

NEWSLETTER

Summer 2025 | Vol. 12, No. 2

CONNECTICUT ASSOCIATION OF FLOOD MANAGERS

CONNECTICUT
Association of Flood Managers

The mission of the Connecticut Association of Flood Managers (CAFM) is to promote education, policies, and activities that mitigate current and future flood losses, costs, and human suffering caused by flooding and to protect the natural and beneficial functions of floodplains – all without causing unreasonable adverse impacts.

www.ctfloods.org

contactCAFM@gmail.com

CAFM to Host Mansfield Hollow Dam Tour

Join us at our summer event!

CAFM is pleased to host Ed Greenough, Operations / Lake Manager and others from the U.S. Army Corps of Engineers for a tour of Mansfield Hollow Dam and its control structure, discussion of the benefits to downstream areas, and comments on the proposed updates to the Mansfield Hollow Lake Master Plan. Following the tour, join CAFM for lunch and networking with scenic views of the dam and the Natchaug River.

Date:

July 22, 2025 (Rain Date July 23, 2025)
10:30am—1:00pm

Location:

Mansfield Hollow Lake Dam
137 Mansfield Hollow Road
Mansfield Center, Connecticut 06250
(Parking may be limited; carpooling encouraged)

Cost:

$25 per person

The registration fee includes drinks and assorted box lunches from Dog Lane Café. Gluten free bread options available.

Register online at ctfloods.org/events/

About the Dam

Courtesy USACE

Mansfield Hollow Dam lies on the confluence of the Natchaug, Fenton and Mt. Hope Rivers, in Mansfield, Conn. The dam is part of a network of six flood control dams in the Thames River Basin constructed and maintained by the U.S. Army Corps of Engineers. This network helps to reduce flooding in communities within the Thames River Basin by regulating water levels on upstream tributaries in Connecticut and Massachusetts. The project provides substantial flood protection for the Shetucket River communities of Norwich, South Windham, Baltic, Occum, Taftville, and Willimantic. The lake lies within the boundaries of Mansfield and Windham .

Total potential flood control storage at Mansfield Hollow Lake amounts to 16.1 billion gallons of flood

(continues, page 4)



Connecticut Home Flood Repair Costs Highest in U.S.

Reprinted from CTDEEP's "The Torrent"

Only about 4% of homeowners nationwide have flood insurance, but the lack of coverage is most costly for Connecticut residents. A recent study by the National Resources Defense Council (NRDC) found Connecticut homeowners are paying the most for flood repair costs compared to others across the nation, over the years.

The report shows Connecticut homeowners can often expect to pay an average of more than $283,000 in repairs over the course of a 30-year mortgage on homes with prior flood damage.

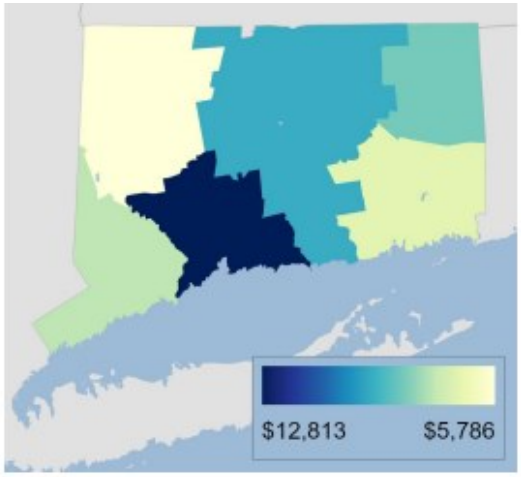
Connecticut sellers are not required to disclose whether a home has suffered previous flooding or flood damage, or whether insurance is mandatory on the property. The lack of flood reporting protections hurts Connecticut homebuyers who unknowingly purchase homes with previous flood damage. New legislation will require disclosures beginning July 1, 2026.

Connecticut's flood damage costs are higher than many states due to coastal exposure and high property values.

New Haven County has the highest annual flooding repair costs in the state. Connecticut also has the highest number of homes in the country that are affected by repeated flooding. The report found more than 2% of all single-family homes in Connecticut have previously flooded since 2010.

The report used catastrophe modeling software to estimate the average annual loss for homes, along with some Federal Emergency Management Agency (FEMA) data.

July 2021 Flooding, Darien, CT
Source: Town of Darien



Average Standard AAL for Damaged Homes
Source: Milliman, NRDC

NFIP Paid Claims Count
3rd

NFIP Average Claim Amount
5th

Percent of Homes with Prior Flood Damage
2nd

Average Standard AAL of Home with Prior Flood Damage
1st

FEMA Introduces Building Code Communication Pocket Guide

In January 2025, FEMA's Building Science Branch introduced the new ***Building Code Communication Pocket Guide*** (FEMA P-2420). This guide provides clear and actionable messaging to help community officials advocate for stronger and safer building codes. The guide contains communication strategies that bridge the gap between technical information and community concerns, empowering officials to engage effectively with their community and foster meaningful conversations.

2025 CAFM Board of Directors

Raju Vasamsetti, PE, CFM
Chair

Azure Dee Sleicher, PE
Vice-Chair

David Murphy, PE, CFM
Treasurer

Scott Bighinatti, CFM
Secretary

Becky Bunnell
Diane Ifkovic
Janice Plaziak, PE
Paul Sotnik, PE
John Truscinski, CFM
At-Large

Committees

Communications ..... **Joe Canas, PE, CFM**

Events ..... **Diane Ifkovic**

Membership ..... **Scott Bighinatti, CFM**

FEMA Rolls Back BCA Rates for Mitigation Projects

From ASFPM:

The Benefit-Cost Analysis discount rate has been increased from 3.1% to 7% following recent action by the Office of Management and Budget (OMB). On April 8, 2025, OMB revoked a 2024 update to Circular No. A94, "Guidelines and Discount Rates for Benefit-Cost Analysis of Federal Programs," to return the previous discount rate set in October 1992.

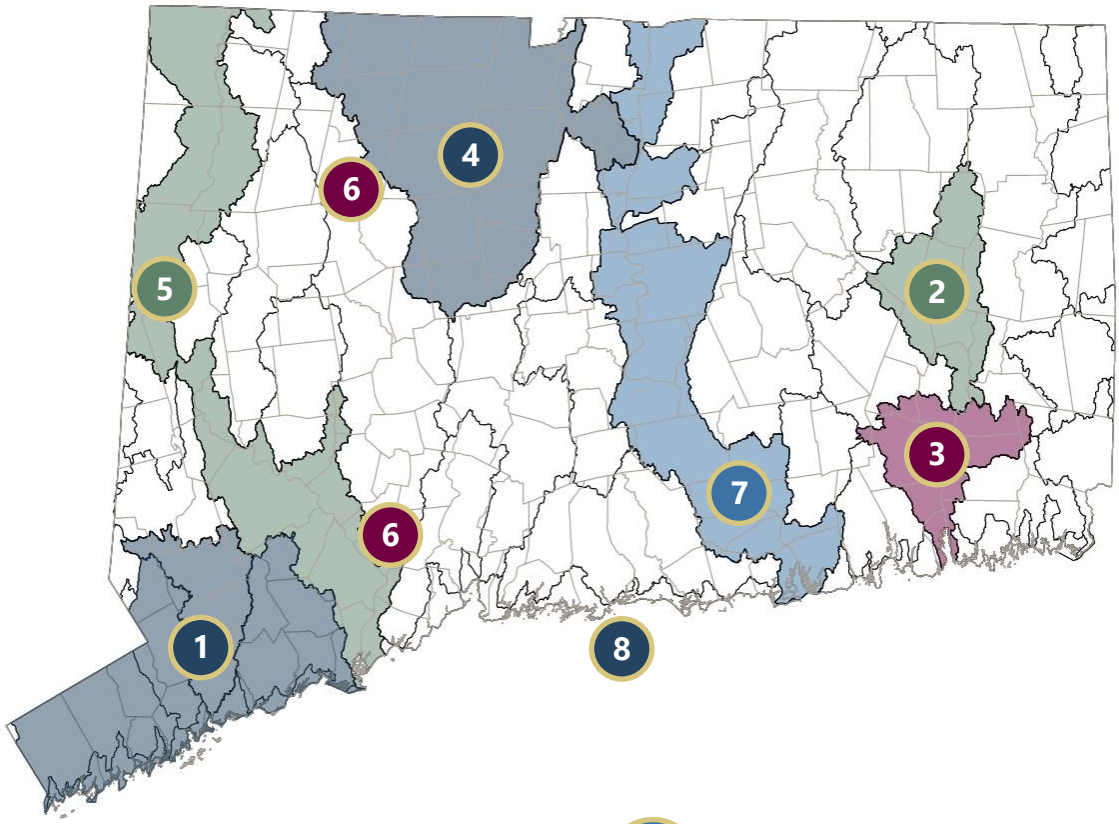
One of the goals of the A-94 circular was to make it easier to demonstrate a project's cost-effectiveness so as to enable more communities — particularly those that are underserved — to access hazard mitigation and public assistance grants.

As the agency implements the updated discount rate, Hazard Mitigation Assistance projects that have not been awarded by FEMA as of April 8, 2025, must use the 7% discount rate when using a BCA to calculate cost effectiveness. This applies to all projects, including those that require re-review for additional federal funding or phased projects.

Public Assistance projects that have not been awarded by FEMA as of April 8, 2025, should use the 7% discount rate when using a BCA to demonstrate cost effectiveness.



Connecticut Watershed Mapping Updates



1 Saugatuck & Southwestern Connecticut
LFD scheduled for October/November 2025. Effective maps and studies May 2026.

2 Shetucket River
Preliminary maps and studies scheduled for release on December 17, 2025.

3 Thames River
Preliminary maps and studies scheduled for release on December 17, 2025.

4 Farmington River
Litchfield County: Work maps are scheduled for release on August 1, 2025.

Hartford County: The appeal period opened on April 16, 2025 and ends July 14, 2025.

5 Housatonic River
Work maps scheduled for release to communities on August 1, 2025.

6 Naugatuck River LAMP
Meeting #2 held September 26, 2024. Meeting #3 was held on February 20, 2025.

7 Lower Connecticut
Preliminary maps and studies scheduled to be issued to communities on January 9, 2026.

8 Connecticut Coast
FEMA will initiate a coastal re-study in 2026.

CT Requires Residential Real Estate Transaction Flood Disclosures Beginning in 2026

Governor Lamont recently signed SB-9, an act that would require flood disclosures has part of real estate transactions beginning July 1, 2026.

A person selling residential property must provide a flood disclosure notice to a prospective buyer, to be given at the same time as the required written condition report.

The bill aims to improve transparency about flood risk and better prepare residents and communities for the impacts of climate change, including increased flooding.

The Department of Consumer Protection will develop the format of such notice, but it shall include notification if the property is in a regulatory floodplain or moderate risk area, if flood insurance is mandatory or previously purchased, if disaster assistance has been received, if an Elevation Certificate is available, if the seller has ever filed a claim for flood damage, and if the structure has experienced any water penetration or damage due to seepage or a natural flood event.



News Briefs

FEMA

Effective March 25, 2025, FEMA has halted implementation of the Federal Flood Risk Management Standard (FFRMS) for federally funded projects.

In a major policy push this May, the Association of State Floodplain Managers (ASFPM) submitted formal recommendations to the Homeland Security Advisory Council's FEMA review task force, urging transformational reforms to strengthen the nation's disaster resilience strategy. ASFPM's key points include:

FEMA plays a critical role in making communities, and the nation, more resilient.

Eliminating FEMA would undermine decades of progress in disaster management.

Restoring FEMA's independence as a Cabinet-level agency would improve accountability, streamline operations, and allow the Administrator to advocate more directly for the urgent needs of disaster survivors.

The National Flood Insurance Program (NFIP) must remain intact and housed within FEMA.

Incentivizing state leadership in hazard mitigation is essential.

CONNECTICUT RIVER MUSEUM

The Connecticut River Museum in Essex opened a special exhibit on June 5, 2025 entitled "Rising Waters: Flooding on the Connecticut River". This exhibit will explore several devastating floods of the 20th century on the Connecticut River and pose questions about what we should expect in the future.

What are the effects of climate change on potential future floods? And, what are we doing to protect our riparian communities and our environment before the next 100 year flood? The exhibit closes on August 3, 2025.

The Museum located at 67 Main Street, Essex is open Tuesday to Sunday, 10:00am to 5:00pm. It is closed on Mondays.

Visit ctrivermuseum.org for more information.

CAFM to Host Mansfield Hollow Tour

water, at a maximum level of 257 feet above mean sea level. Water stored during potential flooding conditions is released after water levels downstream recede. The highest water level recorded at Mansfield Hollow Dam occurred in June of 1982 with a pool height of 52.6 feet where the normal pool height at that time of the year is kept at 18 feet. The pool at that time was approximately 66 percent full with another 9.4 feet to go before reaching spillway crest at 62 feet.

The Reservoir Control Center (RCC) in Concord, Mass., is the "nerve center" for New England flood control dams such as Mansfield Hollow. Using radio and satellite communications, the team constantly monitors river levels and weather conditions that influence flood control decisions. The RCC website is also loaded with information about New England river flows, dam operations, snow depths, recreational water releases, and more.

The U.S. Army Corps of Engineers regulates the flow of the Natchaug River, which exits the dam, by raising or lowering five, hydraulically operated sluice gates from within the dam.

The lake provides excellent boating for sailboats, canoes, and small power boats. Fishermen can expect to find trout, bass, horned pout, and perch. In-season hunting of pheasant, quail, partridge, and small game animals is also permitted.

SAVE THE DATE

CAFM's 12th Annual Conference

November 20, 2025

Central Connecticut State University

Details coming soon!

Our Sponsors

Note: Sponsorship of CAFM does not imply an endorsement by CAFM of a particular firm or product.