



# The Torrent

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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)

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## DISASTERHELP WWW.DISASTERHELP.GOV

The Federal government has launched a comprehensive new website, [www.DisasterHelp.Gov](http://www.DisasterHelp.Gov), with the goal of enhancing disaster management through interagency and intergovernmental partnerships. The site has an all-hazards approach, addressing both man-made hazards (terrorism, hazardous materials) and natural hazards (disease, fire, floods, hurricanes, tornadoes, drought, earthquakes). The website provides a diverse user group access to a wide range of hazard information and services.

The **DisasterHelp.Gov** website is intended to reach five overlapping audiences: (1) local, state and tribal governments, (2) individual citizens, (3) private sector businesses, (4) non-government organizations (NGOs), and (5) federal agencies.

The **DisasterHelp.Gov** website is part of President Bush's Disaster Management E-Government Initiative. This Initiative initially will focus on providing information and services relating to the four pillars of all-hazards disaster management: preparedness, response, recovery, and mitigation. Later phases will incorporate delivery of integrated, cross-agency processes and services to citizens, governments and NGOs, with an emphasis on First Responder needs.

The Disaster Management E-Government Initiative will support the missions of various Federal

agencies, including the mission of the Federal Emergency Management Agency (FEMA) to reduce the loss of life and property and protect our institutions from all hazards. The partnerships established will support the Federal mission to provide the Nation a comprehensive, risk-based emergency management program.



For additional information about the President's E-Government Initiative, go to the website: [www.whitehouse.gov/omb/egov](http://www.whitehouse.gov/omb/egov)

The **DisasterHelp.Gov** website provides a wide range of emergency management information for all audiences. Links are provided to Federal agencies involved in different aspects of emergency management, such as the United States Geological Survey (USGS), National Oceanic & Atmospheric Administration (NOAA), Centers for Disease Control and Prevention (CDC), and the Nuclear Regulatory Commission (NRC).

Each hazard has its own web page with specific information and additional links. Regional and state information pages are also available to provide customized information for citizens and emergency managers. Information for the State of Connecticut can be accessed at: [www.ct.gov/oem/site/default.asp](http://www.ct.gov/oem/site/default.asp)



# FEMA Increases ICC Limits

If your home or business is substantially damaged by a flood, you will be required to meet the National Flood Insurance Program (NFIP) building standards adopted by the community before you repair or rebuild your structure. To help cover the costs of meeting these requirements, the NFIP includes Increased Cost of Compliance (ICC) coverage for all new and renewed Standard Flood Insurance Policies (SFIP).

NFIP policyholders can now get significantly more help with the extra cost of rebuilding or altering flood-damaged structures to comply with current local floodplain management ordinances or regulations. As of May 1, 2003, NFIP flood insurance policyholders will have \$30,000 of ICC coverage to help pay for elevating, flood-proofing, demolishing or relocating a structure that has been substantially damaged by flooding. This is an increase of 50% over the previous \$20,000 of ICC coverage. There will be no increase in flood insurance premiums associated with this increase in ICC coverage. This change was initiated from the Federal Emergency Management Agency's (FEMA) final rule as described in 44 CFR Part 61 (Federal Register, Vol. 68, No. 41, Page 9895, March 3, 2003).

Under the SFIP, ICC coverage will help the insured pay for a portion, and in some cases most, of the costs to elevate, flood-proof, demolish, or relocate the damaged building following a flood loss, but may not pay for all of the costs associated with these mitigation measures. No separate deductible applies for this coverage. ICC coverage is in addition to the building coverage for the repair of actual physical damages from flood under the SFIP. The ICC

claim is adjusted separately from the flood damage claim. An ICC claim can be filed only if your community determines that the home or business has been substantially damaged by a flood.

*Substantial damage* is defined as flood damage sustained to a building whereby the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.



**NATIONAL  
FLOOD  
INSURANCE  
PROGRAM**

ICC coverage, which carries a premium of up to \$75 under the Standard Flood Insurance Policy (SFIP), was originally mandated under the National Flood Insurance Reform Act of 1994 and applies to flood losses large enough to trigger community declarations of substantial damage. This is often referred to as the "50 percent rule", whereby structures damaged to 50 percent or more of their pre-flood, fair market value are treated as new structures and must be repaired or rebuilt in accordance with current ordinances or zoning regulations that regulate new construction in the floodplain.

It must be noted that buildings substantially damaged by hazards other than a flood are not eligible for an ICC claim payment. In cases where the damage is due to a combination of hazards, such as wind and flood, an ICC claim is only paid when the flood

component of the damage equals or exceeds 50 percent of the market value of the building.

FEMA realizes that even \$30,000 may not be sufficient to pay all of the costs to bring a structure into compliance with community floodplain management regulations but believes it will make a significant contribution toward those costs, and there should be a commensurate increase in the value of the property that will offset at least part of the expense.

Other FEMA mitigation grant funds, as well as additional federal, state and local resources, may be used to supplement the ICC payment to help property owners comply with state and local laws.

Under the NFIP, federally backed flood insurance is available to homeowners, renters and business owners in communities that adopt and enforce floodplain management ordinance to reduce future flood losses by regulating new construction in high flood-risk areas.

Currently, more than 4.4 million in flood insurance policies are in force in approximately 20,000 NFIP participating communities nationwide, representing nearly \$637 billion in insurance coverage.

The NFIP is self-supporting. Flood insurance claims and operating expenses are paid from policyholder premiums, not taxpayer dollars.

More information about flood insurance and ICC is available at [www.fema.gov/nfip](http://www.fema.gov/nfip) or by calling (800) 427-9662.

# 2003 Hurricane Season Outlook

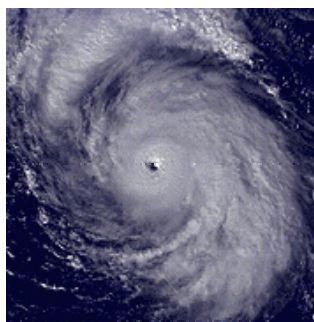
Top hurricane experts from the National Oceanic and Atmospheric Administration (NOAA) have predicted that the 2003 Atlantic hurricane season will likely have above normal levels of activity. The outlook calls for the potential of 11 to 15 tropical storms, with six to nine hurricanes, and two to four classified as major hurricanes (category 3 or higher on the Saffir-Simpson Hurricane Scale, with sustained winds above 110 mph).

At a recent news conference, officials from NOAA and the Federal Emergency Management Agency (FEMA) are advising communities and residents in the Atlantic and Gulf Coast states to be prepared throughout the hurricane season, which runs from June 1<sup>st</sup> through November 30<sup>th</sup>.

James R. Mahoney, a deputy NOAA administrator, stated “This year the Atlantic hurricane outlook calls for a 55 percent chance of an above normal season, a 35 percent chance of near normal, and only a 10 percent chance for a below normal season such as last year. In the past two years alone, nine tropical storms and one hurricane hit the United States causing 54 deaths and \$6.3 billion in direct economic damage. The toll can be even higher when people are not prepared.”

On average, the Atlantic hurricane season brings 10 tropical storms, with six reaching hurricane strength and two of those classified as major. Above normal activity has been observed during six of the last eight Atlantic hurricane seasons, reflecting an overall larger number of tropical storms and hurricanes observed since 1995. In 2002, there were twelve named storms, four of which became hurricanes (Gustav, Isidore, Kyle and Lili).

The main factors contributing to the expected above normal Atlantic hurricane season are the existing multi-decadal patterns (lower vertical wind shear, a favorable African Easterly Jet, weaker Trade Winds, and warmer than normal Atlantic Ocean temperatures) combined with a 70 percent chance that La Nina conditions will develop during the summer and further reduce the vertical wind shear in the heart of the hurricane development region. La Nina is characterized by unusually cold ocean temperatures in the Equatorial Pacific, compared with El Nino’s unusually warm ocean temperatures.



*Hurricane Lili, 2002*

“This combination of factors creates a high likelihood of an above-normal Atlantic hurricane season,” said Dr. Gerry Bell from NOAA’s Climate Prediction Center. “If La Nina conditions develop as expected, then the activity could well be in the upper portion of our predicted range. This is the first time since 1999 that conditions have the potential for producing a very active season.”

“The possibility of an above normal Atlantic hurricane season is further reason to prepare now rather than waiting for the unknowns of the last minute rush,” said Max Mayfield, director of NOAA’s National Hurricane

Center in Miami. “Planning and preparation are key to protecting the lives and property of those residents living in areas vulnerable to hurricanes.”

The New England hurricane season normally runs from July 1<sup>st</sup> to October 1<sup>st</sup>. On average, Connecticut is struck by a hurricane once every 8 years. The Connecticut Department of Environmental Protection (CTDEP) provides weekly updates on hurricane activity. If a hurricane threatens the State, the DEP will send out email updates on the latest track and arrival time for the storm. To sign up for the email updates, send a request to: [douglas.glowacki@po.state.ct.us](mailto:douglas.glowacki@po.state.ct.us)



NOAA and FEMA encourage families to take three basic steps in order to be better prepared in the event of a disaster, including assembling a disaster supply kit, creating a family emergency plan and understanding their risks. FEMA’s [\*Are You Ready? A Guide for Citizen Preparedness\*](#), offers tips and information that can help families accomplish these tasks.



For more information, go to: NOAA 2003 Hurricane Outlook: [www.cpc.noaa.gov/products/outlooks/hurricane.html](http://www.cpc.noaa.gov/products/outlooks/hurricane.html). FEMA hurricane information: [www.fema.gov/hazards/hurricanes](http://www.fema.gov/hazards/hurricanes)

*From FEMA Press Release HQ-03-Hurricane, May 19, 2003.*

# Floodplain Focus: The Lowest Floor

Within the 100-year floodplain, a community must require the lowest floor, including the basement, of all new construction or substantial improvements be elevated to or above the base flood elevation (BFE). However, the acceptable method of elevation differs considerably from the A zone to the V zone.

**A Zone:** In an A zone, elevating the lowest floor to or above the BFE can be accomplished in three ways: 1) elevation on fill, 2) elevation on piles, posts, or columns, or 3) elevation on walls. NFIP regulations allow fill to be used in an A zone, but placement of fill in a floodway is prohibited. Also, many communities limit the use of fill in the floodplain to protect flood storage capacity. Where fill is the method of elevation, it should be properly designed, installed in layers and compacted. Simply adding dirt to the site may result in differential setting over time. The fill should also be properly sloped and protected from erosion and scour during flooding. To provide a factor of safety, it is recommended that the fill extend 10 to 15 feet beyond the walls before it drops below the BFE. Elevation on piles, posts or columns are appropriate where there is deeper flooding and fill is not feasible, or where flooding is likely to have high velocities or wave activity (such as in coastal A zones) and there is no enclosed area below the BFE. The third elevation technique is to build on solid walls. When solid walls are used, care must be taken to ensure that hydrostatic and hydrodynamic pressure does not damage or collapse the walls. This can be accomplished in two ways. Stem walls can be used on two sides parallel to the flow of water. The other two sides are kept open which minimizes the obstruction to floodwaters and lessens the pressure on the foundation. Or, the walls can have openings (flood vents) large enough to allow floodwater to automatically flow in and out of the building, preventing differential pressures on the walls. The bottom of the openings must be no higher than one foot above grade. The total net area of the openings must not be less than one square inch for every square foot of enclosed area. The openings should be installed on at least two walls of the enclosed area to ensure that at least one will work if others get blocked. Openings may be equipped with screens, louvers, or valves, however, they must permit the automatic flow of water in both directions. If floodwater openings are installed into the foundation and the area is unfinished and flood-resistant, the enclosed area below the BFE will not be considered the building's lowest floor by an insurance agent. This enclosed area below the BFE can be used solely for parking, building access or limited storage. Items stored in this area must be of low value or easily moved in the event of a flood since this enclosed area is designed to be floodable. Utilities servicing the building cannot be located within the enclosed area or must be elevated above the BFE within the enclosed area. Under the minimum NFIP requirement, the lowest floor in an A zone is measured from the top of the lowest floor. However, it is recommended that buildings on elevated foundations have supporting beams or floor joists above the BFE to protect them from flood damage.

**V Zone:** V zones (coastal high hazard areas) are subject to tidal surge flooding, high winds, and wave action. Unlike A zones, there is only one acceptable method of elevation in a V zone: all new construction and substantial improvements must be elevated on pilings, posts, piers or columns. This open construction allows waves to pass under the structure without transmitting the full forces of the waves to the foundation. Since V zones are also subject to erosion and scour, which can undercut building foundations, elevation on fill or solid walls is prohibited. Fill also presents an obstruction to wave action. While fill is not allowed for structural support of the building, limited fill is allowed for landscaping or drainage needs. In V zones, the lowest floor is measured from the bottom of the lowest horizontal structural member. (In comparison with A zones, the lowest floor is measured at the top of the lowest floor.) This is to keep the entire building above the anticipated breaking wave height of a base flood storm surge. Any enclosed area below the lowest floor must be free of obstruction or be constructed with non-supporting breakaway walls. Breakaway walls shall have a design safe loading resistance of not less than 10 and no more than 20 pounds per square foot. Just as in A zones, this area is to be used solely for parking of vehicles, building access or limited storage. The areas enclosed by breakaway walls should be limited to **less than 300 square feet** when possible since insurance rates increase dramatically for larger enclosures in V zones. Also, larger enclosed areas encourage conversion to habitable living areas, which are difficult to detect and enforce as violations. Additionally, V zone structures cannot be located over water and must be landward of mean high tide. Flood-resistant materials must be used below the BFE. All utilities must be elevated above the BFE. The alteration of sand dunes is prohibited. The design of the supporting foundation must account for the combination of both water and wind loads. A registered professional engineer or architect must develop or review the structural design and certify that the design and method of construction are in accordance with accepted engineering practice.

More information, go to the FEMA website: [www.fema.gov](http://www.fema.gov), or consult the FEMA publications: *Elevated Residential Structures* (FEMA 54), *Coastal Construction Manual* (FEMA 55), *Protecting Building Utilities From Flood Damage* (FEMA 348), and Technical Bulletins *Openings in Foundation Walls* (TB-1), *Flood-Resistant Materials Requirements* (TB-2), *Free-of-Obstruction Requirements* (TB-5), *Below-Grade Parking Requirements* (TB-6), *Wet-Floodproofing Requirements* (TB-7), and *Breakaway Walls Below Elevated Coastal Buildings* (TB-9).

## UPCOMING CONFERENCES & WORKSHOPS

**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).

**August 18-19, 2003: Dam Removal Workshop**, Baltimore, MD (Johns Hopkins University campus). Sponsor: Environmental & Water Resources Institute (EWRI) of the American Society of Civil Engineers (ASCE). Contact: Gail Sor, EWRI of ASCE, 1801 Alexander Bell Drive, Reston, VA 20191. Phone: (800) 548-2723 or (703) 295-6017, Fax: (703) 295-6351, email: [gsor@asce.org](mailto:gsor@asce.org), internet: [www.ewrinstitute.org/damremoval03/index.cfm](http://www.ewrinstitute.org/damremoval03/index.cfm)

**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).

**October 20-24, 2003: Wetlands 2003 – Landscape Scale Wetland Assessment and Management**, Nashua, New Hampshire. Sponsor: Association of State Wetlands Managers, Inc. (ASWM). Contact: ASWM, P.O. Box 269, Berne, NY 12023-9746. Phone: (518) 872-1804, Fax: (518) 872-2171, email: [aswm@aswm.org](mailto:aswm@aswm.org), internet: [www.aswm.org](http://www.aswm.org).

**November 4-7, 2003: GDIN2003**, Washington, D.C. Sponsor: Global Disaster Information Network (GDIN). Contact: GDIN, 261289 Talamore Drive, South Riding, VA 20152. Phone: (202) 647-5070, email: [gdin2003@hotmail.com](mailto:gdin2003@hotmail.com), internet: [www.gdin.org](http://www.gdin.org).

**November 15-19, 2003: Annual Meeting of the International Association of Emergency Managers (IAEM)**, Orlando, FL. 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: <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 (\$82.50). 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)** – 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.