

# The Torrent



## Connecticut Receives Disaster Declaration from April 15<sup>th</sup> Nor'easter Storm

On Sunday, April 15, 2007, a powerful Nor'easter storm dumped up to 8 inches of rain in some areas of Connecticut, causing major flooding, along with infrastructure and property damage across Connecticut. In the early spring of 2007, several late season snowstorms and rain events resulted in saturated and frozen soils. These very wet conditions prior to the April 15<sup>th</sup> storm significantly aggravated flooding in the state.



**Spillway Flow over the American Felt Dam, Greenwich**

Flooding forced the closure of dozens of state and local roads, interrupted service on Metro-North Commuter Railroad's Danbury line and caused flight delays at Bradley International Airport. In eastern Connecticut, high winds blew down trees and power lines causing additional road closures. Over 44,000 customers lost power during the storm. The storm damaged at least 179 businesses and more than 2,400 homes. Government costs associated with the storm and its aftermath totaled \$12 million, and private losses totaled more than \$31.2 million, with a combined total of over \$43 million in damages statewide. Storm effects were felt across the state into Tuesday, April 17<sup>th</sup>. The most severe flooding occurred in western Connecticut.

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On April 19, 2007, FEMA Preliminary Damage Assessment (PDA) teams were sent to Connecticut to document statewide damages suffered by municipalities, businesses and individuals. PDAs are a joint effort between local, state and federal officials. These FEMA PDA team members, along with state officials from the Connecticut Department of Emergency Management and Homeland Security, made up ten teams that canvassed communities where damage was reported in an effort to determine the actual cost of damages suffered by municipalities, businesses and individuals in the state.

During an assessment, teams look at a number of factors: 1) the amount and type of damage, including the number of homes affected and the extent of the damage to those homes; 2) the impact on the infrastructure of affected areas or critical facilities such as roads, bridges and state and local buildings; 3) level of insurance coverage in place for homeowners and public facilities; and 4) assistance available from other sources (state, local and voluntary or-

**Dam overtopping and resulting washout, Ridgefield**



ganizations). The damage assessments can take days or weeks providing there is adequate access to the damaged areas. In many cases, high flood waters can delay a damage assessment because it can be difficult to access those areas until flood waters recede. In addition to Connecticut, PDA teams were

dispatched to Massachusetts, New Jersey, New York, Maine, New Hampshire, Rhode Island, and Vermont.

After the PDA was completed and validated, the Governor wrote to the President requesting a Presidential major disaster declaration which authorizes assistance for businesses, municipalities and individuals who suffered flood damage. On May 1, 2007, Governor M. Jodi Rell asked President Bush to declare Connecticut a disaster area due to the April 15th storm.

On May 11, 2007, President Bush declared Connecticut a disaster area. This declaration makes Connecticut eligible for federal funds, helping cover some of the \$43 million in expenses incurred by the state and local governments and property owners.

A Presidential disaster declaration allows Connecticut municipalities to be eligible for federal reim-

**Flooding at the Farmington Polo Grounds**





bursments of up to 75 percent of eligible costs to repair storm damage through the Public Assistance (PA) program. PA assistance was received for Fairfield and Litchfield counties only.

Through the disaster declaration, homeowners and renters within Fairfield, Litchfield, Hartford, Windham, New London, New Haven and Middlesex counties were eligible to apply for Individual Assistance (IA), including Housing Assistance, Disaster Unemployment Assistance, Small Business Administration (SBA) disaster loans, Farm Service Agency loans, and the Individuals and Households Program. FEMA personnel canvassed areas door to door in the affected counties explaining the IA program and also inspected damaged property to verify damage claims and confirm losses under this program.

Presidential disaster declarations from this April storm event were also received in the states of Maine, New Hampshire, Vermont, Massachusetts,

**Dam sandbagging to prevent overtopping, Bethlehem**



Rhode Island, New Jersey, New York. Disaster Recover Centers (DRC) were opened up in various locations around Connecticut (Danbury, Greenwich, Bridgeport, New Haven, Simsbury, Norwalk, Waterbury) to allow FEMA personnel to talk to residents directly

about their storm-related damage and assist them in apply for federal assistance. Two mobile DRCs (MDRC) were opened in Groton and Willimantic. Midnight, August 13, 2007 was the deadline to apply for IA. Residents could apply for assistance through a dedicated toll free number, on the FEMA website ([www.fema.gov](http://www.fema.gov)), or at the DRCs or MDRCs located around the state. As of August 3, 2007, \$5.5 million was approved for disaster relief in Connecticut, with over \$2.2 million in grants to individuals, \$1.6 in PA grants to municipalities and \$1.5 million in low-interest SBA loans.

**Dam Breach, Bethany**

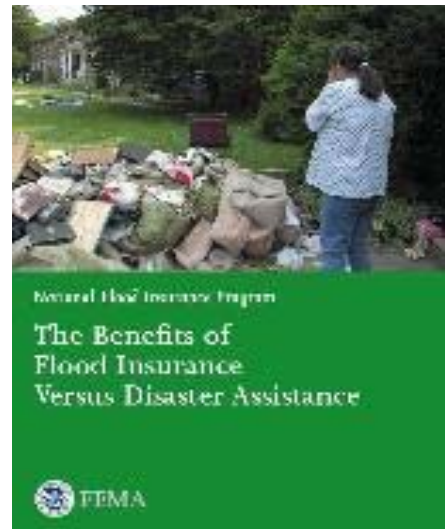


FEMA also set up a Joint Field Office (JFO) in Windsor, Connecticut to manage and coordinate disaster operations within Connecticut with state officials from various agencies. This JFO also assisted the states of Vermont, Massachusetts and Rhode Island for their disaster declaration related to this storm.

# Floodplain Focus: Flood Insurance vs. Disaster Assistance

Many average citizens believe that following a disaster, the federal government will provide all the necessary funds to repair their homes or businesses in order to make their lives whole again. This is a common misconception about federal disaster assistance. First, federal assistance is only available if the President formally declares a disaster for a state or particular area. Second, the federal assistance available is specific and limited, and is not intended to restore damaged property to its condition before the disaster.

Under the federal Individuals and Households Program, individuals and families with uninsured and underinsured property damage due to a disaster may be eligible to receive assistance for a variety of disaster-related needs. This assistance is meant to help with critical expenses that cannot be covered in other ways, such as insurance. The federal government will provide temporary housing, short-term crisis counseling, disaster unemployment assistance, legal services, some clean-up costs, fuels for primary heat source, disaster-related moving and storage expenses, and disaster-related medical, dental, funeral and burial costs. Limited funds are available for the repair or replacement of personal property. The goal is to only make the home safe, sanitary and functional, not to entirely rebuild the home or replace its contents. More information on federal disaster assistance can be found on the Federal Emergency Management Agency (FEMA) website at: <http://www.fema.gov/assistance/process/assistance.shtm>. Most financial assistance from the federal government is in the form of loans from the U.S. Small Business Administration (SBA). Applicants for federal disaster assistance may be required to fill out and return an SBA loan application before being considered for certain types of federal grants.



Flooding is the nation's most common and costly disaster. Since federal disaster assistance is so limited, FEMA highly encourages homeowners and businesses to purchase flood insurance through the National Flood Insurance Program (NFIP) to cover losses that are not reimbursable by federal disaster assistance. More information on flood insurance can be found on the FEMA website at: <http://www.fema.gov/business/nfip/index.shtm>. FEMA has published a brochure entitled "**The Benefits of Flood Insurance Versus Disaster Assistance**". It can be downloaded on the FEMA website at: <http://www.fema.gov/library/viewRecord.do?id=1621>. Copies can also be ordered from FEMA free of charge by calling 1-800-480-2520 and asking for publication F-217.

## Flood Insurance Facts

- Flood insurance claims are paid even if a disaster is not declared by the President.
- Between 20 and 25 percent of all claims paid by the NFIP are outside of the 100-year floodplain.
- There is no payback requirement for flood insurance claims.
- Flood insurance policies are continuous, and are not non-renewed or cancelled for repeat losses.
- Flood insurance reimburses you for all covered losses up to \$250,000 for homes and \$500,000 for businesses.
- The average cost of a \$100,000 flood policy is a little more than \$400 annually, or just over \$1 per day. The cost of a \$50,000 flood policy may be as low as \$180 annually, depending on where you live, or less than 50 cents per day.

## Disaster Assistance Facts

- Most forms of federal disaster assistance require a formal Presidential disaster declaration.
- Federal disaster assistance declarations are awarded in less than 50 percent of all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a U.S. Small Business Administration (SBA) disaster home loan is approximately 30 years.
- The average Individuals and Households Program award is only about \$4,000.
- Repayment on a \$50,000 SBA disaster home loan is \$240 a month or \$2,880 annually at 4 percent interest.



# News Briefs

## Windstorms Protection

In time for the 2007 hurricane season, the Federal Alliance for Safe Homes (FLASH) has developed tips to protect your home from windstorms. Published in the *Blueprint for Safety News (Volume 4, Issue 1)*, FLASH identifies seven steps to a wind-resistant home to combat the strong winds associated with severe thunderstorms, extra-tropical storms such as Nor'easters, and tropical storms such as hurricanes. These tips include information on roof deck attachment, roof coverings, gable end bracing, garage doors, and water barriers. The publication can be found on the internet at:

<http://www.flash.org/resources/files/2007SpringBPFSWindstorm.pdf>

FLASH is a non-profit organization dedicated to promoting disaster safety and property loss mitigation.

## New CT Law for Condo Flood Coverage

On May 30, 2007, Governor Rell signed into law Public Act No. 07-68, "An Act Concerning Insurance on Residential Condominiums and Flood Insurance For Condominiums Located in Flood Hazard Areas". This new law requires a deductible on any insurance policy maintained by a condo association be a common expense, and to protect condominium owners who live in designated flood zones from property damage in case a flood occurs by requiring unit owners to vote on the maintenance of flood insurance. Originally introduced in the CT House of Representatives by Rep. John Harkins, R-Stratford, as House Bill 5260 and later consolidated into House Bill 5286, the new law can be found on

the CT General Assembly website: <http://www.cga.ct.gov>.

## Vermont Lake Shore Stabilization Handbook

In the rush to protect homes and infrastructure from eroding lake shoreline, homeowners and municipal officials may make uninformed decisions that can actually make the problem worse. Lake resource managers in Vermont have developed an award-winning handbook that clearly lays out erosion-control options for city officials and residents, and provides guidance on how to plan stabilization activities.

*The Shoreline Stabilization Handbook for Lake Champlain and Other Inland Lakes* defines lake erosion issues in easy-to-understand language and evaluates 19 techniques for erosion control and stabilization. It provides detailed information on each option's cost, level of effort, environmental impact, and permitting requirements in both Vermont and New York.

The publication has received numerous awards, including its selection by the American Planning Association in 2006 as the outstanding planning tool. To view the handbook, go to: <http://www.uvm.edu/~seagrant/extension/erosion.html>

## GAO Report on CBRS

The Government Accounting Office (GAO) has released a report entitled "Coastal Barrier Resources System: Status of Development that Has Occurred and Financial Assistance Provided by Federal Agencies". The

Coastal Barrier Resources Act (CBRA) designates 585 units of undeveloped coastal lands and aquatic habitat as the John H. Chafee Coastal Barrier Resources System (CBRS). CBRA prohibits most federal expenditures and assistance within the system that could encourage development, but it allows federal agencies to provide some types of assistance and issue certain regulatory permits. In 1992, the GAO reported that development was occurring in the CBRS despite restrictions on federal assistance. This report updates the 1992 report and reviews the extent to which (1) development has occurred in CBRS units since their inclusion in the system and (2) federal financial assistance and permits have been provided to entities in CBRS units.

## Paying NFIP Premiums by Credit Card

NFIP policyholders can now pay their annual flood insurance premiums with a credit card. Paying the full amount of a flood insurance premium up front can be challenging for some consumers. However, the NFIP and most of the private insurance companies selling NFIP policies offer insurance agents the option of processing their customers' credit card payments using the Internet. Although the full premium charge is made to the credit card at the time coverage is purchased or renewed, policyholders then can choose to spread payments to the credit card company over several monthly installments. Premiums can be paid using VISA, American Express, MasterCard, Diners Club or Discover credit cards.

# UPCOMING CONFERENCES & WORKSHOPS

**March 31-April 4, 2008. National Hurricane Conference, Orlando, Florida.** Internet: [www.hurricanemeeting.com](http://www.hurricanemeeting.com)

**April 13-16, 2008. Solutions to Coastal Disasters Conference 2008, Oahu, Hawaii.**  
Sponsor: The Coasts, Oceans, Ports and Rivers Institute (COPRI) of the American Society of Civil Engineers (ASCE). Internet: <http://content.asce.org/conferences/cd2008/index.html>.

**May 18-23, 2008. Association of State Floodplain Managers (ASFPM) 32<sup>nd</sup> Annual Conference, Reno, Nevada.** Internet: [www.floods.org](http://www.floods.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 (approximately \$100). The following is a list of upcoming EMI courses through September 2008. To apply, call Karen Michaels, CTDEP, (860) 424-3779 or email at [karen.michaels@po.state.ct.us](mailto:karen.michaels@po.state.ct.us). For more information on the courses listed, visit the EMI website: <http://training.fema.gov/emweb/>.

- E155 Building Design for Homeland Security — March 25-27, 2008
- E170 Advanced HAZUS MH for Hurricanes—February 4-7, 2008
- E172 Advanced HAZUS MH for Flood — January 14-17, 2008
- E174 Advanced HAZUS MH for Earthquake—April 21-24, 2008
- E179 Application of HAZUS MH for Disaster Operations — April 14-17, 2008
- E190 Introduction to ArcGIS for HAZUS Mitigation Users — October 15-18, 2007, Feb. 25-28, 2008
- E194 Advanced Floodplain Management Concepts—June 16-19, 2008, August 18-21, 2008
- E202 Debris Management — October 15-18, 2007, September 22-25, 2008
- E207 Managing Hazard Mitigation Field Operations—December 10-13, 2007
- E210 Recovery from Disaster: The Local Government Role — Oct. 22-25, 2007, August 11-14, 2008
- E212 Unified Mitigation Assistance Program—July 21-24, 2008
- E264 Hydrologic Engineering Center (HEC) Riverine Analysis System—May 19-22, 2008
- E271 Hydrologic Engineering Center (HEC) Hydrologic Modeling System—January 21-24, 2008
- E273 Managing Floodplain Development through the NFIP — Oct. 29-Nov. 1, 2007, June 23-26, 2008
- E274 National Dam Safety Technical Workshop—February 20-21, 2008
- E276 Benefit Cost Analysis: Entry Level Training—November 13-13, 2007, June 9-11, 2008
- E278 NFIP Community Rating System (CRS) — February 25-28, August 11-14, September 15-18, 2008
- E279 Retorfitting Floodprone Residential Buildings—July 7-10, 2008
- E282 Advanced Floodplain Management Concepts II—November 12-15, 2007, July 7-10, 2008
- E296 HAZUS MH/DMA 2000 Risk Assessment—August 4-6, 2008
- E313 Basic HAZUS Multi-Hazards — December 3-6, 2007, April 7-10, 2008, July 14-17, 2008
- E317 Comprehensive Data Management for HAZUS Multi-Hazards—March 17-20, Sept. 8-11, 2008
- E376 State Public Assistance Operations — March 3-6, 2008
- E386 Residential Coastal Construction — July 7-10, 2008
- E464 Disaster Resistant Jobs: Strategies for Community Risk Management — Aug 25-28, 2008
- E701 FEMA Basic Grants Management—January 7-10, 2008