



# The Torrent

Spring 2004  
Volume 11, Issue 3

## Inside this Issue

StormReady	1
New England Winter Flood Insurance Loss Data	2
News Briefs	3
- Flood Insurance & Condos	
- Connecticut Climate Change	
- Disaster Information Website	
- Automated NFIP Info Line	
- 2004 NFIP Claims Presentation	
Floodplain Focus: NFIP Roles and Responsibilities	4
Calendar of Events	5

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

Editor: Diane S. Ifkovic  
State NFIP Coordinator  
[diane.ifkovic@po.state.ct.us](mailto:diane.ifkovic@po.state.ct.us)

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



Potentially deadly weather can impact all Americans. Almost 90% of all presidentially declared disasters are weather related, resulting in approximately 500 deaths and nearly \$14 billion in damage each year. On average, the U.S. copes with 2,500 floods, 6 hurricanes, 1,000 tornadoes, and 10,000 thunderstorms annually. Communities can now rely on **StormReady**, a program developed by the National Weather Service (NWS), to help guard against the wrath of Mother Nature.

**StormReady** is a nationwide community preparedness program that uses a grassroots approach to help communities develop plans to handle all types of severe weather. **StormReady** communities are better prepared when severe weather strikes through improved planning, education, and awareness. No community is storm proof, but **StormReady** can help communities save both lives and property.

**StormReady** encourages communities to take a new, proactive approach to improving local severe weather operations by providing emergency managers with clear guidelines on how to strengthen local safety programs.

To be officially designated by the NWS as **StormReady**, a community must submit a written application, pass verification visits, and form a

local action board. The application will need to demonstrate that the community has: established a 24-hour warning point and emergency operations center; has more than one way to receive severe weather warnings to alert the public; created a system that monitors weather conditions locally; promotes the importance of public readiness through community seminars; and developed a formal hazardous weather plan which includes training severe weather spotters and holding emergency exercises.

**StormReady** communities can also receive additional credit in the National Flood Insurance Program's (NFIP) Community Rating System (CRS) toward reducing flood insurance premiums.

For more information on **StormReady**, go to the website: [www.stormready.noaa.gov](http://www.stormready.noaa.gov).

A community interested in participating in **StormReady** can contact a local NWS office for more information. For communities located in Fairfield, New Haven, Middlesex or New London County, contact Gary Conte at the NWS New York, NY office, (631) 924-0037, [Gary.Conte@noaa.gov](mailto:Gary.Conte@noaa.gov). For communities located in Litchfield County, contact the NWS Albany, NY office, (518) 435-9568, [alywcm@noaa.gov](mailto:alywcm@noaa.gov). For communities located in Hartford, Tolland or Windham County, contact Glenn Field at the NWS Boston, MA office, (508) 823-1900, [Glenn.Field@noaa.gov](mailto:Glenn.Field@noaa.gov).

# Winter Flood Loss Data for New England

Winter storm losses, during the months of December, January and February, are normally high for the National Flood Insurance Program (NFIP). Nor'easters, severe storms that travel up the Atlantic coast, hit New England regularly during these winter months.

The table below compiles NFIP statistical data from the past eleven winters between December 1, 1992 and February 28, 2003 for the Federal Emergency Management Agency (FEMA) Region I states (Connecticut, Maine, Vermont, New Hampshire, Massachusetts, and Rhode Island). During this time, flooding in New England produced a total of 4,736 paid losses requiring more than \$66.3 million in claim payments.

The FEMA Region I states have suffered winter flood damage of more than \$1 million five times in the past eleven years. The most

damaging of these storms hit New England in December 1992, resulting in 3,859 paid losses and over \$57.5 million in claim payments. The hardest hit were Connecticut and Massachusetts.

Total claim payments in the Region I states exceeded \$1 million in the winters of 1995-1996, 1996-1997, and 1997-1998. The next several winters brought relatively light flood losses. However, flooding during the winter of 2002-2003 in Region I states resulted in claim payments of more than \$2.4 million.

The statistical data provided in the table below highlights Connecticut's vulnerability to flooding in comparison to the other New England states. Connecticut had the highest number of paid losses (2,228) and the highest claim payments (\$40,905,224) of all the New England states.

Although Massachusetts has approximately the same number of paid losses (2,219), their claim payments were approximately half (\$22,545,270) of Connecticut's claims payments. Connecticut also had the highest average claim payment (\$18,360) of all the New England states. Connecticut also had a significant number of claims (320) in B, C, and X zones. These are areas of low flooding potential or 500-year floodplains. Claims in these areas totaled more than \$4 million.

For more NFIP statistics in other areas of the U.S. or for more information on the New England states, visit FEMA's online newsletter *Watermark* for the entire article:

[www.fema.gov/nfip/wm.shtm](http://www.fema.gov/nfip/wm.shtm)

Source: Federal Emergency Management Agency *Watermark* Newsletter, 2004, Number 1.

## FEMA Region I: NFIP Winter Flood Losses (December, January, and February) December 1, 1992, through February 28, 2003 (Data as of September 30, 2003)

	CT	MA	ME	NH	RI	VT
<b>Paid Losses</b>	2,228	2,219	56	52	126	55
<b>Claim Payments</b>	\$40,905,224	\$22,545,270	\$518,718	\$449,784	\$1,221,698	\$698,814
<b>Average Claim Payment</b>	\$18,360	\$10,160	\$9,263	\$8,650	\$9,696	\$12,706
<b>Occupancy</b>						
Single Family						
Paid Losses	1,993	1,777	33	28	70	31
Claim Payments	\$36,103,220	\$16,899,356	\$156,504	\$190,563	\$476,238	\$198,917
2-4 Family						
Paid Losses	86	232	2	12	9	7
Claim Payments	\$992,149	\$2,063,788	\$8,443	\$65,127	\$56,595	\$17,700
Other Residential						
Paid Losses	37	69	2	1	0	3
Claim Payments	\$510,385	\$828,828	\$9,343	\$1,645	\$0	\$27,030
Non-Residential						
Paid Losses	112	141	19	11	47	14
Claim Payments	\$3,299,469	\$2,753,299	\$344,429	\$192,449	\$688,865	\$455,167
<b>Zone</b>						
A Zone						
Paid Losses	1,426	1,423	37	34	54	39
Claim Payments	\$25,866,979	\$12,028,256	\$306,538	\$203,771	\$458,120	\$622,074
V Zone						
Paid Losses	479	295	7	6	55	0
Claim Payments	\$10,823,048	\$4,149,460	\$117,722	\$33,627	\$657,930	\$0
B, C, and X Zone						
Paid Losses	320	494	12	12	17	16
Claim Payments	\$4,198,319	\$6,242,380	\$94,459	\$212,386	\$105,648	\$76,740
Other Zone						
Paid Losses	3	7	0	0	0	0
Claim Payments	\$16,879	\$125,173	\$0	\$0	\$0	\$0
<b>Special Policies</b>						
PRP						
Paid Losses	21	40	3	3	6	4
Claim Payments	\$175,421	\$452,708	\$47,341	\$28,764	\$40,858	\$35,356
RCBAP						
Paid Losses	3	3	1	0	0	0
Claim Payments	\$41,045	\$111,330	\$6,075	\$0	\$0	\$0
MPPP						
Paid Losses	0	0	0	0	0	1
Claim Payments	\$0	\$0	\$0	\$0	\$0	\$554

# News Briefs

## Flood Insurance Facts for Community Associations

An estimated 47 million Americans are members of community associations, such as condominium associations, homeowner associations, and cooperative associations.

Today, there are more than 231,000 community associations in the United States. In metropolitan areas, about one-half of all new residential construction embraces the community association model.

In the past, lack of information about the applicability of flood insurance to community associations has left many associations and their members underinsured or uninsured against flood losses.

The National Flood Insurance Program (NFIP) has begun to narrow this information gap with the recent publication of the *Flood Insurance Guide for Community Associations*.

The eight-page brochure emphasizes the important of purchasing flood insurance for community associations and the property owners who belong to them. It briefly describes the NFIP origins and mission. The brochure also highlights how a standard NFIP flood insurance policy can provide affordable coverage for a variety of community association ownership methods, building types, and insurance needs.

To obtain a copy of this new publication, call the FEMA Distribution Center at (800) 480-2520 and ask for document number F-660.

## Connecticut Climate Change Website

Internationally, scientists have found that the Earth's surface temperature has increased by about 1<sup>o</sup>F in the past century, with accelerated warming during the past two decades.

In 2002, the Governor's Steering Committee, composed of leaders from key state agencies, developed a Climate Change Action Plan for the state. In 2003, nearly 100 organizations, including businesses, non-profit organizations, state and local government agencies and academic institutions, worked together to develop a set of recommended actions to reduce Connecticut's emissions of greenhouse gases. These actions are represented in the January 2004 report: **Connecticut Climate Change Stakeholders Dialog: Recommendations to the Governor's Steering Committee.**

This report and more information on climate change in Connecticut can be found at the website: <http://www.ctclimatechange.com>

## Disaster Info Website



Looking for disaster-related information on the World Wide Web? Go to the **CBS News Disaster Links** website, providing links to information on hurricanes, droughts, terrorism, international disasters, icebergs, space weather, landslides, floods, earthquakes, tornadoes, wildfires, disease and other disaster related topics. [www.cbsnews.com/digitaldan/disaster/disasters.shtml](http://www.cbsnews.com/digitaldan/disaster/disasters.shtml)

## NFIP Automated Info Line for New England

FEMA Region I has developed an automated NFIP information line for the New England states at **(617) 832-4761**. This number can direct you to information on flood insurance policies, ordering flood maps, or the status of map appeals. To reach FEMA Region I and speak with someone who can direct your inquiry to a particular person, please call toll-free at **(877) 336-2734**.



**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**

## 2004 NFIP Claims Presentation to be held in Connecticut

NFIP Claims Presentations are held from January through May at various locations across the U.S. Although these presentations are geared toward insurance claims adjusters, community and state officials can also attend to gain a better knowledge of NFIP claims.

A 2004 NFIP Claims Presentation will be held on May 3, 2004 at Northwestern Connecticut Community College in Winsted, Connecticut. The presentation will be held from 8:30am to 4:00pm. The cost to attend is **\$10**. Lunch is **NOT** included. The registration deadline is **April 19, 2004**. For more information or to register for the workshop, please visit the FEMA website: [www.fema.gov/nfip/ca1.shtml](http://www.fema.gov/nfip/ca1.shtml)

# Floodplain Focus: NFIP Roles & Responsibilities

The National Flood Insurance Program (NFIP) is founded on a mutual agreement between the federal government and each participating community. Local, state and federal governments must share roles and responsibilities to meet the goals and objectives of the NFIP. The community's role is of paramount importance. Property owners can get flood insurance only if the community carries out its responsibilities.

## THE COMMUNITY ROLE

A community is a governmental body with the statutory authority to enact and enforce development regulations. These governmental bodies include cities, towns, boroughs, special districts and Indian nations. The community enacts and implements the floodplain regulations required for participation in the NFIP. The community's measures must meet the regulations set by the NFIP, or state standards if more restrictive. An NFIP participating community commits itself to:

- Issuing or denying floodplain development or building permits.
- Inspecting all floodplain development to assure compliance with the local ordinance or regulation.
- Maintaining records of floodplain development.
- Assisting in the preparation and revision of floodplain maps.
- Helping residents obtain information on flood hazards, floodplain map data, flood insurance and proper construction methods in the floodplain.

## THE STATE ROLE

The Connecticut Department of Environmental Protection (CTDEP) has been designated as the State NFIP Coordinating Agency. The role of the CTDEP in the NFIP includes:

- Establishing minimum state regulatory requirements consistent with the NFIP.
- Coordinating activities of various state agencies that affect the NFIP.
- Providing NFIP technical assistance and training to local government officials and design professionals.
- Conduct community assistance visits (CAV) and ordinance/regulation reviews to ensure that communities are complying with NFIP requirements.

Like most other states, Connecticut participates in the federal Community Assistance Program (CAP). Under the CAP, NFIP funds are available on a 75%/25% cost share to help the state coordinating agency provide technical assistance to communities and to monitor and evaluate their work. States also participate in the NFIP by establishing and enforcing floodplain management regulations for state-owned properties. In Connecticut, this is done through the Floodplain Management Certification Review permit. This permit program is administered by the CTDEP and includes any work done on state property or any work where state funds (grants, loans) are involved.

## THE FEDERAL ROLE

The Federal Emergency Management Agency (FEMA), now under the Department of Homeland Security (DHS), administers the NFIP through its Regional Offices. The State of Connecticut is part of FEMA Region I, covering the New England states (Connecticut, Rhode Island, Vermont, New Hampshire, Massachusetts, Maine). The ten FEMA Regional offices each have a Mitigation Division that coordinates the NFIP with states and communities.

The FEMA Regional offices are responsible for:

- Assisting the State NFIP Coordinating Agency (CTDEP) with training, compliance and enforcement.
- Assessing community compliance with the minimum NFIP criteria through community assistance visits.
- Advising local officials responsible for administering the ordinance or regulation.
- Answering questions from communities, states, design professionals and the public.
- Helping review and adopt new flood maps and data.
- Providing information and training on the flood insurance purchase requirements.

FEMA headquarters in Washington, D.C. sets national policy and priorities for floodplain regulations, researches construction practices, sets flood insurance rates and coverage, and administers the floodplain mapping program.

**For more information, visit the FEMA website: [www.fema.gov](http://www.fema.gov)**

## UPCOMING CONFERENCES & WORKSHOPS

**May 2-5, 2004: 2004 National Flood Conference**, Seattle, Washington. Sponsor: FEMA. Register on-line: [www.fema.gov/nfip/2004conf.shtm](http://www.fema.gov/nfip/2004conf.shtm).

**May 16-21, 2004: Lighting the Way to Floodplain Management: 28<sup>th</sup> Annual Conference of the Association of State Floodplain Managers (ASFPM)**, Biloxi, Mississippi. Contact: ASFPM, 2809 Fish Hatchery Road, Suite 204, Madison, WI 53713-3120. Phone: (608) 274-0123, Fax: (608) 274-0696, email: [asfpm@floods.org](mailto:asfpm@floods.org), internet: <http://www.floods.org>.

**May 17-19, 2004: GIS and Water Resources III**, Nashville, Tennessee. Sponsor: American Water Resources Association (AWRA). Internet: [www.awra.org/meetings/Nashville2004/index.html](http://www.awra.org/meetings/Nashville2004/index.html).

**June 28-30, 2004: Riparian Ecosystems and Buffers: Multi-Scale Structure, Function and Management**, Olympic Valley, California. Sponsor: American Water Resources Association (AWRA). Internet: [www.awra.org/meetings/Olympic2004/summer2004.doc](http://www.awra.org/meetings/Olympic2004/summer2004.doc).

**July 11-14, 2004: Watershed 2004**, Dearborn, Michigan. Sponsor: Water Environment Federation. Internet: [www.wef.org/Conferences/](http://www.wef.org/Conferences/).

**November 6-9, 2004: Annual Conference and Exhibit of the International Association of Emergency Managers (IAEM)**, Dallas, Texas. Contact: IAEM, 111 Park Place, Falls Church, VA 22046. Phone: (703) 538-1795, Fax: (703) 241-5603, email: [info@iaem.com](mailto:info@iaem.com), internet: [www.iaem.com](http://www.iaem.com).

## 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 (\$93). The following is a list of upcoming EMI courses through September 2004. 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/emweb/>

- E125 Organizing and Sustaining CERT and Citizen Corps Activities – August 30-September 2.
- E170 Advanced HAZUS MH for Hurricane – May 3-6.
- E172 Advanced HAZUS MH for Flood – July 12-15.
- E179 HAZUS MH for Post-Disaster Mitigation Planning – August 9-12.
- E202 Debris Management – September 6-9.
- E204 Mitigation Emergency Response Team – September 8-9.
- E210 Recovery from Disaster: The Local Government Role – August 30-September 2.
- E234 Digital Hazards Data – September 27-30.
- E238 Cooperating Technical Partners (CTP) – June 14-17, August 16-19.
- E271 HEC Software Course – May 25-28.
- E273 Managing Floodplain Development Through the NFIP – June 14-17, August 16-19.
- E276 Benefit-Cost Analysis: Entry Level Training – July 28-30.
- E278 NFIP/Community Rating System (CRS) – July 26-29, September 20-23.
- E279 Retrofitting Flood-prone Residential Buildings – April 26-30.
- E296 HAZUS MH/DMA 2000 Risk Assessment – August 23-24.
- E313 Basic HAZUS Multi-Hazards (MH) – September 13-16.
- E329 Multi-Hazard Building Design (MBDSI): Flood Protective Design – July 19-23.
- E331 Multi-Hazard Building Design (MBDSI): Wind Protective Design – July 19-22.
- E362 Multi-Hazard Emergency Planning for Schools – April 19-22, May 10-13, June 21-24, July 26-29.
- E386 Residential Coastal Construction – June 14-18.
- E407 Homeland Security Planning for Local Governments – August 2-5.
- E415 CERT Seminar – September 8-9.
- E417 Community Emergency Response Training (CERT) – June 2-4, June 28-30, September 27-29.