

Floodplain Management

Westport Planning and Zoning Department



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Westport had forethought!

- Westport has a long history of floodplain planning.
- **National Flood Insurance Program (NFIP) since July 19, 1974.**
- The NFIP was established by Congress with the passage of the National Flood Insurance Act of 1968.
- The NFIP is administered by the Federal Emergency Management Agency (FEMA) and community participation in the program is voluntary. Currently, all Connecticut municipalities participate in the NFIP (Community Status Book).
- The NFIP is comprised of three elements: Flood Maps, Flood Regulations and Flood Insurance.



Westport has 3,100 (about 1/3) properties within the 100 year flood zone

NFIP Requirements

- Communities participating in the NFIP must regulate development within SFHAs by adopting and enforcing a local floodplain management ordinance or zoning regulation which meets minimum Federal requirements, although many communities adopt higher regulatory standards. **These are found in §31-11 of the zoning regulations.**
- Property owners in participating communities are able to purchase flood insurance through the NFIP.
- Flood insurance coverage is a mandatory requirement of a mortgage if the structure is located in the SFHA.
- Flood insurance can be purchased for structures located both within or outside the SFHA

1st Community in CT



Westport was the **1st** community in CT to adopt a Hazard Mitigation Plan in 1998.

What is a Hazard Mitigation Plan?

Purpose = Identify natural hazard risks and mitigation opportunities
in order to reduce the loss of or damage to life, property, infrastructure, and natural, cultural, and economic resources.

Floodplain Management



2017 POCD



**2021 WestCOG Hazard
Mitigation Plan**



**Community Rating System
(CRS)**

2017 POCD

Goals that relate to floodplain management include:

- Preserve resources, such as historic and open space, guide development, and improve overall quality of life;
- Continue to preserve open space which provides flood storage;
- Highlights the need for coastal flood mitigation;
- Recommends non-structural applications for erosion control in coastal development and projects.

2021-2026 WestCOG Hazard Mitigation Plan

- This document provides long-term strategies for protecting people and property from similar events
- Westport's most recent Hazard Mitigation Plan was adopted August 2021 and was completed in conjunction with the Western CT Council of Governments
- 39 strategies and actions spanning outreach, structural projects, and emergency response. (found in the Westport Annex Section 4.4)
- 10 of the 39 strategies have been completed or are in the process of completion
- The Plan will need to be updated within the next 2 years

Community Rating System (CRS)

- National program developed by FEMA.
- **Purpose is to support the NFIP by recognizing, encouraging and rewarding communities**
- Provides flood insurance premium rate reductions to policyholders in recognition of the fact that their communities implement activities that exceed the minimum NFIP requirements and that work toward the three goals of the CRS:
 - Reduce and avoid flood damage to insurable property,
 - Strengthen and support the insurance aspects of the NFIP, and
 - Foster comprehensive floodplain management.
- The CRS Coordinator's Manual spells out the credits and credit criteria of the CRS for community activities and programs that go above and beyond the minimum requirements for participation in FEMA's National Flood Insurance Program.



**Westport has been in the
Community Rating
System (CRS) since
October 1995**

We are 1 of 4 municipalities in
Fairfield County that are in the
CRS program and
1 of 19 in the state.



CRS Point System

Table 110-1. CRS classes, credit points, and premium discounts.			
CRS Class	Credit Points (cT)	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

SFHA: Zones A, AE, A1–A30, V, V1–V30, AO, and AH
Outside the SFHA: Zones X, B, C, A99, AR, and D

Preferred Risk Policies are not eligible for CRS premium discounts because they already have premiums lower than other policies. Preferred Risk Policies are available only in B, C, and X Zones for properties that are shown to have a minimal risk of flood damage.

Some minus-rated policies may not be eligible for CRS premium discounts.

Premium discounts are subject to change.

Westport is a Class 8
(1193 pts) = 10%
reduction in flood
insurance

The CRS Coordinator's Manual assigns credit points based upon the extent to which an activity advances the three goals of the CRS.

Public Information Activities (300 Series)

Mapping and Regulations (400 Series)

Flood Damage Reduction Activities (500 Series)

Warnings and Response (600 Series)

How CRS works?

Credit Activities = 1,193 pts

Activity 310 Elevation Certificates

Credit for maintaining correct Federal Emergency Management Agency (FEMA) Elevation Certificates and other needed certifications for new and substantially improved buildings in the Special Flood Hazard Area (SFHA).

5 of 116 pts

Activity 340 Hazard Disclosure

Credit is provided when community discloses a property's potential flood hazard to prospective buyers before the lender notifies them of the need for flood insurance.

18 of 80 pts

Activity 320 Map Information Service

Credits advising people about areas that should be protected because of their natural floodplain functions.

90 of 90 pts

Activity 350 Flood Protection Information

Credit points are available for a website that provides detailed information about local areas that should be protected for their natural floodplain functions and how they can be protected.

45 of 125 pts

Activity 330 Outreach Projects

Credit is provided for outreach projects that include descriptions of the natural functions of the community's floodplains.

106 of 350 pts

Activity 420 Open Space Preservation

Credit is provided for open space areas that are preserved in their natural state.

179 of 2,020 pts

Credit Activities

Activity 430 **Higher Regulatory Standards**

Credit is provided for regulations that protect natural areas during development or that protect water quality are credited.

273 of 2,042 pts

Activity 510 **Floodplain Mgmt Planning**

Credit is provided for the development of an overall strategy of programs, projects, and measures that will reduce the adverse impact of the hazard on the community and help meet other community needs.

208 of 622 pts

Activity 440 **Flood Data Maintenance**

Credit is provided for layers to the community's geographic information system (GIS) with natural floodplain functions (e.g., wetlands, designated riparian habitat, flood storage areas).

126 of 222 pts

Activity 520 **Acquisition and Relocation**

This series provides credit for communities that acquire, relocate, or otherwise clear existing buildings out of the flood hazard area.

51 of 2,250 pts

Activity 450 **Stormwater Management**

This series provides credit for erosion and sediment control, water quality, and low-impact development techniques minimize the impacts of new development.

64 of 755 pts

Activity 630 **Dams**

This series provides credit for measures that protect life and property during a flood, through flood warning and response programs.

28 of 160 pts

How can we improve?

- **Create a Hazard Mitigation Committee to help move forward goals of the current Hazard Mitigation Plan (and provide input into the next Plan).**
- **Assist in holding a Natural Hazards Awareness Week and conduct corresponding outreach the community and all interested parties.**
- **Help us move to a Class 7 (15% reduction in flood insurance). 307 points to move up.**
- Some ways we can do this:
 - > Advocate for the preservation of undeveloped lands within the 100-year flood zone with the use of open space purchases, donations and conservation easements, possible 1,900 pts
 - > Create a Program for Public Information (PPI), possible 80 points

Program for Public Participation (PPI)

Create an ongoing public information effort to design transmit the messages that the community determines are most important to its flood safety and the protection of its floodplains' natural functions.

- 1. Establish a PPI Committee**
- 2. Assess the Community's Public Information Needs**
- 3. Formulate messages**
- 4. Identify Outreach Projects to Convey the Messages**
- 5. Examine other Public Information Initiatives**
- 6. Implement, Monitor, and Evaluate programs**

PPI Worksheet						
Priority Audience	Message	Outcome	Project(s)	Assignment	Schedule	Stakeholder
Priority Audience 1. Coastal floodplain residents	Topic 1 message: Find out about your flood hazard	Increase in the number of map information inquiries	320 map info service to include info on flood depths, wave heights, and past floods (320)	Floodplain manager	Start as soon as staff has the maps	
			OP 3. Presentations to five neighborhood associations	Floodplain manager	Set up the five presentations by January 31	Neighborhood associations
			OP 4. Cable TV to show the neighborhood association presentation	Floodplain manager and public information officer	Tape the first two presentations and use the best scenes	Neighborhood associations, cable TV company
			OP 5. Mailing sent each year to residents of the SFHA	Floodplain manager and public information officer	Disseminate in May, before hurricane season	
	Increase in number of webpage hits	New website page will show flood depths and LIMWA boundary (350)	Floodplain manager and webmaster	Have on line by May 1 start of hurricane season		
		Increase in the number of people getting tech assistance	Floodplain manager to explain depths, waves, and past floods when providing assistance (360)	Floodplain manager	Start as soon as staff has the maps	
	Topic 2 message: Call your insurance agent to see if you have flood insurance coverage		The total number of SFHA policies increases	OP 1. FEMA brochure on flood insurance	Floodplain manager	Printed and displayed by Feb. 28
		OP 2. Local insurance agents advise their clients		Insurance agency representative on the PPI committee	Explain at March 15 insurance assoc. meeting	Insurance agencies
		OP 3. Presentations to neighborhood associations		See OP 3 above	See OP 3 above	See OP 3 above
		OP 4. Presentation on cable TV		See OP 4 above	See OP 4 above	See OP 4 above
		Website to summarize cost of typical policy and have link to the NFIP page (350)		Floodplain manager and webmaster	Have on line by May 1 start of hurricane season	

Figure 330-2. Example spreadsheet for a Program for Public Information.

Useful Links

2017 POCD:

<https://www.westportct.gov/government/departments-a-z/planning-and-zoning-department/2017-plan-of-conservation-and-development>

WestCOG Hazard Mitigation Plan:

<https://westcog.org/emergency-management/hazard-mitigation/>

FEMA link to CRS Manual:

<https://www.fema.gov/floodplain-management/community-rating-system>

Example of Program for Public Participation:

https://crsresources.org/files/300/330_example_pi_bald_head_island_nc.pdf

Section 31-11

<https://online.encodeplus.com/regs/westport-ct/#secid-6545>