



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, 3rd floor
Hartford, CT 06106-5127
(860) 424-3706
<http://dep.state.ct.us>

Editor: Diane S. Ifkovic
diane.ifkovic@po.state.ct.us

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Stamford Policyholders Receive 15% Discount on Flood Insurance

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) recognizes floodplain management activities which exceed the minimum federal requirements by providing discounts on flood insurance premiums which reflect the reduced flood risk.

The CRS credits 18 activities, such as acquiring or retrofitting flood prone structures, open space preservation, drainage system maintenance, and public information initiatives, which earn points that lead to an overall rating class. There are ten CRS rating classes with discounts on insurance premiums ranging from 5% to 45%.

In late 2002, the City of Stamford joined the CRS at a Class 7 rating, providing residents with a 15% discount on their flood insurance premiums. This makes Stamford the highest rated CRS community in Connecticut. On November 20, 2002, the Federal Emergency Management Agency (FEMA) presented Stamford with a plaque marking this achievement.

With a total of 1614 flood insurance policies, Stamford residents pay \$819,245 in yearly flood insurance premiums. The 15% CRS discount relates to an average savings of just under \$60 per policy. Policyholders will save over \$95,000 per year with the 15% CRS discount.

Currently, seven other Connecticut communities participate in the CRS program. Cheshire, East Lyme, Newtown, Wallingford, and West Hartford are Class 9 communities, receiving a 5% discount. Hamden and Westport are Class 8 communities, receiving a 10% discount.

To participate in the CRS, your community can choose to initiate some or all of the eighteen recognized activities. Your community is probably already doing many of these activities and could receive a discount just for keeping track. To join CRS, community officials will need to prepare an application documenting these efforts. Participation in the CRS is voluntary. If your community is in full compliance with the rules and regulations of the NFIP, you may apply. There is no application fee and all CRS publications and assistance are free. Your community's chief elected official must appoint a CRS coordinator to handle the application work and serve as the liaison between the community and FEMA, who administers the CRS.

For more information on the CRS, go to the FEMA website:
<http://www.fema.gov/nfip/crs.htm>

Contact the Connecticut DEP Flood Management Program at (860) 424-3706, if your community is interested in joining the CRS or would like to obtain more information on the CRS program.

Stream Channel Encroachment Lines

Historically, Connecticut's rivers and their floodplains have been abused. They have been filled, constricted and developed through ignorance and disregard for the natural occurrence of flood events.

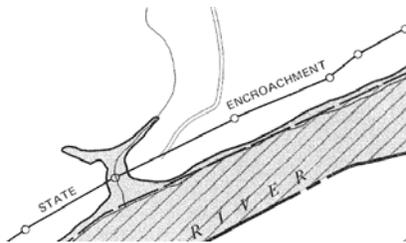
In 1955, Connecticut received a strong reminder of the dangers of unwise land use when tremendous flooding wreaked havoc on the overdeveloped floodplain areas throughout the State.

The Connecticut Stream Channel Encroachment Line (SCEL) Program emerged from this disaster as a non-structural element in the State's ongoing efforts to reduce the loss of life and property from flooding events. Connecticut General Statutes (CGS) Sections 22a-342 through 22a-349a authorized the SCEL Program.

The SCEL Program regulates over 270 linear miles of the State's most flood prone rivers. The SCEL Program, administered by the Connecticut Department of Environmental Protection (CTDEP), Bureau of Water Management (BOWM), Inland Water Resources Division (IWRD), regulates the placement of encroachments and obstructions riverward of SCELs in order to lessen the hazards to life and property posed by flooding and to assure that floodplain development is compatible both structurally and hydraulically with the flood flows expected in these rivers.

Any person proposing to place an encroachment or obstruction riverward of a SCEL must obtain a permit from the CTDEP. Activities which require a permit when conducted riverward of SCELs include the removal or deposition of material, any alteration of the land or

watercourse, construction of structures, filling, dredging, clearing, grubbing, grading, piping, culverting, channelizing, diverting, damming, dewatering, and any other activity that temporarily or permanently alters the character of the floodplain or watercourse. Major repair of structures that existed before the SCELs were established may also require a permit. Permit fees range from \$250 to \$2,500 depending on the proposed activity.



A Stream Channel Encroachment Line (SCEL) as shown on a Federal Emergency Management Agency (FEMA) Flood Insurance Rate Map (FIRM) for the Town of Cromwell

In making a decision on a SCEL permit application, the CTDEP must consider the impact of the proposed activities in the floodplain environment, including wildlife and fisheries habitats and on the hazards posed to people and property. Permits to develop within these areas are granted only if it can be clearly demonstrated that no increase in flood hazard or other adverse consequences will result upon completion of the development.

In general, the SCELs roughly outline the limits of the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP) 100-year riverine floodplain. However, certain backwater areas which experience flooding, but do not contribute

significantly to the conveyance of flood flows in many cases were omitted from SCEL regulation. More importantly, if a flood of record exists which exceeds the FEMA 100-year base flood elevation (BFE), this higher flood elevation is used as the regulatory standard for the SCEL Program.

There are other differences between the State SCEL Program and the FEMA NFIP. The State SCEL Program is older than the NFIP and includes only segments of highly flood prone major rivers. The NFIP is locally administered (under Federal guidelines) and includes every municipality and every watercourse in the State. The NFIP has also developed the "floodway" concept. The floodway being the most critical area required for the conveyance of flood flows. State SCELs usually encompass the outer floodplain limit as well as the critical floodway in the river.

SCELs are not always shown on the FEMA Flood Insurance Rate Maps (FIRM). Both FEMA FIRM and SCEL maps should be consulted before beginning any project in the floodplain. SCEL maps are on file in the Town Clerk's office in the affected municipality and at the CTDEP. An index to the SCEL maps, listing all of the SCEL regulated areas, is available from the CTDEP. To obtain this index or for any other questions on the SCEL Program contact the CTDEP, IWRD at (860) 424-3019.

A fact sheet on the SCEL Program can also be accessed at the CTDEP website:

<http://www.dep.state.ct.us/pao/IWRDfact/strmchan.htm>

FEMA Director Announces Departure

On December 16, 2002, Federal Emergency Management Agency (FEMA) Director Joe M. Allbaugh announced his decision to leave government service on March 1, 2003. Until March, Allbaugh will continue to lead FEMA's transition into the Department of Homeland Security, but will leave the Bush administration to explore other opportunities in the private sector.

"I have been a long time advocate for the Department of Homeland Security and now that it is a reality and the President has a great team in place, I feel I can move on to my next challenge," Allbaugh said. "For the last two years, my family has been extraordinarily patient and supportive as I responded to numerous disasters across the country. Now I am going to take the opportunity to spend some time with my wife and children."

Since joining FEMA in February 2001, Allbaugh has overseen the federal response to 89 major disasters, beginning with an earthquake registering 6.8 on the Richter scale that rocked Nisqually, Washington in late February 2001, just two weeks after his swearing in. In June 2001, FEMA responded to the tragic consequences of Tropical Storm Allison, which resulted in 41 lives lost and more than \$5 billion in damages. Throughout his tenure, Allbaugh has helped people recover from disasters as far away as Guam and Micronesia, and has obligated approximately \$7.2 billion dollars in disaster assistance.

Most visibly, Allbaugh was President Bush's personal representative following the September 11 terrorist attacks in New York, Virginia and

Pennsylvania. Allbaugh immediately made federal resources available to New York City and Arlington County, Virginia, offering them trained incident commanders, urban search and rescue teams, and the resources of 26 federal agencies under the Federal Response Plan. In addition to federal resources, Allbaugh offered comfort to Americans immediately following the attacks, keeping them informed throughout the immediate response. His numerous interviews earned him high praise as he conveyed to the American public the work of President Bush, FEMA, the federal government, first responders and countless volunteers from across the nation.



FEMA Director Joe Allbaugh

In addition to responding to the terrorist attacks, Allbaugh has overseen efforts to help New York City recover. He ensured FEMA's existing assistance programs could be innovatively applied to the unique circumstances of New York City's disaster, which was characterized by contained physical damage but widespread economic loss and consequences.

Allbaugh approved the largest crisis counseling grant in FEMA's history, totaling \$154 million. He has also approved approximately \$330 million for individual disaster victims and \$4.9 billion for the City and State of New York, to reimburse the cost of emergency services, transportation projects and debris removal, and to help rebuild the public infrastructure. To date, Allbaugh has approved \$5.5 billion in federal aid in response to the terrorist attacks and anticipates distributing nearly \$9 billion, making the terrorist attacks the most costly disaster in FEMA's history.

In 2002, Allbaugh directed the preparations for and response to Tropical Storm Isidore and Hurricane Lili, the first hurricane to strike the U.S. in three years. He has also managed the federal response to numerous wildfires, floods and the November tornadoes that struck several states across the South and Midwest.

"I have seen both horrific and amazing things throughout my tenure at FEMA. I have seen human suffering and widespread devastation, but what has made the strongest impression on me is how the American people rally together to help each other in times of need," Allbaugh said. "The resilience and generosity of the American spirit is something that will stay with me always."

In addition to the nation's disaster relief efforts, Allbaugh manages the agency's approximate annual operating budget of \$3 billion and its approximate 2,500 federal employees and 4,500 temporary Stafford Act employees.

Reprinted from the FEMA website, Press Release Number 02-254.

2002 Hurricane Season Wrap-Up Report

The official 2002 Atlantic hurricane season ended quietly on Saturday, November 30th, bringing to a close a mild tropical season that produced just four hurricanes, only one of which made landfall in the United States.



There were a total of twelve named storms in the 2002 hurricane season. However, only eight storms (one hurricane and seven tropical storms) hit the United States, according to the National Weather Service (NWS). Three of the seven tropical storms that hit the U.S. (Gustav, Isidore and Kyle) had been hurricanes but weakened before hitting the U.S. Only Lili struck the U.S. as a hurricane. These storms resulted in nine deaths and approximately \$900 million in property damage in the U.S., according to the National Oceanic and Atmospheric Administration (NOAA) National Hurricane Center (NHC). Despite the damage, these storms brought an end to the drought that plagued much of the East during 2002.

In 2002, the total of twelve named storms was higher than the 50-year average of 9.6 storms. The number of hurricanes in the 2002 season was lower than the historical average according to the NWS. The NHC noted that the eight storms that hit the U.S. is twice the average number to hit during a typical hurricane season.

The 2002 hurricane season, which officially began on June 1, had a slow start. The first named storm did not arrive until mid-July and only three storms formed in August. None of those storms reached hurricane strength. September was a busy month. Eight storms formed, including the only two major hurricanes (Category 3 or higher) of the season, Lili and Isidore, and two lower-intensity hurricanes (Category 1 or 2), Gustav and Kyle.

Hurricane experts from the NHC are attributing the mildness of the season to a strengthening El Nino system. Ocean water warms in the Pacific Ocean off of South America and affects weather around the world.

2002 Atlantic Hurricane Season Named Storms

Tropical Storms: Arthur, Bertha¹, Cristobal, Dolly, Edouard¹, Fay¹, Hanna¹, Josephine

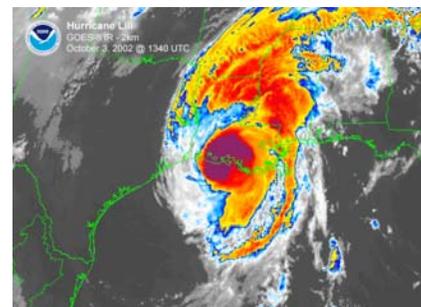
Hurricanes: Gustav¹, Isidore¹, Kyle¹, Lili²

¹ Hit U.S. as a tropical storm

² Hit U.S. as a hurricane

The growing El Nino weakened this year's storms and only four of the eight reached 74 mph hurricane strength. Hurricane forecasters at the NOAA NHC, Climate Prediction Center (CPC) correctly forecasted the season's climatic conditions, including the El Nino that would reduce the overall hurricane activity this season. The NHC forecast called for seven to ten tropical storms, of which four to six could develop into

hurricanes, with one to three classified as a major hurricane.



Louisiana was the hardest hit state, being battered by four storms, including Hurricane Lili. Hurricane Lili hit the Louisiana coast in early October. It was the only hurricane to make landfall in the United States this season.

Lili reached a strong Category 4 intensity while churning across the Gulf of Mexico. But Lili's strength weakened considerably in the overnight hours before coming ashore in Louisiana on October 3. Lili weakened from a 140 mph Category 4 hurricane to a 100 mph Category 2 hurricane and did not cause widespread destruction. Hurricane Lili was the first hurricane to hit the United States since 1999.

Details of the 2002 hurricane season and other hurricane information are available at the NOAA NHC website:

<http://www.nhc.noaa.gov>

A summary of the 2002 Atlantic hurricane season from Dr. William Gray and researchers at Colorado State University can be found at:

<http://hurricane.atmos.colostate.edu/forecasts/2002/nov2002>

Floodplain Focus: FEMA Mitigation Programs

Hazard mitigation is any action taken to reduce the loss of life or damage to property from natural hazards. The Federal Emergency Management Agency (FEMA) offers several hazard mitigation grant programs to fund projects, such as home elevations, which can lessen the effects of disasters on people and property. The Connecticut Department of Environmental Protection (CTDEP) administers these grant programs. A letter explaining the availability of these grants is sent each spring to all municipalities. These programs are competitive statewide.

Hazard Mitigation Grant Program (HMGP) – The Hazard Mitigation Grant Program provides grants to implement long-term hazard mitigation measures following a presidential disaster declaration. The purpose of the program is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The grant is targeted to mitigate the damage from natural disasters to buildings, infrastructure, or other facilities. Eligible applicants are State and local governments, Native American tribes, and certain non-profit organizations. Individual homeowners and businesses may not apply directly to the HMGP, however, a community may apply on behalf of homeowners and businesses and act as their agent. Any municipality in the State can apply for this money following a disaster, even if the community is not one of the disaster communities or located in the county of the disaster declaration. Types of funded projects include: structural hazard controls, retrofitting/flood-proofing structures, acquisitions, relocations, elevations, purchase of specialized mitigation equipment to aid in reducing disaster damages, and hurricane shutters or roof bracing. The State receives 15% of the total disaster costs, which is then used to fund this grant program. FEMA funds 75% of the eligible costs of each project with a 25% match (cash or in-kind services) required from the recipient. Elevation projects require that the 25% local match be cash, all other projects may be allowed to use in-kind funds as a match. All approved projects for this grant must be completed within 3 years of receiving grant funds.

Flood Mitigation Assistance Program (FMA) – The Flood Mitigation Assistance Program provides funding to communities for projects that mitigate the damage from flooding to a home or other structure that is covered by flood insurance. This grant program is funded by the National Flood Insurance Program (NFIP) policyholders and funds projects for policyholders. Projects which may qualify for this type of grant include: elevating or relocating buildings in the 100-year floodplain, demolishing buildings in the 100-year floodplain to provide open space for parks or recreational uses, and acquisition of land to prevent development that would increase the flooding liability to the NFIP. Each year, approximately \$200,000 is made available from FEMA. FEMA provides 75% of project funding, and the grant recipient must match 25% of the funding (cash or in-kind). Elevation projects require that the 25% local match be cash. All other projects may be allowed to use in-kind funds as a match. All approved projects for this grant must be completed within 3 years of receiving grant funds. The community applying for this grant must have a hazard mitigation plan completed or in progress prior to receiving funds. Grant funds to complete a hazard mitigation plan are available through the Flood Mitigation Assistance Planning Grant (see below).

Flood Mitigation Assistance Planning Grant (FMAP) – The Flood Mitigation Assistance Planning Grant provides funding to municipalities to develop and write a hazard mitigation plan for their community. Each year FEMA provides approximately \$20,000 for FMAP. FEMA funds 75% of the cost of the project with a 25% match (cash or in-kind) required from the recipient. The objective of this grant is to write a hazard mitigation plan that leads to the reduction of federal and state disaster assistance expenditures, and financial liability to the NFIP. This plan is also required prior to receiving funding under the FMA grant program.

Pre-Disaster Mitigation Program (PDM) – The Pre-Disaster Mitigation Program is a new FEMA program to provide a hazard mitigation funding mechanism that is not dependent on a presidential disaster declaration (such as HMGP). Eligible projects under the PDM are state and local hazard mitigation planning, mitigation projects and public education and outreach. The initial PDM program focus is on the development of local or regional hazard mitigation plans. Multi-jurisdictional or regional plans are highly encouraged. According to the new federal regulations, by November 1, 2004 local governments applying for any FEMA mitigation grants to conduct projects (e.g. home elevations, acquisitions) must have an adopted local hazard mitigation plan in place prior to receiving grant funds. In addition, following a presidential disaster declaration, municipalities will not be able to receive funding under the Hazard Mitigation Grant Program without an approved local hazard mitigation plan.

Contact Doug Glowacki for questions on HMGP or FMA; contact Diane Ifkovic for questions on FMAP or PDM, CTDEP, at (860) 424-3706. More information can also be found at the FEMA website, www.fema.gov.

UPCOMING CONFERENCES & WORKSHOPS

February 22-26, 2003: Mid-Year Meeting of the National Emergency Management Association (NEMA), Washington, D.C. Sponsor: NEMA. Contact: Stefan Joyce, NEMA, P.O. Box 11910, Lexington, KY 40578. Phone: (859) 244-8162, email: nema_admin@csg.org, www.nemaweb.org.

February 24-28, 2003: International Erosion Control Association (IECA) 34th Annual Conference, Las Vegas, Nevada. Sponsor: IECA. Contact: IECA, P.O. Box 774904, 1355 S. Lincoln Avenue, Steamboat Springs, CO 80477-4904. Phone: (970) 879-3010, Fax: (970) 879-8563, email: ecinfo@ieca.org, www.ieca.org.

May 11-16, 2003: Association of State Floodplain Managers (ASFPM) 27th 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, www.floods.org.

May 29-30, 2003: National Flood Conference 2003, San Francisco, CA. Sponsor: FEMA. Contact: Catherine King, Phone: (301) 918-1439.

June 8-13, 2003: Society of Wetlands Scientists (SWS) 24th 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, www.sws.org.

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, 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, 2nd floor, Lexington, KY 40507-1544. Phone: (859) 257-5140, Fax: (859) 323-1958, email: info@damsafety.org, 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 Dept. of Environmental Protection, (860) 424-3537.

For more information on the courses listed, visit the EMI website: <http://training.fema.gov/EMIWeb/>

- E234 **Digital Hazard Data** – January 27-30, May 12-15.
- E260 **Hazard Mitigation Grant Program (HMGP)** – July 14-17.
- E263 **Managing the Hazard Mitigation Grant Program (HMGP)** – March 17-20, September 22-26.
- E273 **Managing Floodplain Development Through the NFIP** – March 31-April 4, Aug. 11-15, Sept. 15-19.
- E278 **NFIP/Community Rating System (CRS)** – April 7-11, September 22-26.
- E279 **Retrofitting Flood-prone Residential Buildings** – January 27-31.
- E307 **Basic Hazards HAZAS U.S. Training** – April 14-17, August 25-28.
- E313 **Basic Multi-Hazards in the U.S.** – June 23-25, August 25-28.
- E314 **Advanced HAZUS** – April 28-May 1, September 22-25.
- E315 **HAZUS Inventory Data Collection** – March 24-27, August 11-14.
- E386 **Residential Coastal Construction** – March 10-14, September 28-October 3.
- E329 **Multi-Hazard Building Design Summer Institute (MBDSI): Flood Protective Design** – July 21-25.
- E330 **Multi-Hazard Building Design Summer Institute (MBDSI): Earthquake Design** – July 28-Aug. 1.
- E331 **Multi-Hazard Building Design Summer Institute (MBDSI): Wind Protective Design** – July 21-24.
- E335 **Multi-Hazard Building Design Summer Institute (MBDSI): Dam Safety** – July 21-24.