



Commissioner Gina McCarthy

Revised Elevation Certificate

The current National Flood Insurance Program (NFIP) Elevation Certificate form and instructions (FEMA Form 81-31) expired on February 28, 2009. A revised Elevation Certificate is currently under review at the Office of Management and Budget (OMB). With this delayed approval, the use of the old form is automatically extended for a month, through March 31, 2009.

FEMA will permit a phase-in of the revised Elevation Certificate on a voluntary basis. Once the revised form is approved by OMB, either the new form or the old form will be accepted during the 12-month transition period. This voluntary transition period will allow sufficient time for coordination and training of all affected stakeholders. Elevations certified on or after the last day of the transition period must be submitted on the new Elevation Certificate form.

Some of the planned changes to the current Elevation Certificate include:

- In Section A, items A10 and All are added, asking: Engineered flood opening? Yes or No
- In Section C, item C2.h is added, which reads: Lowest adjacent grade at lowest elevation of deck or stairs, including structural support, feet/meters. (This information is provided if the certificate is being used to support a request for a LOMA or LOMR-F)
- The Instructions for Section A for items A.8.b-c (dealing with “the crawlspace or enclosure(s)”) and A.9.b-c (dealing with “the attached garage”) are revised, in part, to allow the height of flood openings to be determined from the interior grade or floor. The revision reads: Enter ... the number of permanent flood openings ... that are no higher than 1.0 foot above the higher of the exterior or interior grade or flood immediately below the opening. ... If the interior grade elevation is used, note this in the Comments area of Section D.
- Instructions for other sections have been clarified and expanded, as needed.
- Two new Building Diagrams have been added:
 1. The new Diagram 1B is for raised-slab-on-grade or slab-on-stem-wall-with-fill single- and multiple-floor buildings. (Diagram 1 from the old Elevation Certificate is Diagram 1A on the new Elevation Certificate.)
 2. The new Diagram 9 is for all buildings (other than split-level) elevated on a sub-grade crawlspace.

The current elevation certificate can be downloaded at: <http://www.fema.gov/business/nfip/elvinst.shtm>

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Get Ready for Spring Flooding

Snow melt in northern New England translates into spring flooding. Now is the time to prepare for the inevitable spring flood. The 5th Annual National Flood Safety Awareness Week was March 16-20, 2009. The Federal Emergency Management Agency (FEMA) partnered with the National Oceanic and Atmospheric Administration's (NOAA) National Weather Service (NWS) to illustrate flood risks across the U.S. Each agency has developed easily accessible information on the internet on various aspects of flooding and flood risks.



NOAA's Flood Safety Awareness Week webpage provides an overview of the information available and links to other websites. It can

be found at: www.noaanews.noaa.gov/stories2009/20090313_floodsafety.html

The NWS website, www.weather.gov/floodsafety, highlights such topics as snowmelt flooding, ice jams, flood safety and insurance, prediction modeling and the "Turn Around Don't Drown" program (TADD). The TADD program is supported by the Federal Highway Administration and is



an important program to alert drivers of the possible danger of driving into flooded roadways. More information on this program can be found at: http://www.weather.gov/os/water/tadd/road_signs.shtml



The NWS, along with FEMA's FloodSmart program, has launched a new webpage that shows the effects and costs of flooding to millions of people in the U.S. This webpage can be found at: www.floodsmart.gov/floodsmart/pages/landing_pages/landing_noaa.jsp?WT.mc_id=FEMA_NOAA, or go to www.floodsmart.org/noaafloodweek.

General information on flooding can be accessed through FEMA's website at: <http://www.fema.gov/hazard/flood>.

FEMA Region I covers the area comprised of the six New England states, including Connecticut. The FEMA

website dedicated to Region I (<http://www.fema.gov/about/regions/regioni>) contains a wealth of information geared specifically toward the New England states as flood season approaches.

Recently, FEMA Region I added the 2009 Spring Flooding Media Kit to its website (<http://www.fema.gov/about/regions/regioni/09nfipkit.shtm>). It contains individual state contacts, new releases and public service announce-

ments (PSAs) that can be valuable information during a flood event. The FEMA Region I website also contains current river forecast levels, provided by the Northeast River Forecast Center, and information on ice jams and snow melt flooding provided by the National Weather Service, available on the internet at: <http://www.fema.gov/about/regions/regioni/springfloods.shtm>.

To receive FEMA updates regarding disasters and other information via email, sign up for notification at: http://service.govdelivery.com/service/subscribe.html?code=USDHSFEMA_153

The Connecticut Dept. of Environmental Protection (CTDEP) website offers current stream flow con-



ditions and real-time flood conditions provided by the U.S. Geological Survey (USGS) at: http://www.ct.gov/dep/cwp/view.asp?a=2720&q=325670&depNav_GID=1654&depNav=

The Connecticut Department of Emergency Management and Homeland Security (CTDEMHS) website, www.ct.gov/demhs, provides both emergency management and severe weather information.

Floodplain Focus: Substantial Improvement

NFIP regulations concerning substantial improvement can often be confusing when permitting and regulating actual construction projects. A substantial improvement is defined as “any reconstruction, rehabilitation, addition, or other improvement of a structure, the cost of which equals or exceeds 50% of the market value of the structure before the “start of construction” of the improvement. The table below was taken from the FEMA publication *Home Builder’s Guide to Coastal Construction* (Fact Sheets 2 & 30) and provides guidance in various situations. Other guidance on substantial improvement can be found in the FEMA publication *Answers to Questions About Substantially Damaged Buildings*. Both publications can be downloaded from the website www.fema.gov.

SITUATION	V ZONES	A ZONES
Substantial improvement* and repair of substantial damage (*all improvements are within the existing structure with no increase in building footprint)	Must meet current NFIP requirements for new construction in V zone	Must meet current NFIP requirements for new construction in A zone
Lateral additions that are a substantial improvement	Both the addition and existing building must meet current NFIP requirements for new construction in V zones	Only the addition must meet current NFIP requirements concerning construction in A zones, provided the existing building is not subject to any work other than cutting an entrance in a common wall and connecting the existing building to the addition. If other work is done to the existing building, it too must meet the current NFIP requirements for new construction in A zones.
Lateral and vertical additions that are NOT a substantial improvement	*Pre-FIRM existing building, NFIP requirements for new construction not triggered. Post-FIRM existing building, addition must meet NFIP requirements in effect at time building was originally constructed.	*Pre-FIRM existing building, NFIP requirements for new construction not triggered. Post-FIRM existing building, addition must meet NFIP requirements in effect at time building was originally constructed.
Vertical additions that are a substantial improvement	Entire building must meet current NFIP requirements for new construction in V zones	Entire building must meet current NFIP requirements for new construction in A zones
Reconstruction of a destroyed or razed building (substantial damage)	Where entire building is destroyed, damaged, or purposefully demolished or razed, the replacement building must meet the current NFIP requirements for new construction in a V zone, even if built on the foundation from the original building	Where entire building is destroyed, damaged, or purposefully demolished or razed, the replacement building must meet the current NFIP requirements for a new construction in an A zone, even if built on the foundation from the original building

*Existing pre-FIRM (Flood Insurance Rate Map) buildings are buildings constructed before the community’s first adoption of a floodplain management ordinance or regulation, usually in conjunction with the first FIRM produced for the community by FEMA. Post-FIRM buildings are buildings constructed after the community adopted these regulations. To find the date of the initial FIRM for your community: <http://www.fema.gov/cis/CT.html>

For floodplain management purposes, new construction means structures for which the start of construction began on or after the effective date of the initial floodplain management regulation adopted by a community and includes any subsequent improvements to such structures.

Top Ten Reasons to Buy Flood Insurance Now

Most homeowners insurance does not cover flood damage. Since every community in Connecticut participates in the National Flood Insurance Program (NFIP), residents are eligible for flood insurance—whether or not they live in a high-risk flood zone. The NFIP is a federal program enabling property owners in participating communities to purchase insurance as protection against flood losses in exchange for State and community floodplain management regulations that reduce future flood damages. Flood insurance compensates you for all covered flood-related losses to your home or business after your deductible is met.

1. Buy now because spring flooding is almost here and there is a 30-day waiting period before coverage begins.
2. Coverage is inexpensive relative to the risk with an annual average premium in Connecticut of \$951.40 per year.
3. You can depend on being reimbursed for flood damages because NFIP flood insurance is backed by the federal government, even if the President does not declare a federal disaster.
4. You do not have to repay flood insurance benefits, and your premium will not go up because you make a claim.
5. You become eligible for additional benefits to elevate, strengthen or move your building through your policy.
6. Renters can purchase flood insurance contents coverage for their personal belongings or business inventory.
7. Basement coverage includes cleanup expenses and items such as furnaces, water heaters, washers, dryers, air conditioners, freezers, utility connections and pumps.
8. You can request a partial payment immediately after the flood, which can help you recover even faster.
9. Buying flood insurance is the best thing you can do to protect your home and business, and your family's financial security from a flood.
10. Be Flood Smart! Rating your risk, estimating your premium and finding an agent in your area is easy, check out: www.floodsmart.gov for all the details.

Taken from FEMA website, February 20, 2009, Release Number: R1-09-005

New England Flood Insurance Facts

	# of Policies	Insurance in Force	Written Premiums	Average Premium
Connecticut	37,034	\$ 8,046,594,300.00	\$ 35,234,134.00	\$ 951.40
Maine	8,928	\$ 1,755,331,200.00	\$ 6,940,028.00	\$ 777.33
Massachusetts	49,893	\$ 10,623,065,100.00	\$ 49,381,894.00	\$ 989.76
New Hampshire	8,981	\$ 1,630,286,200.00	\$ 6,396,256.00	\$ 712.20
Rhode Island	14,926	\$ 3,466,934,500.00	\$ 15,977,892.00	\$1,070.47
Vermont	3,500	\$ 601,281,800.00	\$ 3,135,371.00	\$ 895.82
Nationwide	5,595,554	\$1,176,478,867,600.00	\$3,034,667,873.00	\$ 541.00

The top five states in the U.S. with the most flood insurance policies are: 1. Florida (2,189,337), 2. Texas (674,818), 3. Louisiana (480,170), 4. California (265,314), 5. New Jersey (226,042).

Source: FEMA Bureau Net, data as of November 30, 2008

News Briefs

Paper Flood Maps End on October 1, 2009

Beginning on October 1, 2009, FEMA's Map Service Center will not produce or distribute paper Flood Insurance Rate Maps (FIRM) or Flood Insurance Studies (FIS) after this date, other than a single paper copy provided to communities when their maps are updated. More information on this change can be found at: www.fema.gov/library/viewRecord.do?id=3474. **The CTDEP encourages communities to contact the FEMA Map Service Center at 1-800-358-9616 to obtain additional copies of paper maps and studies prior to this change.**

Updated Procedure Memo 42 Issued

FEMA issued an update to Procedure Memorandum No. 42 (PM 42) that will better facilitate the quality review timelines associated with producing new flood maps. This will allow the mailing of final flood maps to communities soon after the issuance of a Letter of Final Determination (LFD). These changes became effective January 1, 2009.

An LFD is a letter mailed to community officials to inform them that a new or updated Flood Insurance Rate Map (FIRM) will become effective in six months. Also effective per FEMA on January 1, 2009, communities will still receive a hard copy of the LFD, but instead of receiving the usual enclosures with this letter, FEMA will now make them available on their website at www.floodmaps.fema.gov/lfd. Communities will still be able to request hard copies of enclosures through the FEMA Map Assistance

Center at 1-877-336-2627. A fact sheet describing the transition to digital LFD enclosures is available at www.floodmaps.fema.gov/lfd.

FEMA Issues Coastal Mapping Guidance

To better communicate risk and guide safer coastal development, FEMA released Procedure Memorandum No. 50 (PM 50), *Policy and Procedures for Identifying and Mapping Areas Subject to Wave Heights Greater than 1.5 feet as an Informational Layer on Flood Insurance Rate Maps (FIRMs)* on December 3, 2008. PM 50 changes the mapping requirements for coastal studies. It states that for all new detailed coastal studies started in fiscal year 2009, the landward limit of waves 1.5 feet in height will be delineated on the FIRMs and included in the DFIRM database as an informational layer with no NFIP floodplain management requirements or special insurance ratings. Communities are encouraged, but not required, to adopt higher standards than the minimum NFIP requirements in these areas. The limit will be included on the preliminary FIRM but communities may request, with justification, that it not be delineated on their final FIRMs. All community requests to have the limit removed from the FIRM must be received prior to the issuance of the Letter of Final Determination.

PM 50 will not affect the new FIRMs being issued in 2010 for the coastal communities in New Haven, Fairfield or New London counties since these studies were already in progress prior to fiscal year 2009. PM 50 can be viewed at: www.fema.gov/library/viewRecord.do?id=3481.

FEMA and Taxes

With tax season upon us, a reminder that federal and state grants to individuals do not add to their taxable income, as long as the grants are given as assistance to recover from a disaster. Public Law No. 109-7, enacted in 2005, amended the Internal Revenue Code to exclude qualified disaster mitigation payments from gross income. Nor are grants for disaster recovery assistance counted as income in determining eligibility for any income-tested benefit programs that the U.S. government funds. This means that benefits under Social Security, Medicaid, food stamps, welfare assistance, and Aid to Dependent Children are not reduced when the recipients have also received disaster recovery grants. Mitigation grants are also tax-exempt, however, a partial exemption to this is that improvements to a home made with mitigation grants could still be considered an increase in property value for purposes of calculating property taxes.

NOAA Historical Hurricane Tracks Tool

The National Oceanic and Atmospheric Administration (NOAA) Coastal Services Center has developed a Historical Hurricane Tracks tool. This interactive mapping application allows users to search and display hurricane data queried by zip code, latitude/longitude, city or state, or geographic region. The application also includes a Coastal Population Tool that shows population change by decade along with hurricane strikes from 1900-2007 from Texas to Maine. The Historic Hurricane Tracker can be found at: <http://maps.csc.noaa.gov/hurricanes>

UPCOMING CONFERENCES & WORKSHOPS

April 6-10, 2009: National Hurricane Conference, Austin, Texas. www.hurricanemeeting.com/index.asp.

April 19-22, 2009: 2009 National Flood Conference, Boston, Massachusetts. www.fema.gov/business/nfip/natl_fldconf.shtm, contact NFIPNFC@nfipstat.com.

April 28, 2009: Annual Conference of the Rhode Island Mitigation Association, Warwick, Rhode Island. <http://ri.floods.org>. The CFM exam will be given April 29, with a CFN refresher course offered on April 27.

June 7-12, 2009: Green Works to Reduce Flood Losses: 33rd Annual Conference of the Association of State Floodplain Managers (ASFPM), Orlando, Florida. www.floods.org, contact ASFPM (608) 274-0123.

June 22-25, 2009: Wetland Connections: Conference of the Society of Wetlands Scientists, Madison, Wisconsin. www.sws.org/2009_meeting/index.mgi.

July 11-15, 2009: Annual Conference of the Soil & Water Conservation Society, Dearborn, Michigan. <http://www.swcs.org>.

July 19-23, 2009: Coastal Zone '09, Boston, Massachusetts. www.csc.noaa.gov/cz/.

CERTIFIED FLOODPLAIN MANAGER (CFM) EXAM

If you are interested in taking ASFPM's CFM exam, contact Diane Ifkovic at (860) 424-3537 or diane.ifkovic@ct.gov. Arrangements can be made to proctor an exam. More information on the CFM exam can be found 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 2009. 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 27-30

E174 HAZUS-MH for Earthquake—April 27-30

E179 Application of HAZUS-MH for Disaster Operations—April 20-23

E194 Advanced Floodplain Management Concepts— May 4-8 & August 10-13

E202 Debris Management – June 8-11

E210 Recovery from Disaster: The Local Government Role—July 20-23

E212 Unified Mitigation Assistance Program— June 15-19

E263 Dam Break Analysis using HEC/HMS & HEC/RAS—May 18-21

E273 Managing Floodplain Development through NFIP— May 18-21 & July 20-23

E276 Benefit Cost Analysis: Entry Level Training— June 8-10

E278 NFIP Community Rating System (CRS)— April 6-9, July 6-9 & August 31-September 3

E279 Retrofitting Floodprone Residential Buildings— April 6-9

E282 Advanced Floodplain Management Concepts II— July 6-9 & September 14-17

E296 Application of HAZUS-MH for Risk Assessment—August 3-6

E313 Basic HAZUS-MH— April 6-9 & July 13-16

E317 Comprehensive Data Management— September 14-17

E366 Planning for Children in Disasters—August 17-20

E386 Residential Coastal Construction—August 17-21

E727 Executive Order 11988: Floodplain Management Training—April 7-9