



**10<sup>th</sup> Annual Conference**  
**November 1, 2023**

CONNECTICUT

**Association of Flood Managers**

# National Flood Insurance Program (NFIP) Update

November 1, 2023

Diane Ifkovic, State NFIP Coordinator

CAFM 10<sup>th</sup> Annual Conference, HCC Bridgeport



Connecticut Department of Energy and Environmental Protection

# NFIP - Three Legged Stool

- **Flood Insurance**
- **Floodplain Regulations**
- **Floodplain Mapping**



# Flood Insurance Reauthorization

- On September 30, 2023, Congress reauthorized the NFIP to November 17, 2023.
- Expect another, and continued, short-term reauthorizations.
- Flood insurance policies can continue to be sold and claims can be paid if NFIP is reauthorized. This is important for real estate transactions and following flooding events.



# Flood Insurance Reform

## NFIP-RE Act of 2023

- 9% cap on annual premium increases (vs. 18%)
- Vouchers for low and middle income policyholders
- ICC increased to \$120K (vs. \$30K)
- Increased funds for mitigation grants & mapping
- Reform of the claims process (litigation, appeals)
- More FEMA oversight of insurance companies & vendors, FEMA can terminate contractors
- Limits private insurance company profits
- Freezes interest payments on NFIP debt, restores path to program solvency



# Floodplain Regulations

## Federal Flood Risk Management Standard (FFRMS) – E.O. 13690 and E.O. 14030

- Higher construction standards for projects utilizing Federal funds, SLR, 500-year flood
- Comment period open in Federal Register October 2, 2023 - December 1, 2023
- Docket ID: FEMA-2023-0026



# Floodplain Mapping

- **Watershed Re-Mapping projects**
- **Coastal Re-Mapping project**
- **Coastal Erosion Viewer**
- **LiMWA Viewer**



# Quinebaug River Watershed – DONE!

## New London County

**Effective maps/studies August 1, 2023**

**Griswold, Jewett City, Lisbon, North  
Stonington, Preston, Voluntown**

## Windham County

**Effective maps/studies September 7, 2023**

**Brooklyn, Danielson, Killingly, Plainfield,  
Pomfret, Putnam, Sterling, Thompson**



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# Saugatuck River Watershed

## 20 communities in Fairfield County

Bethel, Bridgeport, Danbury, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Newtown, Norwalk, Redding, Ridgefield, Shelton, Stamford, Stratford, Trumbull, Weston, Westport, Wilton

- USGS mapping contractor
- Preliminary maps/studies July 26, 2023
- CCO Meeting September 12, 2023
- Review maps, get comments to USGS/FEMA
- **Appeal Period January 22 - April 21, 2024**
- **Effective Maps October 2025**



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# Farmington River Watershed

## 19 communities in Hartford County

Avon, Bloomfield, Bristol, Burlington, Canton, East Granby, East Windsor, Farmington, Granby, Hartland, New Britain, Plainville, Simsbury, Southington, Suffield, West Hartford, Windsor, Windsor Locks

- **Compass mapping contractor**
- **Preliminary maps/studies June 29, 2023**
- **CCO Meeting August 29, 2023**
- **Review maps, get comments to FEMA**
- **Appeal Period Dec. 26, 2023 – Mar. 25, 2024**
- **Effective map/studies September 2025**



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# Farmington River Watershed

**8 communities in Litchfield County**

**Barkhamsted, Colebrook, Harwinton, New Hartford, Norfolk, Plymouth, Torrington, Winchester**

- **Compass mapping contractor**
- **Preliminary maps/studies June 2024**



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# Shetucket & Thames River Watersheds

**Shetucket** – 28 communities New London, Tolland, and Windham Counties

Andover, Ashford, Bolton, Brooklyn, Canterbury, Chaplin, **Columbia**, Coventry, Eastford, Ellington, **Franklin**, Hampton, Hebron, **Lebanon**, Lisbon, Mansfield, **Norwich**, Pomfret, **Preston**, Scotland, Sprague, Stafford, Tolland, Union, Vernon, Willington, Windham, Woodstock

*\*communities in yellow text are in both watershed studies*



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# Shetucket & Thames River Watersheds

**Thames** – 21 communities in New London and Tolland Counties

Bozrah, Colchester, **Columbia**, East Lyme, **Franklin**, Groton (City), Groton (Town), Groton Long Point Association, **Lebanon**, Ledyard, Lyme, Montville, New London, Noank, North Stonington, **Norwich**, Old Lyme, **Preston**, Salem, Stonington (Town), Waterford

*\*communities in yellow text are in both watershed studies*



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# Shetucket & Thames River Watersheds

- **USGS mapping contractor**
- **Work maps were issued June 20, 2023**
- **Preliminary maps/studies scheduled for release on December 17, 2023**
- **Effective maps/studies March 2026**



# Lower Connecticut River Watershed

**45 communities in Hartford, Middlesex, and New London Counties** – Berlin, Bloomfield, Bolton, Chester, Colchester, Columbia, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Lyme, Ellington, Enfield, Essex, Glastonbury, Haddam, Hartford, Hebron, Lebanon, Lyme, Manchester, Marlborough, Middlefield, Middletown, New Britain, Newington, Old Lyme, Old Saybrook, Portland, Rocky Hill, Salem, Somers, South Windsor, Stafford, Suffield, Tolland, Vernon, West Hartford, Westbrook, Wethersfield, Windsor, Windsor Locks

- **USGS mapping contractor**
- **Work maps scheduled for release January 23, 2024**



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# Housatonic River Watershed

**54 communities in Fairfield, Hartford, Litchfield and New Haven Counties – Ansonia, Beacon Falls, Bethany, Bethel, Bethlehem, Bridgewater, Bristol, Brookfield, Canaan, Cheshire, Cornwall, Danbury, Derby, Easton, Goshen, Harwinton, Kent, Litchfield, Middlebury, Milford, Monroe, Morris, Naugatuck, New Fairfield, New Hartford, New Milford, Newtown, Norfolk, North Canaan, Orange, Oxford, Plymouth, Prospect, Redding, Ridgefield, Roxbury, Salisbury, Seymour, Sharon, Shelton, Sherman, Southbury, Stratford, Thomaston, Torrington, Trumbull, Warren, Washington, Waterbury, Watertown, Winchester, Wolcott, Woodbridge, Woodbury**



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# Housatonic River Watershed

- **USGS mapping contractor**
- **Work maps scheduled July 2024**
- **Project also includes levee study on the Naugatuck River (Ansonia & Derby)**





# Coastal Re-Mapping Project

- **Coastal re-mapping project will be initiated in 2024**
- **New updated coastal maps many years from now**





# Coastal Erosion Mapping

- Project initiated Summer 2021 New England states
- Non-regulatory product for planning
- FEMA Region I Coastal Erosion Viewer currently covers MA, ME, NH, RI - **CT data is coming soon!**
- **Presentation at 3:30pm today will discuss this Coastal Erosion Viewer**
- Google “FEMA Region I Coastal Erosion Hazard Map” to get to the Viewer



# 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 LiMWA Viewer

- FEMA Region 1 office has a LiMWA Viewer for the New England states.
- To find Viewer, go to [www.ct.gov/deep](http://www.ct.gov/deep), search “National Flood Insurance Program”, under Flood Maps section there is a link to the Viewer. It is also on the CIRCA webpage under the SLR and Storm Surge Viewer.
- **11:05am presentation today on LiMWA**



# Questions?

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*Visit our State Parks – Haddam Meadows, Connecticut River*