



STATE OF CONNECTICUT DEPARTMENT OF ENVIRONMENTAL PROTECTION

NFIP ROLES AND RESPONSIBILITIES

Overview

The National Flood Insurance Program (NFIP) is founded on a mutual agreement between the federal government and each participating community. Local, state and federal governments must share roles and responsibilities to meet the goals and objectives of the NFIP. The community's role is of paramount importance. Property owners can get flood insurance only if the community upholds its obligations under the agreement.

The Community Role

A community is a governmental body with the statutory authority to enact and enforce development regulations. These governmental bodies include cities, towns, boroughs, special districts and tribal nations. The community enacts and implements the floodplain regulations required for participation in the NFIP. The community's enacted floodplain measures must meet or exceed the regulations set by the NFIP, or state standards if more restrictive. A participating NFIP community commits itself to:

- Issuing or denying floodplain development or building permits.
- Inspecting all floodplain development to assure compliance with the local ordinance or regulation.
- Maintaining records of floodplain development.
- Assisting in the preparation and revision of floodplain maps.
- Helping residents obtain information on flood hazards, floodplain map data, flood insurance and proper construction methods in the floodplain.

The State Role

The Connecticut Department of Environmental Protection (CTDEP) has been designated as the State NFIP Coordinating Agency. The role of the CTDEP in the NFIP includes:

- Establishing minimum state regulatory requirements consistent with the NFIP as standards for state actions in the floodplain.
- Coordinating activities of various state agencies that affect the floodplains and/or the NFIP.
- Providing NFIP technical assistance and training to local government officials and design professionals.
- Conducting community assistance visits (CAV) and ordinance/regulation reviews to ensure that communities are complying with NFIP requirements.

Like most other states, Connecticut participates in the federal Community Assistance Program (CAP). Under the CAP, NFIP funds are available on a 75%/25% cost share to help the state coordinating agency provide technical assistance to communities. States also participate in the NFIP by establishing and enforcing floodplain management regulations for state-owned properties. In Connecticut, this is done through the Flood Management Act (Sections 25-68b through 25-68h, inclusive of the Connecticut General Statutes and Sections 25-68h-1 through 25-68h-3 of the Regulations of Connecticut State Agencies). This Act requires CTDEP approval of a certification, or an exemption from such approval, for proposed state actions undertaken by any state department, institution or agency including federal or state loans or grants used to fund a project in a floodplain. The Act also applies to any proposed state action that impacts natural or man-made storm drainage facilities that are located on property that the commissioner determines to be controlled by the state. Such projects must submit a flood management certification to CTDEP for approval. In making a decision to approve or reject a state agency's flood management certification, the Department must consider whether the proposed activity: is consistent with state standards and criteria for preventing flood hazards to human life, health or property and with the provisions of the National Flood Insurance Program (NFIP) and municipal floodplain regulations; and does not adversely affect fish populations or fish passage; and does not promote intensive use and development of flood prone areas. For more information, a fact sheet on the Flood Management Certification can be found at the CTDEP website at:

http://www.ct.gov/dep/cwp/view.asp?a=2709&q=324172&depNav_GID=1643

The Federal Role

The Federal Emergency Management Agency (FEMA), now under the Department of Homeland Security (DHS), administers the NFIP through its Regional Offices. The State of Connecticut is part of FEMA Region I, covering the New England states (Connecticut, Rhode Island, Vermont, New Hampshire, Massachusetts, Maine). The ten FEMA Regional offices each have a Mitigation Division that coordinates the NFIP with states and communities. The FEMA Regional offices are responsible for:

- Assisting the State NFIP Coordinating Agency (CTDEP) with training, compliance and enforcement.
- Assessing community compliance with the minimum NFIP criteria through community assistance visits.
- Advising local officials responsible for administering the ordinance or regulation.
- Answering questions from communities, states, design professionals and the public.
- Helping review and adopt new flood maps and data.
- Providing information and training on the flood insurance purchase requirements.

FEMA headquarters in Washington, D.C. sets national policy and priorities for floodplain regulations, researches construction practices, sets flood insurance rates and coverage, and administers the floodplain mapping program.

For More Information

For more information please contact the FEMA website at www.fema.gov or contact Diane Ifkovic or Karen Michaels, CTDEP, at (860) 424-3706.

This overview is designed to answer general questions and provide basic information. You should refer to the appropriate federal, state or local statutes and regulations for the specific regulatory language and requirements. This document should not be relied upon to determine whether or not a permit is required. It is your responsibility to comply with applicable laws, and obtain and comply with all required permits.