

**Association of Flood Managers** 

# National Flood Insurance Program (NFIP) Update

November 13, 2024

Diane Ifkovic, State NFIP Coordinator

CAFM 11<sup>th</sup> Annual Conference, CCSU New Britain



# Route 34, Oxford



# August 18, 2024 Flooding

- September 20, 2024 Presidential Disaster Declaration for Individual Assistance (IA) in Fairfield, Litchfield and New Haven Counties, deadline to apply November 19, 2024
  - > Online: www.DisasterAssistance.gov
  - > Call FEMA (800) 621-3362
  - Disaster Recovery Center (DRC), Southbury Town Hall
  - Small Business Administration (SBA) loans, Oxford Town Hall, online www.sba.gov/disaster, call (800) 659-2955
- October 28, 2024 Presidential Disaster Declaration for Public Assistance (PA), 75% reimbursement to repair damaged public infrastructure, \$14.3 million in damage
- CT Dept. of Banking Loan relief/modification program



## **FREE Elevation Certificate Workshops**

- March 12 and March 25, 2025
- Virtual
- 1 Day 9:00am 4:30pm
- 50 slots per class (100 total slots)
- Priority CT first, then rest of NE states
- FREEL Paid for with FEMA \$\$
- Instructor Del Schwalls, new 2023 EC
- Credits: CFM 6, ZEO 3, BO 6



# **NFIP - Three Legged Stool**

Flood Insurance

Floodplain Regulations

Floodplain Mapping





## Flood Insurance Reauthorization

- On September 26, 2024, Congress reauthorized the NFIP to December 20, 2024.
- 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.



# NFIP Installment Payment Plan

- Federal Register Docket ID FEMA-2024-0030
- FEMA revising the NFIP regulations to offer NFIP policyholders the option of paying their annual flood insurance premium in monthly installments.
- Revision to 44 CFR Parts 61 and 62
- Effective December 31, 2024
- Previous regulatory language required full premium payment in one lump sum



### Federal Flood Risk Management Standard

FFRMS – E.O. 13690 and E.O. 11988, evaluation of federal projects in the floodplain

- July 11, 2024, FEMA published Final Rule in Federal Register, effective Sept. 9, 2024
- Higher construction standards for projects utilizing Federal funds, 500-year flood, SLR, requires freeboard for projects
- Katie Rand, FEMA R1, presentation 3:30pm



# Floodplain Mapping

Watershed Re-Mapping projects

Coastal Re-Mapping project



#### **Lower Connecticut River Watershed**

# 59 communities in Hartford, Middlesex, New Haven,

New London, & Tolland Counties – Andover, Avon, Berlin, Bloomfield, Bolton, Chester, Colchester, Columbia, Cromwell, Deep River, Durham, East Granby, East Haddam, East Hampton, East Hartford, East Lyme, East Windsor, Ellington, Enfield, Essex, Farmington, Fenwick, Glastonbury, Guilford, Haddam, Hartford, Hebron, Killingworth, Lebanon, Lyme, Madison, Manchester, Marlborough, Meriden, Middlefield, Middletown, New Britain, Newington, North Branford, Old Lyme, Old Saybrook, Plainville, Portland, Rocky Hill, Salem, Simsbury, Somers, South Windsor, Southington, Stafford, Suffield, Tolland, Vernon, Wallingford, West Hartford, Westbrook, Wethersfield, Windsor, Windsor Locks

- USGS mapping contractor
- Work maps released October 29, 2024
- Community Breakout Sessions Oct. 31 and Nov. 6
  - December 3, 2024 comments due back to USGS

Connecticut Department of Energy and Environmental Protection

## 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
- Appeal Period February 16 May 16, 2024
- LFD May 16, 2025 (Reg/Ordinance Review)
- Effective Maps November 14, 2025



## Farmington River Watershed Hartford County

#### 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
- Appeal Period February 28 May 28, 2024
- LFD (Reg/Ordinance Reviews) May 28, 2025
- Effective map/studies November 26, 2025



## Farmington River Watershed Litchfield County

- 8 communities in Litchfield County
- Barkhamsted, Colebrook, Harwinton, New Hartford, Norfolk, Plymouth, Torrington, Winchester
- Compass mapping contractor
- Preliminary maps/studies July 27, 2025

Effective maps late 2027



#### **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



#### **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



#### **Shetucket & Thames River Watersheds**

- USGS mapping contractor
- Work maps were issued June 20, 2023
- Preliminary maps/studies scheduled for release on March 6, 2025

Effective maps 2027



#### **Housatonic River Watershed**

54 communities in Fairfield, Hartford, Litchfield & 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



#### **Housatonic River Watershed**

- USGS mapping contractor
- Work maps scheduled May 28, 2025
- Project also includes two levee studies on the Naugatuck River (Ansonia/Derby, Torrington)

Effective maps 2028



# **Coastal Re-Mapping Project**



 Coastal re-mapping project should begin in 2025 or 2026

 New updated coastal maps many years from now (2030?)



# Questions?

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