



# The Torrent

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## FEMA Budget for FY03

President Bush's budget for the Federal Emergency Management Agency (FEMA) in fiscal year 2003 (FY03), which runs from October 1, 2002 to September 30, 2003, provides the agency with \$3.6 billion to address its current role of responding to natural disasters, and its expanded responsibilities under the new Department of Homeland Security (DHS). *(related story page 4)*

When major disasters strike, FEMA provides disaster assistance to meet the emergency needs of individuals, and to help pay for the rebuilding and repair of critical community infrastructure. The FY03 budget provides \$2.9 billion for FEMA disaster relief.

FEMA's Map Modernization Initiative received \$150 million in the FY03 budget to improve the current condition of the flood insurance rate maps (FIRMs). Nationwide, 63% of the maps are more than ten years old. A third of the maps are more than 15 years old. Modernizing the nation's flood maps is critical to identifying areas at risk for flooding and steering development away from these areas. FEMA will also digitize the maps and make them available over the Internet. The President has also requested \$200 million in funding for continued map modernization in his proposed FY04 budget.

The FY03 budget requested no funding for the post-disaster Hazard Mitigation Grant Program (HMGP).

However, Congress restored half of the funding for HMGP (15% to 7.5%). Instead, the President's FY03 budget is increasing funding for the Pre-Disaster Mitigation (PDM) program. FEMA will dedicate \$300 million to the PDM program. The formula-based HMGP will be replaced with the nationally competitive PDM program. The PDM program will operate independently of the disaster relief programs, assuring that funding remains stable from year to year and is not subject to spikes in disaster activity. Awarding grants on a competitive basis will ensure that the most cost-beneficial projects receive funding. Hazard mitigation projects (such as home elevations) and hazard mitigation planning will be funded under the PDM grant program.

The budget also proposes many new reforms to the National Flood Insurance Program (NFIP). These include phasing out taxpayer subsidies of flood insurance for second homes and vacation properties, requiring that mortgage borrowers insure the full replacement value of their properties, end state taxation of flood insurance policies, and include the cost of expected coastal erosion losses in premiums for policies issued in coastal areas.

For more details on the President's FY03 budget, go to:  
[www.whitehouse.gov/omb/budget/fy2003](http://www.whitehouse.gov/omb/budget/fy2003).

# The Winter of our Discontent

By Douglas Glowacki  
Senior Environmental Analyst, DEP

If you are like most people, you probably got really tired of hearing about all the snow and cold we had this winter. At the beginning of the winter, most people were really excited when the first storm left up to 10 inches of snow in the State on November 27<sup>th</sup>, the day before Thanksgiving. What with people getting the day off from school and some getting the day off from work, who could be happier. Yes, life indeed was good in the burgeoning days of winter.

However, in the offices of many meteorologists, a myth was about to be tested. This myth states that the number of snowstorms for the entire winter is determined by the date of the first storm. Since the first storm occurred on November 27<sup>th</sup>, the myth stated that we would receive 27 storms this winter.

As the rest of the State enjoyed storm after storm, meteorologists were quietly counting. Two storms in November, six storms in December, seven storms in January, yes the numbers were beginning to pile up, pardon the pun.

Then came mid-January, time for the annual January thaw. In years past, during the golden global warming seasons of the 1980s, Nutmeggers had become accustomed to their much deserved thaw. Some even got out the golf clubs and

reveled in a few holes of 60<sup>0</sup>F golf. This year, however, Old Man Winter would have his revenge. The coldest air on the planet locked the Northeast into its icy grip from mid-January through early March.

The number of storms continued to climb in February. Four more storms occurred, culminating with a blizzard on February 17<sup>th</sup>. March came in like a lion with storms on the 6<sup>th</sup> and 13<sup>th</sup>, storm numbers 20 and 21 if you are counting. Six more storms and the myth will become a reality this winter.

So now we are coming to the end of the coldest and snowiest winter since 1978. The temperatures for the meteorological winter of 2002-2003, which runs from December through February, averaged 25.2<sup>0</sup>F. This is 2.5<sup>0</sup>F colder than normal. With a total of 72 inches of snow this winter, New England now has a considerable snow pack on the ground. Any rapid warming or heavy rains could lead to significant flooding this spring.

The DEP flood warning system will be used to monitor rivers and streams this spring for flooding.



Snow on March 6<sup>th</sup> – Storm # 20

## CONNECTICUT DAM SAFETY WORKSHOP

The Connecticut Department of Environmental Protection Dam Safety Program is presenting a series of one-day workshops focusing on the contents of the publication *Guidelines for the Inspection and Maintenance of Dams – DEP Bulletin No. 36*.

Participants will learn about dam safety regulations, procedures necessary for the timely inspection and maintenance of dams, owner responsibility and liability, types of dams and their components, and dam failures. The seminar includes repair assistance and emergency information, and a dam inspection and maintenance checklist.

The workshop is presented for dam owners, consulting engineers, state and municipal officials, and all those concerned with dam maintenance and inspection. The one-day workshop will be presented on the following three separate dates and locations:

**April 15 – Trumbull, Marriott**  
**April 22 – Vernon, The Colony**  
**April 24 – Cromwell, Radisson**

**Cost:** \$35 per person  
*Cost includes the publication **Guidelines for the Inspection and Maintenance of Dams**, morning refreshments, lunch, and additional materials.*

**To Register By Phone:** (860) 486-4905 or (877) 892-6264.  
Please register at least 10 days prior to the preferred workshop date.

**Refund Policy:** Registration fee is refundable, minus a \$10 handling fee, if cancellation is received 48 hours prior to the start of program. Substitutions may be made at any time.

## Environmental GIS Data Available on CD

The DEP's Environmental and Geographic Information Center has announced the arrival of its newest product – a set of seven CD-ROMs containing Connecticut Geographic Information System (GIS) data. ESRI, Inc.'s free ArcExplorer™ viewer allows the PC user to zoom in for computer-mapped close-ups, pan along areas of interest and print the compiled maps. The CDs include easy-to-follow documentation about each data layer, instructions on loading and viewing, and tutorial links to expand usability. Offered at **\$29.95**, this Connecticut GIS CD set includes the following data:

- \* Aquifer Protection Areas and Wells
- \* Major, Regional, Sub-Regional and Local Basins
- \* Lake Bathymetry
- \* Hydrography (named lakes & streams)
- \* Coastal Areas and Boundaries
- \* Legislative House and Senate Districts
- \* Natural Diversity Database Areas
- \* Dam Inventory
- \* State, County and Town Lines
- \* DEP and Federal Property
- \* DEP Public Boat Launches
- \* Municipal and Private Open Space
- \* Transportation Data (railroad, roads, etc)
- \* Leachate and Wastewater Discharge
- \* Sewer Service Areas
- \* Ground and Surface Water Quality Classifications
- \* FEMA Flood Zones (excluding Windham County)
- \* Bedrock, Quaternary Geology and Surficial Materials
- \* Soils, Wetlands & Farmland Soils
- \* Connecticut Street Network TIGER/Line 2000 Data
- \* 1995 Landuse Landcover
- \* USGS Quadrangle Maps (Topographic)
- \* USGS Digital Orthophoto Quarter Quadrangle Maps (Aerial Photographs)

### To order your CDs:

Telephone: (860) 424-3555 or  
(860) 424-3692

Fax: (860) 424-4088

Web: [www.dep.state.ct.us/store/index.htm](http://www.dep.state.ct.us/store/index.htm)

Visit: The DEP Store, 79 Elm St.,  
Hartford, CT 06106

Monday-Thursday, 9am to 3:30pm

## Coastal Disaster Report Published

The Heinz Center has published a new report entitled *Human Links to Coastal Disaster* that examines the social consequences of coastal hazards. The report is the result of two years of deliberation by a panel of experts with disaster-related experience in government, industry, academia and environmental organizations.

Building upon the findings of an earlier Heinz Center report, *The Hidden Costs of Coastal Hazards*, this study reviews the human vulnerability of coastal communities. It emphasizes identification of high-risk populations, human impacts of disasters, including the mental and physical health effects on individuals, and the impact of coastal disasters on the social institutions that comprise our coastal communities.

The report offers the academic community, public policymakers, and emergency managers ways to better understand and assess variations in vulnerability among individuals and communities and to develop policies and programs that promise reduction of human vulnerability to coastal disasters.

Established in 1995 in honor of Senator H. John Heinz III, The Heinz Center is a non-profit, non-partisan institution dedicated to improving the scientific and economic foundation for environmental policy.

The report can be downloaded on The Heinz Center website:

[www.heinzctr.org](http://www.heinzctr.org)

## Flood Insurance Premiums to Increase

FEMA's Federal Insurance and Mitigation Administration (FIMA) is proposing a new rule to change the way NFIP flood insurance premiums are calculated for policyholders who own structures built either before December 31, 1974 or before the effective date of the community's initial Flood Insurance Rate Map (FIRM). These are termed "pre-FIRM" buildings. They received subsidized rates under the NFIP.

Currently, policyholders pay an expense constant (a flat charge) that defrays certain government expenses associated with flood insurance. This expense constant will be eliminated and rates will be increased for pre-FIRM policies.

This premium increase would occur on May 1, 2003. It will increase premiums approximately 2.5% for pre-FIRM structures. For residential structures, the largest net premium increase for any policyholder will be \$24.

Through the years, FIMA has increased flood insurance rates five times, with the latest being in 2002. The proposed rule can be found at:

[www.fema.gov/nfip/pr\\_rateinc.htm](http://www.fema.gov/nfip/pr_rateinc.htm)

## *The Torrent* on CTDEP Website

*The Torrent* newsletter can now be accessed through the Connecticut Department of Environmental Protection (CTDEP) website. Current and back issues are available at:

[www.dep.state.ct.us/wtr/flood/inbrief.htm](http://www.dep.state.ct.us/wtr/flood/inbrief.htm)

# FEMA's New Role in Homeland Security

On March 1, 2002, the Department of Homeland Security (DHS) assumed operational control of nearly 180,000 employees from various incoming federal offices and agencies.

The creation of the DHS is the most significant transformation of the U.S. government since 1947, when President Harry S. Truman merged the branches of the U.S. Armed Forces into the Department of Defense to better coordinate the nation's military defenses.

DHS represents a similar consolidation. In the aftermath of the terrorist attacks on September 11, 2001, President George W. Bush decided that many previously disparate domestic agencies needed to be coordinated into one department to protect the nation against threats to the homeland.

The Federal Emergency Management Agency (FEMA) became part of the DHS Directorate of Emergency Preparedness and Response (EP&R). Since its creation by President Jimmy Carter in 1979, FEMA has always been tasked with responding to, planning for, recovering from, and mitigating against natural disasters. The EP&R Directorate will ensure that our nation is prepared for any catastrophic event, whether a natural disaster or a terrorist assault. Not only will the EP&R Directorate coordinate with first responders, it will oversee the federal government's national response and recovery strategy.

To fulfill these missions, the DHS will build upon FEMA, which has a long and solid track record of aiding the nation's recovery from emergency situations. The EP&R Directorate will continue FEMA's efforts to reduce the loss of life

and property, and to protect our nation's institutions from all types of hazards through a comprehensive, risk-based emergency management program of preparedness, prevention, response and recovery. And it will further the evolution of the emergency management culture from one that reacts to disasters to one that proactively helps communities and citizens avoid becoming victims. In addition, the Directorate will develop and manage a national training and evaluation system to design curriculums, set standards, evaluate, and reward performance in local, state, and federal training efforts.



The EP&R Directorate will also continue FEMA's practice of focusing on risk mitigation in advance of emergencies by promoting the concept of disaster-resistant communities, including providing federal support for local governments that promote structures and communities that reduce the chances of being hit by disasters. The EP&R Directorate will coordinate with private industry, the insurance sector, mortgage lenders, the real estate industry, homebuilding associations, citizens, and others to create model communities in high-risk areas.

The Directorate will lead the DHS response to any type of biological or radiological attack, and also coordinate the involvement of other federal response teams, such as the National Guard, in the event of a major incident. Building upon the successes of FEMA, DHS will lead

the nation's recovery from catastrophe and help minimize the suffering and disruption caused by disasters.

Some of the other agencies that join FEMA in the new DHS are: The U.S. Customs Service, Secret Service, Transportation Security Administration, Department of Agriculture Animal and Plant Health Inspection Service, General Services Administration Federal Protective Service, Department of Health and Human Services, Immigration and Naturalization Service, U.S. Coast Guard, and the Department of Justice Office for Domestic Preparedness.

Just a few years past its 20<sup>th</sup> anniversary, FEMA is actively and successfully directing its "all-hazards" approach to natural disasters toward homeland security issues.

FEMA, a 2,600-person agency supplemented by more than 5,000 stand-by disaster reservists, has a new mission to lead America to prepare for, prevent, respond to and recover from all disasters with a vision of "A Nation Prepared". At no time in its history has this vision been more important to the country than in the aftermath of the terrorist attacks on September 11<sup>th</sup>.

For more information on FEMA, go to the website: [www.fema.gov](http://www.fema.gov).

For a brief history of FEMA, go to: [www.fema.gov/about/history.shtm](http://www.fema.gov/about/history.shtm)

For more information on the new Department of Homeland Security, go to the website: [www.dhs.gov](http://www.dhs.gov).

For more information on personal domestic preparedness, go to the website: [www.ready.gov](http://www.ready.gov).

Sources: [www.fema.gov](http://www.fema.gov), [www.dhs.gov](http://www.dhs.gov), [www.ready.gov](http://www.ready.gov)

# Floodplain Focus: Flood Insurance Primer

Floodplain management requirements translate into flood insurance for the average homeowner. However, if you are not an insurance agent, flood insurance can be a confusing topic. The Flood Disaster Protection Act of 1973 required that structures located in the 100-year floodplain have National Flood Insurance Program (NFIP) flood insurance coverage as a condition of a loan from a bank or lending institution that is regulated, supervised or insured by a federal agency, such as the Federal Deposit Insurance Corporation (FDIC). If a loan is made, increased, renewed or extended, the lender is required to check if the structure is located in 100-year the floodplain. The requirement also applies to all mortgage loans purchased by Fannie Mae or Freddie Mac in the secondary mortgage market. The purchase of flood insurance is voluntary for structures located outside of the 100-year floodplain.

The Standard Flood Insurance Policy (SFIP) covers direct physical losses by “flood”, defined as “a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one is the policyholder’s property) from overflow of inland or tidal waters or from the unusual and rapid accumulation of runoff or surface waters from any source”. In Connecticut, where all communities participate in the NFIP, a flood insurance policy may be purchased from any local, licensed insurance agent or broker. The agent may sell a policy through one of the Write Your Own (WYO) insurance companies or a direct policy through the Federal Emergency Management Agency (FEMA). The WYO Program allows participating insurance companies to write and service the SFIP in their own names. The insurance companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for underwriting the losses. A list of participating WYO companies in Connecticut is available at: <http://www.fema.gov/nfipInsurance/companies.jsp>

NFIP flood insurance is available to all owners of insurable property (a building and/or its contents) in a community participating in the NFIP. Almost every type of building may be insured. For flood insurance purposes, a “building” is defined as a walled and roofed structure, including a manufactured (mobile) home, which is principally above ground and affixed to a permanent site. The terms “walled and roofed” means it has two or more exterior rigid walls and the roof fully secured. The phrase “principally above ground” means at least 51% of the actual cash value of the structure, including machinery and equipment (but not land value), is above ground. Some structures and property are not insurable by the NFIP, including: buildings entirely over water or principally below ground, gas and liquid storage tanks, swimming pools, tennis and swimming pool bubbles, open picnic pavilions, bleachers, carports with open sides, tents, sheds on skids, land and landscaping, shrubbery, crops, animals and livestock, aircraft, docks, wharves, piers, bulkheads, fences, driveways, roads, machinery or equipment in the open, and licensed motor vehicles including campers, travel trailers and recreational vehicles. New construction or substantially improved structures located within a designated Coastal Barrier Resources System (CBRS) areas are not eligible for flood insurance, but existing structures that pre-date CBRS designation are eligible for flood insurance coverage. More on CBRS at: [www.fema.gov/nfip/cbrshist.htm](http://www.fema.gov/nfip/cbrshist.htm)

Building coverage is for the structure only. This includes all things that remain with the building if its ownership changes, including: utility equipment (such as a furnace or water heater), wall-to-wall carpeting, built-in appliances, wallpapering, and paneling. Contents coverage is for the removable items inside an insurable building. A renter can take out a policy with contents coverage, even if there is no structural coverage. Certain contents are not insurable, including: animals and livestock, licensed motor vehicles, money and valuable papers, jewelry, paintings and artwork, furs and similar items valued at more than \$250, and items in a structure that do not qualify as an “insurable building” (such as garden tools stored in an open carport). The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. There is limited coverage in basements. While flood insurance does not cover basement improvements, such as finished walls and floors, or personal belongings, building coverage will cover structural elements and essential equipment normally located in a basement such as furnaces, hot water heaters, oil tanks, electrical boxes, staircases, well water tanks and pumps, and foundation elements. In a basement, clothes washers and dryer, food freezers and the food in them are covered separately under contents coverage.

Coverage for a single-family dwelling is as follows. More coverage information at: [www.fema.gov/nfip/c\\_cov.htm](http://www.fema.gov/nfip/c_cov.htm)

<b>INSURANCE LIMITS</b>	<b>BASIC</b>	<b>ADDITIONAL</b>	<b>TOTAL</b>
<i>BUILDING COVERAGE</i>	\$50,000	\$200,000	\$250,000
<i>CONTENTS COVERAGE</i>	\$15,000	\$ 85,000	\$100,000

*More information on flood insurance can be found at the FEMA website: [www.fema.gov/fima/](http://www.fema.gov/fima/).*

## UPCOMING CONFERENCES & WORKSHOPS

**April 13-16, 2003: Inaugural National Conference on Coastal and Estuarine Habitat Restoration**, Baltimore, Maryland. Sponsor: Restore America's Estuaries, NOAA, NRCS, & others. Contact: Heather Bradley, Conference Coordinator, Restore America's Estuaries, 3801 North Fairfax Drive, Suite 53, Arlington, VA 22203. Phone: (703) 524-0248, email: [hbradley@estuaries.org](mailto:hbradley@estuaries.org), internet: [www.estuaries.org](http://www.estuaries.org).

**April 14-18, 2003: National Hurricane Conference**, New Orleans, Louisiana. Contact: Phone: (850) 906-9224, email: [mail@hurricanemeeting.com](mailto:mail@hurricanemeeting.com), internet: [www.hurricanemeeting.com](http://www.hurricanemeeting.com).

**May 11-16, 2003: Association of State Floodplain Managers (ASFPM) 27<sup>th</sup> Annual Conference**, St. Louis, Missouri. Sponsor: ASFPM. Contact: Trisha Nelson, ASFPM, 2809 Fish Hatchery Road, Suite 204, Madison, WI 53713. Phone: (608) 274-0123, Fax: (608) 274-0696, email: [asfpm@floods.org](mailto:asfpm@floods.org), internet: [www.floods.org](http://www.floods.org).

**May 27-30, 2003: National Flood Conference 2003**, San Francisco, CA. Sponsor: FEMA. Contact: Catherine King, Phone: (301) 918-1439, internet: [www.fema.gov/nfip/2003conf.htm](http://www.fema.gov/nfip/2003conf.htm).

**June 8-13, 2003: Society of Wetlands Scientists (SWS) 24<sup>th</sup> Annual Meeting**, New Orleans, Louisiana. Sponsor: SWS. Contact: Lisa Gandy, SWS, 1313 Dolley Madison Boulevard, Suite 402, McLean, VA 22101. Phone: (604) 874-2692, email: [gandylic@swbell.net](mailto:gandylic@swbell.net), internet: [www.sws.org](http://www.sws.org).

**July 13-17, 2003: Coastal Zone Management Through Time**, Baltimore, MD. Host: National Oceanic and Atmospheric Administration (NOAA), Coastal Services Center (CSC). Contact: Jan Kucklick, NOAA Coastal Services Center, 2234 South Hobson Avenue, Charleston, SC 29405-2413. Phone: (843) 740-1279, email: [jan.kucklic@noaa.gov](mailto:jan.kucklic@noaa.gov), internet: <http://www.csc.noaa.gov/cz2003>.

**July 26-30, 2003: Soil and Water Conservation Society (SWCS) 2003 Annual Conference**, Spokane, Washington. Sponsor: SWCS. Contact: Nancy Herselius, SWCS, 7515 NE Ankeny Road, Ankeny, IA 50021. Phone: (515) 289-2331 ext. 17, Fax: (515) 289-1227, email: [memberservices@swcs.org](mailto:memberservices@swcs.org), internet: [www.swcs.org](http://www.swcs.org).

**September 7-10, 2003: Dam Safety 2003**, Minneapolis, Minnesota. Sponsor: Association of State Dam Safety Officials (ASDSO). Contact: ASDSO, 450 Old Vine Street, 2<sup>nd</sup> floor, Lexington, KY 40507-1544. Phone: (859) 257-5140, Fax: (859) 323-1958, email: [info@damsafety.org](mailto:info@damsafety.org), internet: [www.damsafety.org](http://www.damsafety.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 (\$80). The following is a list of upcoming EMI courses through September 2003. To apply, call Diane Ifkovic, CT DEP, (860) 424-3537. For more information on the courses listed, visit the EMI website: <http://training.fema.gov/EMIWeb/>

- E260 **Hazard Mitigation Grant Program (HMGP)** – July 14-17.
- E263 **Managing the Hazard Mitigation Grant Program (HMGP)** – September 22-26.
- E273 **Managing Floodplain Development Through the NFIP** – August 11-15, September 15-19.
- E278 **NFIP/Community Rating System (CRS)** – April 7-11, September 22-26.
- E329 **Multi-Hazard Building Design (MBDSI): Flood Protective Design** – July 21-25.
- E331 **Multi-Hazard Building Design (MBDSI): Wind Protective Design** – July 21-24.
- E335 **Multi-Hazard Building Design (MBDSI): Dam Safety** – July 21-24.
- E386 **Residential Coastal Construction** – September 29 – October 3.