



Connecticut Department of Energy and Environmental Protection



Housatonic Valley Association

Still River Watershed Summit

Still River Flooding & Flood Insurance Program Changes

November 12, 2014 – Danbury

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Connecticut Department of Energy and Environmental Protection

Today's Topics

- ❖ History of flooding on Still River
- ❖ NFIP Background & Statistics
- ❖ Flood Insurance Reform (BW12 & HFIAA)
- ❖ Concerns for Property Owners & Community Officials
- ❖ Climate Change – not just a coastal issue!
- ❖ Holistic Watershed Management



Historic Flooding on Still River

- ❖ March 1936 – Rain & Snowmelt
- ❖ September 1938 – Great New England Hurricane/Long Island Express
- ❖ August 1955 – Hurricane Connie & Diane, flood of record for the state

Source: FEMA Flood Insurance Study (FIS), Danbury



Flood of 1955 - Danbury



Flood Control on Still River, Danbury

- ❖ **Danbury, Central Flood Urban Renewal Project** – Concrete channel & trapezoidal channel, upstream from the Conrail yard to Rose Street
- ❖ **U.S. Army Corps of Engineers** - Concrete channel & riprapped trapezoidal channel downstream from Triangle Street to upstream from the Conrail yard.
- ❖ **State of CT** – Riprapped trapezoidal channel upstream from Cross Street to downstream of Triangle Street.



Recent Flood Events from NFIP Claims

- ❖ June 6-7, 1982 – Heavy Rain Event
- ❖ Sept. 16-17, 1999 – Tropical Storm Floyd
- ❖ April 15-16, 2007 – Nor'easter
- ❖ Sept. 6, 2008 – Tropical Storm Hanna
- ❖ March 25, 2010 – Rain & Snowmelt
- ❖ March 6-7, 2011 – Rain & Snowmelt
- ❖ August 28, 2011 – Tropical Storm Irene



Flood Insurance Statistics

Community	# Policies	Premium	# Claims	Claims Paid	RLP*	SRLP**
Bethel	226	\$218,092	47	\$657,647	5	1
Brookfield	66	\$80,598	14	\$164,532	3	0
Danbury	455	\$631,185	162	\$5,725,544	29	2
New Fairfield	38	\$26,292	9	\$41,423	0	0
New Milford	121	\$203,505	113	\$3,303,981	15	0
Newtown	83	\$110,175	33	\$212,141	3	0
Redding	43	\$48,772	8	\$49,118	0	0
Ridgefield	112	\$104,894	36	\$182,866	6	0

Data as of August 31, 2014

Claims data from 1978 to present

*RLP = Repetitive Loss Property, 2 claims of \$1000 or more in any 10 year period

**SRLP = Severe Repetitive Loss Prop., 4 claims of \$5000 or more in any 10 year period



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NFIP – The Three Legged Stool



National Flood Insurance Program is a federal program administered by FEMA. Began in 1968. Tied to federally-insured mortgages through lenders.

- ❖ **Flood Maps** – FEMA produces maps
- ❖ **Flood Regulations** – Communities must adopt the maps and zoning regulations to regulate construction in the floodplain
- ❖ **Flood Insurance** – FEMA makes flood insurance available to property owners in participating communities



NFIP in Connecticut

- ❖ Currently, all CT municipalities participate in the NFIP, most joined in 1970s & 1980s
- ❖ 177 participating communities (city, town, borough, fire district)
- ❖ All have flood insurance rate maps (FIRM)
- ❖ All have floodplain zoning regulations or ordinance that regulates construction and development in the floodplain



NFIP Statistics for Connecticut

As of **July 31, 2014**:

- ❖ Number of Policies = 42,497
- ❖ Insurance in Force = \$10,489,837,700
- ❖ Premiums = \$55,153,950
- ❖ Number of Claims Since 1978 = 27,266
- ❖ Claims Paid = \$491,940,991

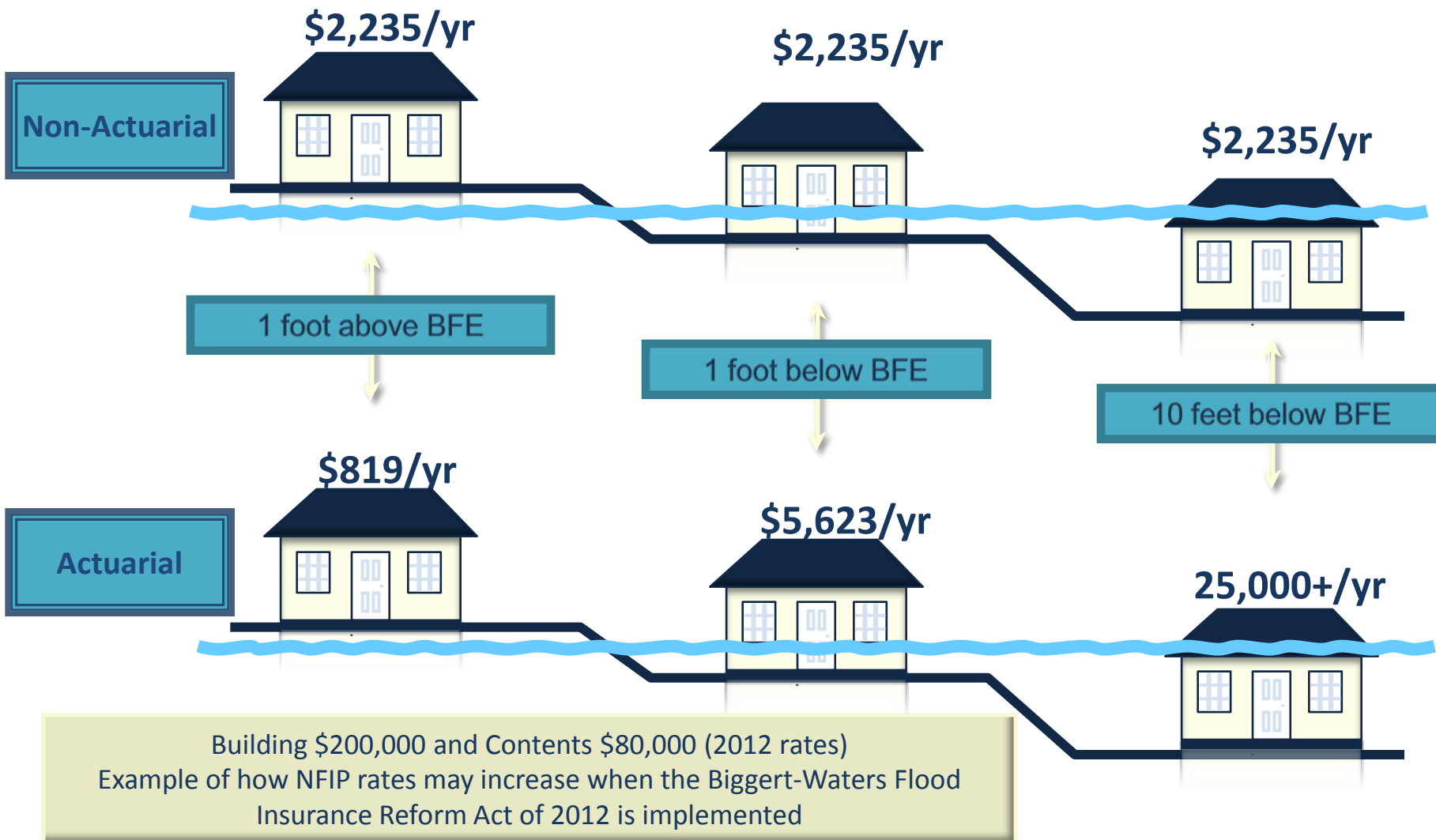


Recent NFIP Rate Reform

- ❖ 45 years later, costs and consequences of flooding are ever increasing
- ❖ Hurricanes Katrina, Rita, Wilma, Sandy – left NFIP \$24 billion in debt, borrow from U.S. Treasury
- ❖ Congress wants program financially stable
- ❖ Artificially low rates (subsidized) for older homes
- ❖ Grandfathered rates following flood map update
- ❖ Discounts no longer sustainable, move to actuarial rating



Rating Examples: Impact of Loss of Subsidies



Biggert-Waters Flood Insurance Reform Act of 2012

- **BW12 passed by Congress, signed into law July 6, 2012**
- **25% increase for commercial, second homes, SRLPs**
- **Actuarial rating at sale of property or new policy**
- **Increased rate cap from 10% to 20%**
- **Reserve Fund – additional 5% of premium**
- **Start to phase out grandfathering Oct 1, 2014.
Eliminate grandfathering for those with new flood map after July 6, 2012 (all coastal CT)**



Fallout from BW12

Seen as “too much, too soon”.

Sale of homes in floodplain were difficult, especially in coastal towns.

Realtor organizations lobbied for reform.

Property owners felt rates rose too sharply.

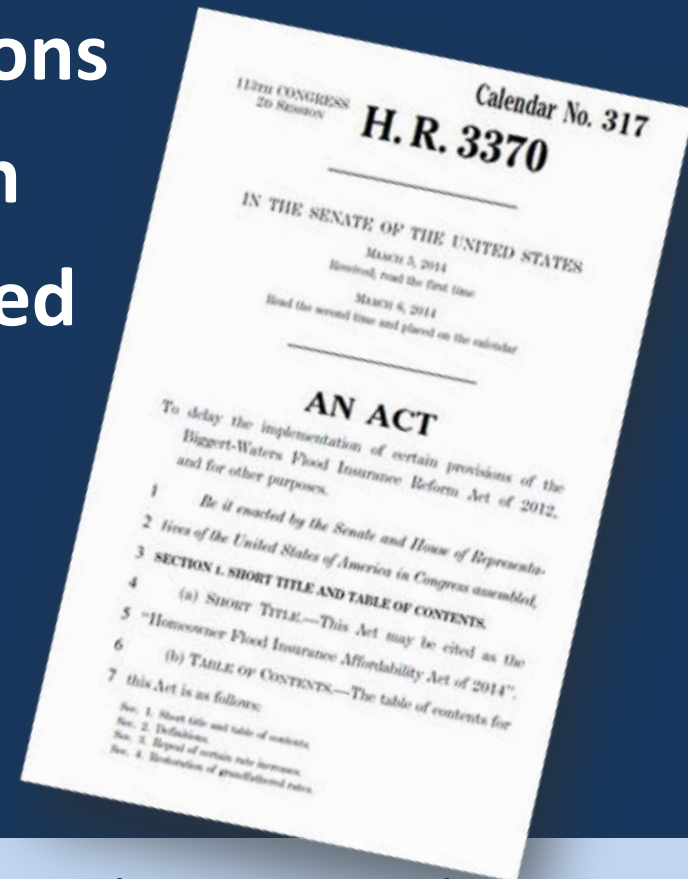
Muddled with Sandy recovery and new maps.

Pressure was put on Congress to provide relief in the form of revised legislation.



Homeowner Flood Insurance Affordability Act of 2014

- **HFIAA signed by President on March 21, 2014**
- Repeals or modifies some BW12 provisions
- Adds some new provisions
- Maintains the long term goal of removing subsidized rates



HFIAA – What Stayed the Same?

- **25% annual increase for commercial, SRLPs, secondary homes until actuarial rate achieved**
- **Reserve Fund – additional 5% of premium**



HFIAA – What Changed?

- **Repeal actuarial rate at sale/new policy**
- **Restore grandfathering**
- **Rate increases lowered to 5-15% per year**
- **Added annual surcharge of \$25 residence, \$250 commercial and secondary home**
- **Provides some relief to certain property owners (new sales/policies, remapped properties maintain grandfathering)**



Concerns for Property Owners, Community Officials

- **Extends timeframe to phase in actuarial rates**
- **Uncertainty for insurance costs down the road**
- **Properties in floodplain may be difficult to sell**
- **Property values may decrease, decrease the property tax base for local governments**
- **Potential inability for property owner to pay increasing premiums**



More concerns for community officials

- **Property owners seeking town to “do something” to fix flooding issues or floodplain mapping**
- **Town/residents looking to mitigate**
- **Town/residents looking for grant funds \$\$**
- **Solutions often more difficult for inland property owners (filling in basements, moving mechanicals, adding fill to property)**



Hazard Mitigation Grant Funding Sources

- **FEMA does offer mitigation grants funds**
- **Administered by the CT Department of Emergency Management & Homeland Security**
 - **Hazard Mitigation Grant Program (HMGP) - disaster**
 - **Pre-Disaster Mitigation (PDM) – annual appropriation**
 - **75% federal share/25% applicant share**
 - **Home elevations, property acquisition, culvert upgrade, bridge replacement, generators**
 - **Town has to apply on behalf of resident, haz mit plan**
 - **Town can apply for its own infrastructure projects**



Climate Change – Not just a coastal issue!

- Intense rainfall events becoming more frequent
- New Normal - 100 year storm now 50 year storm
- Northeast Regional Climate Center, Cornell Univ.
- Increased flooding threatens infrastructure & property, causes stream channel changes
- CTDOT Extreme Precipitation Pilot Project, Litchfield County, undersized bridges and culverts
- Increased stormwater runoff affects water quality



Holistic Approach to Watershed Management

- **Stormwater, flood water, water quality, recreation, habitat, infrastructure – all intertwined, silo approach not working, only so much funding to go around**
- **FEMA Flood Mapping – Watersheds**
- **U.S. EPA – Floodplain Resilience Checklist, Smart Growth**
- **Resilience, Sustainability, Climate Change**
- **Integrated Planning & Regional Planning**
- **Partner with your neighboring towns, state/federal agencies on problems – we all need to work together**
- **Educate residents and yourselves**



Questions?

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