



The Torrent

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East Haven Policyholders Receive Discount on Flood Insurance

On Monday, October 27, 2003, Daniel A. Craig, Director of the Federal Emergency Management Agency (FEMA) Region I, presented East Haven with a plaque marking the town's new participation in the Community Rating System (CRS).

The National Flood Insurance Program (NFIP) 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 flood insurance premiums ranging from 5% to 45%.

East Haven entered the CRS at a Class 9 rating, providing residents with a 5% discount on their flood insurance premiums. With a total of 1164 flood insurance policies, East Haven residents pay \$690,696 in annual flood insurance premiums. The 5% CRS discount relates to an average savings of approximately \$26 per policy. Policyholders will

save over \$30,500 per year with the 5% CRS discount.

Six other Connecticut communities currently participate in the CRS program. East Lyme, Newtown, and West Hartford are Class 9 communities (5% discount). Hamden and Westport are Class 8 communities (10% discount). Stamford is a Class 7 community (15% 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 the 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.

If your community is interested in joining the CRS, please contact Carla Feroni at (860) 424-3390 or carla.feroni@po.state.ct.us

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

Is Your Floodplain Manager Certified?

In the early 1990's, Mount Pleasant, South Carolina, was facing the possibility of being placed on probation by FEMA for failing to comply with their obligations under the National Flood Insurance Program (NFIP). City staff attended courses sponsored by the State and FEMA and became knowledgeable about floodplain management and their community's responsibilities under the NFIP. Mount Pleasant is now not only in good standing with the NFIP, but it is an active participant in the Community Rating System (CRS) that has reduced the flood insurance premiums in the town because of its exemplary floodplain management program.

Mount Pleasant is only one of hundreds of cases that have demonstrated how well-trained staff pays off. As a result, floodplain development is better managed, flood losses are reduced, property owners are better protected, there is compliance with State and Federal programs, and residents enjoy lower insurance premiums.

How do you know if your staff is adequately prepared for the job? Short of an assessment visit by FEMA or your state's NFIP coordinating agency, the best way to know that your staff are competent is to encourage them to become a Certified Floodplain Manager (CFM). Only with adequate training and education to gain knowledge in flood mapping, the requirements of the NFIP, building construction in flood hazard areas, administering floodplain management regulations, and related topics, can a person pass the rigorous CFM certification exam.

In order to maintain their CFM certification, they must attend

classes, workshops or home study courses to keep CFMs up to date on new approaches, standards and programs for their community.

The Certified Floodplain Manager (CFM) Program was established by the Association of State Floodplain Managers (ASFPM) in 1999. The emphasis of the CFM Program is on knowing the fundamentals of flood mapping, managing floodplain development, national and state standards, and how to apply them to a locally administered program. CFMs have been defined as people who know their stuff.



To become a CFM, a person should study the basics of floodplain management. These are found in courses conducted by FEMA, the states and ASFPM. The best single reference is the course material used for FEMA's home study course "Managing Floodplain Development Through the National Flood Insurance Program" (FEMA IS-9), which can be downloaded through a link on the ASFPM website.

When a person is ready, he or she applies to take the exam, which is offered many times throughout the year at locations around the country, often in conjunction with a state training program or

conference that prepares the person for the exam. The exam is three hours long and covers the gamut of topics that a local administrator needs to know. Application forms are available on the ASFPM website (www.floods.org).

In order for a Certified Floodplain Manager to continue to effectively serve his or her community, continuing education is necessary. Credits for this continuing education can be obtained by attending training, workshops, technical conferences or by completing graded home study courses. Continuing education credits can also be obtained through web based training courses offered by RedVector.com. ASFPM members receive a discount when they link to RedVector.com through the ASFPM website and use the ASFPM reference code. CFMs must provide verification for completing continuing education during each two-year renewal period, thus demonstrating their continuing competency in handling their community's floodplain program.

Today the CFM Program boasts over 1400 certified professionals nationwide. Employers of these CFMs are now reaping the rewards of having knowledgeable staff. Some communities have received additional credit under the NFIP Community Rating System (CRS). Other communities report they have less trouble with the construction industry because staff is able to clearly explain the process and requirements of the local floodplain ordinance.

For more information on the CFM Program, contact the ASFPM at (608) 274-0123 or visit their website www.floods.org.

News Briefs

2004 Small Entity Scholarship Program

The Small Entity Scholarship Program, sponsored by the Public Entity Risk Institute (PERI) and the Public Risk Management Association (PRIMA), provides \$1,000 of direct financial assistance, discounted registration fee, and other benefits to help staff and officials of small public jurisdictions and community non-profit organizations with limited funds to attend the 2004 PRIMA Annual Conference to be held on **June 13-16, 2004** in Fort Lauderdale, Florida at the Broward County Convention Center.

The PRIMA Conference brings together more than 2,000 local officials, vendors, and suppliers devoted to improving risk management in the public sector.

A recipient must meet these guidelines: be an employee or official of a small public entity, defined as: 1) a municipality with a population of 50,000 or fewer; 2) a county with a population of 100,000 or fewer, or 3) a school district with an average daily attendance of 4,000 or fewer; or be an employee or board member of a community-serving non-profit organization with an annual operating budget of \$2 million or less.

Individuals interested in applying for this scholarship should visit the PRIMA website, www.primacentral.org, complete the application form, and send it postmarked by **February 27, 2004** to the address provided on the application form. For additional information or application forms, contact PERI at (703) 352-1846 or PRIMA at (703) 528-7701.

NFIP Community Biennial Reports Due

FEMA mailed out the NFIP Community Biennial Report form in early October 2003 in a large envelope containing a cover letter, the biennial form, and a bulletin that gives background information along with instructions for completing the form.

If you have not received the form, a second identical mailing is going out in late December 2003 or early January 2004. FEMA would appreciate local staff being on the lookout for the form and providing the information requested. The form may be sent to your chief elected official instead of staff.

The biennial report is submitted every two years and must be completed by the designated local floodplain manager and returned via mail. This year the form can be faxed to FEMA or the form can be completed online. A special effort is being made this year to give communities an opportunity to express their needs for flood map updates.

Complete and accurate responses to the biennial report form will yield a nationwide accumulation of data that is invaluable. This is the chance for municipalities to help build a strong body of data that will help improve the NFIP. The data gathered is used by FEMA to monitor the program at a national level and make improvements.

If you have received your biennial form and have questions or if you have not yet received your form, please contact Diane Ifkovic, (860) 424-3537, at the Connecticut Department of Environmental Protection.

CFM Exam Offered in New England

The Certified Floodplain Manager (CFM) exam will be given on **Thursday, February 26, 2004**, from 2:00 pm to 5:00 pm, at the offices of ENSR International in Westford, Massachusetts. The New England Floodplain and Storm water Managers Association (NEFSMA), Dewberry, and ENSR International are co-sponsoring and hosting the exam.

The Association of State Floodplain Managers (ASFPM) has established this national CFM program for professional certification of floodplain managers.

The primary goal of the ASFPM CFM Program is to help reduce the nation's flood losses and protect and enhance the natural resources and functions of floodplains by improving the knowledge and abilities of floodplain managers in the U.S. A second goal of the CFM Program is to increase the prominence of floodplain management in decision-making by local officials and the public.

The exam will be proctored by Scott Choquette, Field Office Coordinator for Dewberry and a CFM. Individuals interested in taking the exam should contact Scott Choquette via email at schoquette@dewberry.com or by phone at (617) 695-3400. **There is a formal registration procedure and fees that are due to ASFPM at least two weeks prior to taking the exam. So don't delay!**

For additional information on the CFM program, please visit the ASFPM website at www.floods.org.

2004-2005 Community Planning Fellowships

The Federal Emergency Management Agency (FEMA) and the Environmental Protection Agency (EPA) are sponsoring Community Planning Fellowships designed to help graduate-level planning students learn to incorporate hazard mitigation into community planning practices. The National Institute of Building Sciences (NIBS) will administer this fellowship program.

Many urban planners are relative newcomers to hazard mitigation. Approaches to the reduction of losses from all types of hazards historically have focused on the application of knowledge from the physical sciences, construction sciences, and engineering. However, as the direct losses and disruptions caused by natural disasters continue to grow, communities have become increasingly aware that development decisions made in the past are at least partly responsible for the extent of devastation that results from each new disaster.

Graduate students selected to receive a fellowship will be provided with funding sufficient to support one year of field research focusing on local and state hazard mitigation and community planning uses. The fellowship will involve an eight-week orientation at FEMA and EPA headquarters, extensive fieldwork within the communities to be selected jointly by the student and FEMA, and independent study follow-up work during the academic year.

Financial assistance will cover: a stipend for eight weeks in Washington, D.C. at FEMA headquarters; a stipend for tuition and fees to cover the credit hours (not to exceed six credit hours for the entire academic year) earned for fellowship independent study over two semesters;

reimbursement for travel costs and other expenses incurred for field work; and housing for eight weeks spent at FEMA headquarters.

The fellows will work under the supervision of the FEMA Chief of the Mitigation Division, Risk Reduction Branch, with assistance from EPA staff. During the summer of 2004, the fellows will initiate one-year field projects that focus on hazard mitigation and community planning issues within their study communities.

The fellows will be expected to continue work with their study communities for two semesters in an independent program under the direction of a sponsoring faculty member. Each student will be required to produce a paper that reflects the fellow's field experience.

APPLICANT REQUIREMENTS

All applicants for the fellowship must:

1. Have completed one year of graduate study before summer 2004 at an accredited university and most core courses required for a Masters degree in urban, regional, or environmental planning. **PhD candidates are not eligible for these fellowships.**
2. Demonstrate an understanding of and interest in the federal government's role in hazard mitigation. The physical nature of natural and/or man-made hazards and how these hazards and the disasters they cause affect communities and the importance of planners and the field of urban planning in hazard mitigation.
3. Have the support of a faculty advisor who has an equal interest in the role of planning in hazard mitigation as well as an interest in

the development of elements of planning curricula that focus on hazard mitigation.

4. Be articulate and comfortable speaking with diverse groups of individuals including federal, state, and local government decision makers as well as private citizens and be capable of clear written communications.
5. Be a U.S. citizen or hold permanent resident status.

APPLICATION PROCEDURE

The application form and more detailed information can be found at: <http://www.nibs.org>. Applications must submit on or before **JANUARY 26, 2004** and must include:

1. A completed application form.
2. Academic transcript covering the applicant's junior and senior years of undergraduate work and all of the applicant's graduate work.
3. A statement of educational and career goals.
4. A letter of nomination by the faculty sponsor named on the application.

Completed applications and supporting material should be sent via mail or electronically to:

Claret M. Heider
National Institute of Building Sciences
Multi-hazard Mitigation Council
1090 Vermont Ave, NW, Suite 700
Washington, DC 2005-4905
E-mail: cheider@nibs.org
Phone: (202) 289-7800, ext. 131
Fax: (202) 289-1092

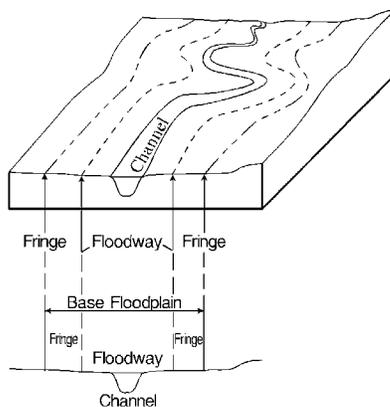
During the first week of March 2004, FEMA and EPA staff will conduct telephone interviews with applicants who become finalists. The announcement of the award will be made by March 22, 2004.

Floodplain Focus: Floodway

For purposes of the Federal Emergency Management Agency (FEMA) National Flood Insurance Program (NFIP), the area that would be inundated by the 100-year base flood is called the “Special Flood Hazard Area” (SFHA) or the 100-year floodplain. The 100-year floodplain is composed of two areas: the floodway and the flood fringe (Picture 1). The **floodway** is the stream channel and that portion of the adjacent floodplain that must remain open to permit the passage of the base flood. Floodwaters generally are deepest and swiftest in the floodway. Anything located in this area is in the greatest danger during a flood. The remainder of the floodplain is called the **flood fringe**, where water may be shallower and slower moving. Buildings, structures, the placement of fill and other development activities placed within the floodway are more likely to obstruct flood flows, causing the water to slow down and back up, resulting in higher flood elevations.

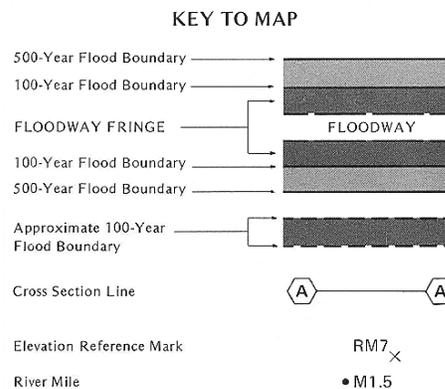
The community officially adopts its “regulatory floodway” in the floodplain management ordinance or regulation. The **regulatory floodway** is defined as the channel of the watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than one foot (or a lower height designated by the community). All projects in the regulatory floodway must undergo an encroachment review to determine their effects on flood flows and ensure that they do not cause problems.

Picture 1



Depiction of floodway & flood fringe

Picture 2



Map legend for Flood Boundary & Floodway Map

Communities must regulate development in the floodway to ensure that there are no increases in upstream flood elevations. According to the minimum NFIP requirements, within the regulatory floodway, communities must prohibit any encroachments, including fill, new construction, substantial improvements, and other developments unless it has been demonstrated through hydrologic and hydraulic analyses performed in accordance with standard engineering practices that the proposed encroachment would not result in any **(0.00 feet)** increase in flood levels within the community during the occurrence of the base flood discharge. It is recommended, however, that floodway development be discouraged or even prohibited because of the hazardous nature of this area. For watercourses where FEMA has provided base flood elevations, but no floodway has been designated, the community must review developments on a case-by-case basis to ensure that these increases do not occur.

In some limited situations, it may be in the public interest to allow an increase in flood heights greater than those allowed under the NFIP regulations. For example, it would be difficult to build a flood control reservoir or a dam without affecting flood heights. Because such a project would have a major impact on flood heights, the flood maps must be changed to reflect the new hazard and approval must be received from FEMA, and possibly from the State depending on the type of project, before such a project can be initiated.

The floodway and flood fringe are depicted on a community’s Flood Insurance Rate Map (FIRM). Before 1986, two sets of maps were published: FIRM and Flood Boundary and Floodway Map (FBFM). The FBFM (Floodway Map), depicts how the floodplain is divided into the floodway and flood fringe. The white area adjacent to and including the channel is the floodway. The gray shaded area is the flood fringe. (Picture 2) One problem with this method is that people often confuse the white floodway with the white area representing land that is free from flooding. Also, since the floodway is mapped separately, people often forget to check this map or even know that it exists. FIRMs published after 1986 have corrected this problem by eliminating the FBFM. Floodways are now delineated directly on the FIRM as a diagonally hatched area.

UPCOMING CONFERENCES & WORKSHOPS

February 16-18, 2004: Erosion Control '04 Conference, Philadelphia, Pennsylvania. Sponsor: International Erosion Control Association (IECA). Contact: IECA, P.O. Box 774904, Steamboat Springs, CO 80477. Phone: (970) 879-3010, email: ecinfo@ieca.org, internet: www.ieca.org.

May 16-21, 2004: Lighting the Way to Floodplain Management: 28th 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, 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.

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.

July 11-14, 2004: Watershed 2004, Dearborn, Michigan. Sponsor: Water Environment Federation. Internet: 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, internet: 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/emiweb/>

- E170 **Advanced HAZUS MH for Hurricane** – May 3-6.
- E172 **Advanced HAZUS MH for Flood** – July 12-15.
- E204 **Mitigation Emergency Response Team** – September 8-9.
- E234 **Digital Hazards Data** – March 8-11, 2004, September 27-30.
- E238 **Cooperating Technical Partners (CTP)** – February 9-12, May 17-20, August 16-19.
- E271 **HEC Software Course** – January 27-29, May 25-28.
- E273 **Managing Floodplain Development Through the NFIP** – March 22-25, June 14-17, August 16-19.
- E274 **National Dam Safety Technical Workshop** – February 18-19.
- E276 **Benefit-Cost Analysis: Entry Level Training** – July 28-30.
- E278 **NFIP/Community Rating System (CRS)** – March 15-19, July 26-29, September 20-23.
- E279 **Retrofitting Flood-prone Residential Buildings** – April 26-30.
- E313 **Basic HAZUS Multi-Hazards (MH)** – January 5-8, February 2-5, September 13-16.
- E317 **Data Management for HAZUS MH** – June 1-3.
- 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.