

Appendix 1

Kick off meeting

September 26, 2016

Regional CRS Kick Off Meeting Agenda

9/28/2016 with Danbury, Darien, Greenwich, Norwalk

Introductions

- Denise Savageau, Conservation Commission Director (Greenwich)
- Katie DeLuca, Planning Director (Greenwich)
- Jeremy Ginsberg, Planning & Zoning Director (Darien)
- Michael Wrinn, Planning & Zoning Assistant Director (Norwalk)
- Jennifer Emminger, Associate Planner (Danbury)
- Rob Sibley, Deputy Director of Planning & Land Use (Newtown)
- Mike Towle, Associate Planner (WestCOG)
- Dave Hannon, Deputy Director (WestCOG)
- Francis Pickering, Executive Director (WestCOG)

Background Info

- Multiple CRS programs managed regionally by the COG.
- Realize additional savings through regional efficiencies.

Expectations

- Elevation Certificates (Provide Sample Certificate check list)
 - Go over process
 - Anticipate challenges
- Flood Insurance for Municipal Buildings
- Designating a CRS Coordinator

Strategy

- Outreach
- Mapping
- HMP
- Stormwater

Next Steps

- Establishing CRS Coordinators
- Establish municipal point of contact
- Prepare CRS application
- Coordinate ISO/CRS Specialist Visit



Regional CRS Kick Off Meeting Notes

Intro Info

Towns must receive 500 points in order to receive 5% discount on insurance premiums.

Each town will have their own rating.

Elevation Certificates:

- All towns review elevation certificates, this is usually done by the Zoning department.
- There will be no issue in towns forwarding future elevation certificates to WestCOG.
- Towns expressed concern with obtaining older elevation certificates.
- Newtown indicated that towns can receive extra points for older certificates.
- Several years ago, Greenwich initiated a program to obtain all elevation certificates but they don't think they got them all.
- Danbury keeps a binder of all elevation certificates (so it sounds like they can easily give information on old certificates).

Flood insurance for municipal buildings:

- Towns were not sure if they comply.
- Newtown indicated that insurance may be included as a rider on the town's general insurance policy.

CRS Coordinator:

- All towns would like WestCOG to assist with process.
- MOU may be needed.

Repetitive Loss Properties:

- WestCOG can provide this information.
- Questions over if this information is public.

320:

- Discussion on what entity should assume role of liaison.
- WestCOG offered assistance with answering emails/calls/questions
 - Towns preferred to remain liaison as they have more information on their properties.
- Newtown indicated that towns should expect to receive more requests in the future as insurance rates rise.
- Discussion about a cheat sheet to provide information to help answer questions that are typically directed to town staff.
- Newtown suggested towns to start keeping logs of any discussions regarding these requests.

- If helpful, WestCOG can draft a template for a log/how to record these conversations/requests
- Discussion on what town employees typically respond to these requests – in Greenwich all Land Use office staff members are involved in responding to these requests.
 - This highlights that all of these staff members will need to be trained on how to document/log these conversations.

Historical Flood Info:

- Question on how many years back and what type of information is needed.

Public Information/Letters:

- No towns do direct outreach to property owners in floodplains.
- WestCOG can assist with this
- Newtown indicated that many of the public outreach tasks overlap, and multiple tasks/points can be achieved with one effort.
- Information packets can be put together and displayed/distributed at town offices or library – quick way to get points.

420:

- It can be difficult for towns to qualify their protected land unless there is a restricted covenant on deed or it is recorded somewhere.
 - Towns will still get points for protected land, but full points are not awarded unless the restriction is recorded.
- This task may require the town to pull a lot of files – time consuming.
- Newtown's parcel data is linked to its deed information, but other towns are not.
- Towns would like WestCOG to identify open space parcels that overlap in flood zones. This would make it easier for towns to collect data on whether the parcel has a restricted covenant.

440:

- Points are awarded if maps/data layers are hosted online.
- WestCOG can assist with this task.

Other:

- Darien requested WestCOG provide a chart identify which tasks WestCOG can work on and how many points each town will be at. This will help the towns determine how much effort is needed on their end to reach the 500-point level.
- If the towns decided to move forward, the audit process letter will require a CEO signature from each town.
- The point of contact for each town will be the same people who attended meeting.

WestCOG Regional CRS Pilot Program

Greenwich, Darien, Norwalk,
Danbury

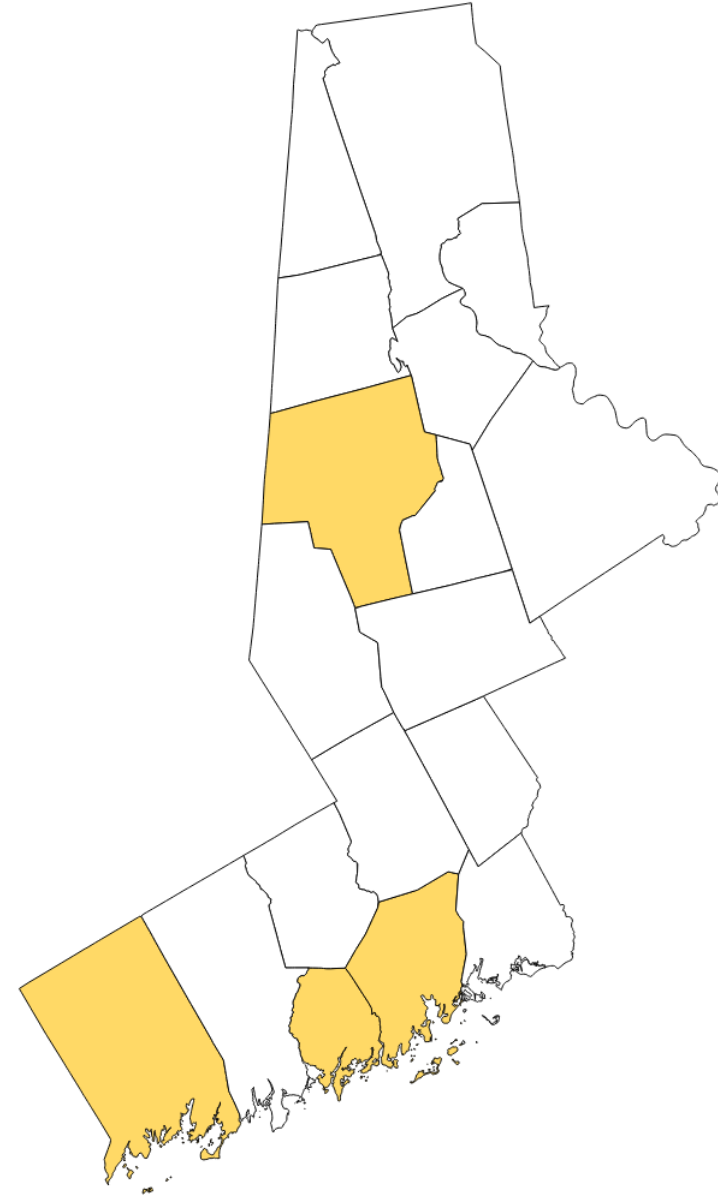


Meeting Agenda

- I. Introductions
- II. Regional CRS
Background Info
- III. Program Expectations
- IV. Strategy for CRS Credits
- V. Next Steps

I. Introductions

- Denise Savageau (Greenwich)
- Katie DeLuca (Greenwich)
- Jeremy Ginsberg (Darien)
- Michael Wrinn (Norwalk)
- Jennifer Emminger (Danbury)
- Rob Sibley (Newtown)
- Mike Towle (WestCOG)
- Dave Hannon (WestCOG)
- Francis Pickering (WestCOG)



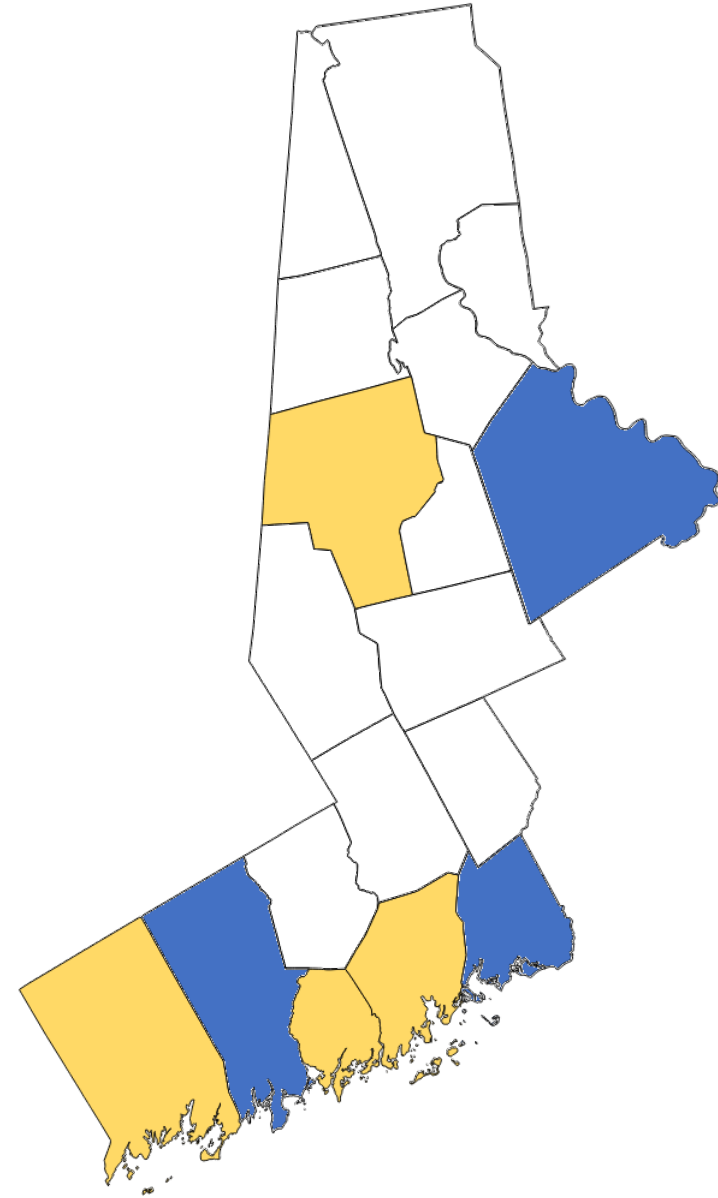
II. Regional CRS Background Info

CRS Challenges

- Savings \approx Cost
- Requires a variety of resources
- It's an additional effort

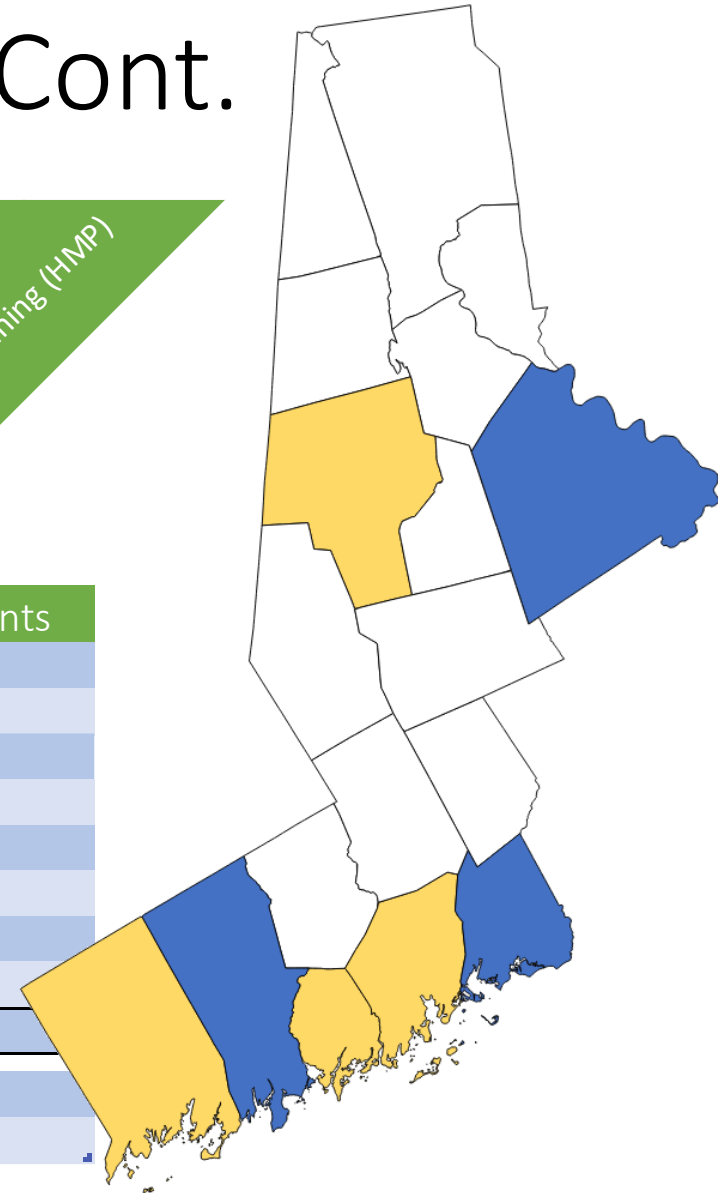
Regional Solutions

- Savings $>$ Cost
- Ready access to resources
- WestCOG is focusing on services



II. Regional CRS Background Info Cont.

Community	Flood Map Inquiries (Outreach)					Total Points
	c320	c350	c420	c450	c510	
East Lyme	140	0	36	30	0	502
Milford	0	24	46	30	91	614
Newtown	140	4	36	30	0	841
Stamford	140	25	235	60	97	1,594
Stonington (Borough)	140	0	131	0	0	555
Stonington (Town)	140	0	99	30	0	593
West Hartford	140	20	297	30	0	1,108
Westport	140	57	228	30	0	1,169
Regional CRS Program	90	96	*	*	231	644*
Connecticut Average Credit	140	26	139	34	94	872
Connecticut % of Communities	88%	63%	100%	88%	25%	



Expected Savings

Community	# Policies	Premiums	Projected CRS Discount**	CRS % Discount
Communities currently involved with the CRS Program				
Stamford*	2,763	\$ 2,196,492	\$329,474	15%
Westport*	1,339	\$ 2,093,832	\$209,383	10%
Newtown*	96	\$ 96,272	\$4,814	5%
Potential CRS communities				
Norwalk	2,247	\$ 3,375,379	\$168,769	5%
Greenwich	1,739	\$ 2,578,848	\$128,942	5%
Darien	622	\$ 965,784	\$48,289	5%
Danbury	341	\$ 618,687	\$30,934	5%
Wilton	195	\$ 311,389	\$15,569	5%
New Milford	120	\$ 196,679	\$9,834	5%
Bethel	209	\$ 190,568	\$9,528	5%
New Canaan	165	\$ 165,827	\$8,291	5%
Weston	144	\$ 164,208	\$8,210	5%
Ridgefield	109	\$ 103,554	\$5,178	5%
Brookfield	66	\$ 80,399	\$4,020	5%
Redding	45	\$ 52,043	\$2,602	5%
New Fairfield	38	\$ 25,843	\$1,292	5%
Sherman	20	\$ 19,674	\$984	5%
Bridgewater	8	\$ 6,754	\$338	5%
Region	7,503	\$ 13,242,232	\$986,452	

65% of the policies

57% of the premiums

38% of realized savings

* Currently take part in the CRS program.

** Projected discounts include customized municipal open space credits, based off a preliminary GIS analysis. Actual savings may vary and are contingent upon more detailed and localized analyses.

Source: DEEP 12/31/2014, CRS.org CT State Profile 1/2014

III. Program Expectations

Municipal Requirements

- Elevation Certificates
- NFIP Compliant
- Maintain flood insurance policies on municipal properties

WestCOG Requirements

- Monitor repetitive loss properties
- Acting CRS coordinator
- Recertify each year

IV. Strategy

Goal: Reach 500 credits (Tier 9)

Category	Activity	Points	Max Agency
	310 Elevation Certificate	38	116 Municipal
	320 Mapping	90	90 WestCOG
	330 Outreach	5	350 WestCOG
	340 Hazard Disclosure	5	80 Municipal
	350 Flood Protection Information	96	125 Both
	420 Openspace Preservation	*	2020 WestCOG
	440 Flood Data Maintenance	157	222 WestCOG
	450 Stormwater Management	*	755 Municipal
	510 Flood Plain Management Planning	231	622 WestCOG
	630 Dams	22	160 State
Sum		644	4540

* Activity will vary from town to town

310 Elevation Certificates

- Need 90% accuracy when reviewed for the CRS audit.
- Building department typically reviews these documents
- WestCOG needs method to acquire these once a year to scan and for documentation.

320 Mapping (outreach)

- Provide Email contact, and phone to address issues regarding flood map information and how to read flood maps.
 - Email is Ideal, since its recorded information
 - Phone is also required. Anticipate few calls
 - Map information can be provided online through a web map
- This opportunity must be publicized once a year
- Discussions outside the NFIP can be turned towards the municipalities.

330 Outreach

- Can create a package of outreach materials to be stored at each municipality. Each flyer is worth a point.
 - 200 point Cap
- All additional outreach efforts count as well
 - “Do Not Dump Stencils” on storm drains
 - Presentations
 - Newsletters
 - mailings

340 Hazard Disclosure (free points!)

- This is a state mandate, sellers must disclose if a property has been flooded before.
- 5 points

350 Flood Protection Information

- Storing FEMA and flood resources at the library (20)
- Hosting a website (76 points)

Easy points, WestCOG can host the materials, and prepare the library documents.

420 Open Space Preservation

- GIS analysis calculates % of flood zone preserved as protected open space.

- Darien 25-419
- Danbury 36-419
- Norwalk 245-457
- Greenwich 292-564

- Norwalk received 36/ 155 – 419
- Stamford 235/ 279-486
- Westport 238/ 305-440

440 Flood Data Maintenance

- GIS warehouse of flood data. 142
- Old FIRMS 15

450 Storm Water Maintenance

- Ties into new stormwater regs. Updates to any ordinances might provide additional CRS points.
- 440 points in this one

510 Flood Plain Management Plan

- Demanding HMP provides big points.

Next Steps

- Establish CRS Coordinator
 - Needs confidence of the CEO and be authorized to sign CRS related documents on behalf of the community.
- Establish municipal point of contact
- Prepare CRS application
 - Open space documentation
 - Provide training on building elevation certificates
- Coordinate ISO/CRS specialist visit

WEST COG



Michael Towle

From: Michael Towle
Sent: Friday, July 7, 2017 9:13 AM
To: 'Jennifer Emminger (j.emminger@danbury-ct.gov)'
Subject: RE: Danbury CRS Follow Up
Attachments: Danbury - Regional CRS Enrollment Letter.docx

Hi Jennifer,

I met with Norwalk yesterday and they also requested some changes. Following that discussion I modified the language in the letter to join WestCOG's Regional CRS Program to include:

- A statement on leaving the program; Danbury can leave the program at any time for any reason,
- WestCOG will work in coordination with the planning department
- In the responsibilities section it states I will provide an annual update on the program.

Let me know if you need any additional modifications.

Best,

Mike Towle

From: Michael Towle
Sent: Thursday, July 6, 2017 5:06 PM
To: Jennifer Emminger (j.emminger@danbury-ct.gov) <j.emminger@danbury-ct.gov>
Subject: Danbury CRS Follow Up

Greetings Jennifer,

Good discussion today. Below I've recorded all of the next steps we discussed.

- WestCOG will research what level of verification is required that municipal buildings are flood insured.
- WestCOG will verify upcoming deadlines for the verification visit
- WestCOG will find out if CRS savings are mentioned in the insurance bill.
- WestCOG will outline explicitly the activities that WestCOG will perform within this program and those that the town are responsible for.
 - Danbury will use this list to craft new language defining the CRS coordinator's role in the signed letter.
- WestCOG will send a list of all the CRS activities with a flag for which activities are performed by the COG.
 - Danbury will flag activities if feels it can potentially accomplish
 - WestCOG will review the additional activities, determine required documentation, provide recommendations on which ones to pursue, and then sum this sum of potential credits.
- WestCOG will set up a shared dropbox folder to allow for transparent data exchange
- WestCOG will set up a monthly schedule to identify deadlines
- WestCOG is developing a Regional CRS database inventory
- WestCOG will send out alerts on upcoming CRS deadlines
- CRS program takes a year to authorize once sent out. New scores are usually tallied every 5 years.
- Program is operating under assumption the COG will receive Regional Services Funding. In case funding fails to arrive, COG is prepared to train municipal staff if interested in taking the program on.

Enjoy that Yankees game!

Mike Towle
Planner
WestCOG
475-323-2064

Michael Towle

From: Ginsberg, Jeremy <jginsberg@darienct.gov>
Sent: Wednesday, August 2, 2017 4:28 PM
To: Michael Towle
Subject: Accepted: Darien CRS Strategy

Michael Towle

Subject: Regional CRS information session/discussion
Location: 475-323-2064 - conference call

Start: Mon 6/19/2017 9:30 AM
End: Mon 6/19/2017 10:30 AM

Recurrence: (none)

Meeting Status: Accepted

Organizer: DeLuca, Katie

Good morning,

We touched base on meeting regarding the Regional CRS program. I was hoping we are all available on Monday for a conference call with Mike Towle from WestCog. He can give us all the background information and we can go from there.

Lets meet in my office, we can conference call Mike from there.

Thanks, Katie

Michael Towle

From: Kleppin, Steven <skleppin@norwalkct.org>
Sent: Friday, July 7, 2017 10:05 AM
To: Michael Towle; Strauch, Frank
Subject: RE: FEMA CRS -Norwalk

Looks fine to me.

From: Michael Towle [mailto:mtowle@westcog.org]
Sent: Friday, July 7, 2017 9:09 AM
To: Strauch, Frank <FStrauch@norwalkct.org>
Cc: Kleppin, Steven <skleppin@norwalkct.org>
Subject: RE: FEMA CRS -Norwalk

Whoops I was a bit too quick with that copy and paste job. Attached is an updated copy with copy and paste errors resolved. The following text was changed.

CRS Coordinator Designation

Harry W. Rilling, Mayor of Norwalk, designates Michael Towle, Planner at Western Connecticut Council of Governments (WestCOG), to serve as the CRS Coordinator for the City of Norwalk. The CRS Coordinator will work in coordination with the Norwalk Planning and Zoning department when requesting documentation and assistance from the various community departments and in the signing of CRS-related documents.

From: Michael Towle
Sent: Friday, July 7, 2017 8:54 AM
To: 'Strauch, Frank' <FStrauch@norwalkct.org>
Cc: Kleppin, Steven <skleppin@norwalkct.org>
Subject: RE: FEMA CRS -Norwalk

Greetings Frank,

Here is a new draft on the letter to join WestCOG's Regional CRS Program. I included text to include

- A statement on leaving the program; Norwalk can leave the program at any time for any reason,
- WestCOG will work in coordination with the planning department
- In the responsibilities section it states I will provide an annual update to the common council.

Let me know if you need any additional modifications.

I'm currently on setting up the credit list, for you to review and flag additional activities, Norwalk would be interested in pursuing.

Best,

Mike Towle

From: Strauch, Frank [<mailto:FStrauch@norwalkct.org>]
Sent: Thursday, July 6, 2017 8:49 AM
To: Michael Towle <mtowle@westcog.org>
Cc: Kleppin, Steven <skleppin@norwalkct.org>
Subject: FEMA CRS -Norwalk
Importance: High

Mike,

This is just a friendly reminder to attend the Planning Committee of the Common Council regarding our participation in FEMA's CRS. Steve and I appreciate you taking the time to do this.

Frank

Agenda:

<http://ct-norwalk2.civicplus.com/ArchiveCenter/ViewFile/Item/12261>

Frank J. Strauch, RLA
Site Planner

Planning & Zoning Department
City of Norwalk, Connecticut
125 East Avenue
PO BOX 5125
Norwalk, CT 06856-5125
203-854-7955 office
203-854-7958 fax
fstrauch@norwalkct.org email

Planning & Zoning Office Hours:

Mon. - Thurs. 8:30 AM to 3:00PM (Closed 12:30 to 1:30 PM)

Friday 8:30 AM to 3:00 PM (Closed 11 AM to 12 Noon & Closed 12:30 to 1:30 PM)

Afternoons are by apponintment only.

Appendix 2

Letters of Interest



TOWN OF GREENWICH

Office of First Selectman (203) 622-7710 Fax (203) 622-3793
Town Hall • 101 Field Point Road • Greenwich, CT 06830
E-Mail: peter.tesei@greenwichct.org

Peter J. Tesei
First Selectman

July 28, 2017

Chris Markesich, FEMA Region I Coordinator
Federal Emergency Management Agency (FEMA)
Region I
99 High St.
Boston, MA 02110

Dear Chris:

The Town of Greenwich is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is Michael Towle, who can be reached at 475-323-2064 or mtowle@westcog.org.

We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,

Peter J. Tesei
First Selectman

cc:

Eugene Kohls, Connecticut ISO/CRS Specialist
Diane Ifkovic, NFIP State Coordinator



TOWN OF GREENWICH

Office of First Selectman (203) 622-7710 Fax (203) 622-3793
Town Hall • 101 Field Point Road • Greenwich, CT 06830
E-Mail: peter.tesei@greenwichct.org

Peter J. Tesei

First Selectman

Letter of Enrollment

For the Town of Greenwich into the Regional CRS Program

Regarding: Participation in the Regional Community Rating System (CRS) Program and CRS Coordinator Designation.

Upon signature this letter of enrollment formally recognizes the Town of Greenwich as a participant in WestCOG's Regional CRS Program. The participating municipality may leave the program at any time for any reason through a written document. Additionally, this letter designates the acting CRS Coordinator for the Town of Greenwich.

CRS Coordinator Designation

Peter J. Tesei, First Selectman of Greenwich, designates Michael Towle, Planner at Western Connecticut Council of Governments (WestCOG), to serve as the CRS Coordinator for the Town of Greenwich. The CRS Coordinator will work in coordination with the Greenwich Planning and Zoning department and Conservation department when requesting documentation and assistance from the various community departments and in the signing of CRS-related documents.

CRS Coordinator Duties

- Provide an annual update for participating communities.
- Research required documentation for additional CRS activities the community pursues.
- Provide a schedule of CRS implementation.
- Provide alerts for requested documentation as outlined in the schedule.
- Research CRS inquiries on behalf of the community.
- Assemble, coordinate, and maintain the documentation for the community's CRS application, modifications, cycle verification visits, and annual recertification visits.
- Complete and sign the community's CRS Activity Worksheets.
- Coordinate verification visits with the ISO/CRS Specialist. This includes lining up representatives from the offices that implement the credited activities so that they can participate in the visit.

Peter J. Tesei, First Selectman
Town of Greenwich



CITY OF NORWALK
Harry W. Rilling
Mayor

hrilling@norwalkct.org

P: 203-854-7701

Norwalk City Hall
125 East Avenue, PO BOX 5125
Norwalk, CT 06856-5125

August 10, 2017

Chris Markesich, FEMA Region I Coordinator
Federal Emergency Management Agency (FEMA)
Region I
99 High St.
Boston, MA 02110

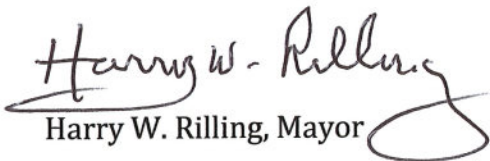
Dear Chris Markesich:

The City of Norwalk is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is Michael Towle, who can be reached at 475-3232064 or mtowle@westcog.org.

We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted. Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,



Harry W. Rilling, Mayor

Date

8/10/2017

cc:

Eugene Kohls, Connecticut ISO/CRS Specialist
Diane Ifkovic, NFIP State Coordinator



CITY OF NORWALK
Harry W. Rilling
Mayor
hrilling@norwalkct.org

P: 203-854-7701

Norwalk City Hall
125 East Avenue, PO BOX 5125
Norwalk, CT 06856-5125

August 10, 2017

Letter of Enrollment

For the City of Norwalk into the Regional CRS Program

Regarding: Participation in the Regional Community Rating System (CRS) Program and CRS Coordinator Designation.

Upon signature this letter of enrollment formally recognizes the City of Norwalk as a participant in WestCOG's Regional CRS Program. The participating municipality may leave the program at any time for any reason through a written document. Additionally, this letter designates the acting CRS Coordinator for the City of Norwalk.

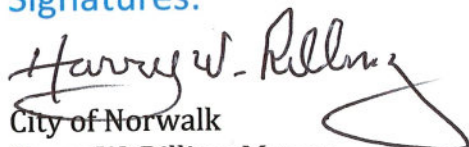
CRS Coordinator Designation

Harry W. Rilling, Mayor of Norwalk, designates Michael Towle, Planner at Western Connecticut Council of Governments (WestCOG), to serve as the CRS Coordinator for the City of Norwalk. The CRS Coordinator will work in coordination with the Norwalk Planning and Zoning department when requesting documentation and assistance from the various community departments and in the signing of CRS - related documents.

CRS Coordinator Duties

- Provide an annual update for participating communities.
- Research required documentation for additional CRS activities the community pursues.
- Provide a schedule of CRS implementation.
- Provide alerts for requested documentation as outlined in the schedule.
- Research CRS inquiries on behalf of the community.
- Assemble, coordinate, and maintain the documentation for the community's CRS application, modifications, cycle verification visits, and annual recertification visits.
- Complete and sign the community's CRS Activity Worksheets.
- Coordinate verification visits with the ISO/CRS Specialist. This includes lining up representatives from the offices that implement the credited activities so that they can participate in the visit.

Signatures:


City of Norwalk
Harry W. Rilling, Mayor



TOWN OF DARIEN

OFFICE OF THE SELECTMAN

JAYME J. STEVENSON
FIRST SELECTMAN

CHARLES A. KOONS
SUSAN J. MARKS
ROBERT A. RICHARDS
MARC E. THORNE

KATHLEEN CLARKE BUCH, CPFO
TOWN ADMINISTRATOR

June 1, 2017

Chris Markesich, FEMA Region I Coordinator
Federal Emergency Management Agency (FEMA)
Region I
99 High St.
Boston, MA 02110

Dear Chris Markesich:

The Town of Darien is interested in participating in the Community Rating System (CRS) so that our residents will qualify for discounted flood insurance premiums.

Our CRS Coordinator is Michael Towle, who can be reached at 475-3232064 or mtowle@westcog.org.

We will cooperate with FEMA, the Insurance Services Office, Inc. (ISO), and the CRS verification process to ensure that our credited activities are fully earned and warranted.

Please ask ISO to visit us to review our program in depth and verify the creditable activities. We understand that approval from the FEMA Regional Office is needed for the ISO/CRS Specialist to visit the community.

Sincerely,

Jayme Stevenson, First Selectman

 _____ Date 6/1/17

cc:

Eugene Kohls, Connecticut ISO/CRS Specialist
Diane Ifkovic, NFIP State Coordinator



TOWN OF DARIEN

OFFICE OF THE SELECTMAN

JAYME J. STEVENSON
FIRST SELECTMAN

CHARLES A. KOONS
SUSAN J. MARKS
ROBERT A. RICHARDS
MARC E. THORNE

KATHLEEN CLARKE BUCH, CPFO
TOWN ADMINISTRATOR

Letter of Enrollment

For the Town of Darien into the Regional CRS Program

Regarding: Participation in the Regional Community Rating System (CRS) Program and CRS Coordinator Designation.

Upon signature, this letter of enrollment formally recognizes the Town of Darien as a participant in WestCOG's Regional CRS Program. Additionally, this letter designates the acting CRS Coordinator for the Town of Darien.

CRS Coordinator Designation

Jayme Stevenson, First Selectman of Darien, designates Michael Towle, Planner at Western Connecticut Council of Governments (WestCOG), to serve as the CRS Coordinator for the Town of Darien. In regards to fulfilling the duties associated with the CRS program, the CRS Coordinator will be recognized as speaking for the CEO when requesting documentation and assistance from the various community offices and departments. Additionally, the CRS Coordinator is authorized to sign CRS-related documents on behalf of the Town of Darien.

CRS Coordinator Duties

- Become familiar with the CRS's operation, prerequisites, and credited activities.
- Assemble, coordinate, and maintain the documentation for the community's CRS application, modifications, cycle verification visits, and annual recertification visits.
- Complete and sign the community's CRS Activity Worksheets.
- Coordinate verification visits with the ISO/CRS Specialist. This includes lining up representatives from the offices that implement the credited activities so that they can participate in the visit.
- Research additional opportunities for the community within the CRS Program.

Signature:

Town of Darien

Jayme Stevenson, First Selectman

 Date 6/1/17

O'Leary, Linda

From: Michael Towle <mtowle@westcog.org>
Sent: Wednesday, May 31, 2017 1:06 PM
To: Ginsberg, Jeremy
Cc: Stevenson, Jayme; O'Leary, Linda; Francis R. Pickering; Carl Zimmerman
Subject: Letters to Join CRS - Darien
Attachments: Darien - Letter of Interest to Join CRS.DOCX; Darien - Regional CRS Enrollment Letter.docx

Greetings Jeremy,

I hope this message finds you well. In order for your community to become a member of the Regional CRS Program and to start the CRS process with FEMA, I will require a CEO signature on municipal letterhead for the two attached draft letters. The draft letters are:

- **A Regional CRS Enrollment Letter:** This letter is for WestCOG. The letter recognizes that your community is participating in WestCOG's Regional CRS Program and designates Mike Towle as the CRS Coordinator for the Town of Darien.
- **A letter of interest to join CRS:** This letter I will send out to FEMA. It announces that the Town of Darien wishes to participate in the CRS program, and grants the ability of the CRS coordinator to set up a verification visit (this is the visit with the CRS Specialist, where the coordinator walks him through all the documents to verify that at least 500 credits has been earned.)

Once signed, the letters can be emailed back to me and I'll send them out to FEMA with the required documentation.

If you have any questions please feel free to reach out.

Best regards,

Mike Towle
Associate Planner
WestCOG
475-323-2064 (new number)

PS: I've included the implementation schedule from the previous email below for your reference.

From: Michael Towle
Sent: Monday, May 22, 2017 3:40 PM
To: 'Michael E. Wrinn' <mwrinn@norwalkct.org>; 'Denise Savageau' <Denise.Savageau@greenwichct.org>; 'Katie DeLuca' (Katie.DeLuca@greenwichct.org) <Katie.DeLuca@greenwichct.org>; 'jginsberg@darienct.gov' <jginsberg@darienct.gov>; Jennifer Emminger (j.emminger@danbury-ct.gov) <j.emminger@danbury-ct.gov>; 'Marc McEwan' <mmcewan@darienct.gov>; 'Kleppin, Steven' <skleppin@norwalkct.org>
Cc: Francis R. Pickering <fpickering@westcog.org>; Carl Zimmerman <czimmerman@westcog.org>; 'Kohls, Eugene' <EKohls@verisk.com>; Yaworsky, Lauren <lauren.yaworsky@uconn.edu>
Subject: Regional CRS Program Returns:

Greeting Potential CRS Partners,

It has been a few months since we last met in Wilton for the Regional Community Rating System (CRS) Kick Off Meeting. Since that time, while busy on some additional tasks, I have organized my resources to begin implementing the regional CRS program over the next couple of months. Below you will find a proposed schedule, a list of activities required for participating communities, a breakdown of credit earning activities, and a response to a question on how communities who self-insure meet the flood insurance requirements.

Additionally, I have attached a Regional CRS Program poster which can serve as a refresher on the program and how it works. The information from this memo and attachment will also be hosted on WestCOG's website. I hope to have the website updated by the end of the week.

Please feel free to reach out if you have any questions.

Best regards

Mike Towle
Associate Planner
WestCOG
475-323-2064

Note: WestCOG has new phone numbers

Regional CRS Implementation Schedule

May of 2017

Verify 500 CRS credits: This is the minimum for participating municipalities.

Establish MOU: Send Enrollment Letters: The letters enroll community into the CRS and establish the CRS Coordinator for your community.

June of 2017

CRS Quick Check: The initial verification is required for the CRS Specialist to visit.

Letter of interest to FEMA: Sent to the FEMA Regional Office. A template letter is provided by the CRS program.

Prepare Documentation: This is finalized documentation packet for the verification visit with the ISO/CRS specialist.

Distribute CRS materials: Provide Printed materials, web materials, GIS inventory for display in the library and municipal office.

July – August of 2017

Schedule Verification Visits: with the CRS Specialist for each municipality.

Attend Verification Visits: with CRS specialist for each municipality.

Follow up research: Address any documentation issues following verification visits.

After August

Verification Report: CRS Specialist produces a verification report, and sends it to FEMA for review. Once confirmed FEMA contacts insurance companies with a 4-month advance for them to modify flood insurance rates within your communities.

Program Initiation: Municipalities become initiated in the program around 8-12 months after the verification visit. This will be either May 1st 2018 or October 1st 2018.

Municipal Requirements

Elevation Certificates: *"The community is required to maintain certificates on all new SFHA buildings and substantial improvements permitted after the community applies for CRS credit."* (CRS Manual 2017)

We'll have to establish a method for you community to document the required collection of elevation certificates. Additionally, errors on elevation certificate (EC) is identified as the number one cause for communities losing CRS status. Elevation certificate checklists can be found here: <http://crsresources.org/300-3/>.

Note: Special certificates are required for properties located in V zones.

Establish CRS Coordinator: A community is required to have a designated CRS Coordinator. WestCOG is willing to take on this role. A draft MOU is expected by the end of June 2017.

Map Information Services (Optional): If you provide guidance to citizens on how to read flood maps your community is eligible for this credit but to earn credit requires a few items of documentation.

- Proof that you annually advertise this service for community members.
- Document each interaction with the public on flood hazard issues; either phone, in person meetings, and emails.

Load WestCOG's GIS Database: To receive credit for activity 440, Flood Data Maintenance. WestCOG's GIS database to be stored in your communities' computer network. Along with software to view it. WestCOG is happy to provide the software, data, and training if needed.

Proof of Enforcement for credit earning regulations: You'll have to track down 5 examples to prove the community enforces regulations which earn credits in the CRS Program. A list of the credit earning activities requiring examples is provided below. Example can count towards multiple activities if applicable.

- 422.a Open Space Preservation: A letter from owning agency stating that the property is intended to be kept as open space. Regulations which prevent building in a flood plain will suffice as well. A list of properties which need to be verified via letter from the town will be provided in June.
- 432.h Building Code: Permit records that document that the state code is adopted and being enforced.
- 452.a Stormwater management regulations: Drainage reports that demonstrate enforcement of the regulations.
- 452.c Erosion and sedimentation control regulations: Development and building permit records that demonstrate enforcement of the regulation.

Question on Self Insured Structures

During the CRS Kick-off meeting, the question came up in regards to how self-insured structures were treated. The CRS requirement read as follows:

(5) The community must maintain all flood insurance policies that it has been required to carry on properties owned by the community. The community's chief executive officer.

This is validated through a letter signed by the first selectman or mayor. More information on the requirement can be found on page 210-3 of the CRS Manual:

https://www.fema.gov/media-library-data/1493905477815-d794671adeed5beab6a6304d8ba0b207/633300_2017_CRS_Coordinators_Manual_508.pdf

The ISO/CRS specialist confirmed that self-insurance will meet the requirement. The recommended coverage set by the NFIP can be found here (last updated in 2012), see 11-7, page 117 in the PDF:

<https://www.fema.gov/media-library-data/20130726-1446-20490-0539/FEMA511-complete.pdf>

Flood insurance is available under the NFIP for public buildings and contents anywhere in the community, just as it is for privately owned buildings. In general, there is an overall per-building limit for non-residential buildings of \$500,000 for the structure and \$500,000 for the contents.

CRS Minimum Credit Verification

Following the CRS Kick off meeting it was requested that WestCOG should verify that participating communities will indeed reach the 500-credit minimum requirement. Totals for communities have been calculated utilizing FEMA's quick check process. Each CRS activity targeted in this program has been verified with a source document and supporting language towards the predicted credit value. The town totals are provided below. A detailed look at the raw data of supporting activities will be available online by the end of the week.

310,Elevation Certificates,38
320,Map Information Service,0,Requires a lot of work for the town, (90 Potential credits.)
330,Outreach Projects,6
350,Flood Protection Inventory,57
420,Open Space Preservation Minimum Score- check map,70
430, Building Codes, 11
440,Flood Data Maintenance,90
450,Stormwater Management Regulations,100
510,Flood Plain Management (HMP),200
630,Dams,9

MICHAEL TOWLE

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Appendix 3

Quick Checks

CRS Quick Check						
Community Name	Norwalk		State	CT	BCEGS	10
NFIP Number			FIRM Effective Date			
Population	88,418 (2016)		Current FIRM Date			
Application Date			County	Fairfield		
		<u>Chief Executive Officer</u>	<u>CRS Coordinator</u>			
Name	Harry Rilling		Michael Towle			
Title	Mayor		Planner			
Address	City Hall		1 Riverside Rd			
Address	125 East Ave		Sandy Hook, CT 06482			
			CRS Coordinator's phone	475-323-2064	Fax	475-323-2064
			CRS Coordinator's e-mail	mtowle@westcog.org		
Section	Prerequisites		Met	Can Meet	Enter	
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?				
	a(4)	How many repetitive loss properties are there in your community?				
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)				
	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?				
213	a	How many buildings are in your community's Special Flood Hazard Area?				
	a	How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activities and Elements			Now	Could	Credit	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?		5	30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20
	c	Do you provide information about flood problems other than those shown on the FIRM?			20	20
	d	Do you provide information about flood depths?			20	20
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20
	f	Do you provide information about past flooding at or near the site in question?			20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20
330	a	Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.				200
	a	Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.				
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?			25	35
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?			15	25
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?			8	12
350	a	Do you have any flood-related references in your public library?		20	5	20

CRS Quick Check						
Community Name	Norwalk	State	CT	BCEGS	10	
	c	Do you have flood-related information or links on your community's website?		57	15	105
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?			25	85
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?			5	15
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?			15	110
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	290
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	100
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?			20	200
420	a	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?	0%	3%	0%	100%
		The percentage is multiplied by 1,450 to obtain the score.	0	39	0	1,450
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?			15	350
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?			15	250
	f	What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?	0%	0%	0%	100%
		The percentage is multiplied by 300 to obtain the score.	0	0	0	600
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?			100	280
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?			100	1,000
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?			10	50
	b	Does your community have a freeboard requirement?			80	500
	c	Do you have compaction and erosion protection requirements for fill that is used to support buildings?			30	80
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?			40	90
	d	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?			20	20
	f	Do you require critical facilities to be protected to the 500-year flood level?			20	80
	g	Do you require a nonconversion agreement signed by the permit applicant for an elevated building?			30	240
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?			40	50
		If your BCEGS class is 5/5 or better, your BCEGS credit is calculated automatically.	0		0	50
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding?	10		10	120
	o	Enter 5 points for every CFM or graduate of an EMI NFIP course, up to a maximum of 25 points.			0	25
	o	Do you keep paper records at a secure offsite storage site or scan them and back up the files?			5	5
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?	130		50	160
	b	Have you kept copies of all your old FIRMs?			10	15
	c	Use the handout, "CRS Credit for Benchmark Maintenance," to see if there are any qualifying benchmarks in the National Spatial Reference System.			5	27
450	a	Do you require new developments to build stormwater retention or detention basins?	100		30	380

CRS Quick Check						
Community Name		Norwalk	State	CT	BCEGS	10
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?		10	10	40
	d	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?			20	20
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?	209		50	382
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions?			15	100
520		Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.			N/A	2,250
530		Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.			N/A	1,600
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?			40	200
	c	If you have credit for 540.a, do you have a capital improvements program for drainage improvements?			30	70
	d	If you have credit for 540.a, do you have an ordinance that prohibits dumping debris, junk, grass, etc., in drainageways?			15	30
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?			25	120
610	a - d	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?			25	340
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?				
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?				
	e, f	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/).			25	25
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?			50	235
630	a	Is your community threatened by a failure of an upstream dam? If so, enter the credit for the state's dam safety program. i.e., the value for "SDS" from the "Dam Safety Scores" tab in this Excel file.			0	45
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed?			25	115
710		Enter your county's growth rate, i.e., the value for "CGA" from the right column on the "Growth Rates" tab in this Excel file.	1.05	1.05	1.00	1.50
			Now	Could		
		Total	510	123		
		Total "Now" + "Could"		633		
		Product	1.02	1.27		
		Potential CRS Class	9	9		

CRS Quick Check						
Community Name	Greenwich		State	CT	BCEGS	10
NFIP Number			FIRM Effective Date			
Population	62,434 (2011-2015)		Current FIRM Date			
Application Date			County	Fairfield		
		<u>Chief Executive Officer</u>	<u>CRS Coordinator</u>			
Name	Peter J. Tesei		Michael Towle			
Title	First Selectman		Planner			
Address	101 Field Point Rd		1 Riverside Rd			
Address	Greenwich, CT 06830		Sandy Hook, CT 06482			
			CRS Coordinator's phone	475-323-2064	Fax	475-323-2064
			CRS Coordinator's e-mail	mtowle@westcog.org		
Section	Prerequisites		Met	Can Meet	Enter	
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?	x			
	a(4)	How many repetitive loss properties are there in your community?				
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)			c	
	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?	x			
213	a	How many buildings are in your community's Special Flood Hazard Area?				
	a	How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activities and Elements			Now	Could	Credit	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?		5	30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20
	c	Do you provide information about flood problems other than those shown on the FIRM?			20	20
	d	Do you provide information about flood depths?			20	20
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20
	f	Do you provide information about past flooding at or near the site in question?			20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20
330	a	Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.				200
	a	Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.				
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?			25	35
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?			15	25
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?			8	12
350	a	Do you have any flood-related references in your public library?		20	5	20

CRS Quick Check						
Community Name	Greenwich	State	CT	BCEGS	10	
	c	Do you have flood-related information or links on your community's website?		57	15	105
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?			25	85
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?			5	15
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?			15	110
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	290
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	100
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?			20	200
420	a	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?	0%	22%	0%	100%
		The percentage is multiplied by 1,450 to obtain the score.	0	312	0	1,450
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?			15	350
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?			15	250
	f	What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?	0%	0%	0%	100%
		The percentage is multiplied by 300 to obtain the score.	0	0	0	600
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?			100	280
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?			100	1,000
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?			10	50
	b	Does your community have a freeboard requirement?			80	500
	c	Do you have compaction and erosion protection requirements for fill that is used to support buildings?			30	80
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?			40	90
	d	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?			20	20
	f	Do you require critical facilities to be protected to the 500-year flood level?			20	80
	g	Do you require a nonconversion agreement signed by the permit applicant for an elevated building?			30	240
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?			40	50
		If your BCEGS class is 5/5 or better, your BCEGS credit is calculated automatically.	0		0	50
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding?	10		10	120
	o	Enter 5 points for every CFM or graduate of an EMI NFIP course, up to a maximum of 25 points.			0	25
	o	Do you keep paper records at a secure offsite storage site or scan them and back up the files?			5	5
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?	130		50	160
	b	Have you kept copies of all your old FIRMs?			10	15
	c	Use the handout, "CRS Credit for Benchmark Maintenance," to see if there are any qualifying benchmarks in the National Spatial Reference System.			5	27
450	a	Do you require new developments to build stormwater retention or detention basins?	240		30	380

CRS Quick Check						
Community Name	Greenwich	State	CT	BCEGS	10	
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?	10	10	40	
	d	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?		20	20	
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?	219	50	382	
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions?		15	100	
520		Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.		N/A	2,250	
530		Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.		N/A	1,600	
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?		40	200	
	c	If you have credit for 540.a, do you have a capital improvements program for drainage improvements?		30	70	
	d	If you have credit for 540.a, do you have an ordinance that prohibits dumping debris, junk, grass, etc., in drainageways?		15	30	
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?		25	120	
610	a - d	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?		25	340	
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?				
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?				
	e, f	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/).		25	25	
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?		50	235	
630	a	Is your community threatened by a failure of an upstream dam? If so, enter the credit for the state's dam safety program. i.e., the value for "SDS" from the "Dam Safety Scores" tab in this Excel file.		0	45	
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed?		25	115	
710		Enter your county's growth rate, i.e., the value for "CGA" from the right column on the "Growth Rates" tab in this Excel file.	1.05	1.05	1.00	1.50
			Now	Could		
		Total	667	410		
		Total "Now" + "Could"		1,076		
		Product	1.33	2.15		
		Potential CRS Class	9	8		

CRS Quick Check						
Community Name	Darien		State	CT	BCEGS	10
NFIP Number			FIRM Effective Date			
Population	21,392 (2011-2015)		Current FIRM Date			
Application Date			County	Fairfield		
		<u>Chief Executive Officer</u>	<u>CRS Coordinator</u>			
Name	Jayme Stevenson		Michael Towle			
Title	First Selectman		Planner			
Address	2 Renshaw Road		1 Riverside Rd			
Address	Darien, CT 06820		Sandy Hook, CT 06482			
			CRS Coordinator's phone	475-323-2064	Fax	475-323-2064
			CRS Coordinator's e-mail	mtowle@westcog.org		
Section	Prerequisites		Met	Can Meet	Enter	
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?				
	a(4)	How many repetitive loss properties are there in your community?				
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)				
	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?				
213	a	How many buildings are in your community's Special Flood Hazard Area?				
	a	How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activities and Elements			Now	Could	Credit	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?	38		38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?		5	30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20
	c	Do you provide information about flood problems other than those shown on the FIRM?			20	20
	d	Do you provide information about flood depths?			20	20
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20
	f	Do you provide information about past flooding at or near the site in question?			20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20
330	a	Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.				200
	a	Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.				
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?			25	35
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?			15	25
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?			8	12
350	a	Do you have any flood-related references in your public library?		20	5	20

CRS Quick Check						
Community Name	Darien	State	CT	BCEGS	10	
	c	Do you have flood-related information or links on your community's website?		57	15	105
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?			25	85
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?			5	15
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?			15	110
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?			50	290
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?			50	100
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?			20	200
420	a	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?	0%	9%	0%	100%
		The percentage is multiplied by 1,450 to obtain the score.	0	128	0	1,450
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?			15	350
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?			15	250
	f	What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?	0%	0%	0%	100%
		The percentage is multiplied by 300 to obtain the score.	0	0	0	600
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?			100	280
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?			100	1,000
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?			10	50
	b	Does your community have a freeboard requirement?			80	500
	c	Do you have compaction and erosion protection requirements for fill that is used to support buildings?			30	80
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?			40	90
	d	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?			20	20
	f	Do you require critical facilities to be protected to the 500-year flood level?			20	80
	g	Do you require a nonconversion agreement signed by the permit applicant for an elevated building?			30	240
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?			40	50
		If your BCEGS class is 5/5 or better, your BCEGS credit is calculated automatically.	0		0	50
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding?	10		10	120
	o	Enter 5 points for every CFM or graduate of an EMI NFIP course, up to a maximum of 25 points.			0	25
	o	Do you keep paper records at a secure offsite storage site or scan them and back up the files?			5	5
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?		130	50	160
	b	Have you kept copies of all your old FIRMs?			10	15
	c	Use the handout, "CRS Credit for Benchmark Maintenance," to see if there are any qualifying benchmarks in the National Spatial Reference System.			5	27
450	a	Do you require new developments to build stormwater retention or detention basins?	140		30	380

CRS Quick Check						
Community Name	Darien	State	CT	BCEGS	10	
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?		10	40	
	d	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?		20	20	
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?	219	50	382	
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions?		15	100	
520		Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.		N/A	2,250	
530		Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.		N/A	1,600	
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?		40	200	
	c	If you have credit for 540.a, do you have a capital improvements program for drainage improvements?		30	70	
	d	If you have credit for 540.a, do you have an ordinance that prohibits dumping debris, junk, grass, etc., in drainageways?		15	30	
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?		25	120	
610	a - d	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?		25	340	
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?				
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?				
	e, f	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/).		25	25	
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?		50	235	
630	a	Is your community threatened by a failure of an upstream dam? If so, enter the credit for the state's dam safety program. i.e., the value for "SDS" from the "Dam Safety Scores" tab in this Excel file.		0	45	
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed?		25	115	
710		Enter your county's growth rate, i.e., the value for "CGA" from the right column on the "Growth Rates" tab in this Excel file.	1.05	1.05	1.00	1.50
			Now	Could		
		Total	415	353		
		Total "Now" + "Could"		767		
		Product	0.83	1.53		
		Potential CRS Class	10	9		

CRS Quick Check						
Community Name	Danbury		State	CT	BCEGS	10
NFIP Number			FIRM Effective Date			
Population	83,476 (2011-2015)		Current FIRM Date			
Application Date			County	Fairfield		
		<u>Chief Executive Officer</u>	<u>CRS Coordinator</u>			
Name	Mark Boughton		Michael Towle			
Title	Mayor		Planner			
Address	155 Deer Hill Ave		1 Riverside Rd			
Address	Danbury, CT 06810		Sandy Hook, CT 06482			
			CRS Coordinator's phone	475-323-2064	Fax	475-323-2064
			CRS Coordinator's e-mail	mtowle@westcog.org		
Section	Prerequisites		Met	Can Meet	Enter	
211	a(2)	Have you had a Community Assistance Visit that concluded you are in full compliance with the NFIP?	x			
	a(4)	How many repetitive loss properties are there in your community?				
	a(4)	What is your repetitive loss category? (A = no rep losses, B = 1 - 9, C = 10 or more)				
	a(5)	Have you maintained flood insurance policies on all buildings that have been required to have one?	x			
213	a	How many buildings are in your community's Special Flood Hazard Area?				
	a	How large is your community's Special Flood Hazard Area (in acres)?				
CRS Activities and Elements			Now	Could	Credit	Max
310	a	Will you keep FEMA Elevation Certificates on all new buildings and substantial improvements in the SFHA?		38	38	38
	b	Do you have FEMA Elevation Certificates on buildings built before your CRS application?			12	48
320	a	Are you willing to publicize that you will read FIRMs for inquirers and keep a record of what you told them?		5	30	30
	b	Do you provide inquirers with other non-insurance related information that is shown on your FIRM?			20	20
	c	Do you provide information about flood problems other than those shown on the FIRM?			20	20
	d	Do you provide information about flood depths?			20	20
	e	Do you provide information about special flood-related hazards, such as erosion, subsidence, or tsunamis?			20	20
	f	Do you provide information about past flooding at or near the site in question?			20	20
	g	Do you provide information about areas that should be protected because of their natural floodplain functions?			20	20
330	a	Enter 2 points for each flood-related informational brochure, flyer, or other document that is set out for the public to pick up.				200
	a	Enter 4 points for each flood-related newsletter, presentation, or other outreach project that is implemented every year.				
340	a	Do real estate agents actively advise house hunters if a property is located in a Special Flood Hazard Area?			25	35
	b	Are there state or local requirements that sellers must disclose whether a property has been flooded?			15	25
	c	Do real estate agents give house hunters a brochure or handout advising them to check out the flood hazard before they buy?			8	12
350	a	Do you have any flood-related references in your public library?		20	5	20

CRS Quick Check							
Community Name		Danbury	State	CT	BCEGS	10	
	c	Do you have flood-related information or links on your community's website?			57	15	105
360	a,b	Do you visit homes and help people determine how they could reduce their flooding or drainage problem?				25	85
	c	Do you talk to people about sources of financial assistance for flood or drainage protection measures?				5	15
370		Have you reviewed all your community's flood insurance policies and analyzed where coverage should be improved?				15	110
410	a	Have you conducted your own flood studies and do you use the data when regulating new development?				50	290
	a	Do you provide (or require the developer to provide) base flood elevations in approximate A Zones?				50	100
	b	Did your community contribute to the cost of a Flood Insurance Study (e.g., provided cash or a base map with better topography)?				20	200
420	a	What percentage of your Special Flood Hazard Area is kept as park or other publicly preserved open space?	0%	7%	0%	100%	
		The percentage is multiplied by 1,450 to obtain the score.	0	100	0	1,450	
	c	Are some of those parks or other publicly preserved open spaces preserved in or restored to their original natural state?				15	350
	e	Does your community have density transfers or other regulations to encourage developers to keep the SFHA as open space?				15	250
	f	What percentage of your SFHA is zoned for minimum lot sizes of 5 acres or larger?	0%	0%	0%	100%	
		The percentage is multiplied by 300 to obtain the score.	0	0	0	600	
430	a(1)	Does your community prohibit filling or require compensatory storage in all or parts of the SFHA?				100	280
	a(2)	Does your community prohibit certain types of buildings from all or parts of the SFHA?				100	1,000
	a(3)	Does your community prohibit or limit the storage of hazardous materials from all or parts of the SFHA?				10	50
	b	Does your community have a freeboard requirement?				80	500
	c	Do you have compaction and erosion protection requirements for fill that is used to support buildings?				30	80
	d	Do you track building improvements and repairs cumulatively and add the values up to reach the 50% threshold?				40	90
	d	Do you define substantial damage to include two floods in 10 years with average damage at 25% of the building's value?				20	20
	f	Do you require critical facilities to be protected to the 500-year flood level?				20	80
	g	Do you require a nonconversion agreement signed by the permit applicant for an elevated building?				30	240
	h	Does your community enforce the International Building and Residential Codes (IBC and IRC)?				40	50
		If your BCEGS class is 5/5 or better, your BCEGS credit is calculated automatically.	0			0	50
	i	Do you have regulations that ensure that every new building will be built to be protected from local drainage flooding?			10	10	120
	o	Enter 5 points for every CFM or graduate of an EMI NFIP course, up to a maximum of 25 points.				0	25
	o	Do you keep paper records at a secure offsite storage site or scan them and back up the files?				5	5
440	a	Is your FIRM on a local geographic information system (GIS) layer and does the GIS also show streets and parcels?			130	50	160
	b	Have you kept copies of all your old FIRMs?				10	15
	c	Use the handout, "CRS Credit for Benchmark Maintenance," to see if there are any qualifying benchmarks in the National Spatial Reference System.				5	27
450	a	Do you require new developments to build stormwater retention or detention basins?			36	30	380

CRS Quick Check							
Community Name		Danbury	State	CT	BCEGS	10	
	c	Do you have permit records that show that you require new developments to control erosion from construction projects?			40	10	40
	d	Do you have permit records that show that you require new stormwater facilities to include water quality provisions?				20	20
510	a	Have you adopted a floodplain management or hazard mitigation plan that has been approved by FEMA?			241	50	382
	c	Have you adopted a plan to protect aquatic or riparian species or other natural floodplain functions?				15	100
520		Enter 3 points for every building that has been cleared out of the floodplain up to a maximum of 190 points.				N/A	2,250
530		Enter 2.4 points for every pre-FIRM building that has been elevated voluntarily, up to a maximum of 160 points.				N/A	1,600
540	a	Do you have a program to regularly inspect streams, ditches, and other channels and to remove debris when found?				40	200
	c	If you have credit for 540.a, do you have a capital improvements program for drainage improvements?				30	70
	d	If you have credit for 540.a, do you have an ordinance the prohibits dumping debris, junk, grass, etc., in drainageways?				15	30
	e	If you have credit for 450.a, do you have a program to regularly inspect storage basins and to remove debris when found?				25	120
610	a - d	Do you have a system for getting notification when flooding is expected (more than listening to the radio)?				25	340
		Do you have a flood response plan (or flood annex to the emergency plan) that specifies what to do after a flood notification?					
		Do you have a master list of critical facilities in the floodplain and arrangements for special warnings to them?					
	e, f	Are you a StormReady or TsunamiReady community? (see www.stormready.noaa.gov/).				25	25
620	a - e	Do you have a levee, a levee maintenance program, and a levee failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would flood if the levee were overtopped?				50	235
630	a	Is your community threatened by a failure of an upstream dam? If so, enter the credit for the state's dam safety program. i.e., the value for "SDS" from the "Dam Safety Scores" tab in this Excel file.				0	45
	b - e	Do you have a dam failure warning and response plan (similar to 610 a-d)? Is there an annual outreach project sent to properties in the area that would be flooded if the dam failed?				25	115
710		Enter your county's growth rate, i.e., the value for "CGA" from the right column on the "Growth Rates" tab in this Excel file.		1.05	1.05	1.00	1.50
			Now	Could			
		Total	0	693			
		Total "Now" + "Could"		693			
		Product	0.00	1.39			
		Potential CRS Class	10	9			

Appendix 4

Outreach Materials

Regional Flood Mitigation Rating System

A program implemented by Western Connecticut Council of Governments (WestCOG) with supporting funds from the Connecticut Institute for Resilience and Climate Adaption (CIRCA)

The Community Rating System (CRS)

The CRS program is an incentive program for municipalities to go above and beyond federal requirements for flood mitigation activities. Communities receive credits for the number of additional flood mitigation activities they perform and those credits translate into reduced premiums for flood insurance policy holders within the community.

Example topics of activities include: public outreach, public education, mapping, and protected flood zones.

Documentation of these activities are monitored annually. Table 1 illustrates the level of flood insurance savings and the corresponding points to reach that goal.

Implementation challenges

As a region, Western Connecticut is impacted by both riverine and coastal flooding. A number of critical assets including public safety and sanitation facilities, transportation corridors, employment centers, and affordable housing are located on or near the coast or the region’s many inland waterways. Given the region’s role as an economic engine of Connecticut, damage and loss of these facilities would create economic impacts that would reverberate far beyond the region’s borders.

FEMA’s Community Rating System (CRS) Program has an intensive startup and maintenance cost (Staff time) which deters a number of municipalities from participating. WestCOG aims to address the start up and maintenance burden with a regional approach.

Community	# Policies	Premiums	Projected CRS Discount**	CRS % Discount
Communities currently involved with the CRS Program				
Stamford*	2,763	\$ 2,196,492	\$329,474	15%
Westport*	1,339	\$ 2,093,832	\$209,383	10%
Newtown*	96	\$ 96,272	\$4,814	5%
Potential CRS communities				
Norwalk	2,247	\$ 3,375,379	\$168,769	5%
Greenwich	1,739	\$ 2,578,848	\$128,942	5%
Darien	622	\$ 965,784	\$48,289	5%
Danbury	341	\$ 618,687	\$30,934	5%
Wilton	195	\$ 311,389	\$15,569	5%
New Milford	120	\$ 196,679	\$9,834	5%
Bethel	209	\$ 190,568	\$9,528	5%
New Canaan	165	\$ 165,827	\$8,291	5%
Weston	144	\$ 164,208	\$8,210	5%
Ridgefield	109	\$ 103,554	\$5,178	5%
Brookfield	66	\$ 80,399	\$4,020	5%
Redding	45	\$ 52,043	\$2,602	5%
New Fairfield	38	\$ 25,843	\$1,292	5%
Sherman	20	\$ 19,674	\$984	5%
Bridgewater	8	\$ 6,754	\$338	5%
Region	7,503	\$ 13,242,232	\$986,452	

* Currently take part in the CRS program.

** Projected discounts include customized municipal open space credits, based off a preliminary GIS analysis. Actual savings may vary and are contingent upon more detailed and localized analyses.

Source: DEEP 12/31/2014, CRS.org CT State Profile 1/2014

Table 2: Anticipated Savings Table, demonstrates the number of flood insurance policies within the WestCOG region, the amount of premiums paid out, and anticipated savings assuming a 5% reduction. The table also highlights the three communities which are currently active in the CRS program.

A regional approach

Traditionally communities participating in the CRS program do so individually. WestCOG believes it can reduce the municipal burden by performing many of the credit earning activities for multiple towns simultaneously.

WestCOG’s regional services in GIS, Hazard Mitigation Planning, and stormwater management apply to all communities and can likely earn enough credits for at least the first tier in flood insurance savings.

Project overview

The Regional CRS program anticipates 5% savings representing around \$380,000 in projected savings annually across the four participating communities in the WestCOG region (see table 2 for more details). WestCOG implements this project with the following strategy in mind for it’s project implementation.

Maximize cost benefit: The program targets communities which have the most to gain from the CRS program, while maintaining a manageable amount of municipal outreach (4 municipalities.). These communities include Greenwich, Darien, Norwalk, and Danbury.

Target new communities: The selected 4 communities are currently not involved in the CRS program. As to not disrupt currently successful CRS communities. Following a successful implementation, WestCOG will consider opening the service to additional communities including those who are currently active in the CRS process.

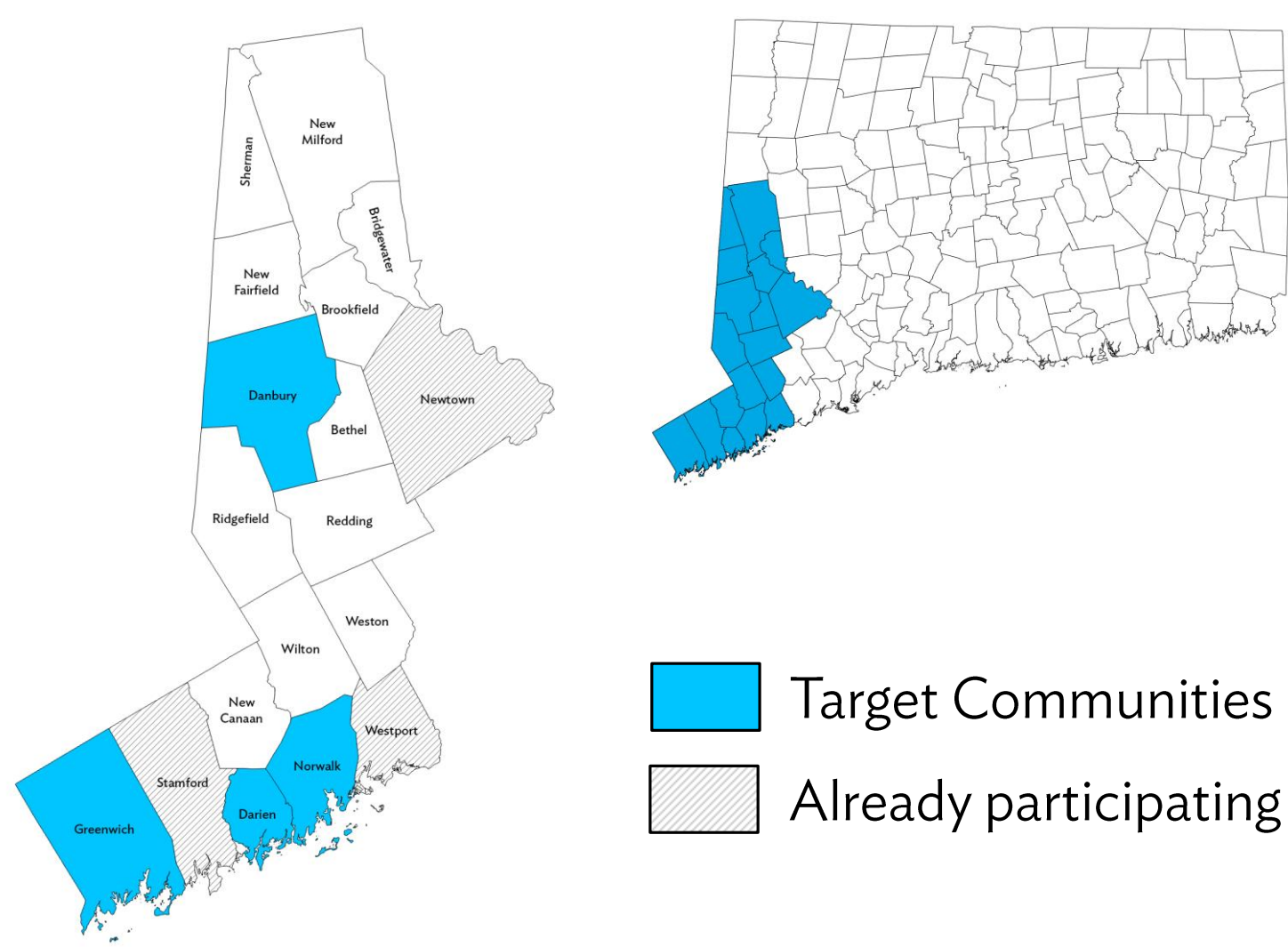
Reduce municipal effort: Recognizing that towns are currently maximizing resources as is, WestCOG aims to take on much of the CRS workload from prepping for reviews with FEMA and serving as the town’s CRS coordinator.

Leverage existing WestCOG Resources: WestCOG’s existing resources in GIS mapping, stormwater management, hazard mitigation planning, and public outreach will serve as a baseline of CRS credits to bring communities into the first tier of the CRS program (5% savings).

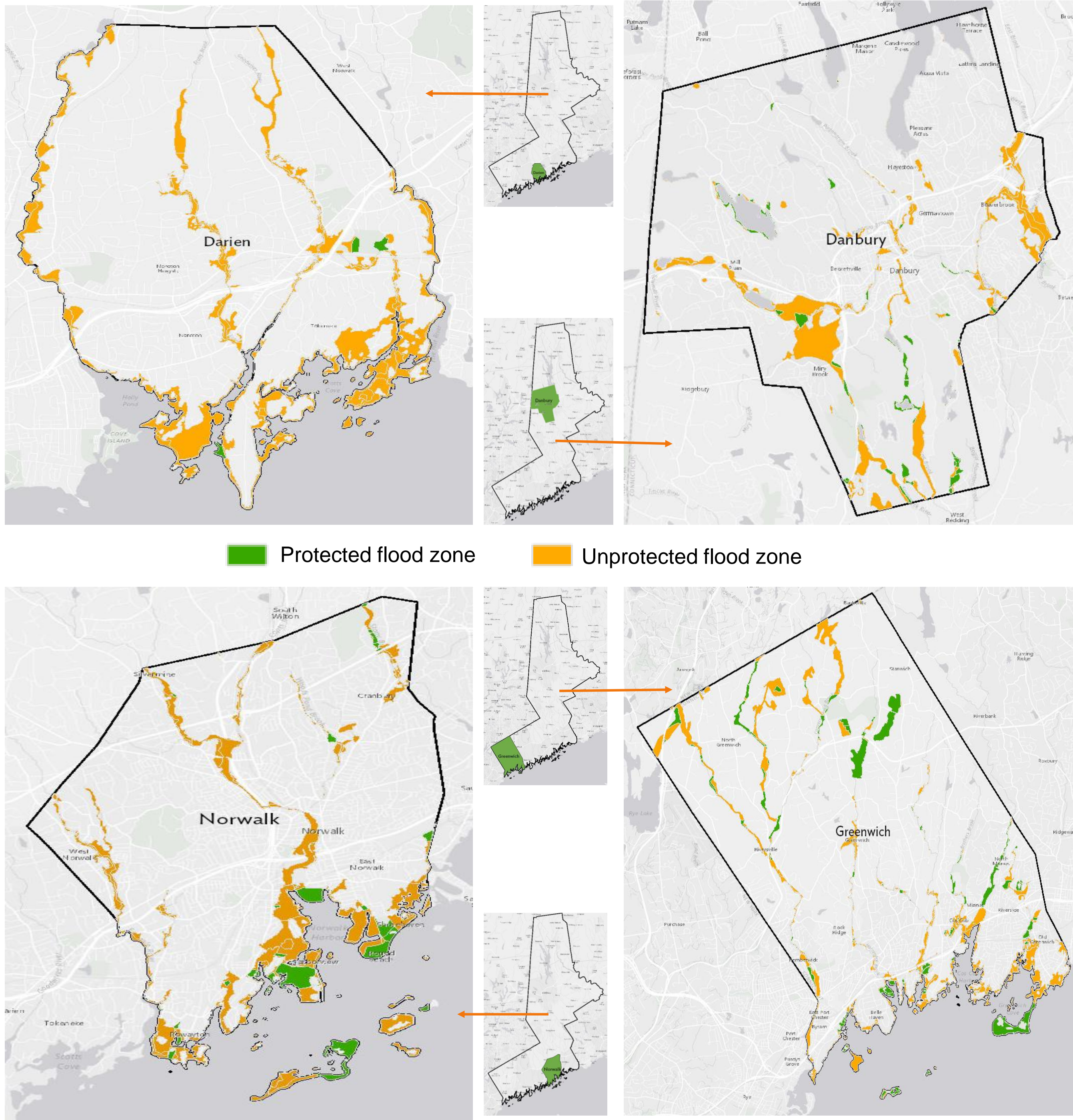
Keep it going: Following a successful implementation WestCOG plans on providing the regional program as an ongoing regional service beyond the timeline of the grant program. The four communities should be up and running by October 2017, with much of the leg work completed by the end of June.

CRS Class	Credit Points	Premium Reduction	
		In SFHA	Outside SFHA
1	4,500+	45	10
2	4,000-4,499	40	10
3	3,500-3,999	35	10
4	3,000-3,499	30	10
5	2,500-2,999	25	10
6	2,000-2,499	20	10
7	1,500-1,999	15	5
8	1,000-1,499	10	5
9	500-999	5	5
10	0-499	0	0

Table 1: CRS Incentive table. Demonstrates the necessary credits for the various levels of savings on flood insurance premiums.



Special Flood Hazard Area (SFHA) Maps



What’s a WestCOG?

The Western Connecticut Council of Governments (WestCOG) consists of 18 member towns. It is dedicated to preserving and improving the quality of life and economic vitality in Western Connecticut. WestCOG works on topical areas such as transportation, economic, environmental and emergency management planning. WestCOG also provides a forum for municipalities to communicate and collaborate in addressing inter-municipal issues and needs



Works Cited

CRS Manual, ARCGIS, DEEP, FEMA, WestCOG website

Community Rating System (CRS) for the WestCOG Region

Abstract

Regional CRS Implementation Report

Real-Time Water Gauge Information

Elevation Certificates Inventory

The National Flood Insurance Program

Regional Flood Protection Information Library

Community Specific Flood Protection Information Library

Abstract

In the WestCOG Region many communities are impacted by coastal and riverine flooding and in response to this have taken up mitigation efforts. WestCOG aims to capitalize on these efforts through FEMA's CRS program, which provides reduced flood insurance rates for residents in participating communities. These activities are broken down into "CRS credits" with every 500 credits earned representing 5% savings on flood insurance premiums. As a regional program, the Regional CRS Program aims to provide up to 600+ CRS credits for all participating municipalities. Additionally, the communities wish to earn credit for additional activities performed at the municipal level, which can provide an additional 500 - 1000 (for a total of 10 - 15 % savings) depending on the community. In this capacity WestCOG can provide a cost saving program by removing redundant efforts between municipalities while reducing flood insurance costs for citizens in participating communities.

Regional CRS Implementation Report (Funded by CIRCA)

As part of the reporting requirements established by CIRCA's Municipal Resiliency Grant program, WestCOG drafted a Project Report for its Regional CRS Program Implementation. It includes an overview of the project, methodology, and lessons learned. The document can be viewed here:

File is currently under construction:

Real-Time Water Gauge Information

USGS Current Conditions in Connecticut can be found here:

<https://waterdata.usgs.gov/ct/nwis/current/?type=flow>

Elevation Certificates Inventory

(Link to Dropbox for each town. Drop box links are currently under development.)

Danbury

Darien

Greenwich

Norwalk

The National Flood Insurance Program

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. More info at: <http://www.fema.gov/business/nfip>

Regional Flood Protection Information Library

The flood information documents below apply to all participating communities.

1. Above the Flood: Elevating Your Floodprone House, FEMA-347 (2000)
 - a. https://www.fema.gov/media-library-data/20130726-1443-20490-7815/fema347_complete.pdf
2. Answers to Questions About the National Flood Insurance Program, F-084 (2011)
 - a. https://www.fema.gov/media-library-data/20130726-1438-20490-1905/f084_atq_11aug11.pdf
3. Coastal Construction Manual, FEMA-P-55, (2011)
 - a. https://www.fema.gov/media-library-data/20130726-1510-20490-2899/fema55_voli_combined.pdf
4. Elevated Residential Structures, FEMA-54 (1984)
 - a. <https://www.fema.gov/media-library-data/20130726-1509-20490-6744/fema54.pdf>
5. Flood Best Practices (2015)
 - a. <https://www.fema.gov/media-library-data/1428341274550-533f7424dd8f45f30e997b2f2b593658/Flooding-BPs.pdf>
6. Mitigation of Flood and Erosion Damage to Residential Buildings in Coastal Areas, FEMA- 257 (1994)
 - a. <https://www.fema.gov/media-library-data/20130726-1505-20490-8508/fema257.pdf>
7. Protecting Building Utilities From Flood Damage, FEMA-P-348 (1999)
 - a. https://www.fema.gov/pdf/fima/pbuffd_complete_book.pdf
8. Protecting Floodplain Resources, FEMA-268 (1996)
 - a. <https://www.fema.gov/media-library-data/20130726-1440-20490-5918/fema268.pdf>
9. Protecting Manufactured Homes from Floods and Other Hazards, FEMA P-85 (2009)
 - a. https://www.fema.gov/media-library-data/20130726-1502-20490-8377/fema_p85.pdf
10. Reducing Damage from Localized Flooding, FEMA 511 (2005)
 - a. <https://www.fema.gov/pdf/fima/FEMA511-complete.pdf>

Community Specific Flood Protection Information Library

Danbury (each town a separate Web Page of information)

Darien

Greenwich

Norwalk

Danbury CRS Program

Danbury Elevation Certificates

(Link to drop box with certificates)

Flood Gauge Information

Danbury Flood Protection Information Library

This is a collection of locally pertinent documents on the topic of flood protection, which are either developed by the state, neighboring towns, or the municipality itself.

1. After a Flood: The First Steps (1992)
https://www.fema.gov/media-library-data/20130726-1511-20490-0446/after_a_flood.pdf
2. After The Storm (2003)
https://www3.epa.gov/npdes/pubs/after_the_storm.pdf
3. Connecticut Climate Change Preparedness Plan (2011)
http://www.ct.gov/deep/lib/deep/climatechange/connecticut_climate_preparedness_plan_2011.pdf
4. Connecticut Natural Hazards Mitigation Plan Update (2014)
http://www.ct.gov/deep/lib/deep/water_inland/hazard_mitigation/ct_nhmp_adopted_final.pdf
5. Drying out your Home after a Flood: The First Steps
<http://www.westportct.gov/modules/showdocument.aspx?documentid=674>
6. Flood Insurance Statistics in Connecticut and other New England States (2016)
<https://www.cga.ct.gov/2016/rpt/pdf/2016-R-0178.pdf>
7. Danbury Floodplain Regulations
<https://www.danbury-ct.gov/filestorage/21015/21087/21123/23014/ZONINGREGSsec7.pdf>
8. Danbury Hazard Mitigation Plan
<https://westcog.org/wp-content/uploads/2017/06/Danbury-HMP.pdf>
9. Hurricane Surge Inundation (2010)
http://www.cteco.uconn.edu/guides/resource/CT_ECO_Resource_Guide_Hurricane_Surge_Inundation.pdf
10. Repairing Your Flooded Home (2012)
https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf

Additional Flood Protection Information

Along with municipal specific information, there are a host of regional Flood Protection Information which applies to Danbury. These documents can be found in the regional CRS program webpage found here: "Link to Regional CRS site".

Darien CRS Program

Darien Elevation Certificates

(Link to drop box with certificates)

Darien Flood Protection Information Library

This is a collection of locally pertinent documents on the topic of flood protection, which are either developed by the state, neighboring towns, or the municipality itself.

1. After a Flood: The First Steps (1992)
https://www.fema.gov/media-library-data/20130726-1511-20490-0446/after_a_flood.pdf
2. After The Storm (2003)
https://www3.epa.gov/npdes/pubs/after_the_storm.pdf
3. Connecticut Climate Change Preparedness Plan (2011)
http://www.ct.gov/deep/lib/deep/climatechange/connecticut_climate_preparedness_plan_2011.pdf
4. Connecticut Natural Hazards Mitigation Plan Update (2014)
http://www.ct.gov/deep/lib/deep/water_inland/hazard_mitigation/ct_nhmp_adopted_final.pdf
5. Drying out your Home after a Flood: The First Steps
<http://www.westportct.gov/modules/showdocument.aspx?documentid=674>
6. Flood Insurance Statistics in Connecticut and other New England States (2016)
<https://www.cga.ct.gov/2016/rpt/pdf/2016-R-0178.pdf>
7. Darien Floodplain Regulations
http://www.darienct.gov/filestorage/28565/28567/28890/28910/AMENDMENT_28_Flood_Regs_Sec_820.pdf
8. Darien Hazard Mitigation Plan
<https://westcog.org/wp-content/uploads/2016/05/HMP-2016-WestCOG-South-Plan.pdf>
9. Hurricane Surge Inundation (2010)
http://www.cteco.uconn.edu/guides/resource/CT_ECO_Resource_Guide_Hurricane_Surge_Inundation.pdf
10. Repairing Your Flooded Home (2012)
https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf

Additional Flood Protection Information

Along with municipal specific information, there are a host of regional Flood Protection Information which applies to Danbury. These documents can be found in the regional CRS program webpage found here: "Link to Regional CRS site".

11. After a Flood: The First Steps (1992)
 - a. https://www.fema.gov/media-library-data/20130726-1511-20490-0446/after_a_flood.pdf
12. After The Storm (2003)

- a. https://www3.epa.gov/npdes/pubs/after_the_storm.pdf
- 13. Connecticut Climate Change Preparedness Plan (2011)
 - a. http://www.ct.gov/deep/lib/deep/climatechange/connecticut_climate_preparedness_plan_2011.pdf
- 14. Connecticut Natural Hazards Mitigation Plan Update (2014)
 - a. http://www.ct.gov/deep/lib/deep/water_inland/hazard_mitigation/ct_nhmp_adopted_final.pdf
- 15. Drying out your Home after a Flood: The First Steps
 - a. <http://www.westportct.gov/modules/showdocument.aspx?documentid=674>
- 16. Flood Insurance Statistics in Connecticut and other New England States (2016)
 - a. <https://www.cga.ct.gov/2016/rpt/pdf/2016-R-0178.pdf>
- 17. Floodplain Regulations ****Create link to a new page on the WestCOG Website and place these documents on the new "Flood Plain Regulations Page"****
 - a. Greenwich
http://www.greenwichct.org/upload/medialibrary/c34/pz_Regs_Division_10.pdf
 - b. Darien
http://www.darienct.gov/filestorage/28565/28567/28890/28910/AMENDMENT_28_Flood_Regs_Sec_820.pdf
 - c. Norwalk
<http://norwalkct.org/DocumentCenter/View/364>
 - d. Danbury
<https://www.danbury-ct.gov/filestorage/21015/21087/21123/23014/ZONINGREGSsec7.pdf>
- 18. Hazard Mitigation Plans ****Create link to a new page on the WestCOG Website and place these documents on the new "Hazard Mitigation Plans Page"****
 - a. Southern HMP
 - i. We have to host these ourselves but they are located here:
 - 1. [X:/Grants/FEMA%20-%20HMP%20South%20\(2016\)/07%20Deliverables/HMP%202016%20WestCOG%20South%20-%20Plan.pdf](X:/Grants/FEMA%20-%20HMP%20South%20(2016)/07%20Deliverables/HMP%202016%20WestCOG%20South%20-%20Plan.pdf)
 - b. Danbury HMP
 - i. We have to host these ourselves but they are located here:
 - 1. X:\Planning\4_Emergency_Management\2016_HMP-North\01_Deliverables\Danbury_HMP.pdf
- 19. Hurricane Surge Inundation (2010)
 - a. http://www.cteco.uconn.edu/guides/resource/CT_ECO_Resource_Guide_Hurricane_Surge_Inundation.pdf
- 20. Repairing Your Flooded Home (2012)
 - a. https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairing_FloodedHome.pdf

Greenwich CRS Program

Greenwich Elevation Certificates

(Link to drop box with certificates)

Greenwich Flood Protection Information Library

This is a collection of locally pertinent documents on the topic of flood protection, which are either developed by the state, neighboring towns, or the municipality itself.

1. After a Flood: The First Steps (1992)
https://www.fema.gov/media-library-data/20130726-1511-20490-0446/after_a_flood.pdf
2. After The Storm (2003)
https://www3.epa.gov/npdes/pubs/after_the_storm.pdf
3. Connecticut Climate Change Preparedness Plan (2011)
http://www.ct.gov/deep/lib/deep/climatechange/connecticut_climate_preparedness_plan_2011.pdf
4. Connecticut Natural Hazards Mitigation Plan Update (2014)
http://www.ct.gov/deep/lib/deep/water_inland/hazard_mitigation/ct_nhmp_adopted_final.pdf
5. Drying out your Home after a Flood: The First Steps
<http://www.westportct.gov/modules/showdocument.aspx?documentid=674>
6. Flood Insurance Statistics in Connecticut and other New England States (2016)
<https://www.cga.ct.gov/2016/rpt/pdf/2016-R-0178.pdf>
7. Greenwich Floodplain Regulations
http://www.greenwichct.org/upload/medialibrary/c34/pz_Regs_Division_10.pdf
8. Greenwich's Hazard Mitigation Plan
<https://westcog.org/wp-content/uploads/2016/05/HMP-2016-WestCOG-South-Plan.pdf>
9. Hurricane Surge Inundation (2010)
http://www.cteco.uconn.edu/guides/resource/CT_ECO_Resource_Guide_Hurricane_Surge_Inundation.pdf
10. Repairing Your Flooded Home (2012)
https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf

Additional Flood Protection Information

Along with municipal specific information, there are a host of regional Flood Protection Information which applies to Greenwich. These documents can be found in the regional CRS program webpage found here: "Link to Regional CRS site".

Norwalk CRS Program

Norwalk Elevation Certificates

(Link to drop box with certificates)

Norwalk Flood Protection Information Library

This is a collection of locally pertinent documents on the topic of flood protection, which are either developed by the state, neighboring towns, or the municipality itself.

1. After a Flood: The First Steps (1992)
https://www.fema.gov/media-library-data/20130726-1511-20490-0446/after_a_flood.pdf
2. After The Storm (2003)
https://www3.epa.gov/npdes/pubs/after_the_storm.pdf
3. Connecticut Climate Change Preparedness Plan (2011)
http://www.ct.gov/deep/lib/deep/climatechange/connecticut_climate_preparedness_plan_2011.pdf
4. Connecticut Natural Hazards Mitigation Plan Update (2014)
http://www.ct.gov/deep/lib/deep/water_inland/hazard_mitigation/ct_nhmp_adopted_final.pdf
5. Drying out your Home after a Flood: The First Steps
<http://www.westportct.gov/modules/showdocument.aspx?documentid=674>
6. Flood Insurance Statistics in Connecticut and other New England States (2016)
<https://www.cga.ct.gov/2016/rpt/pdf/2016-R-0178.pdf>
7. Norwalk Floodplain Regulations
<http://norwalkct.org/DocumentCenter/View/364>
8. Norwalk Hazard Mitigation Plan
<https://westcog.org/wp-content/uploads/2016/05/HMP-2016-WestCOG-South-Plan.pdf>
9. Hurricane Surge Inundation (2010)
http://www.cteco.uconn.edu/guides/resource/CT_ECO_Resource_Guide_Hurricane_Surge_Inundation.pdf
10. Repairing Your Flooded Home (2012)
https://www.redcross.org/images/MEDIA_CustomProductCatalog/m4540081_repairingFloodedHome.pdf

Additional Flood Protection Information

Along with municipal specific information, there are a host of regional Flood Protection Information which applies to Norwalk. These documents can be found in the regional CRS program webpage found here: "Link to Regional CRS site".