the City of Hartford and the Town of East Hartford were revised. Six panels will be updated to note the levee accreditation. These changes will become effective on September 16, 2011.

National Flood Safety Awareness Week

National Flood Awareness Week sponsored by NOAA was held March 14-18, 2011. This event was created to educate communities on how to prepare for flooding and protect homes and businesses from their devastating effects. For more information: www.floodsafety.noaa.gov

UPCOMING CONFERENCES & WORKSHOPS

May 15-20, 2011. Association of State Floodplain Managers (ASFPM) Annual Conference, Louisville, Kentucky. www.floods.org.

October 26-28, 2011. Federal Alliance for Safe Homes (FLASH) Annual Meeting, Lake Buena Vista, Florida. [Www.flash.org](http://www.flash.org)

September 6-9, 2011. Floodplain Management Association (FMA) Annual Conference, San Diego, California. www.floodplain.org.

CERTIFIED FLOODPLAIN MANAGER (CFM) EXAM

The CTDEP will be proctoring the CFM exam on Wednesday, August 10, 2011 at the CTDEP headquarters, 79 Elm Street, Hartford, CT in the Welch Room on the third floor from 1:00pm to 4:00pm. For more on this certification program or to register to take the exam, visit the Association of Floodplain Manager's (ASFPM) website at www.floods.org.

UPCOMING EMERGENCY MANAGEMENT INSTITUTE COURSES

The Emergency Management Institute (EMI) is located at the Federal Emergency Management Agency (FEMA) National Emergency Training Center (NETC) in Emmitsburg, Maryland. EMI serves as the national center for emergency management training of federal, state, and local government officials. Tuition, housing, and all books and materials are provided at no cost. Participants are responsible for the cost of a meal pass (approximately \$100). The following is a list of upcoming EMI courses through September 2011. To apply, call Diane Ifkovic, CTDEP, (860) 424-3537 or email at diane.ifkovic@ct.gov. For more information on the courses listed, visit the EMI website: <http://training.fema.gov>.

- E172 HAZUS-MH for Flood— July 11-14, 2011
- E202 Debris Management Planning for State, Tribal & Local Officials— June 27-30, 2011
- E273 Managing Floodplain Development through the NFIP— May 16-19, August 29-Sept. 1, 2011
- E276 Benefit Cost Analysis: Entry Level Training— July 25-27, 2011
- E278 NFIP/Community Rating System (CRS)— September 26-29, 2011
- E279 Retrofitting Floodprone Residential Buildings— June 27-30, 2011
- E282 Advanced Floodplain Management Concepts II—May 9-12, 2011
- E284 Advanced Floodplain Management Concepts III—September 19-22, 2011
- E296 Application of HAZUS MH for Risk Assessment—September 12-15, 2011
- E313 Basic HAZUS Multi-Hazards— September 19-22, 2011
- E361 Multi-Hazard Emergency Planning for Schools—June 20-23, July 18-21, August 1-4, 2011
- E386 Residential Coastal Construction—August 15-18, 2011
- E390 Emergency Management Planning for Colleges & Universities—June 27-30, 2011

The Department of Environmental Protection (DEP) is an affirmative action/equal opportunity employer and service provider. In conformance with the Americans with Disabilities Act, DEP makes every effort to provide equally effective services for persons with disabilities. Individuals with disabilities who need this information in an alternative format, to allow them to benefit and/or participate in the agency's programs and services, should call (860) 418-5937 or e-mail Barbara.Viadella@ct.gov. Persons who are hearing impaired should call the State of Connecticut relay number 711. Requests for accommodations must be made at least two weeks prior to the program date.