Welcome

National Flood Insurance Program’s

COMMUNITY RATING SYSTEM

September 15, 2016
Frequent occurrence

Can be severe and result in significant property damage

Major risk
2014 - 2019
Capitol Region Natural Hazards Mitigation Plan Update

FEMA Approved Pending Adoption August 29, 2014
FEMA Final Approval: December 5, 2014

Hazard Mitigation Plan Update, 2015
A Multi-jurisdictional Plan for the former Windham Region Council of Governments (WINCOG) Towns of Columbia, Coventry, Lebanon, Mansfield, Willington, and Windham

Initial Draft prepared by the former Windham Region Council of Governments, March 2014.
Final September 8, 2015

HAZARD MITIGATION PLAN
FOR THE FORMER CENTRAL CONNECTICUT REGION

2016-2021 Update
January 21, 2016
Presenters:

Christopher Markesich, FEMA CRS Coordinator

Diane Ifkovic, CT DEEP State NFIP Coordinator

Todd Dumais, West Hartford Town Planner
Community Rating System Overview

Sep 15, 2016
Chris Markesich, CFM –FEMA Region I
CRS Basics

• Part of the NFIP
  – Administered by FEMA
• Voluntary program
• Provides reduced flood insurance premiums where there is better floodplain management
  **Above and Beyond the minimum requirements of the NFIP
• Administered by the Insurance Services Office (ISO)
Goals of CRS

• Reduce flood damage to insurable property
• Strengthen and support the insurance aspects of the NFIP
• Encourage a comprehensive approach to floodplain management
Benefits

- Money stays in the community
- Insurance savings offset costs
- Better organized programs
- Technical assistance
- Incentive to keep implementing
# CRS Classes

<table>
<thead>
<tr>
<th>Class</th>
<th>Points</th>
<th>SFHA</th>
<th>Non-SFHA</th>
<th>PRP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>4500</td>
<td>45%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>4000</td>
<td>40%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>3500</td>
<td>35%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>3000</td>
<td>30%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>5</td>
<td>2500</td>
<td>25%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>2000</td>
<td>20%</td>
<td>10%</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>1500</td>
<td>15%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>1000</td>
<td>10%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>500</td>
<td>5%</td>
<td>5%</td>
<td>0</td>
</tr>
<tr>
<td>10</td>
<td>0</td>
<td>0%</td>
<td>0%</td>
<td>0</td>
</tr>
</tbody>
</table>
Nationwide Participation

1391 CRS Communities as of May 1, 2016
Region 1 CRS Communities

60 Communities

CT: 8
ME: 17
MA: 16
NH: 4
RI: 9
VT: 6
Coordinator’s Manual

- WWW.CRSResources.org
Prerequisites to participate

1. In regular Phase of the NFIP > 1 Year
2. In full compliance with NFIP minimum criteria
3. Agree to maintain Elevation Certificates
4. Assess and address repetitive loss properties
5. Maintain all flood insurance policies for community owned buildings (As required)
Points

- State Uniform Minimum Credit

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>340</td>
<td>Other Disclosure Requirements (ODR)</td>
<td>10</td>
</tr>
<tr>
<td>430</td>
<td>Building Codes (BC)</td>
<td>10</td>
</tr>
<tr>
<td>430</td>
<td>State-Mandated Standards (SMS)</td>
<td>1</td>
</tr>
<tr>
<td>450</td>
<td>Erosion &amp; Sedimentation Control (ESC)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>31</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>450</td>
<td>Stormwater Management Regulations (SMR)</td>
<td>31.5 - 230</td>
</tr>
<tr>
<td>450</td>
<td>Water Quality (WQ)</td>
<td>20</td>
</tr>
<tr>
<td>630</td>
<td>State Dam Safety (SDS)</td>
<td>0 - 9</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>51.5 - 259</strong></td>
</tr>
</tbody>
</table>
Points

• 4 Series of activities
• Section 300 – Public Information
• Section 400 – Mapping and Regulations
• Section 500 – Flood Damage Reduction
• Section 600 – Warning and Responses

19 Activities
94 Elements
300 Series Public Information

- Elevation Certificates *Required
- Map Information Service
- Outreach Projects
- Hazard Disclosure
- Flood Protection Information
- Flood Protection Assistance
- Flood Insurance Promotion
400 Series Mapping and Regulations

- Floodplain Mapping
- Open Space Preservation
- Higher Regulatory Standards
- Flood Data Maintenance
- Stormwater Management
500 Series Flood Damage Reduction

- Floodplain Management Planning
- Acquisition and Relocation
- Flood Protection
- Drainage System Maintenance
600 Series Warning and Response

- Dams
- Flood Warning and Response
- Levees
Process

**To Join:**
- ✔ Letter of Intent
- ✔ Self Assessment
- ✔ Pass a CAV
- ✔ Designate a CRS Coordinator

**Once in:**
- ✔ Implement activities
- ✔ Annual Recertification
- ✔ Maintain Records for verification
Resources

- **NFIP/CRS Update**
- P.O. Box 501016
  Indianapolis, IN
  46250-1016
- (317) 848-2898
  NFIPCRS@iso.com
Resources

• FEMA Regional Office
• State NFIP Coordinator
• ISO Specialist
Community Rating System Overview

CRS Resources

www.CRSResources.org

CRS Resources Home

This is the temporary location of the CRS Resources webpage. This website is provided for webinar participants, users groups, and CRS coordinators to obtain reference materials related to ongoing refinements of the CRS. Here you will find CRS guidance documents, worksheets, and tools relevant to the activities to be credited under the New CRS Coordinator’s Manual.

Use the menu above to find resources organized by CRS Activity.

Download the 2013 CRS Coordinator’s Manual

New communities can click here to find the CRS application and Quick Check.
Community Rating System Overview

CRS Webinar Series

- Introduction to the CRS
- Developing Outreach Projects
- Higher Regulatory Standards
- Natural Floodplain Functions
- Drainage System Maintenance
- Preparing for a Verification Visit

http://CRSResources.org/training
Training Opportunities

• Emergency Management Institute
• Local 4 day L278 classes potentially offered
CRS User Groups

- Exist to help facilitate information
- Many locations nationwide
- Currently Four in New England
  - Rhode Island Users Group
  - Cape Cod Users Group
  - MA South Shore Users Group
  - Vermont Interest Group
Challenges

• Understanding the requirements
• Staffing
• Sustaining enrollment
Questions?

• Christopher.markesich@fema.dhs.gov
• (617) 832-4712
Community Rating System (CRS)

Potential Savings for CRCOG Communities

September 15, 2016
Diane Ifkovic, State NFIP Coordinator
West Hartford, CT
State’s Role in CRS

• Liaison between FEMA/ISO & Community

• Provide Assistance
  ✓ Answer questions
  ✓ Finding the right person to help
  ✓ Ideas and brainstorming to find points

• Provide Resources
  ✓ Policy & claims data
  ✓ SRLP & RLP data
## CT Uniform Minimum Credits (UMC)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Element</th>
<th>Credit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Uniform Minimum Credit</strong></td>
<td></td>
</tr>
<tr>
<td>340</td>
<td>Other Disclosure Requirements (ODR)</td>
<td>10</td>
</tr>
<tr>
<td>430</td>
<td>Building Codes (BC)</td>
<td>10</td>
</tr>
<tr>
<td>430</td>
<td>State-Mandated Standards (SMS)</td>
<td>1</td>
</tr>
<tr>
<td>450</td>
<td>Erosion &amp; Sedimentation Control (ESC)</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>31</td>
</tr>
<tr>
<td></td>
<td><strong>Possible Additional Credits</strong></td>
<td></td>
</tr>
<tr>
<td>450</td>
<td>Stormwater Management Regulations (SMR)</td>
<td>31.5-230</td>
</tr>
<tr>
<td>450</td>
<td>Water Quality (WQ)</td>
<td>20</td>
</tr>
<tr>
<td>630</td>
<td>State Dam Safety (SDS)</td>
<td>0-9</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td>51.5-259</td>
</tr>
</tbody>
</table>
## Connecticut CRS Communities

<table>
<thead>
<tr>
<th>CRS Class</th>
<th>% Discount</th>
<th># of Policies</th>
<th>Average Premium</th>
<th>Savings per Policy</th>
<th>Savings for Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>East Lyme</td>
<td>8 = 10%</td>
<td>430</td>
<td>$973</td>
<td>$45</td>
<td>$19,407</td>
</tr>
<tr>
<td>Fairfield</td>
<td>8 = 10%</td>
<td>2,578</td>
<td>$1,673</td>
<td>$82</td>
<td>$210,799</td>
</tr>
<tr>
<td>Milford</td>
<td>9 = 5%</td>
<td>3,080</td>
<td>$1,004</td>
<td>$51</td>
<td>$157,524</td>
</tr>
<tr>
<td>Newtown</td>
<td>9 = 5%</td>
<td>73</td>
<td>$1,183</td>
<td>$50</td>
<td>$3,654</td>
</tr>
<tr>
<td>Stamford</td>
<td>7 = 15%</td>
<td>2,623</td>
<td>$955</td>
<td>$141</td>
<td>$370,194</td>
</tr>
<tr>
<td>Stonington Borough</td>
<td>8 = 10%</td>
<td>290</td>
<td>$1,808</td>
<td>$93</td>
<td>$26,945</td>
</tr>
<tr>
<td>West Hartford*</td>
<td>8 = 10%</td>
<td>305</td>
<td>$1,145</td>
<td>$99</td>
<td>$30,092</td>
</tr>
<tr>
<td>Westport</td>
<td>8 = 10%</td>
<td>1,362</td>
<td>$1,711</td>
<td>$176</td>
<td>$239,352</td>
</tr>
</tbody>
</table>

*CRDG Community

Data above as of October 1, 2016

Applications in Process: Guilford, New Haven, Trumbull, Town of Stonington

Connecticut Department of Energy and Environmental Protection
# Savings per Community CRCOG

<table>
<thead>
<tr>
<th>Community</th>
<th># of Policies</th>
<th>Average Premium</th>
<th>Savings per policy/community Class 9</th>
<th>Savings per policy/community Class 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andover</td>
<td>8</td>
<td>$722</td>
<td>$20/$160</td>
<td>$40/$320</td>
</tr>
<tr>
<td>Avon</td>
<td>98</td>
<td>$696</td>
<td>$28/$2,783</td>
<td>$53/$5,195</td>
</tr>
<tr>
<td>Berlin</td>
<td>108</td>
<td>$1,368</td>
<td>$65/$7,014</td>
<td>$128/$13,807</td>
</tr>
<tr>
<td>Bloomfield</td>
<td>57</td>
<td>$1,073</td>
<td>$40/$2,290</td>
<td>$76/$4,360</td>
</tr>
<tr>
<td>Bolton</td>
<td>7</td>
<td>$689</td>
<td>$20/$142</td>
<td>$41/$284</td>
</tr>
<tr>
<td>Canton</td>
<td>39</td>
<td>$1,346</td>
<td>$59/$2,285</td>
<td>$115/$4,491</td>
</tr>
<tr>
<td>Columbia</td>
<td>15</td>
<td>$2,046</td>
<td>$86/$1,292</td>
<td>$172/$2,585</td>
</tr>
<tr>
<td>Coventry</td>
<td>20</td>
<td>$1,186</td>
<td>$52/$1,038</td>
<td>$100/$1,997</td>
</tr>
<tr>
<td>East Granby</td>
<td>7</td>
<td>$884</td>
<td>$34/$240</td>
<td>$69/$480</td>
</tr>
<tr>
<td>East Hartford</td>
<td>634</td>
<td>$848</td>
<td>$40/$25,149</td>
<td>$72/$45,665</td>
</tr>
<tr>
<td>East Windsor</td>
<td>63</td>
<td>$1,752</td>
<td>$83/$5,200</td>
<td>$148/$9,294</td>
</tr>
</tbody>
</table>
## Savings per Community CRCOG

<table>
<thead>
<tr>
<th>Community</th>
<th># of Policies</th>
<th>Average Premium</th>
<th>Savings per policy/community Class 9</th>
<th>Savings per policy/community Class 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ellington</td>
<td>13</td>
<td>$363</td>
<td>$7/$85</td>
<td>$13/$120</td>
</tr>
<tr>
<td>Enfield</td>
<td>143</td>
<td>$1,347</td>
<td>$61/$8,770</td>
<td>$117/$16,793</td>
</tr>
<tr>
<td>Farmington</td>
<td>120</td>
<td>$1,261</td>
<td>$52/$6,215</td>
<td>$99/$11,902</td>
</tr>
<tr>
<td>Glastonbury</td>
<td>261</td>
<td>$917</td>
<td>$40/$10,518</td>
<td>$78/$20,244</td>
</tr>
<tr>
<td>Granby</td>
<td>30</td>
<td>$1,037</td>
<td>$43/$1,285</td>
<td>$80/$2,395</td>
</tr>
<tr>
<td>Hartford</td>
<td>201</td>
<td>$523</td>
<td>$7/$1,352</td>
<td>$9/$1,799</td>
</tr>
<tr>
<td>Hebron</td>
<td>11</td>
<td>$793</td>
<td>$26/$283</td>
<td>$51/$566</td>
</tr>
<tr>
<td>Manchester</td>
<td>134</td>
<td>$680</td>
<td>$31/$4,122</td>
<td>$59/$7,946</td>
</tr>
<tr>
<td>Mansfield</td>
<td>32</td>
<td>$1,109</td>
<td>$48/$1,531</td>
<td>$83/$2,666</td>
</tr>
<tr>
<td>Marlborough</td>
<td>20</td>
<td>$1,292</td>
<td>$62/$1,234</td>
<td>$120/$2,396</td>
</tr>
<tr>
<td>New Britain</td>
<td>207</td>
<td>$1,545</td>
<td>$75/$15,443</td>
<td>$144/$29,870</td>
</tr>
</tbody>
</table>
## Savings per Community CRCOG

<table>
<thead>
<tr>
<th></th>
<th># of Policies</th>
<th>Average Premium</th>
<th>Savings per policy/community Class 9</th>
<th>Savings per policy/community Class 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newington</td>
<td>81</td>
<td>$1,004</td>
<td>$45/$3,675</td>
<td>$89/$7,222</td>
</tr>
<tr>
<td>Plainville</td>
<td>68</td>
<td>$1,350</td>
<td>$62/$4229</td>
<td>$124/$8,399</td>
</tr>
<tr>
<td>Rocky Hill</td>
<td>29</td>
<td>$2,154</td>
<td>$91/$2,646</td>
<td>$99/$2,870</td>
</tr>
<tr>
<td>Simsbury</td>
<td>98</td>
<td>$1,200</td>
<td>$50/$4,912</td>
<td>$95/$9,335</td>
</tr>
<tr>
<td>Somers</td>
<td>32</td>
<td>$1,011</td>
<td>$42/$1,330</td>
<td>$79/$2,513</td>
</tr>
<tr>
<td>South Windsor</td>
<td>57</td>
<td>$1,186</td>
<td>$48/$2,737</td>
<td>$84/$4760</td>
</tr>
<tr>
<td>Southington</td>
<td>186</td>
<td>$1,086</td>
<td>$50/$9,330</td>
<td>$95/$17,742</td>
</tr>
<tr>
<td>Stafford</td>
<td>35</td>
<td>$1,379</td>
<td>$65/$2,272</td>
<td>$125/$4,370</td>
</tr>
<tr>
<td>Suffield</td>
<td>24</td>
<td>$679</td>
<td>$19/$450</td>
<td>$30/$714</td>
</tr>
<tr>
<td>Tolland</td>
<td>14</td>
<td>$1,219</td>
<td>$48/$671</td>
<td>$96/$1,341</td>
</tr>
<tr>
<td>Vernon</td>
<td>57</td>
<td>$1,316</td>
<td>$61/$3,455</td>
<td>$113/$6,460</td>
</tr>
</tbody>
</table>
## Savings per Community CRCOG

<table>
<thead>
<tr>
<th># of Policies</th>
<th>Average Premium</th>
<th>Savings per policy/community Class 9</th>
<th>Savings per policy/community Class 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>West Hartford*</td>
<td>305</td>
<td>$1,145</td>
<td>$99/$30,092</td>
</tr>
<tr>
<td>Wethersfield</td>
<td>179</td>
<td>$1,639</td>
<td>$78/$13,910</td>
</tr>
<tr>
<td>Willington</td>
<td>9</td>
<td>$998</td>
<td>$40/$357</td>
</tr>
<tr>
<td>Windsor</td>
<td>129</td>
<td>$867</td>
<td>$35/$4,508</td>
</tr>
<tr>
<td>Windsor Locks</td>
<td>10</td>
<td>$1,141</td>
<td>$47/$472</td>
</tr>
</tbody>
</table>

*Current CRS Class 8 community*
Questions?

Diane Ifkovic
State NFIP Coordinator
Email: diane.Ifkovic@ct.gov
Phone: (860) 424-3537
Community Rating System

West Hartford’s Program

Todd Dumais
West Hartford’s Participation in the National Flood Insurance Program

<table>
<thead>
<tr>
<th>Total Policies</th>
<th>Total Insurance in $</th>
<th>Total Premium in $</th>
</tr>
</thead>
<tbody>
<tr>
<td>332</td>
<td>$91,750,700</td>
<td>$384,781</td>
</tr>
</tbody>
</table>
Annual CRS Activities

What does the Town do every year to actively stay certified in the CRS program?

- Conduct Significant Public Outreach & Education
- Expend Staff Time & Resources
Annual CRS Activities

More specifically, the Town performs the following actions every year to actively stay certified in the CRS program?

- 310 We are maintaining Elevation Certificates on all new and substantially improved buildings in our Special Flood Hazard Area.
- 310 We have issued ____ (insert number) permits for new construction and substantial Improvements in the Special Flood Hazard Area in the last year.
- 310 Attached are 5 Elevation Certificates (or as many as you have if less than 5) for new or substantially improved structures that have been completed in the last year.
- 320 We are providing Flood Insurance Rate Map information and information on the flood insurance purchase requirement to inquirers.
- 320 Attached is a copy of the document that told lenders, insurance agents, and real estate offices about this service this year, including informing insurance agents about the availability of elevation certificates.
- 320 Attached is a copy of one page of the log, a letter, or other record that we kept on this service this year.
- 330 Attached is a copy of this year’s annual outreach project to the community.
- 350 Our public library continues to maintain flood protection materials.
- 420 We continue to preserve our open space in the floodplain.
- 430 We continue to enforce the floodplain management provisions of our zoning, subdivision and building code ordinances.
- 440 We continue to use and update our digitized mapping system on an annual basis.
- 450 We continue to enforce the provisions of our zoning, subdivision and building codes as they pertain to erosion and sediment control.
- 510 Attached is a copy of this year’s notice on property protection that we sent to our repetitive loss areas.
- 510 Attached is a copy of our Hazard Mitigation Plan Progress Report.
- 540 We continue to implement our drainage system maintenance program.
- 540 Attached is copy of a typical inspection report and a copy of the record that shows that any needed maintenance was performed.
- 540 We continue to enforce our stream dumping regulations.
Annual CRS Activities

Activity 320 – Letters and information to lenders, insurance agents and real estate offices

About the Mandatory Purchase of Flood Insurance

The National Flood Insurance Program (NFIP) is a federal program enabling property owners to buy flood Insurance on eligible buildings and contents, whenever they are in a flood plain. This community participates in the NFIP, making federally backed flood insurance available to its property owners.

The NFIP Homeowner Manual and Revisits (and Manuals) are available online. One manual is available for commercial buildings and industrial buildings. The manual includes information on flood insurance and how to obtain flood insurance from an insurance agent. To find a local insurance agent who writes flood insurance in your area visit www.FloodSmart.gov.

Mandatory Purchase Requirement: Pursuant to the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 1994, the purchase of flood insurance is mandatory for all federally backed and financed loans for the acquisition and construction of buildings in special flood hazard areas. An SFHA is defined as any 1/4 of a half-mile zone on a Flood Insurance Rate Map (FIRM) Flood Insurance Rate Map (FIRM).

This activity purchase requirements are also applied to the purchase of flood insurance for commercial buildings and industrial buildings. This includes both new construction and existing buildings. The purchase requirement applies to both new construction and existing buildings. The purchase requirement applies to both new construction and existing buildings.


Additional Information: Flood Insurance Rate Maps (FIRMs) can be obtained by contacting your local flood insurance agent or insurance carrier. Flood Insurance Rate Maps (FIRMs) can be obtained by contacting your local flood insurance agent or insurance carrier.

Page 2

September 2, 2018

Understanding Flood Risks

What you should know:

- Floods can happen anywhere at any time.
- Floods are not a natural disaster.
- Floods can cause serious property damage.
- Floods can affect all types of buildings, even those that are not in an SEHA.
- Floods can cause serious property damage.
- Floods can affect all types of buildings, even those that are not in an SEHA.

Flood Insurance Basics

What you should know:

- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
- Floods cause billions of dollars in damage each year.
Annual CRS Activities

Activity 540 - We continue to implement our drainage system maintenance program
Annual CRS Activities

Activity 540 - We continue to enforce our stream dumping regulations

August 19, 2016

Notice to: Property Owners along St. Augustine’s Brook

Subject: Watercourse Obstructions

The Town is conducting an annual outreach effort to property owners along St. Augustine’s Brook regarding potential obstructions within the watercourse. Fallen trees and debris within and/or across the watercourse have the potential to obstruct the flow of water and increase the flood risk on your property, properties downstream and those located within the flood plain.

To decrease this flood risk, watercourses must be properly maintained. Maintenance of watercourses located on private property are the responsibility of individual property owners. Connecticut General Statutes section 7-136 specifically outlines that the owner(s) of a watercourse may be required to clear it of debris and that the Town may lien the properties in question for the cost of such clearing if the owner(s) fail to do so. Your cooperation in the removal of any trees/debris that may be obstructing the watercourse is greatly appreciated.

If you have questions about clearing obstructions from the watercourse or would like further clarification, please feel free to contact my office at the number listed below or by email to: todd.dunnell@wethertownct.gov.

Best Regards,

Todd Dunnell
Town Planner / WWAs Administrative Officer
860.561.7596

Cc: Subject: Street File

Rockledge Brook (South of I-84) - Targeted Outreach
Questions?
Thank you!

We will be posting materials from this workshop on CRCOG’s Natural Hazards Mitigation Planning webpage:

http://crcog.org/2016/05/30/natural-hazards-mitigation-planning/