

The Torrent



New Flood Maps for Fairfield, New Haven & New London Counties

Revised flood maps for Fairfield County became effective on June 18, 2010. The digital Flood Insurance Rate Maps (DFIRMs) from the Federal Emergency Management Agency (FEMA), through its Map Modernization Program, are in a countywide format and overlay onto aerial photographs from 2004. More accurate topographic information and vertical datum was also used to produce these digital flood maps.

New Haven County flood maps will become effective on December 17, 2010. In early August, paper copies of the new maps and study, along with a CD containing this data in digital format, was sent to the chief elected official in each municipality. This will be the only paper copy the community receives. Communities are encouraged to keep old flood maps for reference.

In January 2010, the CTDEP provided a regulatory review letter to each municipal floodplain administrator in New Haven County which outlined the required regulation changes that must be completed by the new effective map date in order to meet the minimum federal standards and new state requirements for compensatory storage and equal conveyance. Communities should now initiate the process of updating floodplain regulations to meet this deadline. If these changes are not completed, the community will be suspended from the NFIP, meaning flood insurance policies will not be renewed or written in the community. The community will also not be eligible for disaster assistance. A fact sheet on the effects of suspension can be found at: http://www.ct.gov/dep/lib/dep/water_inland/flood_mgmt/nfip_probation_and_suspension.pdf.

New Haven County municipalities should also encourage residents to view these revised flood maps prior to December 17, 2010. The maps can be viewed on the internet at: <http://msc.fema.gov>. On the top red bar click on "Product Catalog". Then click on "Future FIRMs". Then choose "Connecticut" as the state and then "New Haven" as the county. Then choose the applicable town and a list of new maps will appear. Property owners should be encouraged to purchase flood insurance prior to the new map date for significant future savings if they find their structure will now be located in the floodplain. (see Grandfathering article on page 2).

New London County flood maps have been significantly delayed and are now tentatively scheduled to become effective in June or July 2011. Regulation review letters will be sent to municipalities in the autumn of 2010.

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Grandfathering Can Save Money on Flood Insurance

Homeowners who must carry flood insurance as a condition of a mortgage, home equity loan, construction loan or reverse mortgage are often surprised at the cost, typically \$800-\$1,200 a year, in addition to a separate homeowner's insurance policy.

Many Connecticut communities will have their flood insurance rate maps (FIRM) revised over the next two years by FEMA in conjunction with its Map Modernization initiative (see page 1). The new maps will result in changes to flood zone boundaries that will cause some property flood zone classifications to change. Some properties may no longer be considered to be in a flood zone where flood insurance is required, some already in the flood zone may see the zone change (i.e., AE zone to VE zone), while other properties will be added to the flood zone when they were not before. It is this last scenario that "grandfathering" pertains to, and taking advantage of this option can save the property owner money through the purchase of a NFIP Preferred Risk Policy (PRP).

Based on when a structure was built and its zone designation on a particular flood map, various rules apply:

Structure currently located in the floodplain and built prior to the date of the community's initial flood insurance rate map (Pre-FIRM):

If a policy was obtained prior to the effective date of a revised flood map change, the policyholder is eligible to maintain the prior zone and base flood elevation (BFE) as a basis for the insurance rating. This is the case as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new property owner at the option of the current policyholder. If a building is Pre-FIRM, and a policy was not obtained prior to the effective date

of a map change, the applicant is eligible to receive the Pre-FIRM (subsidized) rates based on the new zone, rather than the actuarial (elevation based) rates.

Structure currently located in the floodplain and built after the date of the community's initial flood insurance rate map (Post-FIRM):

If a flood insurance policy was obtained prior to the effective date of a revised flood map, the policyholder is eligible to maintain the prior zone and BFE for insurance rating purposes, as long as continuous coverage is maintained. Such a policy can be assigned and continued to a new property owner at the option of the current policyholder.

If a building has been constructed in compliance with a specific FIRM, and that FIRM gets revised, the owner is always eligible to obtain a flood policy using the flood zone and BFE information from the last FIRM, provided that proof is submitted to the insurance company. Acceptable documentation for proof is discussed in the NFIP Flood Insurance Manual, Rating Section, which can be found at: <http://www.fema.gov/nfip/manual201005.shtm>. Continuous coverage is not required.

Structure currently NOT located in the floodplain—Preferred Risk Policies (PRP)

Structures not located in the floodplain on the current flood map can purchase a PRP. Buildings written under a PRP are required to be located in flood zones B, C or X on the FIRM in effect on the date of application and on the date of each subsequent renewal. A structure which becomes ineligible for a PRP due to a map revision can be rewritten on a standard rated flood policy using flood zones B, C or X. This

is where grandfathering can have significant savings for a property owner through the coming years.

New PRP Extension

FEMA is currently revising its PRP eligibility. Effective January 1, 2011, owners of buildings newly designated in the floodplain following a flood map revision on or after October 1, 2008, may be able to maintain the lower cost PRP for years following the effective date of the map change.

The following conditions apply for the extended eligibility:

- Buildings that were newly designated within a floodplain due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 years. Property owners affected by these previous map revisions will be eligible for the PRP for the 2 policy years effective between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within a floodplain due to a map revision on or after January 1, 2011, will be eligible for a PRP for 2 policy years from the effective date of the map revision.

Building meeting the above requirements must also meet the PRP loss history requirements. If there are two claims or disaster relief payments for flood loss of \$1,000 or more, or three loss payments of any amount, the structure is ineligible for the PRP.

The FEMA factsheet on grandfathering can be found at: <http://www.fema.gov/library/viewRecord.do?id=2497>

Where does homeowner's insurance stop & flood begin?

Answering this question requires understanding the National Flood Insurance Program definition of a flood, defined as:

1. *A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two more properties (at least one of which is the policyholder's property) from:*
 - a. *Overflow of inland or tidal waters;*
 - b. *Unusual and rapid accumulation or runoff of surface waters from any source;*
 - c. *Mudflow;*
2. *Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.*

The key element of this definition is the area the water covers—two or more acres of normally dry land area, or two or more properties. At least one of the flooded properties must be the policyholder's policy, another can be an adjacent road. Homeowner's insurance policies rarely cover any flood-related damage. A typical homeowner's policy will cover water damage that occurred before the water comes in contact with the ground. For example, a heavy thunderstorm that leaked through a faulty window and damaged walls and flooring likely would be covered. Sewer back-up is also one of the few "water-related" conditions for which homeowners insurance may offer some coverage. If it is not specifically covered, the homeowner may be able to obtain a rider attaching sewer coverage to the homeowner's policy. Homeowners should talk to their insurance agent regarding their particular coverage. The NFIP generally does not cover sewer back-up, since sewer backup in a home or business rarely covers two or more acres or properties. However, if sewer back-up is a result of a general condition of flooding, it is covered by the NFIP.

The NFIP does not cover leaks from internal sources, such as leaking appliances or hoses. This type of damage is covered by many homeowner's policies. Coverage in basements, crawlspaces and enclosed areas below base flood elevation with flood vents is also very limited. For more information on coverage, go to: www.floodsmart.gov.

CTDEP Announces Availability of FEMA's FY 2011 Hazard Mitigation Assistance (HMA) Grants

HMA grants can fund the development of a hazard mitigation plan for a region or community, and hazard mitigation construction projects.

**Grant announcement and other information can be found at:
<http://www.ct.gov/dep/cwp/view.asp?A=2720&Q=325654>**

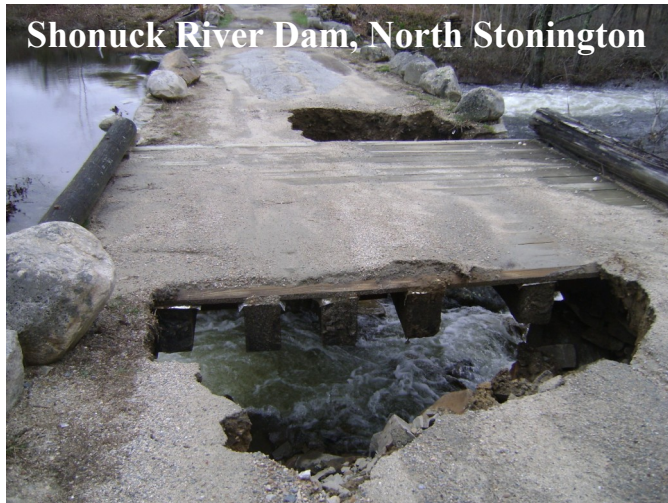
**All applications are due to the CTDEP by
Friday, October 22, 2010 at 4:00 p.m.**

Only submissions in FEMA's E-Grants System will be accepted.

A municipality must have a FEMA-approved hazard mitigation plan in place by December 3, 2010 in order to be considered for a hazard mitigation construction project.

Disaster Declaration for March Floods

On April 23, 2010, a Presidential disaster was declared for Fairfield, Middlesex and New London counties as a result of the March 12-14, 2010 winter storm and the March 29-31, 2010 flooding that occurred in Connecticut. Damages from the March 12-14 event were due primarily from high winds and flooding centered in Fairfield county. Damages from the March 29-31 event were due to flooding in eastern Connecticut, primarily New London county. Municipalities in these three counties are eligible to receive Federal Emergency Management Agency (FEMA) Public Assistance (PA) funds to cover 75% of eligible costs to repair or replace damaged public infrastructure and debris removal.



Shonuck River Dam, North Stonington

Communities in all counties are eligible to apply for assistance under the Hazard Mitigation Grant Program (HMGP) to conduct hazard mitigation projects. HMGP is managed by the Connecticut Department of Emergency Management and Homeland Security (DEMHS).

Individual Assistance (IA) for residents was not authorized in the initial disaster declaration. In order to support an appeal, Governor Rell urged residents to report any storm data to the state. An appeal was submitted to FEMA which was supported by this additional data and a Presidential disaster was declared on May 28, 2010 for IA in Fairfield, Middlesex, New London, New Haven and Windham counties. The deadline to apply for assistance was Tuesday, July 27, 2010.

As of July 19, 2010, over **\$7 million** in federal disaster assistance was approved for individuals and households in Connecticut. Below is a breakdown of some facts and figures:

- **3,681** individuals in the designated counties registered for disaster assistance with FEMA.
- **\$4,383,365** has been disbursed for temporary housing and home repairs.
- **\$244,276** in "Other Needs Assistance" have been disbursed for personal property loss, medical costs and other serious disaster-related expenses not covered by insurance.
- **3,438** U.S. Small Business Administration (SBA) loan applications have been issued to individuals and businesses. SBA loan applications should be returned to determine if applicants are eligible for other types of assistance.
- **\$2,659,2000** in SBA assistance has been approved.



House below Sylvia's Dam, Stonington



Damage to Route 184, Stonington

News Briefs

CT Chosen for ASFPM Conference in 2013

Earlier this year, the Association of State Floodplain Managers (ASFPM) chose the City of Hartford as the location for their annual conference in 2013. The conference will be held at the new Connecticut Convention Center on June 9-14, 2013. More information can be found on ASFPM's website, www.floods.org.

NFIP Reauthorization

On July 2, President Obama signed into law the National Flood Insurance Program Extension Act of 2010 (H.R. 5569) authorizing the program through September 30, 2010, and is retroactive to cover the lapse period. The National Flood Insurance Program (NFIP) expired on March 28. On April 15, Congress reinstated the program to May 31, 2010. The program expired again on June 1 until the recent extension was authorized. This extension will provide retroactive coverage for homeowners whose coverage lapsed during the hiatus. Mortgage lenders require homeowners to have flood insurance if a home is located in the 100-year mapped floodplain. As a result, some home sales were on hold when the program expired. The program's expiration left some homeowners unable to renew their policies just as the Northeast was affected by the March 29-31, 2010 rainstorm that caused damage across the state. Those who were not able to renew because of the expiration will be covered retroactively. More information on the ramifications of NFIP lapse can be found at: <http://www.fema.gov/business/nfip/nfip-reauth.shtm> and <http://www.nfipiservice.com/>

stakeholder/pdf/bulletin/W-10036.pdf

NOAA Hurricane Season Product Changes

The 2010 hurricane season started on June 1. Effective May 15, NOAA's National Hurricane Center (NHC) will implement important changes in some of its information products. This is part of a continuing effort at the National Hurricane Center to expand and enhance its level of service. Watches and warning for tropical storms and hurricanes will be issued 12 hours earlier than in previous years. The size of the tropical cyclone forecast cone will be adjusted. The National Weather Service and NHC will begin using the generic term "post-tropical" to refer to any system that no longer possesses sufficient tropical characteristics to be considered a tropical cyclone. A few new experimental products will also be offered including podcasts, live video/audio feed and GIS products on the web. A complete list of all the changes can be found at:

http://www.nhc.noaa.gov/pdf/nhc_new_2010.pdf

2010 NOAA Hurricane Season Predictions

The Atlantic Basin remains on track for an active hurricane season, according to the scheduled seasonal outlook update issued August 5 by NOAA's Climate Prediction Center, a division of the National Weather Service. This is due to La Nina conditions in the Pacific Ocean, warmer than average water in the Atlantic and Caribbean, and other factors.

Across the entire Atlantic Basin for the whole season, June 1 to Novem-

ber 30, NOAA's updated outlook is projecting, with a 70 percent probability, a total of (including Hurricane Alex, Bonnie and Colin), 14 to 20 named storms (top winds of 39 mph or higher), including 8 to 12 hurricanes (top winds of 74 mph or higher), of which 4 to 6 could be major hurricanes (Category 3, 4 or 5, winds of at least 111 mph). These ranges are indicative of an active season, although projections have been lowered from initial predictions provided in late May. Average activity is 11 named storms, 6 hurricanes and two major hurricanes.

U.S. Census Bureau Hurricane Tool

The U.S. Census Bureau, in cooperation with the National Weather Service, has launched *OnTheMap for Emergency Management: Hurricanes*, a web-based tool that provides real-time workforce information when a hurricane strikes land. It is an easy to use tool that provides a live feed from the National Hurricane Center. When a storm's leading winds make landfall, the application will allow the users to view the characteristics of the local workforce, such as the affected industries, the ages of workers and workers' earnings with a simple click of the link. This link can be found at:

<http://www.census.gov/newsroom/emergencies/index.html>

House Pulls Multiple Peril Insurance Act

House leadership pulled the Multiple Peril Insurance Act of 2009 (H.R. 1264) before a vote could be taken. The Act would have added windstorm coverage to the NFIP. <http://www.govtrack.us/congress/bill.xpd?bill=h111-1264>

UPCOMING CONFERENCES & WORKSHOPS

September 19-23, 2010. **Dam Safety 2010**, Seattle, Washington. www.damsafety.org.

October 6-8, 2010. **Federal Alliance for Safe Homes (FLASH) 2010 Annual Meeting**, Orlando, Florida. www.flash.org.

November 2-5, 2010. **Floodplain Management Association (FMA) Annual Conference**, Henderson, Nevada. www.floodplain.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 2011. To apply, call Diane Ifkovic, CTDEP, (860) 424-3537 or email at diane.ifkovic@ct.gov. For more information on the courses listed, visit the EMI website: <http://training.fema.gov>.

E170 HAZUS-MH for Hurricanes—February 7-10, 2011

E172 HAZUS-MH for Flood—January 3-6, July 11-14, 2011

E174 HAZUS-MH for Earthquake—April 25-28, 2011

E179 Application of HAZUS-MH for Disaster Operations—February 14-17, 2011

E190 ArcGIS for Emergency Managers—November 1-4, 2010, March 14-17, 2011

E194 Advanced Floodplain Management Concepts—February 14-17, 2011

E202 Debris Management Planning for State, Tribal & Local Official—February 14-17, 2011

E263 Dam Break Analysis using HEC/HMS & HEC/RAS—January 10-13, 2011

E273 Managing Floodplain Development through the NFIP—October 11-14, 2010, January 24-27, 2011,
May 16-19, 2011, August 29-September 1, 2011

E274 National Dam Safety Technical Workshop—February 23-24, 2011

E275 Benefit Cost User Workshop—September 20-22, 2010

E276 Benefit Cost Analysis: Entry Level Training—November 15-17, 2010, July 25-27, 2011

E278 NFIP Community Rating System (CRS)—November 8-11, 2010, September 26-29, 2011

E279 Retrofitting Floodprone Residential Buildings—June 27-30, 2011

E282 Advanced Floodplain Management Concepts II—May 9-12, 2011

E284 Advanced Floodplain Management Concepts III—September 19-22, 2011

E296 Application of HAZUS MH for Risk Assessment—September 12-14, 2011

E313 Basic HAZUS Multi-Hazards—October 11-14, 2010, January 17-20, 2011, September 19-22, 2011

E317 Comprehensive Data Management for HAZUS MH—September 13-16, 2010, Feb 28-March 3, 2011

E361 Multi-Hazard Emergency Planning for Schools—November 1-4, 2010, Feb. 28-March 3, 2011,
April 4-7, 2011, June 20-23, 2011, July 18-21, 2011, August 1-4, 2011

E386 Residential Coastal Construction—August 15-18, 2011

E390 Emergency Management Planning for Colleges & Universities: Sept 27-30, Dec 13-16, 2010

In conformance with the Americans with Disabilities Act (ADA), individuals with disabilities who need this information in an alternative format, to allow them to benefit and/or participate in the agency's programs and services, should call (860) 424-3051 or (860) 418-5937, or e-mail Marcia Z. Bonitto, ADA Coordinator, at: Marcia.Bonitto@ct.gov. Persons who are hearing impaired should call the State of Connecticut relay number (711). Requests for accommodations must be made at least two weeks prior to the program date. DEP is an affirmative action/equal opportunity employer and service provider.