



8th Annual Virtual Conference
December 7, 8, 9, 2021

CONNECTICUT

Association of Flood Managers

National Flood Insurance Program (NFIP) Update

December 7, 2021

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CAFM 8th Annual Virtual Conference



Connecticut Department of Energy and Environmental Protection

Hurricane Season 2021 Wrap-Up

- Hurricane Season June 1 – November 30
- Season began on May 22 with Tropical Storm Ana
- 21 named storms
- 3rd most active season (2020 - 30 storms, 2005 - 28 storms)
- 8 storms made U.S. landfall, \$70 billion in damage

For CT, Summer of our Discontent - Rain, Rain Go Away

- Tropical Storm Elsa – July 9, 2021
- Tropical Storm Fred – August 19, 2021
- Tropical Storm Henri – August 22, 2021, landfall Westerly, RI
- Remnants of Hurricane Ida – September 1-2, 2021



Disaster Declaration – Hurricane Ida

- Federal disaster declaration Oct. 30, 2021, DR-4629-CT
- Individual Assistance (IA) for individuals and property owners affected in **Fairfield, New Haven and New London Counties**, and the Mashantucket Pequot & Mohegan Tribal Nations.
- IA provides grants/loans for home repairs, uninsured property losses, business assistance through SBA
- To apply for federal disaster assistance until December 29:
 1. Call (800) 621-3362
 2. Website www.disasterassistance.gov
 3. FEMA Mobile App
 4. Disaster Recovery Centers: Greenwich Glenville Fire Station (closes December 10), Darien Noroton Heights Fire Department



Connecticut Department of Energy and Environmental Protection

Other Federal Money Available \$\$\$

- **Hazard Mitigation Grant Program (HMGP)** accepting grant applications until January 12, 2022, administered by CTDESPP/DEMHS.
- **Building Resilient Infrastructure & Communities (BRIC)** and **Flood Mitigation Assistance (FMA)** grant application deadline past in late November 2021 but these are annual grants. Application period opens late September.
- **Biden Infrastructure Investment & Jobs Act** - \$1.2 trillion
 - **Climate Resiliency** (includes flooding, coastal erosion, extreme weather events) - \$50 billion
 - **FEMA grant programs like BRIC & FMA**
 - **Dam Repairs** - \$3 billion



E.O. 13690 - FFRMS

- **E.O. 13690 established the Federal Flood Risk Management Standard (FFRMS)**
 - Enacted by Obama on January 30, 2015
 - Repealed by Trump on Aug. 15, 2017, E.O. 13807
 - Reinstated by Biden on May 20, 2021, E.O. 14030
- **FFRMS established higher elevation standards for federally funded projects**
- **On August 27, 2021, FEMA released interim FFRMS partial implementation policy (FP-206-21-0003)**
- **Applies to all Hazard Mitigation Assistance (HMA) grant programs (HMGP, BRIC, FMA), **BFE + 2 feet****
 - Structure Elevation
 - Dry Floodproofing Structure
 - Mitigation Reconstruction (demo/rebuild)



NFIP Reauthorized until Feb. 18, 2022

- On September 30, 2021, the NFIP was reauthorized to December 3, 2021 under the continuing resolution to avoid the federal government shutdown
- On December 2, 2021, Congress reauthorized the NFIP until February 18, 2022 under another continuing resolution.
- Flood insurance policies can continue to be sold and claims can be paid. This is important for real estate transactions and following flooding events.
- November 2021, NFIP Reauthorization and Reform Act, H.R. 5802 and S. 3128, address Risk Rating 2.0 rates



Risk Rating 2.0

- New methodology for calculating insurance premiums, individualized property risk and equity for policyholders
 - October 1, 2021 – New flood insurance policies
 - April 1, 2022 – Renewal of existing flood policies
- **Old (Legacy) Method** – Flood Zone/BFE, Lowest Floor Elevation, Foundation Type
- **RR 2.0 Method** – Distance to Flooding Source, Flood Type, Foundation Type, Construction Type, Ground Elevation, Range of Flood Frequencies, First Floor Height, Number of Floors, Building Occupancy, Prior Claims, Cost to Rebuild
- Data sets from federal and commercial sources



Risk Rating 2.0

- Goal is still to phase out discounts/grandfathering so all policies have a glidepath to actuarially rates
- Mitigation credit will be given for flood vents, floodproofing and elevation of machinery
- No more Preferred Risk Policies (PRP)
- Flood maps will still be used by banks to require insurance and by communities for floodplain management
- FEMA website provides state profile and data by zip code
 - 37% decrease in premium
 - 46% increase \$0-\$120/year
 - 8% increase \$120-\$240/year
 - 9% increase more than \$240/year



NFIP Comments due January 27, 2022

- FEMA currently seeking public comment on:
 - update of the NFIP minimum floodplain management and construction standards
 - how the NFIP can better promote conservation of threatened and endangered species consistent with the Endangered Species Act
 - Docket: FEMA-2021-0024
- FEMA holding a virtual public meeting Wednesday, December 15, 2021, 3:00-4:30pm (Google “FR Doc 2021-25336), allowed up to 3 minutes of verbal comment
- To submit written comment, go to:
www.regulations.gov/document/FEMA-2021-0024-0001



Watershed Mapping Projects

- **Quinebaug – 90-day appeal period early 2022, effective maps projected 2023 (14 towns – New London & Windham Counties)**
- **Farmington – Preliminary maps scheduled for release early 2022, effective maps projected 2023-2024 (24 towns – Hartford & Litchfield Counties)**
- **Saugatuck – Preliminary maps scheduled for release early 2022, effective maps projected 2023-2024 (20 towns – Fairfield County)**



Watershed Mapping Projects

- **Shetucket – Work maps scheduled for release winter 2022 (23 towns - New London, Tolland, Windham Counties)**
- **Thames – Work maps scheduled for release winter 2022 (16 towns – New London County)**
- **Housatonic – Surveying complete, hydrology and hydraulic engineering underway (54 towns)**
- **Lower Connecticut – Work maps scheduled for release Spring 2022 (45 towns)**
- **Coastal Erosion – Project initiated Summer 2021 for New England states, non-regulatory product for planning**



Connecticut Department of Energy and Environmental Protection

New FEMA LiMWA Viewer

- Limit of Moderate Wave Action (LiMWA) line delineates the Coastal AE flood zone, wave action between 1.5 and 3 feet.
- State Building Code recognizes Coastal AE zones and requires construction to VE zone standards in these areas.
- LiMWA line is a continuous line running along the coast.
- Difficult to find on paper and digital flood maps if it coincides with another flood line.
- FEMA Region 1 office has made a new LiMWA Viewer for the New England states. Go to www.ct.gov/deep, search “National Flood Insurance Program”, under Flood Maps section there is a link to the new viewer



Questions?

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