

ENVIRONMENTAL REVIEW RECORD

Tier 1 of a 2-Step Tiered Environmental Review

Project/Activity Information, Executive Summary, Determinations, and Certification:

Project Names: EXP/Hurricane Sandy Business Disaster Relief (construction type activities such as construction or leasehold improvements).

Project Description: Per the State of Connecticut Disaster Recovery Action Plan, The EXP/Hurricane Sandy Business Disaster Relief Program is in response to the damage caused by Superstorm Sandy and is designed in part to meet the unmet needs of small businesses related to structural damage in communities most impacted by the storm (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]) including the costs of structural repair or replacement of damaged property and construction or leasehold improvements. This program is intended to contribute to the long-term recovery and economic revitalization of the affected area by providing expanded economic opportunities through improved accessibility to local businesses. Eligible owners of small businesses (not more than 100 employees) will receive assistance through a matching grant utilizing CDBG-DR and State grant funds.

Types of properties targeted: Small businesses (not more than 100 employees)

Project Location: Fairfield County, New Haven County, Middlesex County, New London County and the Mashantucket Pequot Indian Reservation

Project Funding Program: Community Development Block Grant Disaster Recovery (CDBG-DR)

Project Loan or Grant Number: B-13-DS-09-0001

Project Total Development Cost (best estimate): \$11,105,000 inclusive of all Economic Revitalization Unmet Need

EXP/Hurricane Sandy Business Disaster Relief Project HUD Assistance: \$4,000,000 inclusive of all Economic Revitalization Assistance

Grant Recipient: State of Connecticut Department of Housing (DOH)
[24 C.F.R. 58.2 (a) (5)]

Grant Recipient's Address: 505 Hudson Street, Hartford, CT 06106-7106

Project Representative: Hermia Delaire, Program Manager, CDBG-DR

Project Representative's Telephone Number: (860) 270-8149

Responsible Entity (RE): State of Connecticut Department of Housing (DOH)
[24 C.F.R. 58.2 (a) (7)]

Certifying Official: Commissioner Evonne M. Klein
[24 C.F.R. 58.2 (a) (2)]

Statement of Purpose and Need for Proposed Action
[40 C.F.R. 1508.9 (b)]

The State of Connecticut was included in the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Disaster Recovery (CDBG-DR) program pursuant to the Disaster Relief Appropriations Act of 2013 (Public Law 113-2, approved January 29, 2013).

On Monday, October 29, 2012 Hurricane Sandy, also known as Superstorm Sandy, made landfall near Atlantic City, New Jersey, as a post-tropical cyclone. The storm caused a significant tidal surge from the Mid-Atlantic region to New England. After landfall, Sandy headed north by northwest bringing high winds, rain and storm surge to coastal areas of Connecticut. The immediate effects of Sandy in Connecticut included the deaths of six residents and widespread wind and flood damage to homes, businesses, infrastructure, and public facilities. This environmental review addresses activities in the following presidentially-declared disaster areas: Fairfield County, New Haven County, Middlesex County, New London County and the Mashantucket Pequot Indian Reservation.

The purpose of the proposed action, per the State of Connecticut Disaster Recovery Action Plan, is to meet the unmet needs of small businesses related to structural damage in communities most impacted by the storm (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]) including the costs of structural repair or replacement of damaged property and construction or leasehold improvements. This program is intended to contribute to the long-term recovery and economic revitalization of the affected area by providing expanded economic opportunities through improved accessibility to local businesses. Eligible owners of small businesses (not more than 100 employees) will receive assistance through a matching grant utilizing CDBG-DR and State grant funds.

Description of the Proposed Action

(Include all contemplated actions which logically are either geographically or functionally a composite part of the project, regardless of the source of funding. [24 C.F.R. 58.32; and 40 C.F.R. 1508.25])

The State of Connecticut is proposing to use CDBG-DR funds to meet the unmet needs of small businesses in communities most impacted by Superstorm Sandy. The State's EXP/Hurricane Sandy Disaster Relief Program (EXP) [CGS Sec. 32-7g (f) and Federal Register Vol. 78, No. 43 page 14329] provides financial assistance to small businesses adversely affected by Superstorm Sandy, using a streamlined application process to expedite the delivery of such assistance. The State's Department of Economic and Community Development (DECD) will administer the program with oversight from DOH. Assistance is in the form of a matching grant with federal funding (CDBG-DR) matched by State grant funds. Matching grants may be used for structural repair or replacement of damaged property; ongoing

or new training; working capital; acquisition or purchase of machinery and equipment; construction or leasehold improvements; relocation within the state; or other business related expenses authorized by the Commissioner of DECD and consistent with 24 CFR Part 570.3 through 570.203. Each eligible small business applicant receiving financial assistance under the EXP program will be required to retain a certain number of full-time employees in Connecticut and maintain its contracted employment obligations for a period of twelve (12) consecutive months. If the contracted employment obligations are not met, then a partial repayment of the grant will be assessed as penalty for each job not retained and/or created. The goals of the EXP program are to maintain job growth and the economic revitalization of small businesses within the impacted counties.

Non-construction type activities associated with the EXP program have been reviewed under Section 58.35 (b) and have been found to be categorically excluded activities that the U.S. Department of HUD has determined would not require review or compliance determinations under 58.5. This Tier 1 of a 2-Step Environmental Review shall only refer to those EXP activities that involve structural repair or replacement of damaged property; and construction and/or leasehold improvements.

The only areas in which CDBG-DR funding can be expended are Fairfield County, New Haven County, Middlesex County, New London County and the Mashantucket Pequot Indian Reservation. Within these eligible areas, 80% of the CDBG-DR funding must be expended in Fairfield and New Haven Counties. At least 50% of the CDBG-DR funding must meet the Low/Moderate Income Benefit National Objective.

The grant award for each small business will range from \$10,000 to \$50,000. Eligible expenses are those not covered by insurance, FEMA or any other sources of funding. The Commissioner of DECD shall prioritize funding awards for matching grants based upon job retention and use of funds. It is the goal of the DECD that applicants to the EXP program would be assessed for meeting applicant eligibility requirements, program goals, and use of funds within each program component; and processed in accordance with DECD procedures. All eligible small business applicants requesting financial assistance through the program will be assessed to determine if the proposed projects and use of funds are consistent with overall program goals. Applicants will be subject to all CDBG-DR applicable requirements including underwriting and financial feasibility for proposed projects and determination of "cost reasonableness" and eligibility for all proposed CDBG-DR expenditures. If the CDBG-DR Program funds are used for working capital purposes, applicants will be required to provide a personal guarantee or a pledge of unencumbered assets as collateral. Applicants shall also be subject to all requirements of the State of Connecticut Small Business Express Program.

In order to be eligible for EXP Program assistance applicants must meet the following criteria as defined at CGS Sec. 32-7g, as amended by June 12 Special Session, 2012 and The Disaster Relief Appropriations Act also known as Public Law 113.2:

- Employ not more than 100 employees; and
- Have operations in Connecticut and located in the following geographic areas:
 - Fairfield County

- New Haven County
- Middlesex County
- New London County; and
- The Mashantucket Pequot Indian Reservation.
- Was registered to conduct business in Connecticut for not less than twelve (12) months and registered to conduct business on or before October 12, 2012
- Be in good standing with all state agencies; and
- Be current regarding the payment of all state and local taxes.

DOH as the Responsible Entity (RE) has determined that the EXP Program will follow a tiered environmental review process which allows for an initial “broad” review of all environmental factors that will be shared by properties in a given geographic area [24 C.F.R. 58.15]. Based on this broad review, the funds will be released for the program activity contingent upon completing a “site-specific” review once a potential property is identified and determined eligible. Site-specific environmental reviews, subject to 24 C.F.R. 58.5 and 58.6, will identify any above ground hazards, floodplains, historic properties, and noise issues when applicable. The tiered approach will combine similar work into geographic as well as functional aggregation [24 C.F.R. 58.32] packages for the environmental review. A site-specific environmental review must be completed for each property prior to project bidding or taking any choice limiting actions.

The following Environmental Review (ER) serves as the Tier 1 environmental compliance document for the proposed EXP program as described above, for Fairfield County, New Haven County, Middlesex County, New London County and the Mashantucket Pequot Indian Reservation. Utilizing the tier rule gives DOH the ability to aggregate work on individual project sites into categories of activities having similar geographic and/or functional environmental attributes.

Documentation of site-specific environmental issues requiring individual evaluation or additional agency consultation will be compiled separately. Site-specific review is also referred to as “Tier 2 Review”. No rehabilitation, reconstruction or mitigation work on properties will begin until both the broad and site-specific levels of environmental review have been completed and the proposed work has been found to be in compliance.

Thus, the EA, as prepared for/by DOH, is essentially a two-step, tiered process, per 24 C.F.R. 58.15.

Existing Conditions and Trends

(Describe the existing conditions of the project area and its surroundings, and trends likely to continue in the absence of the project. [24 C.F.R. 58.40 (a)])

Per the State of Connecticut Disaster Recovery Action Plan, Superstorm Sandy impacted the State’s economy by temporary or permanent specific economic activity, including, for example, cancelled tourist visits, forgone business revenue due to shuttered offices, and wages not paid to workers who could not work during the storm and in its aftermath. In addition, the physical damage to residential housing, commercial buildings, public facilities, infrastructure and business equipment and inventory required new unplanned expenditures that diverted funds that could otherwise be reasonably expected

to have been directed towards savings and investment. This could be viewed as a reduction in the State’s wealth and stock of productive resources.

As a result of Superstorm Sandy, record-breaking storm surges hit Fairfield County, New Haven County, Middlesex County, New London County and the Mashantucket Pequot Indian Reservation damaging transportation, energy distribution, and telecommunications infrastructure, which led to sustained disruptions to businesses and their employees. The primary economic indicator of Sandy’s impact is the weekly initial jobless claims data for the State. Jobless claims jumped in the weeks following the storm. In the week following Superstorm Sandy, the Labor Department reported that initial claims for state unemployment rose by 78,000 to a seasonally adjusted 439,000. That is the highest level since April 2011 and the biggest one-week increase in new claims since 2005. Moody’s Analytics estimates that jobs lost in Connecticut were primarily in the leisure and hospitality, local government, and education and healthcare sectors.

Soon after Hurricane Sandy moved out of the area, Moody’s Analytics published initial estimates of lost output for the affected region, which stretched from Washington, DC to Bridgeport, Connecticut. The estimates were derived from Moody’s regional economic models and assumptions regarding the scope and duration of the disruption. Moody’s analysis took into account historical patterns noted in previous disasters, including the observation that while most sectors are harmed, activity in some sectors – such as the construction and manufacturing sectors – is actually enhanced. Moody’s provided net estimates of base losses which take into account both of these effects. From these base estimates, Moody’s then scaled its values by the IMPLAN sector multipliers to include the additional impacts that losses would inflict on other parts of the economy. The total net loss figure was \$19.9 billion for the impacted region.

Per the State of Connecticut Disaster Recovery Action Plan, data gathered by SBA and FEMA and insurance claims data obtained by the State, there are unmet small business needs in the amount of approximately \$11.1 million. These activities include structural repairs (approximately \$5.1 million), repair or replacement of equipment (approximately \$5 million), and working capital (\$1 million). In addition, the Mashantucket Pequot Indian Reservation identified economic revitalization losses. The table below documents these unmet needs.

Economic Revitalization Unmet Needs					
Activity	Total Unmet Need	Fairfield County	New Haven County	Mashantucket Pequot Indian Reservation	All Jurisdictions Eligible for the Funding
Equipment	\$5,005,000	\$1,005,000	\$4,000,000	\$0	\$0
Property	\$5,100,000	\$4,840,000	\$26,000	\$102,888	\$0
Capital	\$1,000,000	\$0	\$0	\$0	\$1,000,000
TOTALS	\$11,105,000	\$5,845,000	\$4,260,000	\$102,888	\$1,000,000

The unmet need in Equipment and Property Repairs represent over 46.26% and 44.48% of the total unmet need, respectively.

The following is a summary of the unmet needs related to structural/building damage reported by eligible jurisdiction and North American Industry Classification System (NAICS; the standard used by

Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy):

Jurisdiction	Municipality	#	Amount	NAICS Classification	NAICS #
Fairfield County	Fairfield	1	\$1,300,000	Other Amusement & Recreational Activities	713990
Fairfield County	Fairfield	1	\$900,000	Child Daycare Services	624410
Fairfield County	Fairfield	2	\$900,000	Hotels (Except Casino Hotels)	721110
Mashantucket Pequot Reservation		1	\$10,888	Hotels (Except Casino Hotels)	721110
Mashantucket Pequot Reservation		1	\$92,000	Casino Hotels	721120
Fairfield County	Fairfield	2	\$900,000	Limited Service Restaurant	236220
Fairfield County	Fairfield	1	\$450,000	Beer, Wine & Liquor Stores	445310
Fairfield County	Stamford	1	\$75,000	New Car Dealers	441110
Fairfield County	Stamford	1	\$25,000	Beauty Salon	812112
Fairfield County	Stamford	1	\$75,000	Marina	713930
New Haven County	Milford	1	\$100,000	Marina	713930
Fairfield County	Stratford	3	\$100,000	Restaurant	236220
Fairfield County	Stratford	1	\$80,000	Plumbing, Heating & Air Conditioning Contractors	238220
New Haven County	Milford	1	\$50,000	Sports & Recreation	611620
Subtotal		18	\$5,057,888	(Classified Only)	

UNCLASSIFIED					
Jurisdiction	Municipality	#	Amount		
New Haven County	Waterbury	--	\$160,000		
Fairfield County	Danbury	--	\$35,000		
Subtotal		--	\$195,000	(Unclassified Only)	
TOTAL		18	\$5,252,888		

A wide range of businesses were impacted with the greatest concentration of monetary damages in Other Amusement and Recreational Facilities (\$1.3 million); Hotels of various types (\$1 million) and Restaurants of various types (\$1 million).

Many of the impacted businesses were either on or close to the shoreline, including a high percentage in the 100-year floodplain. Data regarding potential mitigation or resiliency costs will be gathered through the application and project cost estimating process. It anticipated that a portion of the \$4 million allocation of CDBG-DR funds can be used to leverage sufficient grant and loan funds to cover approximately 80% of the unmet need in equipment and property repairs.

Small businesses owners may not have the resources to repair or reconstruct their commercial properties. In the absence of the proposed program, the damaged properties will continue to deteriorate, which will do further harm to the communities in which they are located. Without immediate and extensive repairs and restoration of these properties, businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many low and moderate (LMI) income residents are dependent on seasonal and year-round employment in the tourism and hospitality industry.

Alternatives to the Proposed Action

Alternatives and Project Modifications Considered

(Identify and discuss all reasonable alternative courses of action that were considered and were not selected, such as alternative sites, designs, or other uses of the subject site(s). Describe the benefits and adverse impacts to the human environment of each alternative, in terms of environmental, economic, and design contexts, and the reasons for rejecting each alternative. Also, finally discuss the merits of the alternative selected. [24 C.F.R. 58.40 (e); and 40 C.F.R. 1508.9])

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities which will be considered at a later date due to priority include:

Reimbursement of rehabilitation and/or mitigation activity that has already been completed: This alternative would offer assistance in the form of reimbursement to small business property owners that have been able to address their own immediate needs as a result of damage caused by Superstorm Sandy. DOH recognizes the need to get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to small businesses that have been able to address their own needs without immediate assistance will be considered after other priorities have been met. If it is determined at application intake that the overall unmet need is limited, reimbursement assistance will be offered in tandem with unmet need assistance.

No Action Alternative

(Discuss the benefits and adverse impacts to the human environment of not implementing the action alternative. [24 C.F.R. 58.40 (e)])

Take no-action: This alternative would mean that small business owners would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. Reimbursements would not be made available for eligible small businesses who have already engaged in repairs prior to applying for the program, resulting in a negative effect on the local economy. Small business owners, in future storm events, may be dissuaded from making immediate and necessary repairs to their property by encouraging them to wait for a possible recovery program. Therefore, the No Action alternative would not address the State's need for the restoration of our small business economy along the shore. Under the No Action alternative, the damage caused to the Connecticut shoreline would remain unabated. Business properties would not be rehabilitated and will deteriorate without the use of CDBG-DR funds. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many low and moderate (LMI) income residents are dependent on seasonal and year-round employment in the tourism and hospitality industry.

Summary of Findings and Conclusions

Based upon completion of this environmental review, DOH as the RE, has determined that the proposed category of actions in the Tier 1 review, are not anticipated to cause significant changes to either existing environmental conditions or to the human and natural environment. Therefore, in accordance with HUD's implementing regulations of 24 CFR Part 58 and the National Environmental Policy Act, 1969, these activities were found to be Categorically Excluded under §58.35 (a), subject to the related Federal laws and authorities under § 58.5, but not subject to the completion of an Environmental Impact Statement or Environmental Assessment. As a result, the Tier 1 review identified the following resource subject areas will require site-specific analysis before it can be concluded that a specific proposed project activity would have no significant environmental impacts on an individual site. These authorities are referenced under HUD's regulations at 58.5, 58.6 and Part 51:

- Historic Preservation [36 CFR Part 800]
- Floodplain Management and Wetlands Protection [24 CFR 58.5 (b) and E.O. 11990]
- Coastal Zone Management Act [Sections 307 (c), (d)]
- Sole Source Aquifers [24 CFR 58.5 (d)]
- Endangered Species Act [50 CFR 402; 16 USC 1531 et seq.]
- Wild and Scenic Rivers [24CFR 58.5 (f)]
- Toxic Chemicals and Gases, Hazardous Materials, Contamination, and Radioactive Substances [24 CFR 58.5 (i) (2) (i)]
- Siting of HUD-Assisted Projects near Hazardous Operations [24 CFR 51C]
- Airport Clear Zones and Accidental Potential Zones [24 CFR 51D]
- Flood Insurance [24 CFR 58.6 (a) , (b)]
- Coastal Barriers Resources Act [24 CFR 58.6 (c)]

Conditions for Approval

(List all mitigation measures adopted by the responsible entity to eliminate or minimize adverse environmental impacts. These conditions must be included in project contracts or other relevant documents as requirements. [24 C.F.R. 58.40 (d), 40 C.F.R. 1505.2 (c)])

The following mitigation measures are required as conditions for approval of the project:

General

1. Acquire all required federal, state and local permits prior to the commencement of construction and comply with all permit conditions.
2. If the scope of work of a proposed activity changes significantly, the application for funding must be revised and resubmitted for reevaluation under the National Environmental Policy Act (NEPA).

Historic Preservation

All activities must comply with Section 106 of the National Historic Preservation Act per the implementing regulations 36 CFR Part 800. Compliance with Section 106 is achieved through the procedures to be set forth in the Programmatic Agreement between the Department of Housing (DOH), the State Historic Preservation Office (SHPO), and the Advisory Council on Historic Preservation (ACHP).

The Programmatic Agreement, which is in development, will contain processes to expedite the environmental review of properties that experienced damage from Superstorm Sandy. The agreement will acknowledge that there will be a cross-section of damaged properties that have historic significance. The purpose of the Agreement is to ensure that those properties are identified and undergo the appropriate review to meet Section 106 regulations, and that there is clarity around which properties need additional review and which do not. Full historic preservation audits will not be necessary for properties that are determined to not have historic significance. Because the two-year expenditure timeline of the Sandy Recovery funding demands an efficiency of review for these properties, DOH, SHPO and the Advisory Council have laid out a procedure for property reviews that includes:

1. Determining which redevelopment/rebuilding actions can be excluded from SHPO review;
2. Defining a process to determine the accurate scope of work for projects;
3. SHPO pre-screening of CDBG-DR properties to provide initial analysis of which properties may need additional review;
4. Determining an efficient and effective process to address properties that are identified as having historic significance, with the recognition that some properties will not advance to this level of review; and
5. SHPO and the Advisory Council have created an appendix to the Programmatic Agreement that lists which actions will be categorically excluded from historic review, and therefore, relieve DOH of any additional obligations under Section 106.

Historic Preservation regulations prohibit the use of CDBG-DR funds on activities that will have an adverse effect on any property that is listed or is eligible for listing on the National Register of Historic Places. Each individual activity will be reviewed by the State Historic Preservation Office (SHPO) to determine if it will have an impact concerning the "effect" on historic properties.

Rehabilitation projects are often the most sensitive to adverse effects. The rehabilitation of historic structures must be done in accordance with "The Secretary of the Interior's Standards for Rehabilitation". The "Standards" were designed specifically for federal rehabilitation programs. For new construction or any ground disturbance in rural areas, it may be necessary to undertake an Archeological survey if there was known Native American activity in the area.

In the event that archeological deposits, including any buried stone wall foundation remains, dense ceramic deposits, substantial shellfish remains, Native American pottery, stone tools, bones, or human remains, are uncovered on a specific site, the project work on that site shall be halted to avoid or minimize harm to the finds. All archeological findings will be secured, and access to the sensitive area restricted. DOH will consult with SHPO, the Office of the State Archaeologist at the University of Connecticut (Storrs), and if applicable the state's Native American community. SHPO may provide additional technical guidance concerning consultations with other parties, as warranted. Work in sensitive areas cannot resume until consultation is completed and appropriate measures have been taken to ensure that the program is in compliance with the National Historic Preservation Act (NHPA).

Projects will require evidence of consultation with SHPO; SHPO may provide additional technical guidance concerning consultations with other parties, as warranted. SHPO Determinations must be made and documented in the environmental review file. If SHPO determines that an individual project activity will have an adverse effect on an historic property, the project scope of work will be altered, if possible, to mitigate the adverse effect.

Floodplain Management

If a small business property is deemed substantially damaged by a flood, repairing or rebuilding the structure will require meeting the NFIP building standards for new construction. This means elevating or flood-proofing buildings to or above the base flood elevation (BFE). All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes]; these activities must also adhere to HUD's 24 CFR Part 55 for compliance with EO 11988. HUD regulations limit what actions can be considered under the CDBG-DR programs, including any construction in the floodway. The structures are required to be elevated to the elevation height standards in accordance with State statutes. The only exceptions to this requirement are historic structures that are listed on the State or National Registers of Historic Places, which will have elevation height requirements considered on a case-by-case basis. For the vast majority of projects, Proposed Actions that include the rebuilding of structures will be based on the buildings' original footprints and current locations.

For those properties located in flood zones in Fairfield, New Haven, Middlesex and New London Counties and the Mashantucket Pequot Indian Reservation, DOH has made the decision that there is no practicable alternative to providing CDBG-DR assistance to small business owners for the reconstruction, rehabilitation, elevation and mitigation of their properties in these flood zones.

Prior to making this decision, DOH completed an 8-Step analysis of the adverse impacts associated with the continued occupancy of the floodplain and considered whether there were any practicable alternatives to providing CDBG-DR assistance in the floodplain (refer to Appendix A).

As a condition of receiving CDBG-DR assistance, all proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. A floodplain is an area that has frequent or periodic flooding issues. For regulatory purposes, all areas within the limits of the 100-year floodplain as designated on the Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) are considered as floodplains. For critical

activities such as hospitals, housing/residences and schools the regulations are more stringent and include areas within the 500-year floodplain.

To be eligible for EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

All structures funded by the EXP Program, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted small business owner(s) are required to maintain flood insurance for the term of the grant [24 C.F.R. 58.6 (a) (1)]. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest (most recent) FEMA-issued Maps), adhere to construction standards, methods and techniques requiring a registered professional engineer or architect to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3).

Wetlands Protection and Water Quality*

DOH completed an 8-Step analysis of the adverse impacts associated with the continued occupancy of wetlands and considered whether there were any practicable alternatives to providing CDBG-DR assistance in these areas (refer to Appendix A).

It was determined that it is extremely unlikely that there will be a net increase in wetland development in comparison to pre-Sandy conditions as a result of this program. In addition, the proposed EXP projects would not increase wetland occupancy, as the proposed projects would enable owners to return to their businesses, but would not expand the commercial building stock relative to conditions prior to Superstorm Sandy. The anticipated impact on the wetlands should be minimal since the majority of activities are limited to the pre-storm building footprint.

The program will implement and maintain erosion and sedimentation control measures sufficient to prevent deposition of sediment and eroded soil in onsite and offsite wetlands and waters. Soil compaction will be minimized by controlling project activities in vegetated areas, including lawns.

All sites will be evaluated for the presence of wetlands in accordance with State of Connecticut Department of Energy and Environmental Protection (DEEP), Inland Wetlands and Watercourses Act (IWWA, sections 22a-36 through 22a-45 of the General Statutes of Connecticut) and the U. S. Fish and Wildlife Service (USFWS) National Wetlands Inventory (NWI) maps, and if necessary, an on-site wetlands inspection and delineation will occur (See USFWS website). If project work on a specific site will impact a wetland, appropriate permits will be obtained, in compliance with Executive Order 11990. If Executive Order 11990 is triggered, the 8 Step decision making process under 24 CFR Part 55.20 modified for wetlands will be completed.

Documentation in the environmental review file shall include the local and USGS Wetland Map showing the project location; for new construction, a copy of written approval from Inland Wetlands body; and evidence of the 8-step decision making process as described in 24 CFR Part 55.

**Note: Water Quality is also addressed under the heading Water Quality* / Aquifers below.*

Coastal Management

All activities within designated Coastal Boundaries must be consistent with the Connecticut Coastal Management Act (CCMA). If a site-specific project is located in a community that is a coastal town, the Coastal Boundary Map in the local Town offices will be reviewed to determine if the project is located within a designated coastal boundary. For projects located within the boundary, a Coastal Site Plan Review (CSPR) application, if not exempt, will be completed and approved by the local ZBA and/or Planning and Zoning Commission (PZC) to assure consistency with the goals and policies of the CCMA and local regulations. Any project not in compliance with the CCMA will be modified to protect coastal resources, minimize threats to life and property, and/or mitigate adverse impacts. Projects located in communities with no Coastal Boundary within the municipal boundaries are exempt from this requirement.

Documentation for the environmental review record shall include if required: a copy of the locally-approved Coastal Site Plan Review application; CT DEEP Office of Long Island Sound Programs (OLISP - Planning Section); Comment letter to local Board or Commission on the CSPR, as applicable; and a copy of other relevant local ZBA and/or PZC approvals.

Projects located in communities with no Coastal Boundaries within the municipal boundaries are exempt from this requirement.

Water Quality* / Aquifers

The key federal statutes governing water resources in the United States are the Clean Water Act of 1977 and the Safe Drinking Water Act of 1974. Federal assistance may not fund a project that threatens

water quality. EXP activities will not involve on-site water and sewer facilities therefore further review is non-applicable. If a construction project does involve on-site water and sewer facilities, approval will be obtained from the area Health District. For projects to be served by public systems, approval from the administering agency stating that the system has the capacity to handle the new use will be obtained. For commercial or industrial activities, permit/approval from the DEEP's Water Resource Unit is required. DOH will comply with all laws, regulations, and industry standards. Storage tanks below the base flood elevation must be watertight and must be anchored to resist floatation and lateral movement during a storm surge or other flood.

**Note: Water Quality is also addressed under the heading Wetlands Protection and Water Quality above.*

The Environmental Protection Agency (EPA) has designated two (2) Sole Source Aquifers in Connecticut. These federally protected aquifers, the Pawcatuck Aquifer and the Pootatuck Aquifer, are the sole or principal drinking water sources for their areas. If these aquifers were contaminated, it would create a significant hazard to public health. Towns affected in the designated areas of the Connecticut Recovery CDBG-DR program include Voluntown, North Stonington, and Stonington (Pawcatuck Aquifer; Town of Sterling not in CDBG-DR program area) and Newtown, Monroe, and Easton (Pootatuck Aquifer).

Connecticut's Aquifer Protection Area Program [C.G.S. 22a-354a et. sec.] protects major public water supply wells in sand and gravel aquifers to ensure a plentiful supply of public drinking water for present and future generations. Aquifer Protection Areas (sometimes referred to as "wellhead protection areas") have been designated around the state's 127 active well fields in 80 towns in sand and gravel aquifers that serve more than 1000 people. Forty (40) of those towns are located within the CDBG-DR program area. Land use regulations have been established in those areas to minimize the potential for contamination of the well field. The regulations restrict development of certain new land use activities that use, store, handle or dispose of hazardous materials and require existing regulated land uses to register and follow best management practices. Housing rehabilitation is not considered a regulated or restricted activity; regulated activities are usually commercial or industrial in nature. If it is determined after a site-specific review that an individual EXP activity may pose a threat to the ground water, consultation with the local aquifer protection agency will be required. Maps of Connecticut's Aquifer Protection Areas are available on the DEEP website.

The following municipalities have adopted Connecticut Aquifer Protection Areas and are located within the CDBG-DR program area:

Beacon Falls, Bethany, Bethel, Cheshire, Clinton, Colchester, Cromwell, Danbury, Darien, Derby, East Lyme, Essex, Griswold, Guilford, Hamden, Ledyard, Madison, Meriden, Middletown, Naugatuck, Newtown, North Haven, North Stonington, Norwalk, Old Saybrook, Oxford, Portland, Prospect, Ridgefield, Seymour, Shelton, Southbury, Sprague, Stamford, Stonington, Wallingford, Westbrook, Weston, Westport, and Wilton.

Endangered Species

The Federal Endangered Species Act (ESA) requires the Action Agency (DOH) to make a determination of effect to any federally listed species or designated critical habitat that may occur as a result of an action that is funded, authorized, or carried out by the Action Agency. The ESA ensures that no federally assisted action will jeopardize an endangered species or threaten to destroy or modify critical habitat. Protected species include those on the Federal lists of Endangered and Threatened Wildlife and Plants, as well as the Connecticut Endangered, Threatened and Special Concern Species lists.

For EXP activities located at waterfront properties with sandy beaches, consultation with CT DEEP's Natural Diversity Data Base (NDDDB) Section is required. A Request for Natural Diversity Data Base State Listed Species Review will be completed including attachments. DEEP will review the site and scope of work to determine if the project threatens any endangered species or critical habitat. If the project will have such an effect, it will be altered to mitigate the adverse impact. Further consultation with U.S. Fish and Wildlife Service will be conducted in the event that an adverse effect is determined. Additionally, DOH will determine if there are areas of multiple sites in close proximity that may result in an adverse effect so that those sites can be reviewed together, if necessary.

Wild and Scenic Rivers

The Federal Wild and Scenic Rivers Act limits development along rivers designated as wild and scenic or under study to be designated as such. The only applicable river in the Connecticut Disaster Recovery designated area is the Eightmile River running through Lyme, Salem and East Haddam (New London and Middlesex Counties). If the project site is within one mile of the river and involves new construction activities, consultation with the Eightmile River Wild and Scenic Coordinating Committee is required. CT DEEP and/or the U.S. Department of Interior National Park Service may also be consulted.

Air Quality

All activities must comply with applicable federal, state, and local laws and regulations regarding construction emissions, including but not limited to the Connecticut State Implementation Plan (SIP) which outlines the steps that should be taken to minimize air pollution. All necessary mitigation measures will be used to minimize fugitive dust emissions created during the rehabilitation of existing structures.

General conformity determinations under the Clean Air Act (CAA): Any nonattainment area plans should have applied at the time of construction and compliance should be documented. The proposed action must not result in any new violations of federal or state ambient air quality standards.

Fairfield and New Haven Counties are within an area of nonattainment for inhalable particulate matter (PM2.5); and all counties within the program area are classified as "marginal" for the 8-hour ozone, as viewed on the EPA's "Counties Designated Nonattainment" map at <http://www.epa.gov/airquality/greenbook/>.

Section 176(c) of the CAA requires a federal agency that funds any activity in a nonattainment or maintenance area to conform to the SIP. Conforming to an SIP means that an action will not:

- Cause or contribute to a new violation of any standard in any area;
- Increase the frequency or severity of any existing violation of any standard in any area; or

- Delay timely attainment of any standard or any required interim emission reduction or other milestones in any area.

Project activities will be completed on existing developed sites and existing structures, and would not substantively affect the CT SIP due to the implementation of standard Best Management Practices (BMPs) that control dust and other emissions during construction. Air quality impacts will be short-term and localized. No significant impacts on air quality will result and further examination is not required.

Farmlands Protection

The purpose of the Farmland Protection Policy Act is to minimize the extent to which federal programs contribute to the unnecessary and irreversible conversion of farmland to nonagricultural uses and assure the administration of federal programs so that they are compatible with State and local efforts to preserve farmland. Agricultural land use conversion is not included in program activities so adverse effects to agricultural resources are not anticipated. Most construction activities will not occur outside of the existing structure's footprint so that this authority should not apply.

If site-specific projects were to include new construction, acquisition of undeveloped land or change in land use or property a review would be conducted to determine compliance. New construction in a clearly defined urban area may be exempt. Consultation with the U.S. Department of Agriculture (USDA) Natural Resources Conservation Service (NRCS) maps regarding soil types that are considered Prime Farmland and Farmland of Statewide or Local Importance is required. If necessary, a Farmland Conversion Impact Rating Assessment will be completed.

Manmade Hazards: Thermal Explosive

Under 24 CFR Part 51 Subpart C, HUD established standards for the location of proposed HUD-assisted projects near hazardous operations handling petroleum products or chemicals of an explosive or flammable nature. These regulations apply to all new construction as well as any building rehabilitation that involves an increase in unit density or a change of use. Accepted separation distance (ASD) requirements do not apply to EXP activities because the definition for HUD-assisted projects in 24 CFR Part 51.201 is predicated on whether the HUD project increases the number of people exposed to hazardous operations. Therefore, the environmental review for grants to rehabilitate or reconstruct commercial structures that existed prior to the disaster is not required to apply 24 CFR Part 51 Subpart C because there will be no building use conversion, no making a vacant building habitable and no increase of residential densities.

If a project were to include new construction or rehabilitation with an increase in unit density or a change of use, a determination regarding the site's ASD would be required. Consultation with the local Fire Marshal would confirm if there is any use or storage of hazardous materials near the project site (a minimum one mile radius). Local Hazardous Material (HAZMAT) plans identify the storage sites for each municipality. Once the location of hazardous materials is identified, determinations must be made regarding the type of materials, the amount (gallons), and whether materials are being stored in pressurized containers. Once this information is obtained, it is applied to a series of graphs contained in the regulations through which it is determined if there is an acceptable ASD.

These standards do not apply to gasoline stations with underground tanks nor does it apply to onsite fuel storage for use by the project such as an oil tank for a multifamily unit.

Manmade Hazards: Noise

The purpose of federal noise guidelines [HUD's The Noise Guidebook and 24 CFR Part 51B] is to assure that the development of housing and other noise sensitive uses is done in areas that have acceptable noise levels under federal regulations; the decibel level is generally not allowed to exceed a day/night average of 65 decibels for noise sensitive projects.

HUD has determined that noise abatement and control is not applicable to a disaster recovery program which meets the definition under 24 CFR Part 51.101(a) (3) for emergency assistance under disaster provisions or appropriations which are provided to save lives, protect property, protect public health and safety, remove debris and wreckage, or assistance that has the effect of restoring facilities substantially as they existed prior to the disasters.

The reconstruction or rehabilitation of small business structures would result in the same amount of development that existed at pre-Superstorm Sandy levels and would not result in any significant increase in ambient noise levels. The proposed activities would cause temporary increases in noise levels due to construction activities and truck traffic. Temporary increases in noise levels would be mitigated by compliance with local noise ordinances including time-of-day work limitations.

If a site-specific project were to exceed restoration of facilities as they existed prior to Superstorm Sandy, noise policies would apply. The site decibel level would be determined by completing a Noise Assessment. A Noise Assessment will be required only if any of the following major noise sources are present:

1. commercial airports within 15 miles;
2. major highways within 1,000 feet;
3. railways within 3,000 feet; or
4. frequent loud, impulsive sounds adjacent to the project.

If the noise sources listed above are not present, the site will be considered acceptable and a Noise Assessment is not required. Non-noise sensitive uses, such as streets, sidewalks, water and sewer, drainage, handicap access, etc. are exempt from meeting noise level requirements. If a Noise Assessment results in a day/night average of 65 decibels or more, noise levels will be mitigated.

Airport Clear Zone

Federal regulations [24 CFR 51 Subpart D] prohibit CDBG-DR funding for most activities in FAA designated Commercial Service Primary Airport Clear Zones. The federal prohibitions apply principally to either new construction or substantial rehabilitation that extends the economic life of existing facilities within Clear Zones. Clear Zones typically include approximately 80 acres at each end of each active runway.

In Connecticut, there are four (4) FAA designated Commercial Service Airports, of which two (2) reside in the Connecticut Disaster Recovery program designated area. These two (2) airports are:

1. *Tweed New Haven Regional*; and
2. *Groton-New London* (General Aviation/Commercial designated airport).

If a site-specific project is in the vicinity of either of these airports, a Tier 2 review will contain documentation from the airport's Planning Section consisting of a map showing the boundaries of the Clear Zones. Generally, rehabilitation activities within these Clear Zones will not be allowed.

Toxic Sites, Chemicals & Gases; Hazardous Materials; and Contamination & Radioactive Substances

The purpose of the regulations [24 CFR 58.5 (i) (2) (i)] is to avoid activities supporting new development or rehabilitation for habitation when toxic chemicals or radioactive materials would affect a project. All CDBG-DR assisted properties that are proposed for use must be free of hazardous materials, contamination, toxic chemicals and gases, and radioactive substances, where a hazard could affect the health and safety of occupants or conflict with the intended utilization of the property.

Toxic Sites: A Tier 2 site-specific review will determine if a statement may be made that the site (i) is not listed on an EPA Superfund National Priorities or Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) List, or equivalent State list; (ii) is not located within 3,000 feet of a toxic or solid waste landfill site; (iii) does not have an underground storage tank (which is not a residential fuel tank); and (iv) is not known or suspected to be contaminated by toxic chemicals or radioactive materials.

All properties that cannot make the above statement must also have a Phase I Environmental Site Assessment (ESA) or equivalent that shows the site has no potential Recognized Environmental Conditions (REC). If a potential REC appears in the Phase I, a Phase II ESA must be performed. If the Phase II ESA shows an REC, then the project must have a No Further Action letter from the state environmental agency indicating that the contamination will not affect the health and safety of the occupants or conflict with the intended utilization of the property.

Radon: It is HUD policy that all occupied structures proposed for inclusion in HUD-funded programs be free of radioactive substances that could affect the health of the occupants. EPA recommends that homes be remediated if the radon concentration is 4 picocuries per liter of air or more (Radon—Basic Information, <http://www.epa.gov/radon/aboutus.html>). In the EXP Program, structures to be repaired or rehabilitated are not residential in nature. Occupational exposure to radon is covered by the Nuclear Regulatory Commission (NRC) and the Occupational Safety and Health Administration (OSHA). NRC regulates exposures to “persons licensed”, who are potentially exposed to radiation as part of their jobs, such as nuclear power plant workers or medical personnel. This type of occupational exposure does not include exposure to natural background radiation. OSHA regulates exposure to “employees.” These people may be exposed to natural background as part of their jobs, with the most likely source of that natural background radiation being Radon-222. The OSHA radon exposure limit for adult employees is 100 picocuries per liter of air averaged over a 40-hour work week.

Elevated concentrations of radon are unlikely under certain circumstances. In the EXP Program no radon testing or mitigation of buildings will be required for the following categories of structures:

- Structures in municipalities classified as having low radon potential;
- Structures with unenclosed air space between the entire lowest floor and the ground; and
- Structures that have been evaluated by a radon professional and found to require neither testing nor mitigation based on a physical inspection of the property, the characteristics of the building, and other valid justifications. An example of a valid justification is having only a garage on the surface level that is open to the air and is fully ventilated.

Due to the fact that buildings to be rehabilitated in the EXP Program will be commercial in nature as opposed to housing or schools, testing for radon will not be required at the Tier 2 environmental review level.

Lead-Based Paint: All activities must comply with applicable federal, state, and local laws and regulations regarding lead-based paint, including but not limited to, EPA Repair, Renovation, and Painting (RRP) Rule (40 CFR 745.80 Subpart E), HUD's Lead Safe Housing Rule at 24 CFR Part 35 Subparts B-R and HUD "Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing."

The aforementioned laws and regulations pertain mainly to structures intended for human habitation (i.e. home, residence, shelter, or sleeping places of one or more persons) as well as child care type businesses (day care centers). EXP projects may be exempt from the Lead Safe Housing Rule if the property will not be used for residential human habitation or if the property has no bedrooms.

It is anticipated that most small businesses participating in the EXP Program will be exempt due to the nature of the buildings. Those small businesses involving child care center operations or other applicable businesses (built prior to 1978) will comply with all laws and regulations; compliance will include inspection of all lead-based paint hazards, or presumption of such hazards, removal of lead-based paint hazards, notifications and clearance examinations.

Asbestos: EXP activities will be in compliance with all federal, state, and local laws and regulations. Site-specific project inspections that note the presence of asbestos in area(s) that require repair or rehabilitation will include measures to minimize the risk of exposure and, when necessary, abatement of any hazardous material.

Mold: Mold can also have an adverse effect on human health and is a very common problem in structures that have been flooded. Mold should not be a problem in structures that are demolished and reconstructed, but could remain in rehabilitated buildings if steps are not taken to eliminate mold during rehabilitation. All structures funded under the EXP program will be inspected for mold contamination and mold remediation in accordance with Connecticut Guidelines for Mold Abatement Contractors. Currently, there are no EPA regulations or standards for airborne mold contaminants

(Standards or Threshold Limit Values (TLVs) for airborne concentrations of mold, or mold spores, have not been set).

Qualified professionals, using current techniques, shall undertake investigations when determined necessary. Contamination issues identified by qualified professionals shall be mitigated; assessments will be attached to the environmental review record as well as remediation plans, permits, approvals and clearance reports if applicable.

Environmental Justice

All activities must be in compliance with Presidential Executive Order (EO) 12989 "Federal Actions to Address Environmental Justice in Minority Populations and Low Income populations". Generally, this EO applies to low-income or minority neighborhoods where the HUD assisted project proposes the acquisition of existing housing, the acquisition of land for development, and new construction. Environmental justice issues may include, but are not limited to new, continued or historically disproportionate potential for high and adverse human health and environmental effects on minority or low-income populations.

The proposed program activities are not expected to result in environmental justice impacts as they are intended to address rehabilitation of existing businesses devastated by Superstorm Sandy. Businesses/applications within Environmental Justice (EJ) Communities and Economically Distressed Municipalities will be treated the same as businesses/applications in non-EJ/non-distressed areas and will have equal opportunity.

A site-specific environmental review would determine if the proposed site or neighborhood suffers from disproportionate adverse health and environmental effects relative to the community at large. The site will be reviewed for the presence of toxics as described in this document to ensure that contamination does not exceed state standards. If the project is likely to raise environmental justice issues and has the potential for new or continued disproportionately high and adverse human health and environmental effects on minority or low-income populations, mitigation or avoidance of adverse impacts from the project, to the extent practicable, will be considered. A list of the Economically Distressed Municipalities and maps of Environmental Justice Communities within Connecticut are available on the CT DEEP website.

Flood Insurance

CDBG-DR assistance provided for a structure located in the 100-year floodplain or Coastal High Hazard Area (as determined using the Flood Insurance Rate Map adopted in the community's flood ordinance) must require flood insurance to be obtained in the amount of the total project cost. The development or project cost is the total cost for rehabilitating, demolishing, and/or reconstructing the building following the disaster. The project cost includes both the federally-assisted and the non-federally assisted portion of the cost, including any machinery, equipment, fixtures, or furnishings, the total cost of that item must also be covered by flood insurance.

Per federal regulations and EXP program guidelines, for site-specific projects located in the 100-year floodplain, the assisted small business owner(s) are required to maintain flood insurance for the term of the grant.

Coastal Barriers

No construction or rehabilitation activities can be provided CDBG-DR assistance in Coastal Barrier Resource Act units. Site-specific projects will be reviewed in order to confirm that the property is not located within the Coastal Barrier Resources System (CBRS). There are thirty-two (32) CBRS units along the Connecticut shoreline (John H. Chafee Coastal Barrier Resources System; maps available at the United States Fish and Wildlife Service Coastal Barrier Resources Act Internet Website: <http://www.fws.gov/CBRA/Maps/index.html>).

Airport Clear Zone Notification

If the project involves the assistance, subsidy, or insurance for the purchase or sale of an existing property in an airport clear zone, the appropriate notifications will be made as per 24 CFR Part 51D. Notification shall consist of advising the buyer that the property is in the Clear Zone, the implication of such location and that future acquisition by the airport operator is possible. The buyer must sign a statement acknowledging receipt of this information.

Each site will be reviewed for its location within the airport clear zones and potential accident zones in the Tier 2 site-specific review. The type of assistance mentioned above is not anticipated in the Connecticut Disaster Recovery program.

Solid Waste Disposal

The Solid Waste Disposal Act as Amended by the Resource Conservation and Recovery Act of 1976 [42 U.S.C. 6901-6987] requires that project sites be assessed for the proximity of solid waste disposal services to the site, as well as, the capacity of services to accommodate the project. Anticipated impact on solid waste disposal services are minimal due to the majority of Connecticut Disaster Recovery program activities being limited to the pre-storm building footprint. For site-specific projects, existing solid waste disposal services will be assessed for adequacy to handle construction debris as well as proximity of service to site.

Fish and Wildlife

The Fish and Wildlife Coordination Act [16 U.S.C. 661-666c] requires that program activities will not result in impounding, diverting, deepening, channelizing or modification of any stream or body of water. The Connecticut Disaster Recovery program is not a water control project, therefore no impact is anticipated.

Additional Studies Performed

(Summarize and attach all special studies performed to support the environmental analysis)

Additional State or Local environmental statutes or regulations may apply to project activities. Such requirements are listed on the Statutory Checklist and the determination of applicability to the proposed project must be indicated. Applicable State and Local statutes include:

- Flood Management Certification [CGS 25-68] - General Permit for CDBG-DR program activities with DEEP is in development;
- Structures, Dredging & Fill Act [CGS 22a-359 through 22a-363f] - Activities waterward of Coastal Jurisdiction Line require authorization from DEEP OLISP Permitting section;
- Tidal Wetlands Act [CGS 22a-28 through 22a-35] - Activities within tidal wetlands require authorization from DEEP OLISP Permitting section;
- Local inland wetlands/watercourses [CGS 22a-42] - Inland wetlands or watercourses are regulated by local inland wetlands agencies. Many local agencies have established setback or buffer areas that require review and approval of activities within these upland areas adjacent to inland wetlands or watercourses. The local agency should be contacted regarding permit requirements; and
- Various Municipal Zoning Approvals - Approvals required by Planning/Zoning Commission or ZBA must be obtained.

APPENDIX A

Copy of Areawide Compliance Process document for

Floodplain Management and Wetland Protection 8-Step Decision Making Process

[24 CFR 55, Executive Order 11988, Executive Order 11990]

Floodplain Management and Wetland Protection

(24 CFR 55, Executive Order 11988, Executive Order 11990)

Background

HUD regulation 24 CFR Part 55 implements Executive Order 11988, “Floodplain Management.” The purpose of EO 11988 is “to avoid to the extent possible the long and short term adverse impacts associated with the occupancy and modifications of floodplains and to avoid direct or indirect support of floodplain development wherever there is a practicable alternative.” Project sites located within a special flood hazard area (SFHA) are subject to EO 11988 and any actions outside the SFHA that directly or indirectly impact the floodplain are subject to EO 11988. The relevant data source for the SFHA is the latest issued FEMA data or guidance, which may include advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps (FIRMs).

The purpose of Executive Order 11990, “Protection of Wetlands” is to avoid to the extent possible the long and short term adverse impacts associated with wetlands and to avoid direct or indirect support of new construction in wetlands wherever there is a practicable alternative. Under the executive order, HUD must avoid financial support for covered activities, unless it can demonstrate that there are no practicable alternatives outside the wetlands. Where wetland-free sites are available within the community or housing market area, these are considered practicable. While National Wetlands Inventory (NWI) maps are the primary screening tool, any indication or evidence of a wetland's presence should be investigated and a determination should be made according to the wetlands definition of Classification of Wetlands and Deepwater Habitats of the United States, U.S. Fish and Wildlife Service.

24 CFR Part 55.1 (c)

No HUD financial assistance may be approved for the following:

- Any action, other than a functionally dependent use, located in a floodway;
- Any critical action (refers to hospitals, nursing homes, Emergency Operation Centers, power-generating facilities, etc.) located in a coastal high hazard area (V-zone); or
- Any non-critical action located in a coastal high hazard area, unless the action is designed for location in a coastal high hazard area (V-zone compliant) or is a functionally dependent use.

Any proposed actions within the V zone must comply with the construction standards outlined in HUD Regulations 24 CFR Part 55.1 (c) (3).

DOH Approach

In applying EO 11988, EO 11990 and 24 CFR Part 55, DOH's approach is to avoid adverse impacts to the floodplain and wetlands as a result of the Proposed Actions to the extent possible.

The Federal Emergency Management Agency (FEMA) issued revised digital flood insurance rate map (DFIRM) coastal panels to 31 municipalities in Connecticut's four coastal counties that went into effect February 6, 2013 for Middlesex County, July 8, 2013 for Fairfield and New Haven Counties, and August 5, 2013 for New London County. Municipalities within Connecticut must adopt these new panels in order to be considered to be in compliance with National Flood Insurance Program (NFIP) regulations. If the new mapping were to not be adopted by a particular city or town, no one in that community would have access to federally backed flood insurance. Flood Insurance Rate Maps can be viewed at www.msc.fema.gov.

The State of Connecticut Department of Housing (DOH) is the administrating agency for the State of Connecticut Disaster Recovery Programs including the Owner Occupied Rehabilitation and Rebuilding Program (OORR), the Scattered Site Rehabilitation and Rebuilding Program (SSRR) and the EXP/Hurricane Sandy Business Disaster Relief Program (EXP). For all structures funded by OORR and SSRR, if in, or partially in, the 100-year floodplain as shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance; and for structures funded by EXP, for the term of the grant [24 C.F.R. 58.6 (a) (1)]. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.

All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes]; these activities must also adhere to HUD's 24 CFR Part 55 for compliance with EO 11988. Flood Management Certification, administered by the State of Connecticut Department of Energy and Environmental Protection's (DEEP) Bureau of Water Protection and Land Reuse's Inland Water Resources Division, requires Department approval of a certification, or an exemption from such approval, for all State actions in or affecting floodplains or natural or man-made storm drainage facilities. DOH and DEEP staff are working together to streamline the Flood Management Certification process for Disaster Recovery Program activities. In development of this process, DEEP will consider whether the proposed activities: are 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; do not adversely affect fish populations or fish passage; and do not promote intensive use and development of flood prone areas. This expedited Flood Management

Certification process for Disaster Recovery Program activities that would meet the State's Flood Management requirements is currently in development.

All Disaster Recovery Program activities will comply with Sections 25-68 of the Connecticut General Statutes which classifies a residential structure as a "critical" facility.

In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest (most recent) FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer or architect to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3).

All Applicants for financial assistance will be evaluated for eligibility, in accordance with HUD guidelines. The Programs will follow Federal policies which ensure that no person may be excluded, denied benefits, or subjected to discrimination on the basis race, color, national origin, religion, sex, familial status, and/or physical and mental handicap under any program funded in whole or in part by Federal CDBG-DR funds. CDBG-DR funds from the HUD disaster appropriation may be used for eligible CDBG-DR activities that meet the State CDBG program regulations. However, any appropriation covered by this Action Plan (Public Law 113-2) shall be reviewed for compliance with duplication of benefits guidelines at 42 U.S.C. 5155, which specifically prohibit the use of funds for activities reimbursable by, or for which funds have been made available by FEMA, the Small Business Administration (SBA), or other Federal or State sources. Funds may also be used as a matching requirement, share, or contribution for any other Federal program, provided all activities are CDBG-DR eligible and in compliance with duplication of benefit guidelines.

**DOCUMENTATION
FOR
AREAWIDE COMPLIANCE PROCESS**

**Executive Order 11988 – Floodplain Management
Executive Order 11990 – Wetlands Protection**

**Fairfield, New Haven, Middlesex and New London Counties;
and the Mashantucket Pequot Indian Reservation, Connecticut**

**Effective Date: February 7, 2014
State of Connecticut Disaster Recovery Program**

**Owner Occupied Rehabilitation and Rebuilding Program (OORR);
Scattered Site Rehabilitation and Rebuilding Program (SSRR); and
EXP/Hurricane Sandy Business Disaster Relief (EXP)**

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AREAWIDE COMPLIANCE PROCESS

**Executive Order 11988 – Floodplain Management
Executive Order 11990 – Wetland Protection**

State of Connecticut Department of Housing

**U.S. Department of Housing and Urban Development
Community Development Block Grant - Disaster Recovery**

**Owner Occupied Rehabilitation and Rebuilding Program;
Scattered Site Rehabilitation and Rebuilding Program; and
EXP/Hurricane Sandy Business Disaster Relief**

**Fairfield, New Haven, Middlesex and New London Counties; and
the Mashantucket Pequot Indian Reservation, Connecticut**

February 7, 2014

This Areawide Compliance Process document addresses the requirements of Executive Order 11988, “Floodplain Management” and Executive Order 11990, “Wetland Protection” and has been completed in anticipation of numerous unspecified housing properties (1-4 units) and small businesses participating in the U.S. Department of Housing and Urban Development (HUD) State of Connecticut Department of Housing (DOH) Community Development Block Grant – Disaster Recovery (CDBG-DR) Owner Occupied Rehabilitation and Rebuilding (OORR) , Scattered Site Rehabilitation and Rebuilding (SSRR), and EXP/Hurricane Sandy Business Disaster Relief (EXP) Programs. This document pertains to the applicants who are proposing an activity that is located in the Special Flood Hazard Area (SFHA) as defined by FEMA, or its successors, pursuant to the National Flood Insurance Program (NFIP), or a successor program, whether advisory, preliminary, or final.

The HUD-funded housing programs, administered by DOH, were established as a grant award to provide financial assistance to owners of 1-4 unit residences damaged by Superstorm Sandy, in order to rehabilitate, reconstruct, elevate or mitigate housing units within the four counties most affected by Sandy (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County], Connecticut).

The EXP Program was established to provide assistance to eligible small businesses that suffered direct physical damage as a result of Superstorm Sandy with the financial resources needed to continue the rebuilding process. Grants may be provided to small businesses, including non-profit organizations for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed

as a direct result of the storm. This program requires eligible applicants to have operations located within the four counties most affected by Sandy (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County], Connecticut). Grant assistance may be used for structural repair or replacement of damaged property and construction or leasehold improvements.

All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut’s Flood Management Program [Sections 25-68 of the Connecticut General Statutes].

Step ONE: Determine if a Proposed Action is in a wetland or in the 100-Year Floodplain

Owner Occupied Rehabilitation and Rebuilding Program; Scattered Site Rehabilitation and Rebuilding Program; and EXP/Hurricane Sandy Business Disaster Relief

The State’s housing recovery programs including the OORR and SSRR programs are in response to the severe coastal flooding and high wind damage caused by Superstorm Sandy on October 29, 2012 and are designed to meet the unmet housing needs of communities most impacted by the storm including the costs of repairs, reconstruction and new construction that insurance, FEMA and any other sources of funding does not cover. These program activities address the State’s need for housing, especially safe, decent, and affordable housing. The programs will provide funding for property owners directly affected by Superstorm Sandy within the four most impacted counties (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]). Eligible owners of 1-4 unit residential properties that were damaged by Superstorm Sandy will receive assistance for replacing and rehabilitating their properties, which may also include mitigation enhancement and improved resilience measures, while restoring their buildings/residences.

Per the State of Connecticut Disaster Recovery Action Plan, the best available data indicates that approximately 38,200 homes were damaged by Superstorm Sandy in Fairfield, New Haven, Middlesex and New London Counties. After calculating insured losses, FEMA and the U.S. Small Business Administration (SBA) financial assistance and other benefits, the remaining unmet need is represented by approximately 7,400 units. Of the 7,400 units currently estimated to have unmet housing needs, approximately 1,900 are estimated to be ineligible for CDBG-DR funding leaving a balance of 5,500 units. The expected breakdown of those 5,500 homes with unmet needs is provided in the following table:

Type of Assistance	Unmet Need Units	Per Unit Average Estimated Cost	Total Estimated Cost
Rehab Assistance Only	3,700	\$5,000	\$18,500,000

– Insured			
Rehab Assistance Only – Uninsured	1,300	\$25,000	\$32,500,000
Mitigation Assistance – FEMA Leveraged	200	\$10,250	\$2,050,000
Mitigation Assistance – Not FEMA Leveraged	100	\$41,000	\$4,100,000
TOTAL UNMET NEED	5,500	\$10,391	\$57,150,000

At this time, the exact locations of all the properties that would participate in the housing assistance programs are unspecified. Connecticut has over 250,000 acres of FEMA mapped Special Flood Hazard Areas (SFHAs) within the state. Below is a table showing the breakdown of total mapped SFHAs per county in the four most impacted counties.

Estimated Acreage of Special Flood Hazard Areas Per County	
County	Acreage based on DFIRM Data
Fairfield	47,680.87
New Haven	52,900.98
Middlesex	34,628.95
New London (includes Mashantucket Pequot Indian Reservation)	44,664.12

The EXP/Hurricane Sandy Business Disaster Relief Program is also in response to the damage caused by Superstorm Sandy and is designed in part to meet the unmet needs of small businesses related to structural damage in communities most impacted by the storm (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]) including the costs of structural repair or replacement of damaged property and construction or leasehold improvements. This program is intended to contribute to the long-term recovery and economic revitalization of the affected area by providing expanded economic opportunities through improved accessibility to local businesses. Eligible owners of small businesses (not more than 100 employees) will receive assistance through a matching grant utilizing CDBG-DR and State grant funds.

Per the State of Connecticut Disaster Recovery Action Plan, data gathered by SBA and FEMA and insurance claims data obtained by the State, unmet small business needs for structural repairs total approximately \$5.1 million. Local governments identified at least twelve structural repair projects for businesses totaling \$5.3 million.

The following is a summary of the unmet needs related to structural damage reported by eligible jurisdiction and North American Industry Classification System (NAICS; the standard used by Federal statistical agencies in classifying business establishments for the purpose of collecting, analyzing, and publishing statistical data related to the U.S. business economy):

Jurisdiction	Municipality	Number	Amount	NAICS Classification
Fairfield County	Fairfield	1	\$1,300,000	Other Amusement & Recreational Activities
Fairfield County	Fairfield	1	\$900,000	Child Daycare Services
Fairfield County	Fairfield	2	\$900,000	Hotels (Except Casino Hotels)
Mashantucket Pequot Reservation		1	\$10,888	Hotels (Except Casino Hotels)
Mashantucket Pequot Reservation		1	\$92,000	Casino Hotels
Fairfield County	Fairfield	2	\$900,000	Limited Service Restaurant
Fairfield County	Fairfield	1	\$450,000	Beer, Wine & Liquor Stores
Fairfield County	Stamford	1	\$75,000	New Car Dealers
Fairfield County	Stamford	1	\$25,000	Beauty Salon
Fairfield County	Stamford	1	\$75,000	Marina
New Haven County	Milford	1	\$100,000	Marina
Fairfield County	Stratford	3	\$100,000	Restaurant
Fairfield County	Stratford	1	\$80,000	Plumbing, Heating and Air-Conditioning Contractors
New Haven County	Milford	1	\$50,000	Sports & Recreation
Subtotal		18	\$5,057,888	(Classified Only)
Jurisdiction	Municipality	Number	Amount	
New Haven County	Waterbury	--	\$160,000	
Fairfield County	Danbury	--	\$35,000	
Subtotal			\$195,000	
TOTAL			\$5,252,888	

Many of the impacted businesses were either on or close to the shoreline, including a high percentage in the 100-year floodplain. The unmet needs in the table above do not reflect potential mitigation or resiliency costs. Data regarding such costs will be gathered through the application and project cost estimating process.

All sites will be evaluated for the presence of wetlands in accordance with State of Connecticut Department of Energy and Environmental Protection (DEEP), Inland Wetlands and Watercourses Act (IWWA, sections 22a-36 through 22a-45 of the General Statutes of Connecticut) and the U. S. Fish and Wildlife Service (USFWS) National Wetlands Inventory (NWI) maps, and if necessary, an on-site wetlands inspection and delineation will occur. If project work on a specific site will impact a wetland, appropriate permits will be obtained, in compliance with Executive Order 11990.

Documentation in the site specific environmental review file shall include the local and USGS Wetland Map showing the project location; for new construction, a copy of written approval from Inland Wetlands body; and evidence of the 8-step decision making process as described in 24 CFR Part 55.

A site assessment of each eligible property will be conducted by DOH or its agent and a determination made as to whether the property needs moderate or major rehabilitation, reconstruction, or mitigation. Once an Applicant applies for the grant award, DOH or its agent will determine if the project parcel is located in a wetland or in the floodplain as part of the individual Statutory Checklist review.

The following review of each property will be conducted:

- Determine whether the project parcel is located within the 100-Year Floodplain either by searching the FEMA Map Service Center at <https://msc.fema.gov> or by consultation with local municipal engineering office.
- Determine whether the project parcel is located within a wetland either by searching the U.S. Fish and Wildlife National Wetlands Inventory (NWI) at <http://www.fws.gov/wetlands/Wetlands-Mapper.html>, by selecting the Map Catalog link to view Soil Inland Wetland maps by town at <http://cteco.uconn.edu> or by consultation with local municipal engineering office or Inland Wetland regulatory body.

Step TWO: Early Public Review

A 15-day “Notice for Early Public Review of Proposed Activities in a 100-Year Floodplain and Wetland” was published in The Connecticut Post (Bridgeport), The New Haven Register, The Day (New London), and The Advocate (Stamford), on November 27, 2013 and in La Voz Hispana on November 28, 2013. The 15-day period expired on December 13, 2013. The ad targeted local residents, including those in the floodplain. The notice was also sent to the following Federal and State agencies on November 27, 2013: U.S. Department of Housing and Urban Development; U.S. Environmental Protection Agency; U.S. Fish and Wildlife Service; U.S. Army Corps of Engineers, U.S. Federal Emergency Management Agency; Connecticut Department of Agriculture; Connecticut Department of Transportation, Connecticut State Historic Preservation Office; Connecticut Department of Economic and Community Development; and Connecticut Department of Energy and Environmental Protection. The notice was also sent to all Chief Elected Officials (CEOs) within the impacted area (i.e. Fairfield, New Haven, Middlesex and New London Counties) as well as Tribal Council Chairs of the Mashantucket Pequot Tribal Nation. The notice was posted on the DOH website at <http://www.ct.gov/doh> . (See **Exhibit 1** for the advertisements, notice to Federal and State

agencies, and e-mail to CEOs) DOH received zero (0) public comments on this notice. See **Exhibit 4** for documentation confirming no comments received.

Step THREE: Identify and Evaluate Practicable Alternatives to Locating in the Base 100-year Floodplain or Wetland

There are three practicable alternatives on a programmatic level. They are: 1) buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state; 2) reimbursement of rehabilitation and/or mitigation activity that has already been completed; 3) take no-action.

These alternatives will be discussed in turn.

1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state. This process will use grant funds to purchase properties from willing sellers affected by Superstorm Sandy. Once acquired improvements on the property such as single and multi-family homes will be removed. The vacant land will then revert to its natural state. Structures would either be reconstructed away from the shore or sellers would be free to utilize the sale proceeds to purchase pre-existing residences elsewhere.

2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed. This alternative would offer assistance in the form of reimbursement to homeowners and small businesses that have been able to address their own immediate needs as a result of damage caused by Superstorm Sandy.

3) Take no-action. This alternative would mean that homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. Reimbursements would not be made available for eligible homeowners or small businesses who have already engaged in repairs prior to applying for the program, resulting in a negative effect on the local economy. Homeowners and small businesses in future storm events may be dissuaded from making immediate and necessary repairs to their homes and property by encouraging them to wait for a possible recovery program. Therefore, the No Action alternative would not address the State's need for safe, decent, and affordable housing, the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

No public comments were received.

Step FOUR: Identify indirect or direct impacts of Proposed Actions on the Floodplain or Wetland

The Proposed Actions will provide assistance to owners of 1-4 unit residential structures and small businesses whose properties were damaged by Superstorm Sandy within the four most impacted counties (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]). Eligible homeowners may receive assistance to rehabilitate, reconstruct, elevate or mitigate housing units. Eligible small business owners may receive assistance to alleviate the costs of structural repair or replacement of damaged property, and construction or leasehold improvements. The Proposed Actions contain measures to reduce flood damage and the overall impacts of floods. Flood impacts include human risk, environmental damage, property damage, flood insurance claims, displacement of residents and burden on community infrastructure and services.

Housing Programs

The HUD-funded OORR and SSRR programs are for rehabilitation, reconstruction, elevation and/or other mitigation activities on previously developed parcels in the floodplain. Rehabilitation is defined as the repair or restoration of housing units in the disaster-impacted areas to applicable construction codes and standards. Substantially damaged structures will be deemed to be in need of major rehabilitation. A substantially damaged structure is one where the cost of restoring the structure to its pre-storm condition equals or exceeds 50% of the market value of the structure prior to the storm. A building's classification of substantial damage relates to its damage as of the day of the storm. Any eligible structure that is determined to be "substantially damaged" must be rehabilitated in compliance with current building codes and elevated above base flood. The OORR and SSRR programs will incorporate resilience measures into the rehabilitation of a property if the property is substantially damaged.

Homes will be eligible for reconstruction in cases where the property has been completely destroyed, demolished, or where the estimated cost to repair the structure to municipal and program standards would be more expensive than reconstruction. For the purpose of determining priority, homes meeting these criteria will be considered as "destroyed or severely damaged". Reconstruction is defined as demolition and re-building of a stick-built or modular housing unit on the same lot in substantially the same footprint and manner.

New construction is defined as a replacement home that substantially exceeds the original footprint on the existing lot (if permitted) or the construction of a new home in a new location. Although new construction is an eligible and fundable activity, it is not anticipated that new construction of any 1-4 unit properties will be conducted in either the OORR or SSRR Program with this funding allocation. If under extraordinary circumstances a new construction project is proposed, an Environmental Assessment shall be prepared in accordance with Subpart E of Part

58 [from 24 CFR 58.36 and 24 CFR 58.40]; for construction in a new location, site selection outside of the floodplain would be the top priority.

Business Assistance Programs

The HUD-funded EXP program is in part for the renovation of facilities that were damaged or destroyed on previously developed parcels in the floodplain. The grant award for each small business ranges from \$10,000 to \$50,000. Eligible expenses are those not covered by insurance, FEMA or any other sources of funding. It is anticipated that the majority of applications will consist of requests for reimbursement for physical improvements already completed and for other eligible program expenses such as costs for ongoing or new training, working capital, acquisition or purchase of machinery and equipment, relocation within the State, or other business related expenses authorized by the Commissioner of the Department of Economic and Community Development and consistent with 24 CFR Part 570.3 through 570.203.

If a home or business is deemed substantially damaged by a flood, repairing or rebuilding the structure will require meeting the NFIP building standards for new construction. This means elevating a home or flood-proofing commercial buildings to or above the base flood elevation (BFE). All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes]; these activities must also adhere to HUD's 24 CFR Part 55 for compliance with EO 11988. HUD regulations limit what actions can be considered under the CDBG-DR programs, including any construction in the floodway. The structures are required to be elevated to the elevation height standards in accordance with State statutes. The only exceptions to this requirement are historic structures that are listed on the State or National Registers of Historic Places, which will have elevation height requirements considered on a case-by-case basis. For the vast majority of projects, Proposed Actions that include the rebuilding of structures will be based on the buildings' original footprints and current locations.

Potential Impacts: Adverse effects to the floodplain and wetland may include modifying the function or value of the floodplain and wetland, and encouraging the occupancy of the floodplain and wetland.

A discussion of the impacts of OORR, SSRR and EXP program activities does not involve increased development in the floodplain and wetland but the continued human occupation of these areas which potentially affects the natural and beneficial functions of the water resources of the Connecticut coast. First it is important to understand the natural functions and resources of the floodplain and wetland as they pertain to flood events.

A position paper prepared by the Association of State Floodplain Managers (ASFPM), a non-profit professional organization, entitled *Natural and Beneficial Floodplain Functions: Floodplain Management –More than Flood Loss Reduction* (http://www.floods.org/PDF/WhitePaper/ASFPM_NBF%20White_Paper_%200908.pdf) provides particular information regarding the environmental characteristics of floodplains and coastal areas as described below.

Flooding is a natural process that forms and maintains floodplains and coastal zones. Periodic flows of water that overtop the banks of a river and that encroach upon coastal areas are the lifeblood of the riparian corridors, marshes, beaches and other natural areas. The seasonal variability of flow, incessant wave action, and intermittent extreme events all combine to determine both the physical structure and the biological diversity of floodprone areas.

Finding the delicate balance between human needs and environmental sustainability is a difficult undertaking. Successful sustainable flood hazard reduction solutions need to be based on the forces at work in floodplains and coastal zones and also on the resources these floodprone areas provide. These processes and attributes can be categorized as (1) hydrologic and hydraulic processes (2) geomorphic processes, and (3) biologic processes. These processes have interrelated functions, which in their natural state provide numerous resources and benefits to society.

Flooding from hurricanes and storms is the key process in providing such tangible benefits as increased soil fertility, wetland creation, rejuvenation of spawning gravel, creation of barrier islands, promotion of aquatic habitat, transportation of large woody material that provides fish habitat and bank stability, promotion of plant establishment, and the evolution of channels and shoreline features such as dunes.

Hydrologic and Hydraulic Processes: Both river and coastal ecosystems are shaped and nurtured by the characteristics of the water, including where it originates as well as flows and levels. The seasonal and storm-generated variations in water flow, including periodic flooding, are part of the normal function of the floodplain zone. These variations mold streambanks, keep erosion and accretion in equilibrium, replenish soils, recharge groundwater, and filter impurities. In coastal areas, water differences are based on tides, currents, wave action and storm surges – all of which form shorelines, coastal wetlands, dunes, barrier islands, and estuaries. High flows are critical to maintaining vegetation because they transport sediment and nutrients from the river, ocean, or lake to the connecting floodplain.

Geomorphic Processes: The dimensions and configuration of a stream channel or coastline are determined by ongoing geomorphic processes. For example, the natural transport of sand and sediment dictates the migration of channels, shorelines, dunes and barriers. This process, in turn, is influenced by the geological composition of the landforms; the caliber, rate and volume of sediment movement; and the presence or absence of vegetation. Although the geomorphology of waterways and shorelines is constantly changing, in their unaltered state they exist in dynamic equilibrium, which cannot be disturbed without consequences.

Biologic Processes: Floodplain and coastal vegetation helps to stabilize the shoreline and river banks, provide habitat for terrestrial and aquatic wildlife, control erosion and sedimentation, and improve water quality by filtering pollutants. Healthy riparian corridors often provide the highest concentrations of plant and animal communities in a watershed, providing a stable source of biodiversity.

The variable flows of water in riparian and coastal areas have resulted in uniquely adapted species of aquatic and terrestrial organisms – they depend on variation in water conditions for spawning, seed dispersal, elimination of competing vegetation, and nursery areas for their young.

The ecological integrity of floodplain vegetation depends on the supply of water, sediment and nutrients; the dynamic stability of the system; the methods of plant colonization; rates of growth and decay; and the contribution of organic matter to the water body.

Natural functioning riparian and coastal areas are the product of a tightly interconnected system of all of the processes described above. The ecosystems sustain themselves by means of these ongoing processes. Human activity, especially urbanization and alteration of the flooding process as a means of controlling and/or storing water, interrupts these natural processes and thus disturbs the functions and overall health of the ecosystem.

Continued human occupation of the floodplain may lead to attempts to transport runoff and flood waters efficiently through the watershed. Structural interventions such as jetties and seawalls may interrupt or modify the natural hydrologic, hydraulic, geomorphic and biologic processes of the floodplain. Construction may disturb the ground surface and natural vegetation. The structures change the natural movement of water by altering the speed, restricting movement across the floodplain, and changing sediment loads. Floodwalls increase flow discharge and elevation by constricting high flows into a narrow path. Changing the frequency of floodplain inundation can encourage invasive species to supplant the native vegetation. Most coastal animal species are specifically adapted to the flow patterns and other characteristics of their

native habitat. This makes them vulnerable to disruptions in the flow and water levels. Construction or rehabilitation of these types of intervening structures is not a component of any of the Proposed Actions (OORR, SSRR and/or EXP programs).

Projected changes in climate may bring about considerable transformation to existing coastal areas, flood regimes and fragile ecosystems. A rising human population may increase pressure to continue development adjacent to water resources. In contrast, that population will also expect minimized flood risk and demand open spaces and natural areas. Continued occupation of the floodplain and wetland may result in the degradation of these water resources.

Programmatic and environmental review procedures have been developed for the Proposed Actions that address flood loss reduction and the conservation and protection of the State's coastal area considering the impacts to the coastal ecosystem. Site-specific projects within the designated coastal zone per local Coastal Boundary Map must be consistent with the Connecticut Coastal Management Act [CGS 22a-100(b)]. Consultation with local Planning/Zoning Commissions or Zoning Board of Appeals (ZBA) to determine need for Coastal Site Plan Review application is required. Site-specific projects located at waterfront properties with sandy beaches require consultation with the Natural Diversity Data Base (NDDDB) and completion of a Request for NDDDB State Listed Species Review form with attachments. Activities waterward of Coastal Jurisdiction Line (Structures, Dredging & Fill Act [CGS 22a-359 through 22a-363f]) and/or within tidal wetlands (Tidal Wetlands Act [CGS 22a-28 through 22a-35]) require authorization from the CT DEEP Office of Long Island Sound Programs (OLISP) Permitting section. For activities within inland wetlands or watercourses [CGS 22a-42] consultation with local inland wetlands agencies is required. Many local agencies have established setback or buffer areas that require review and approval of activities within these upland areas adjacent to inland wetlands or watercourses. Proposed Actions must adhere to local regulations and obtain appropriate permits. Various municipal zoning approvals required by Planning/Zoning Commissions or ZBA must be obtained. Most importantly, for Floodplain Management of site specific projects [24 CFR 55; 58.5 (b); and E.O. 11988], requirements include: completion of the 8-Step Decision Making Process (areawide); consultation with an Engineer and notation of the Floodplain Flood Zone; and specific adherence to cited laws and regulations. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes]. Flood Management Certification [CGS 25-68] is required for any state action in the floodplain. DOH and CT DEEP are developing a special process for this certification so that the Proposed Actions are reviewed in a thorough yet timely manner. For projects adjacent to floodplains, sensitivity is required to indirect impacts stemming from flood and drainage or similar activities.

The Proposed Actions allow homeowners to rebuild residential structures, based on the structure's original footprint and its current location, but requires that the home be rebuilt at

substantially higher elevation requirements than Base Flood Elevation for most residential buildings. This will require that the home be elevated to the strictest elevation requirements in the relevant regulation or code, as described above. This will provide significant protections for these homes inside the floodplain. All Applicants will also be required to maintain flood insurance up to the NFIP maximum amount as part of this program. Overall, this has a more beneficial impact on the floodplain than the No Action alternative.

As a result of the requirement that homeowners whose houses were substantially damaged and wish to rebuild will be required to elevate their homes to the strictest standard, it is extremely unlikely that there will be a net increase in floodplain development in comparison to pre-Sandy conditions as a result of these programs. In addition, the proposed Action Plan Activities would not likely increase floodplain occupancy, as the proposed Action Plan Activities would enable people to return to their homes, but would generally not expand the housing stock relative to conditions prior to Hurricane Sandy.

DEEP provided each coastal community with a regulatory review letter at least six (6) months before the revised DFIRM coastal panels became effective outlining the regulatory changes required for compliance (See **Exhibit 2**). A major change on the revised coastal map panels was the inclusion of the Limit of Moderate Wave Action (LiMWA) boundary. Model LiMWA language was developed by DEEP and municipalities had the option to adopt and regulate construction in this area.

For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; and for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.

In summary, based on the requirement that homeowners whose houses were substantially damaged who wish to rebuild, will have to elevate their homes to the strictest standard, it is extremely unlikely that there will be a net increase in floodplain or wetland development in comparison to pre-Sandy conditions as a result of this program. In addition, the proposed OORR, SSRR, and EXP projects would not increase floodplain or wetland occupancy, as the proposed projects would enable people to return to their homes and businesses, but would not expand the housing or commercial stock relative to conditions prior to Superstorm Sandy. The anticipated impact on the floodplain or wetlands should be minimal since the majority of activities are limited to the pre-storm building footprint.

No public comments were received.

Step FIVE: Identify methods to minimize the potential adverse impacts within the floodplain or wetland and to restore and preserve its natural and beneficial values.

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. A floodplain is an area that has frequent or periodic flooding issues. For regulatory purposes, all areas within the limits of the 100-year floodplain as designated on the Flood Insurance Rate Maps (FIRM) published by the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP) are considered as floodplains. For critical activities such as hospitals, housing/residences and schools the regulations are more stringent and include areas within the 500-year floodplain. To be eligible for OORR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, homeowners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes];
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the

assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.

3. In the case of “Coastal High Hazard” areas (“V” or “VE” Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer or architect to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR and SSRR Programs will help ensure a minimal adverse impact to the floodplain.

The State of Connecticut’s Flood Management Program requires elevation of all substantially damaged structures in the floodplain. When followed, these regulations will reduce the threat of flooding damage to the homes located in the floodplain. The latest (most recent) elevation levels, which applicants are required to adhere to when considering reconstruction of their substantially damaged home, represent the best available data and are assumed to advance floodplain management efforts in the four program area counties.

The programs will implement and maintain erosion and sedimentation control measures sufficient to prevent deposition of sediment and eroded soil in onsite and offsite wetlands and waters. Soil compaction will be minimized by controlling project activities in vegetated areas, including lawns.

Step SIX: Re-evaluate Alternatives

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities which will be considered at a later date due to priority include:

- 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state: Connecticut is one of the older states in the nation with very limited land resources. This places a high value on all property within the state. This limitation of land availability and high property values will continue to encourage the reuse of land and structures in areas vulnerable to flooding. Local land use regulations and ordinances have done much to curb unregulated development within flood hazard areas. If the homes damaged and destroyed by Superstorm Sandy were reconstructed away from the shore, it would be simply replacing the use of one scarce resource for another. In addition, the cost of acquiring

this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This cost would be far greater than the cost of repairing and rebuilding in the existing developed parcel. This alternative will be considered only after other priorities have been met.

2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed. DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and small businesses that have been able to address their own needs without immediate assistance will be considered only after other priorities have been met.

3) Take no-action. A No Action alternative would mean that homeowners and small businesses would not receive any assistance under the Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. The No-Action alternative would not address the State's need for safe, decent, and affordable housing; it would not contribute to the long-term recovery and economic revitalization of the affected area; and it would not allow the provision of expanded economic opportunities by improving accessibility to local businesses. The No-Action alternative would prevent some homes within the floodplain from being elevated to the highest standard for flood protection and would prevent flood-proofing of some commercial buildings leaving properties more vulnerable to future flooding conditions, negatively impacting the floodplain. With a No-Action alternative, reimbursements would not be made available for eligible homeowners or small businesses who have already engaged in repairs prior to applying for the program, resulting in a negative effect on the local economy. Homeowners and small businesses in future storm events may be dissuaded from making immediate and necessary repairs to their homes and property by encouraging them to wait for a possible recovery program. Under the No-Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of structures would not be rehabilitated and will deteriorate without the use of CDBG-DR funds. Therefore the proposed OORR, SSRR and EXP programs are the preferred Alternatives.

The impacts of these alternatives have been reevaluated; no public comments were received.

Step SEVEN: Issue Findings and a Public Explanation

It is DOH's determination that there is no practicable alternative than to provide funding for the Proposed Actions in the floodplain or wetland. This is due to: 1) the need to provide safe, decent and affordable housing; 2) the desire to avoid displacing residents; 3) the desire to restore our small business economy along the shore; and 4) the ability to mitigate and minimize impacts on human health, public property and floodplain values. A "Notice of Policy Determination" will be published in accordance with 24 CFR 55, for a 7-day comment period. The notice will state

the reasons why the project must be located in the floodplain and/or wetland, a list of alternatives considered, and all mitigation measures to be taken to minimize adverse impacts and preserve natural and beneficial floodplain values.

All comments received will be considered.

Step EIGHT: Implement the Action

Step eight is implementation of the proposed action. DOH or its agent will ensure that all mitigation measures prescribed in the steps above will be adhered to.

EXHIBIT 1

Copy of Notice Transmitting Notice of Early Public Review and Proof of Publication

EXHIBIT 2

CTDEEP Regulatory Review Letters for Coastal Communities with Revised DFIRM Coastal Panels

EXHIBIT 3

Copy of Notice Transmitting Notice of Final Public Review

EXHIBIT 4

Public Comments Received and DOH Response

Exhibit 1

Copy of Notice Transmitting Notice of Early Public Review and Proof of Publication

EARLY NOTICE AND PUBLIC REVIEW OF PROPOSED ACTIVITIES IN A 100-YEAR FLOODPLAIN AND WETLAND

November 27, 2013:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Orders 11988 and 11990, in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential effect that its activity in the floodplain and wetland will have on the human environment for Community Development Block Grant – Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

The State has prioritized that its first allocation of the CDBG-DR funds, as specified in the State of Connecticut Disaster Recovery Program Action Plan (\$71,820,000 in total) will be directed to meet unmet needs of individuals and families for housing and business assistance affected by Superstorm Sandy as well as assisting local governments in repairing, rebuilding, and making more resilient their infrastructure and public facilities and planning for rebuilding and resiliency of infrastructure and public facilities at the State and local level. As most of the damage caused by Superstorm Sandy was to residential structures, getting individuals and families back into their homes is a top priority for the State. The best available data suggests that 7,400 homes, 1,298 multifamily low and moderate income (LMI) units, 34 infrastructure projects, 88 public facilities, 12 business structural repair projects, and repair and replacement of business equipment remains with unmet needs as a result of the damage caused by Superstorm Sandy in Fairfield, New Haven, Middlesex, and New London Counties and the Mashantucket Pequot Indian Reservation.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,680.87 acres in Fairfield County; 59,200.98 acres New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs

These programs will serve 1-4 unit residences predominately within the floodplain, in Special Flood Hazard Areas.

Multifamily Programs

The State has developed multifamily programs to restore quality, affordable rental housing through rehabilitation, rebuilding and mitigation within the floodplain, and rehabilitation, relocation and new construction outside the floodplain.

Infrastructure and Public Facilities Programs

The State will assist rehabilitation or reconstruction of infrastructure and/or public facilities particularly in areas primarily serving primarily LMI persons and in a manner that supports energy conservation/efficiency objectives and responsible growth as well as transit-oriented development.

Economic Revitalization Programs

The State will provide business assistance through acquisition, relocation, new training, working capital, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures, and other real property equipment and improvements, including railroad spurs or similar extensions to Superstorm Sandy Storm affected businesses.

Acquisition and Acquisition of Real Property

Acquisition (including leasing) or disposition of, or equity loans on an existing structure, or acquisition (including leasing) of vacant land provided that the structure or land acquired, financed, or disposed of will be retained for the same use.

American Disability Act Improvements

Special projects directed to the removal of material and architectural barriers that restrict the mobility of and accessibility to elderly and handicapped persons. These activities may be incorporated into other State of Connecticut Disaster Recovery Program activities.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains and wetlands and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information about these areas. Second, an adequate public notice program can be an important public education tool. The dissemination of information about floodplains and wetlands can facilitate and enhance Federal efforts to reduce the risks associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in floodplains and wetlands, it must inform those who may be put at greater or continued risk.

Written comments must be received by DOH on or before December 13, 2013. DOH encourages electronic submittal of comments to CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by December 13, 2013 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>

Evonne M. Klein, Commissioner, DOH

PROBATE NOTICES

NOTICE TO CREDITORS

ESTATE OF Alexander McGraw
The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden, in the Probate District, by decree dated September 6, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Christine L. Panso, Chief Clerk
The fiduciary is: Deborah McGraw, c/o Vincent R. Falcone, 334-336 Main Street, P.O. Box 463, West Haven, CT 06615

PROBATE NOTICES

NOTICE TO CREDITORS

ESTATE OF Kathryn Winter
The Hon. Clifford D. Hoyt, Judge of the Court of Probate, Derby Probate District, by decree dated October 21, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Patricia Chase, Clerk
The fiduciary is: Andrew Winter, c/o Lawrence J. Greenberg, Esq. Barnhill & Greenberg, 142 Temple Street, New Haven, CT 06510

PROBATE NOTICES

NOTICE TO CREDITORS

ESTATE OF Bruce Berman
The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden, in the Probate District, by decree dated November 6, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk
The fiduciary is: James Berman, 10 Middle Street Bridgeport, CT 06604

FORECLOSURES

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV11-6021388-S
Case Name: CONNECTICUT HOUSING FINANCE AUTHORITY
vs. BOLCEACQUA, MARIA D., ADMINISTRATRIX OF THE ESTATE OF LEUIS E. BOLCEACQUA, ET AL
PROPERTY TYPE: RESIDENTIAL
Date of Sale: DECEMBER 7, 2013
Committee Name: ROGER GALATRA, ESQ., Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV12-604105S
Case Name: Bank of America, N.A. (Nation's Best Mortgage, LLC), Substituted Party Plaintiff
vs. Anne W. Kinkadee, et al
PROPERTY TYPE: Residential
Date of Sale: Saturday, at 12:00pm noon on the premises
Committee Name: Katy J. Armenia, Esq., Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV-12-6031664 S
Case Name: Bank of America, N.A.
vs. Luz Rivera, et al
PROPERTY TYPE: Residential
Date of Sale: December 7, 2013
Committee Name: Richard W. Callahan, Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV-12-6029512-S
Case Name: PNC Bank National Association
vs. Judy Al-Aim a/k/a Judy Al-Aim II, et al
PROPERTY TYPE: Residential
Date of Sale: 12/7/13 @ 12 noon on the premises
Committee Name: Jerome Pagter, Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV10-6011611S
Case Name: NATIONSTAR MORTGAGE, LLC
vs. ELIZABETH A. WAMBOLI, ET AL
PROPERTY TYPE: Single Family Residential
Date of Sale: Saturday, December 7, 2013 at 12:00 PM.

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV10-6013079
Case Name: OneWest Bank
vs. Arnie McCoy Lunsford, et al
PROPERTY TYPE: Residential
Date of Sale: December 7, 2013 at 12:00 noon
Committee Name: Norbert W. Church, Jr., Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV-09-5029511 A
Case Name: JP Morgan Chase Bank, N.A.
vs. Ivelize Echegarria, Et Al
PROPERTY TYPE: Single Family Dwelling
Date of Sale: December 7, 2013 at 12:00 Noon
Committee Name: Attorney Gerald M. Still, Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV10-6010308 S
Case Name: Bank of America, N.A.
vs. David S. Swanson, et al
PROPERTY TYPE: Residential
Date of Sale: December 7, 2013 at 12:00 p.m.
Committee Name: Anthony M. Solomine, Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV12-6026369S
Case Name: COWEN vs. SCOTT SMITH AKA ET AL
PROPERTY TYPE: Residential
Date of Sale: DECEMBER 7, 2013 at 12:00, NOON
Committee Name: JASON G. DEGENERAO, ESQ., Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV11-6022449-S
Case Name: Webster Bank, N.A.
vs. Pasquale P. Marcarelli, et al.
PROPERTY TYPE: Residential
Date of Sale: December 7, 2013
Committee Name: Katherine S. Godbody, Attorney at Law

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV-13-6038405S
Case Name: Captain's Walk Planned Unit Development Association, Inc.
vs. Robert PUGLIO, Et Al
PROPERTY TYPE: Residential
Date of Sale: December 7, 2013 12:00 PM
Committee Name: Stephen R. Katalineck, Committee

LEGAL NOTICE FORECLOSURE AUCTION SALE

Docket No.: NNH-CV12-6027227 S
Case Name: CONNECTICUT HOUSING FINANCE AUTHORITY
vs. VENICE L. WALTERS, ET AL
PROPERTY TYPE: Residential
Date of Sale: Saturday, DECEMBER 7, 2013 12 noon
Committee Name: VINCENT CERVOINI, Committee

STATE OF CONNECTICUT

DOCKET NO. NNH-CV13-6041716-S SUPERIOR COURT
JEFFERSON WOODS COMMUNITY, INC : JUDICIAL DISTRICT OF NEW HAVEN
v. : AT NEW HAVEN
LUCIANO ALFARO, ET AL : OCTOBER 12, 2013

ORDER OF NOTICE

NOTICE TO LUCIANO ALFARO, IF LIVING, AND IF NOT LIVING, HIS WIDOW, HEIRS, REPRESENTATIVES AND CREDITORS, AND ALL UNKNOWN CLAIMING OR WHO MAY CLAIM, ANY RIGHTS, TITLE, INTEREST OR ESTATE IN OR LIEN OR ENCUMBRANCE UPON THE REAL PROPERTY DESCRIBED IN THIS COMPLAINT, ADVERSE TO THE PLAINTIFF, WHETHER SUCH CLAIM OR POSSIBLE CLAIM BE VESTED OR CONTINGENT.

The Plaintiff has named you as party defendant in the complaint which it is filing to the above named court seeking a foreclosure of the premises at Unit 216, 216 Monticello Drive, Jefferson Woods Community, Branford, Connecticut, for nonpayment of common expense assessments. This complaint was returned on September 24, 2013, and is pending thereon.

The Plaintiff has represented to the said Court, by means of an affidavit annexed hereto, that despite all reasonable efforts to ascertain such information, it has been unable to determine the whereabouts of the Defendant, if living, or the identity or residence of his widow, his heirs, representatives or creditors of LUCIANO ALFARO, if not living.

Now, Therefore, it is hereby ORDERED that notice of the institution of this action be given to LUCIANO ALFARO, if living, if not living to his widow, heirs, representatives or creditors, by some proper officer causing a true and attested copy of this order to be published in the New Haven Register, once a week for two (2) successive weeks, commencing on or before November 21, 2013, and that return of service be made to the Court.

Michael G. Maronich, Judge Superior Court, 13, of New Haven at New Haven October 28, 2013

LEGAL NOTICES

Notice of Permit Application

Town(s) New Haven

Notice is hereby given that PSEG Power Connecticut LLC (the applicant) of 600 Connecticut Avenue, New Haven, CT 06512 will submit to the Department of Energy and Environmental Protection an application for a permit for a Title V source under section 22a-174 of the Connecticut General Statutes, and section 22a-174-33 of the Regulations of Connecticut State Agencies which are regulated under the Federal Clean Air Act. Specifically, the applicant proposes to renew its Title V Permit No. 117-0265-TV. The proposed activity will take place at 600 Connecticut Avenue, New Haven, CT 06512. The proposed activity potentially will affect air resources. Interested persons may obtain copies of the application from Sally Kruse, PSEG Power Connecticut LLC, 600 Connecticut Avenue, New Haven, CT 06512, 203-974-5055. The application will be available for inspection at the Department of Energy and Environmental Protection, 79 Elm Street, 5th Floor, New Haven, CT 06510-5127, 860-424-4152, from 8:30am to 4:30pm, Monday through Friday. Please call in advance to schedule review of the application.

EARLY NOTICE AND PUBLIC REVIEW OF PROPOSED ACTIVITIES IN A 100-YEAR FLOODPLAIN AND WETLAND

November 26, 2013;

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Orders 11988 and 11996, in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management. To determine the potential effect that the activity in the floodplain area and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities under Title I of the Housing and Community Development Act of 1974 (PL 93-363).

The State has prioritized that its first allocation of the CDBG-DR funds, as specified in the State of Connecticut Disaster Recovery Program Action Plan (\$71,800,000 in total) will be directed to meet unmet needs of individuals and families for housing and business assistance affected by Superstorm Sandy as well as assisting local governments in repairing, rebuilding, and making more resilient their infrastructure and public facilities and planning for rebuilding and reconstruction and public facilities at the State and local level. As most of the damage caused by Superstorm Sandy was to residential structures, getting individuals and families back into their homes is a top priority for the State. The best available data suggests that 7,400 homes, 1,282 multifamily low and moderate income (LMI) units, 34 infrastructure projects, 88 public facilities, 12 business structural repair projects, and repair and replacement of business equipment remains with unmet needs as a result of the damage caused by Superstorm Sandy in Fairfield, New Haven, Middlesex, and New London Counties and the Mashantucket Pequot Indian Reservation.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,000 acres in Fairfield County; 52,000 acres in New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs
These programs will serve 1-4 unit residences predominantly within the floodplain, in Special Flood Hazard Areas.

Multifamily Programs
The State has developed multifamily programs to restore quality, affordable rental housing through rehabilitation, rebuilding and mitigation within the floodplain, and rehabilitation, relocation and new construction outside the floodplain.

Infrastructure and Public Facilities Programs
The State will assist with the reconstruction of infrastructure and/or public facilities particularly in areas primarily serving primarily LMI persons and in a manner that supports energy conservation/efficiency objectives and responsible growth as well as transit-oriented development.

Economic Revitalization Programs
The State will provide business assistance through acquisition, relocation, new training, working capital, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures, and other real property equipment and improvements, including railroad spurs or similar extensions to Superstorm Sandy Storm affected businesses.

Acquisition and Acquisition of Real Property
Acquisition (including leasing) or disposition of, or equity loans on an existing structure, or acquisition (including leasing) of vacant land provided that the structure or land acquired, financed, or disposed of will be retained for the same use.

American Disability Act Improvements
Special projects directed to the removal of material and architectural barriers that restrict the mobility of and accessibility to elderly and handicapped persons. These activities may be incorporated into other State of Connecticut Disaster Recovery Program activities.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains and wetlands and those who have an interest in the protection of the natural environment should be given an opportunity to express their concerns and provide information. Second, an adequate public notice program can be an important public education tool. The dissemination of information about floodplains and wetlands can facilitate and enhance Federal efforts to reduce the risks associated with the occupancy and modification of these special areas. Third, as a matter of fairness, when the Federal government determines it will participate in actions taking place in floodplains and wetlands, it must inform those who may be put at greater or continued risk.

Written comments must be received by DOH on or before December 13, 2013. DOH encourages electronic submittal of comments to CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Dennis DeLaRe, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 508 Hudson Street, 2nd Floor, Hartford, CT 06106 by December 11, 2013 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at http://www.ct.gov/doh. Evonne M. Klehn, Commissioner, DOH 183197

NEW HAVEN REGISTER 11/27/2013

THE ADVOCATE

THE ADVOCATE

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PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #073-13 of Gina Dodge for a variance of Table II, Appendix B (Side Yard Setback and Total Side Yard Setback Requirements) of the Zoning Regulations in order to allow for an addition to the existing dwelling. The proposed would be 6.0 feet from the side yard property line in lieu of the 15.0 feet required and 8.8 feet total side yard setback in lieu of the 15.0 feet required. Said property is located on the north side of Westover Avenue in an RA-1 zone and is known as 103 Westover Avenue, Stamford, CT 06907 River Road, Greenwich, CT.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #073-13 of Mark & Susan Anderson for a variance of Table II, Appendix B (Rear Yard Setback Requirements) of the Zoning Regulations in order to construct an addition to the existing dwelling. The proposed would be 22.4 feet from the rear yard property line in lieu of the 20.0 feet required for the rear yard and 29.3 feet from the rear yard property line in lieu of the 30.0 feet required for the rear yard. Said property is located on the north side of Myrtle Avenue at the intersection of the Ocean Drive North in an R-7-12 zone and is known as 143 Myrtle Avenue, Stamford, Connecticut. This application is exempt from requiring a Preliminary Zoning Board Approval, Exemption Number 100.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #081-13 of Davette Blagovest for a variance of Article II, Section 12 (Special Requirements) of the Zoning Regulations in order to allow 6 parking spaces in lieu of the four spaces required to allow new 6 parking spaces and three off-street parking spaces and to allow combined area of an existing space and associated paved areas to be 50.7% in lieu of the 50.0% maximum (Administration and Enforcement Requirements) of the Zoning Regulations to allow an expansion of Family Home Daycare in a Group Home Daycare and to allow the number of children to increase from 8 to 12. Said property is located on the north side of Mulberry Street in an R-7-12 zone and is known as 143 Mulberry Street.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

NOTICE OF PUBLIC AUCTION

A public sale of the contents of the storage units listed below will take place on December 8, 2013 at 9:00 PM. The sale will take place at 3100 Park Road, Unit 11, East Side Road, Wilton, CT 06897. Each unit will be sold on an "as-is" basis. Items in storage units contain household items unless otherwise indicated.

Unit 121K: Livia Donato
Unit 202K: Edith Dionipio
Unit 202K: Patricia Duncan
Unit 232K: Patricia Luzzo
Unit 243K: Nancy O. Olmstead
Unit 222K: Charles A. Olmstead

Worked for a Kirby vacuum distributor since Nov. 2010? Get into on wage/hour lawsuit!

www.kirbylawsuit.com

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #089-13 of Dignl Pappalardo for a variance of Table II, Appendix B (Side Yard Setback and Total Side Yard Setback Requirements) of the Zoning Regulations in order to construct an addition to the garage and over the garage. The proposed would be 16.7 feet from the side yard property line in lieu of the 20.0 feet required and 32.4 feet total side yard setback in lieu of the 40.0 feet required. Said property is located on the south side of Vine Road in an R-20 zone and is known as 187 Vine Road.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #089-13 of Barbara Ryan for a variance of Table II, Appendix B (Side Yard Setback and Total Side Yard Setback Requirements) of the Zoning Regulations in order to construct an addition to the existing dwelling. The proposed addition would be 6.0 feet from the side yard property line in lieu of the 15.0 feet required and total side yard setback of 8.2 feet in lieu of the 15.0 feet required. The proposed addition would be 6.7 feet from the side yard property line in lieu of the 15.0 feet required and total side yard setback to be 8.9 feet in lieu of the 20.0 feet required. Said property is located on the north side of Ocean Drive North in an R-7-12 zone and is known as 28 Ocean Drive North. This application requires a Preliminary Zoning Board Approval.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #071-13 of Ernesto D'Ottavio for a variance of Table II, Appendix B (Side Yard Setback Requirements) of the Zoning Regulations in order to construct an addition to the existing dwelling. The proposed would be 10.8 feet from the side yard property line in lieu of the 15.0 feet required. Said property is located on the north side of Mill Road in an RA-1 zone and is known as 284 Mill Road.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

NOTICE OF PUBLIC AUCTION

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Unit 121K: Livia Donato
Unit 202K: Edith Dionipio
Unit 202K: Patricia Duncan
Unit 232K: Patricia Luzzo
Unit 243K: Nancy O. Olmstead
Unit 222K: Charles A. Olmstead

Worked for a Kirby vacuum distributor since Nov. 2010? Get into on wage/hour lawsuit!

www.kirbylawsuit.com

PUBLIC NOTICES

EARLY NOTICE AND PUBLIC REVIEW OF PROPOSED ACTIVITIES IN A 100-YEAR FLOODPLAIN AND WETLAND

November 26, 2013

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11868 and 11950, in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential effect that its activity in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities under Title I of the Housing and Community Development Act of 2012 (PL 112-343).

The State has prioritized that the first allocation of the CDBG-DR funds, as specified in the State of Connecticut Disaster Recovery Program Action Plan (\$71,200,000 in total) will be directed to meet urgent needs of individuals and families for housing and business assistance affected by Superstorm Sandy as well as assisting local governments in repairing, rebuilding and making more resilient their infrastructure and public facilities and planning for rebuilding and resiliency of infrastructure and public facilities at the State and local level. As most of the damage caused by Superstorm Sandy was to residential structures, getting low and moderate income (LMI) units, 404 infrastructure projects, 89 public facilities, 12 business essential retail projects, and repair and replacement of business equipment remains with urgent needs as a result of the damage caused by Superstorm Sandy in Fairfield, Milford, Meriden, Middletown, and New London Counties and the Mashantucket Pequot Indian Reservation.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 49,200,000 acres in Fairfield County, 69,200,000 acres in New Haven County, 34,293,95 acres in Middlesex County and 44,564,12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation. Federal Emergency Management Agency (FEMA) requires special flood hazard areas (SFHAs), Flood Insurance Rate Maps (FIRMs) and Flood Hazard Identification and Study (FHIS) maps.

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs

These programs will serve 1-4 unit residences predominantly within the floodplain in Special Flood Hazard Areas.

Multifamily Programs

The State has developed multifamily programs to restore quality, affordable rental, rehabilitation, relocation and new construction outside the floodplain.

Infrastructure and Public Facilities Programs

The State will assist rehabilitation or reconstruction of infrastructure and/or public facilities particularly in areas primarily serving priority LMI populations and in a manner that supports energy conservation/efficiency objectives and responsible growth well as transit-oriented development.

Economic Revitalization Programs

The State will provide business assistance through acquisition, relocation, new construction, rehabilitation and renovation, construction, installation or installation of commercial or industrial buildings, structures and other property equipment and improvements including retail stores or other businesses to help restore the State's economy.

Acquisition and Acquisition of Real Property

Acquisition (leasing or purchase) or equity loans on an existing structure, or acquisition (including building of vacant land provided that the structure is not acquired, financed, or disposed of will be retained for the same use.

American Disability Act Improvements

Special projects directed to the removal of material and architectural barriers that restrict and accessibility, identify and handicap persons. These activities may be incorporated into other State of Connecticut Disaster Recovery Program activities.

There are three primary purposes for this notice. First, people who may be affected by activities in floodplains and wetlands and those who have an interest in the protection of the natural environment should be given an opportunity to express their views. Second, when the Federal government determines it will participate in actions taking place in floodplains and wetlands, it must inform those who may be put at greater or continued risk.

Written comments must be received by DOH on or before December 13, 2013. DOH encourages electronic submission of comments to CT.Housing@state.ct.gov. If the alternative, comments will be submitted on paper to: Herman Delano, Program Manager, Community Development Block Grant - Disaster Recovery Program, Department of Housing, 505 Hudson Street 2nd Floor, Hartford, CT 06108 by December 13, 2013 during the hours of 9:00 AM to 4:00 PM. Further information can be found on the Department's web site at <http://www.doh.state.ct.gov>.

Evonne M. Kuhl, Commissioner, DOH

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #089-13 of Dignl Pappalardo for a variance of Table II, Appendix B (Side Yard Setback and Total Side Yard Setback Requirements) of the Zoning Regulations in order to construct an addition to the garage and over the garage. The proposed would be 16.7 feet from the side yard property line in lieu of the 20.0 feet required and 32.4 feet total side yard setback in lieu of the 40.0 feet required. Said property is located on the south side of Vine Road in an R-20 zone and is known as 187 Vine Road.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

PUBLIC NOTICES

CITY OF STAMFORD ZONING BOARD OF APPEALS LEGAL NOTICE

The Zoning Board of Appeals of the City of Stamford will hold a public hearing and meeting on Wednesday, December 4, 2013, at 7 PM in the Cafeteria located on the 4th floor of the Stamford Government Center Building, 888 Washington Boulevard, Stamford at which time and place the following application will be considered:

Application #089-13 of Barbara Ryan for a variance of Table II, Appendix B (Side Yard Setback and Total Side Yard Setback Requirements) of the Zoning Regulations in order to construct an addition to the existing dwelling. The proposed addition would be 6.0 feet from the side yard property line in lieu of the 15.0 feet required and total side yard setback of 8.2 feet in lieu of the 15.0 feet required. The proposed addition would be 6.7 feet from the side yard property line in lieu of the 15.0 feet required and total side yard setback to be 8.9 feet in lieu of the 20.0 feet required. Said property is located on the north side of Ocean Drive North in an R-7-12 zone and is known as 28 Ocean Drive North. This application requires a Preliminary Zoning Board Approval.

At the above mentioned time and place a public hearing will be held and all interested parties are invited to attend. After the public hearing, there may be a meeting to discuss and possibly decide the application and any other business pending before the Board.

Dated at the City of Stamford, Connecticut this 21st day of November 2013.
Attest: Mary Judge
Board Administrator

NOTICE OF PUBLIC AUCTION

A public sale of the contents of the storage units listed below will take place on December 8, 2013 at 9:00 PM. The sale will take place at 3100 Park Road, Unit 11, East Side Road, Wilton, CT 06897. Each unit will be sold on an "as-is" basis. Items in storage units contain household items unless otherwise indicated.

Unit 121K: Livia Donato
Unit 202K: Edith Dionipio
Unit 202K: Patricia Duncan
Unit 232K: Patricia Luzzo
Unit 243K: Nancy O. Olmstead
Unit 222K: Charles A. Olmstead

Worked for a Kirby vacuum distributor since Nov. 2010? Get into on wage/hour lawsuit!

www.kirbylawsuit.com

PUBLIC NOTICES

THE CITY OF STAMFORD INVITATION TO BID

The City of Stamford will receive sealed Request for Proposal/Qualification and competitive bids for the following project at the Stamford Government Center, Purchasing Department, 10th Floor, 888 Washington Boulevard, Stamford, Connecticut 06902. All sealed bids will be publicly opened and read.

All Proposal and bid documents, drawings and specifications can be viewed/downloaded from our website www.purchasing.stamford.gov For questions regarding the purchasing or bidding procedures, call or email Beverly A. Aveni, Purchasing Agent at (203) 977-4107 or BevAveni@stamford.ct.us.

Request for Proposal No. 829, ARCHITECTURAL/ENGINEERING DESIGN SERVICES FOR DRESSING ROOM THEATRE ADDITION.
Proposals Due: January 3, 2014 at 4:00 P.M.
Mandatory Pre-Proposal Walk Through: Tuesday, December 3, 2013 10:00 A.M. at the Dressing Room Theatre, 10th Floor, Stamford Government Center, 888 Washington Boulevard, Stamford, CT 06902.
Contact for Technical Questions: Nancy Combs-Flynn, Project Manager - Engineering Bureau at (203) 977-4537 or email: nflynn@stamford.ct.us.

Request for Proposal No. 830, DISPOSITION OF PROPERTY AND BUILDING AT SOUTH END FIN STATION #2 THEATRE ADDITION.
Proposals Due: January 3, 2014 at 4:00 P.M.
Mandatory Pre-Proposal Walk Through: Tuesday, December 3, 2013 10:00 A.M. at the Dressing Room Theatre, 10th Floor, Stamford Government Center, 888 Washington Boulevard, Stamford, CT 06902.
Contact for Technical Questions: Nancy Combs-Flynn, Project Manager - Engineering Bureau at (203) 977-4537 or email: nflynn@stamford.ct.us.

Beverly A. Aveni
Purchasing Agent

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Beverly A. Aveni
Purchasing Agent

The Advocate
Stamford
11-27-13

GENERAL HELP WANTED

EDUCATION POSITIONS
CICG, the position of the Head Staff of Northern Fairfield County and other community service programs, is looking to fill positions as follows:

Full and part-time Head Start Teachers in Danbury (head school year, some full year). The position is responsible for planning and implementing activities to promote the social, physical, and intellectual growth of young children (ages 3-5). Successful candidates must possess: (a) an A.A. in Early Childhood Education (ECE), and a Child Development Associate (CDA) certificate for the same with 180 days of employment in ECE, or (b) a CDA certificate with 30 credits of ECE, and a Child Development Associate (CDA) certificate for the same with 180 days of employment and some experience teaching pre-school children or 90 days of employment with ECE or (c) a B.A. or M.A. in a related field with 30 credits of ECE, and some experience teaching pre-school children or (d) a B.A. or B.S. in a related field with 30 credits of ECE, and some experience teaching pre-school children or (e) a B.A. or B.S. in a related field with 30 credits of ECE, and some experience teaching pre-school children or (f) a B.A. or B.S. in a related field with 30 credits of ECE, and some experience teaching pre-school children or (g) a B.A. or B.S. in a related field with 30 credits of ECE, and some experience teaching pre-school children or (h) a B.A. or 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a related field with 30 credits of ECE, and some experience teaching pre-school children or (cq) a B.A. or B.S. in a related field with 30 credits of ECE, and some experience teaching pre



Clasificados *LaVoz Hispana*

Tel: 203-865-2272

Y OPORTUNIDADES DE EMPLEO Fax: 203-7874023

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En excelente condiciones, con 3 dormitorios, 2 baños, 2 car garajes, grama excelentemente diseñada, los pisos de losetas, balcón encerado, un "shead grande para almacenar, patio grande. \$169,00 o mejor oferta, Fernando o Nancy al
352-597-1932 o 203-645-7126

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- BODAS
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Servicio Profesional
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MARITZA'S SEGUNDA MANO GRAN APERTURA!

Los mejores precios en Stamford, CT
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Stamford, CT 06902
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Urbanización Los Parques de Monterrico-Salamanca. ¡A diez minutos del Jockey Plaza!

3 Dormitorios, Sala, Comedor, lavandería, 2 baños completos, cochera.
Aprox. 110m2. Para información llame al
203-273-6946



Hampton Inn de Rocky Hill
Tiene las siguientes posiciones:

- House Keeper Limpieza - Ama de llaves
- Houseman Mantenimiento
- Breakfast Attendant Asistente para desayuno

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Solicite en persona
Lunes - Viernes
Después de las 10:00 a.m.

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1,2 y 3 dormitorios, renovados, en excelentes condiciones por toda la ciudad de New Haven. Algunos incluyen calefacción y agua caliente.

Para más información:
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PLOMERIA Y CALEFACCION

Solucionamos sus problemas de plomería y calefacción de inmediato y al mejor precio. Trabajos garantizados y altamente calificados. excelentes referencias. Comuníquese con Jorge Sotomayor al
203-675-4480

AVISO TEMPRANO Y REVISIÓN PÚBLICA DE LAS ACTIVIDADES PROPUESTAS SOBRE TERRENOS INUNDABLES Y HUMEDALES EN UN PERIODO DE 100 AÑOS 26 DE NOVIEMBRE DE 2013

A: Agencias interesadas, grupos y personas

Por este medio se informa que el Departamento de Vivienda de Connecticut (Connecticut Department of Housing (DOH)), ha llevado a cabo una evaluación, tal como requerido por las órdenes ejecutivas 11988 y 11990, de acuerdo con las regulaciones de HUD 24 CFR 55.20 Subpart C de los procedimientos para el manejo de terrenos inundables llamados Procedures for Making Determinations on Floodplain Management, con el fin de determinar el efecto potencial que sus actividades en el manejo de terrenos inundables y humedales tendrá en el entorno humano para el Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program bajo el Title I del acta de vivienda y desarrollo comunitario Housing and Community Development Act de 1974 (PL 93-380).

El Estado ha decidido que la primera asignación de los fondos CDBG-DR, tal como está especificado en el programa de acción State of Connecticut Disaster Recovery Program Action Plan (en total \$71,820,000) sea destinado a responder a las necesidades no resueltas de personas y familias cuyas viviendas y negocios fueron afectados por la tormenta Sandy, así como para asistir a los gobiernos locales, en la reparación, reconstrucción y el mejoramiento de la infraestructura de las instalaciones públicas y la planificación de la reparación, reconstrucción y el mejoramiento de la infraestructura de las instalaciones públicas, a nivel estatal y local. Como la mayor parte de los daños provocados por la tormenta fue a la estructura residencial, conseguir que las personas y las familias vuelvan a sus hogares es una prioridad para el estado. Los mejores datos disponibles indican que 7,400 hogares, 1,298 unidades multifamiliares de bajos y medianos ingresos (LMI), 94 proyectos de infraestructura, 88 instalaciones públicas, 12 proyectos de reparaciones de negocios y la reparación y reemplazo de equipo de negocios todavía no se han resuelto y son el resultado de los daños causados por Sandy en los condados de Fairfield, New Haven, Middlesex y New London y en la reserva de Mashantucket Pequot Indian Reservation.

Aunque está en curso el proceso de confirmar la ubicación exacta de los lugares, los proyectos propuestos estarán ubicados en los siguientes condados o en la reserva Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. Hay aproximadamente 47,860.87 acres en Fairfield County; 59,200.96 acres en New Haven County; 34,628.95 acres en Middlesex County; y 44,664.12 acres en New London County, que es parte del mapeo de áreas con riesgo de inundación (SIFA) de la FEMA para la reserva Mashantucket Pequot Indian Reservation y pueden ser consultadas en: www.msc.fema.gov.

Programas de propiedades ocupadas por sus propietarios y rehabilitación y reconstrucción de lugares diseminados
Estos programas están destinados a 1 hasta 4 unidades residenciales especialmente dentro de áreas de inundación (Special Flood Hazard Areas).

Programas multifamiliares
El Estado ha desarrollado programas multifamiliares, para rehabilitar viviendas de alquiler de calidad y a precio asequible, mediante la reconstrucción, rehabilitación y mitigación del plan de trabajo contra inundaciones, así como nuevas construcciones en el contexto del mismo plan.

Programas de infraestructura de instalaciones públicas
El Estado ayudará en la rehabilitación o reconstrucción de la infraestructura de instalaciones públicas, particularmente en áreas habitadas por personas de bajos y medianos ingresos (LMI), cuidando de seguir objetivos ambientales, de conservación y uso eficiente de la energía, de crecimiento responsable y de desarrollo orientado al tránsito.

Programas de revitalización económica
El Estado proveerá ayuda a los negocios, mediante adquisición, reubicación, formación profesional, capital de trabajo, construcción, reconstrucción, rehabilitación o instalación de edificaciones comerciales o industriales, estructuras, equipo de trabajo, incluyendo espaldones de vía férrea o extensiones similares, a negocios afectados por la tormenta Sandy.

Adquisición y adquisición de bienes inmuebles
Es la adquisición (que incluye arrendamiento) o apropiación de, o préstamos con garantía de una estructura existente, o la adquisición (que incluye arrendamiento) de un terreno baldío siempre que la estructura o el terreno adquirido, financiado o apropiado sea destinado al mismo uso.

American Disability Act Improvements (Acta de mejora de entorno para discapacitados)
Son proyectos especiales, destinados a remover material y obstáculos arquitectónicos que dificultan la movilidad y accesibilidad de las personas mayores y discapacitadas. Estas actividades pueden ser incorporadas en otras iniciativas del programa State of Connecticut Disaster Recovery Program.

Este aviso tiene los objetivos principales. Primero, que las personas que pueden ser afectadas por las actividades de manejo de terrenos inundables y humedales y aquellas personas interesadas en la protección del entorno natural, tengan la oportunidad de manifestar sus preocupaciones y de proveer información sobre esas áreas. Segundo, un aviso público bien hecho, puede ser un útil medio de educación pública. La difusión de información sobre terrenos inundables y humedales, puede facilitar y mejorar los esfuerzos federales para reducir los riesgos asociados con la ocupación y modificación de esas áreas especiales. Tercero, por una cuestión de justicia, cuando el gobierno federal determina participar en actividades que tienen lugar en terrenos inundables y humedales, debe informar a quienes pueden estar expuestos a riesgos mayores o permanentes.

Comentarios escritos pueden ser recibidos por DOH, a más tardar el 13 de diciembre de 2013. DOH sugiere el envío electrónico de comentarios a: CT.Housing.Plans@doh.gov. Alternativamente, se pueden enviar comentarios en papel, dirigidos a: Hemia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106, a más tardar el 11 de diciembre de 2013, entre las 8:30 am y las 4:30 pm. Mayor información se puede encontrar en la página Web del Departamento: <http://www.ct.gov/doh>
Evyonne M. Klein, Commissioner, DOH

LaVOZ 11/28/13

DUÑO VENDE CASA DE UNA FAMILIA EN HAMDEN, CT

Hermosa casa en 81 Victoria Court, situado al fin de la calle, de una familia con 2 niveles, 3 habitaciones, sala, comedor, cocina, 1 baño y medio.
Aire acondicionado central y calefacción y estufa de gas. El sótano está completamente terminado. Tiene un garaje terminado para un auto.
La propiedad cuenta con un lote de 6,098 pies cuadrados. \$250,000 o mejor oferta. Para más información llame: 203-376-0664 o 203-687-1984.

SE ALQUILA 6 APARTAMENTOS TOTALMENTE RENOVADOS EN HARTFORD
(cerca del hospital y Park St.)

Cada uno tiene:

- 3 habitaciones
- Cámara de seguridad intercomunicador
- Estacionamiento.

Llame:
Waldor Ramos
Oficina: 203-379-6786
Celular: 203-565-4719
Se acepta Sección 8

BEAUTY SALON

Necesitamos estilistas con experiencia en Hombres y mujeres.
STAMFORD:
(203) 359-9512
NORWALK:
(203) 524-5275

EXHIBIT 2
CTDEEP Regulatory Review Letters for Coastal Communities with Revised DFIRM
Coastal Panels

January 7, 2013

Janice A. Plaziak, P.E.
Town Engineer
Town of Branford
1019 Main Street
Branford, CT 06405

RE: Review of the Town of Branford's Floodplain Management Ordinance, revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Ms. Plaziak:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Branford must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Branford on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 161-5B with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE -Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 161-5 B with the bold text provided below.

SUBSTANTIAL IMPROVEMENT –

- (1) Any combination of repairs, reconstruction, alteration or improvements to a structure taking place during a one-year period in which the cumulative cost equals or exceeds 50% of the market value of the structure **before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure should be: (a) The market value of the structure

prior to the start of the initial repair or improvement; or (b) In the case of damage, the value of the structure prior to the damage occurring.

- (2) For the purposes of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include any project for improvement of a structure to **correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum** necessary to assure safe living conditions.

Please update Section 161-7 with bold text provided below.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0463J, 09009C0464J, 09009C0466J, 09009C0467J, 09009C0468J, 09009C0469J, 09009C0488J, 09009C0576J, 09009C0577J, 09009C0581J, 09009C0582J, 09009C0601J)** and December 17, 2010 (**Panels 09009C0454H, 09009C0458H, 09009C0459H, 09009C0461H, 09009C0462H, 09009C0486H**), and other supporting data applicable to the Town of Branford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this ordinance. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for Norwalk. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 161-19A. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

161-19 A. All new construction or substantial improvement shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Branford's floodplain management ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Branford will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Anthony DaRos, First Selectman, (w/o attachments)
Anthony Cinicola, Building Official (w/o attachments)
Christopher Markesich, FEMA Region I (w/o attachments)
File: Branford NFIP File: Ordinance/Regulations

January 7, 2013

Jon Urquidi
Engineering Supervisor
City of Bridgeport
City Hall
45 Lyon Terrace
Bridgeport, CT 06604

RE: Review of the City of Bridgeport's Flood Damage Prevention Ordinance (Chapter 15.44), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Urquidi:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of Bridgeport must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of Bridgeport on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood damage prevention ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial damage" in Section 15.44.040 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

"Substantial damage" means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial improvement" in Section 15.44.040 Definitions with bold text provided below.

"Substantial improvement" means any combination of repair, reconstruction or improvement of a structure taking place during a one-year period in which the cumulative cost equals or exceeds fifty (50) percent of the market value of the structure:

1. Before the **"start of construction"** of the improvement or repair is started, or
2. If the structure has been damaged and is being restored, before the damage occurred. For the

purposes of this definition, substantial improvement is considered to occur when the first alteration of any wall, ceiling floor or other structural part of the building commences, whether or not the alteration affects the external dimensions of the structure.

This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.

The term does not, however, include either:

1. Any project for improvement of a structure to comply with existing state or local health, sanitary, or safety code specifications **which have been previously identified by the local code enforcement official and** which are **the minimum** necessary to assure safe living conditions, or
2. Any alteration of a **historic** structure listed on the National Register of Historic Places or a State Inventory of Historic Places, **provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.**

Please update section 15.44.060 Basis for establishing the areas of special flood hazard with bold text provided below.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and the accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09001C0429G, 09001C0433G, 09001C0436G, 09001C0437G, 09001C0438G, 09001C0439G, 09001C0441G, 09001C0443G)** and June 18, 2010 (**Panels 09001C0426F, 09001C0427F, 09001C0428F, 09001C0431F, 09001C0434F, 09001C0442F**), and other supporting data applicable to the City of Bridgeport, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this chapter. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIS and FIRM are on file in the City Engineer’s office, Room 216, City Hall, 45 Lyon Terrace, Bridgeport, Connecticut.

Please update section 15.44.140 Variance procedures, A. 7. with bold text provided below.

15.44.140 Variance procedures.

A. Appeal Board.

7. The city engineer shall maintain the records of all appeal actions and report any variances to the **Federal Emergency Management Agency (FEMA) upon in its biennial report.**

It is optional to update section 15.44.150 Provisions for flood hazard reduction, C. 1. a. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

15.44.150 Provisions for flood hazard reduction.

C. Coastal High Hazard Area.

1. Location of Structures.

a. All new **construction**, buildings, structures or substantial improvements shall be located landward of **the reach of the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Bridgeport's flood damage prevention ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Bridgeport will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: William Finch, Mayor, City Hall Annex, 999 Broad Street (w/o attachments)
Dennis Buckley, Zoning Administrator (w/o attachments)
Peter Paajanen, Building Official (w/o attachments)
Michael Nidoh, Director, City Planning (w/o attachments)
Scott Applesby, Director, Emergency Management (w/o attachments)
Christopher Markesich, FEMA Region I (w/o attachments)
File: Bridgeport NFIP File: Ordinance/Regulations



November 15, 2012

Jon Urquidi
Engineering Supervisor
City of Bridgeport
City Hall
45 Lyon Terrace, Room 216
Bridgeport, CT 06604

RE: Review of the City of Bridgeport's Flood Damage Prevention Ordinance (Chapter 15.44), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Urquidi:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on May 16, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of Bridgeport must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of Bridgeport on November 16, 2012 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 15.44.060 with bold text provided below.

Section 15.44.060 Basis for establishing special flood hazard areas.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **May 16, 2013**, with accompanying Flood Insurance Rate Maps (**FIRM**), dated **April 16, 2013 (Panels 09001C0429G, 09001C0433G, 09001C0436G, 09001C0437G, 09001C0438G, 09001C0439G, 09001C0441G, 09001C0443G)** and June 18, 2010 (**Panels 09001C0426F, 09001C0427F, 09001C0428F, 09001C0431F, 09001C0434F, 09001C0442F**), and other supporting data applicable to the City of Bridgeport, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this chapter. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE are also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file in the City Engineer's Office, Room 216, City Hall, 45 Lyon Terrace, Bridgeport, Connecticut.

Please update Section 15.44.140 with the bold text provided below.

Section 15.44.140 Variance procedure.

A. 7. The city engineer shall maintain the records of all appeal actions and report any variances to the **Federal Emergency Management Agency (FEMA) in its biennial report.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Bridgeport's flood damage prevention ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Bridgeport will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: William Finch, Mayor (w/o attachment)
Michael Nidoh, Director of Planning (w/o attachment)
Peter Paajanen, Building Official (w/o attachment)
Dennis Buckley, Zoning Administrator (w/o attachment)
Christopher Markesich, FEMA, Region I (w/o attachment)
File: Bridgeport NFIP File: Ordinance/Regulations



January 7, 2013

Jeremy Ginsberg, Director
Planning & Zoning
Town of Darien
2 Renshaw Road
Darien, CT 06820

RE: Review of the Town of Darien's Flood Damage Prevention Zoning Regulations (Section 210 and Section 820), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Ginsberg:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Darien must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Darien on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood damage prevention zoning regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 210 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

Substantial Damage: For the purposes of Section 820, substantial damage is damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure (exclusive of land value) before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 210 with the bold text provided.

Substantial Improvement: For the purpose of Section 820, any repair, reconstruction or improvement of a structure, taking place over the previous three year period (as calculated from the issuance of the Certificate of Occupancy), the cumulative cost of which equals or exceeds 50 percent of the market value of the structure itself, exclusive of land value either:

- a. Before the **"start of construction" of the improvement** or repair is started; or
- b. If the structure has been damaged and is being restored, before the damage occurred.

This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.

For the purpose of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either any project for improvement of a structure to comply with existing state or local health, sanitary or safety code specifications which are **the minimum** necessary to assure safe living conditions **and have been previously identified by the local code enforcement officer** or any alterations of a **historic** structure listed on the National Register of Historic Places or a State Inventory of Historic Places, **provided that the alteration will not preclude the structure’s continued designation as a historic structure.**

Please update Section 822 with bold text provided below.

Section 822 Inventory of Regulated Areas.

- a. Regulated areas are identified as special flood hazard areas by the Federal Emergency Management Agency in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, with accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09001C0517G, 09001C0528G, 09001C0529G, 09001C0536G, 09001C0537G) and June 18, 2010 (Panels 09001C0507F, 09001C0509F, 09001C0526F, 09001C0527F)**, and other supporting data applicable to the Town of Darien, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE is also identified as a Coastal High Hazard Area. The determination of flood hazard areas shall be based on the flood elevations shown on the FIRM maps in conjunction with an up-to-date and accurate topographical survey of the property. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 825 Permitting of Regulated Activities within Regulated Areas, f. (1) with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

825. f. (1) All new construction shall be located landward of the reach of the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning

regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Darien's flood damage prevention zoning regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Darien will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Jayme Stevenson, First Selectwoman (w/o attachment)
Karl Kilduff, Town Administrator
David Keating, Zoning Enforcement Officer (w/o attachment)
Peter Solheim, Acting Building Official (w/o attachment)
Robert Steeger, P.E., Director of Public Works (w/o attachment)
Christopher Markesich, FEMA, Region I
File: Darien NFIP File: Ordinance/Regulations

January 7, 2013

Kevin White
Town Engineer
Town of East Haven
461 North High Street
East Haven, CT 06512

RE: Review of the Town of East Haven's Flood Damage Prevention and Control Ordinance, revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Mr. White:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of East Haven must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of East Haven on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 2.0 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

Substantial Damage - damage of any origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update Section 3.2, Basis for Establishing the Special Flood Hazard Areas (SFHA), with bold text provided below.

The Special Flood Hazard Areas (SFHA) identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for **New Haven County, Connecticut**, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0442J, 09009C0444J, 09009C0453J, 09009C0463J, 09009C0557J, 09009C0576J)** and December 17, 2010

(Panels 09009C0452H, 09009C0454H, 09009C0461H, 09009C0462H), and other supporting data applicable to the Town of East Haven, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this ordinance. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. ...

It is optional to update Section 5.3.2.1 with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

5.3.2.1 All new construction, substantial improvement and repair to structures that have sustained substantial damage shall be located at least 25 feet landward of the reach of the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to East Haven’s flood damage prevention and control ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, East Haven will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Joseph Maturo, Mayor, Town of East Haven, 250 Main Street, East Haven (w/o attachments)
James Bassett, Building Official, 250 Main Street, East Haven (w/o attachments)
Frank Biancur, Jr., Zoning Enforcement Officer, 250 Main Street, East Haven (w/o attachments)
Christopher Markesich, FEMA Region I (w/o attachments)
File: East Haven NFIP File: Ordinance/Regulations



February 4, 2013

William Mulholland
Zoning Official
Town of East Lyme
108 Pennsylvania Avenue
Niantic, CT 06357

RE: Review of the Town of East Lyme's Flood Hazard Areas Regulations (Section 15), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Mulholland:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of East Lyme must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of East Lyme on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 15.1 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

"SUBSTANTIAL DAMAGE" means damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 15.1 Definitions with the bold text provided below.

"SUBSTANTIAL IMPROVEMENT" means any repair, reconstruction, or improvement of a structure, taking place over a ten year period, the cumulative cost equals or exceeds 50 percent of the market value of the structure either: 1. Before the **"start of construction" of the improvement or repair is started**, or 2. If the structure has been damaged and is being restored **to its condition** before the damage occurred. **This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed.** For the purposes of this definition, "substantial improvement" is considered to

occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure.

The term does not, however, include either: 1. Any project for improvement of a structure to **correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions**, or 2. Any alteration of a “**historic structure**”, **provided that the alteration will not preclude the structure’s continued designation as a “historic structure”**.

Please update Section 15.2.2, Basis for establishing the areas of special flood hazard, with bold text provided below.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013 (Panels 09011C0459J, 09011C0467J, 09011C0477J, 09011C0478J, 09011C0479J, 09011C0481J, 09011C0483J, 09011C0486J, 09011C0487J)** and July 18, 2011 (**Panels 09011C0309G, 09011C0316G, 09011C0317G, 09011C0318G, 09011C0319G, 09011C0328G, 09011C0336G, 09011C0337G, 09011C0338G, 09011C0339G, 09011C0457G, 09011C0476G**), and other supporting data applicable to the Town of East Lyme, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file in the Town Hall, East Lyme, Connecticut.

It is optional to update Section 15.5.3 A. 1. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

A. Location of Structures

1. All buildings or structures shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101**.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within

the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to East Lyme's flood hazard areas regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, East Lyme will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Paul Formica, First Selectman (w/o attachments)
Joseph Smith, Building Official (w/o attachments)
Gary Goeshel, Director of Planning (w/o attachments)
William Scheer, Town Engineer (w/o attachments)
Christopher Markesich, FEMA Region I
File: East Lyme NFIP File: Ordinance/Regulations

December 14, 2009

James R. Wendt
Assistant Planning Director
Town of Fairfield
Sullivan Independence Hall
725 Old Post Road
Fairfield, CT 06824

RE: Comprehensive Review of Fairfield's Zoning Regulations (Section 32 Flood Protection)

Dear Mr. Wendt:

On September 22, 2008, the Federal Emergency Management Agency (FEMA) presented your community with new preliminary Flood Insurance Rate Maps (FIRM). **These maps are currently scheduled to become effective on June 18, 2010.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), Fairfield must adopt revised regulations for development in designated FEMA floodplains that meet or exceed the minimum federal standards of 44 CFR 60.3 and new state requirements prior to the effective date of the community's new FIRM. FEMA will be issuing a Letter of Final Determination (LFD) to Fairfield (anticipated date of LFD is December 18, 2009) outlining these requirements and providing the exact new effective map date.

In order to assist the community in this map revision process, the CTDEP has reviewed your community's existing floodplain management regulations for compliance with 44 CFR 60.3 and new state requirements. The review indicated that revisions to the community's existing floodplain regulations are needed in order to maintain minimum compliance with the NFIP minimum standards and recently enacted state floodplain management requirements.

The following comments were generated as a result of the recent review and are presented in the order of your current regulations. Some revisions are recommended, others are required for compliance. Comments or words written in **bold type** indicate the definition, section, or wording is required for minimum compliance with FEMA regulations and recently adopted state floodplain management requirements. Text in italics is for explanation purposes.

Section 2.12 Flood Management

Please replace the current Section 2.12 with the bold text below since several changes have been made. The effective date of the Flood Insurance Rate Maps (FIRM) and Flood Insurance Study (FIS) are currently scheduled to become effective on June 18, 2010. The exact, final effective date of both the FIRM and FIS will be provided to Fairfield by FEMA in its Letter of Final Determination (LFD), which is anticipated to be issued on December 18, 2009. The effective map date provided in the LFD is the date that must be used in the update of this section if different from the June 18, 2010 anticipated date.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated June 18, 2010, and accompanying Flood Insurance Rate Maps (FIRM), dated June 18, 2010, and other supporting data applicable to the Town of Fairfield, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a

FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIS and FIRM are on file in the Office of the Town Clerk.

Please remove strike-through text from Section 32 below.

32.0 General Proposed uses, buildings, structures, in flood prone areas as delineated on the Flood Insurance Rate Map ~~and Flood Boundary and Flood Way Map~~ shall conform to the following standards:

Please update current text in section 32.1, 32.1 a and 32.2 c and replace with bold text provided below.

32.1 In all special flood hazard areas, **designated A, AE and VE Zones**, the following provisions shall apply:

32.1 a. Proposed development shall be reviewed to assure that all necessary permits have been received from those governmental agencies from which approval is required by Federal Water Pollution Control Act and all other local statutes, regulations and ordinances. **Proposed development shall be reviewed to determine whether proposed building sites will be reasonably safe from flooding.**

32.2 c. In riverine situations, the applicant shall notify adjacent communities and the **Connecticut Department of Environmental Protection** prior to any alteration or relocation of a watercourse and submit copies of such notifications to the Zoning Enforcement Officer and the **Federal Emergency Management Agency**.

Based on language in Section 2.5 (Trailers) which prohibits the use of trailers, mobile homes or similar vehicles as dwellings, and that no language is currently included on manufactured homes within the flood hazard areas within section 32.0, CTDEP has assumed that manufactured homes are prohibited in the flood zone. If this is the case, then a statement needs to be added stating this requirement. Language is provided below. If this is not the case, the Town of Fairfield should contact this office to discuss options and obtain the correct language to include.

32.2 e. Manufactured Homes and Manufactured Home Parks and Subdivisions are prohibited in all special flood hazard areas, designated Zones A, AE and VE.

Please update current text in section 32.3, 32.3 e., 32.4 and 32.5 replace with bold text provided below.

32.3 In all special flood hazard areas designated as **Zones A and AE**, the following additionally shall apply:

e. Recreational vehicles placed on sites within **Zones A, AE or VE** shall either . . . or (3) meet all the general standards of **Section 32.1** and the elevation and anchoring requirements of **Section 32.3 for A or AE zones or 32.5 for VE zone**.

32.4 In the floodway as delineated on the **Flood Insurance Rate Map**, any encroachments, including fill, new construction, substantial improvements, and other development that would result in any **(0.00 feet)** increase in flood levels within the community during occurrence of the base flood discharge shall be prohibited. **The provision of proof that there shall be no (0.00 feet) increase in flood levels during occurrence of the base flood discharge due to the proposed construction or encroachment shall be**

the responsibility of the applicant and shall be based on hydrologic and hydraulic studies, performed in accordance with standard engineering practice, and certification, with supporting technical data, by a Connecticut Registered Professional Engineer.

32.5 In coastal high hazard zones, designated as **VE**, the following provisions shall additionally apply:

a. The applicant shall obtain the elevation, in relation to mean sea level, of the bottom of the lowest structural member of the lowest floor, excluding pilings or columns of all new and substantially improved structures, and whether or not such structures contain a basement. **A record of all such information shall be maintained with the Zoning Enforcement Officer.**

Sections must be added that address abrogation and greater restrictions, and a disclaimer of liability. Language is provided below. These two sections may be easily added as 32.9 and 32.10, but may be included in any section of the regulations the town deems appropriate.

ABROGATION AND GREATER RESTRICTIONS

This regulation is not intended to repeal, abrogate or impair any existing easements, covenants, or deed restrictions. However, where this regulation and another ordinance, regulation easement, covenant or deed restriction conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

WARNING AND DISCLAIMER OF LIABILITY

The degree of flood protection required by this regulation is considered the minimum reasonable for regulatory purposes and is based on scientific and engineering consideration and research. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. This regulation does not imply or guarantee that land outside the Special Flood Hazard Area or uses permitted in such areas will be free from flooding and flood damages. This regulation shall not create liability on the part of the Town of Fairfield or by any officer or employee thereof for any flood damages that result from reliance on this regulation or any administrative decision lawfully made thereunder. The Town of Fairfield, its officers and employees shall assume no liability for another person's reliance on any maps, data or information provided by the Town of Fairfield.

A section on Statutory Authority could not be located anywhere within the zoning regulations. This may be included in another document. Sample language is provided below if this does not currently exist, and should be added at the appropriate location.

STATUTORY AUTHORIZATION

The Legislature of the State of Connecticut has in Title 7, Chapter 98, Section 7-148(c)(7)(A) and in Title 8, Chapter 124, Section 8-2 of the General Statutes delegated the responsibility to local governmental units to adopt regulations designed to promote the public health, safety, and general welfare of its citizenry. Therefore, the [**Governing Body**] of the Town of Fairfield, Connecticut, does ordain as follows:

New state requirements require language on Compensatory Storage and Equal Conveyance. The sections may be logically placed as 32.4 c. and d. However, the municipality can choose to place this language in any logical location within the flood protection regulations.

Equal Conveyance. Within the floodplain, except those areas which are tidally influenced, as designated on the Flood Insurance Rate Map (FIRM) for the community, encroachments resulting from filling, new construction or substantial improvements involving an increase in footprint of the structure, are prohibited unless the applicant provides certification by a registered professional engineer demonstrating, with supporting hydrologic and hydraulic analyses performed in accordance with standard engineering practice, that such encroachments shall not result in any (0.00 feet) increase in flood levels (base flood elevation). Work within the floodplain and the land adjacent to the floodplain, including work to provide compensatory storage shall not be constructed in such a way so as to cause an increase in flood stage or flood velocity.

Compensatory Storage. The water holding capacity of the floodplain, except those areas which are tidally influenced, shall not be reduced. Any reduction caused by filling, new construction or substantial improvements involving an increase in footprint to the structure, shall be compensated for by deepening and/or widening of the floodplain. storage shall be provided on-site, unless easements have been gained from adjacent property owners; it shall be provided within the same hydraulic reach and a volume not previously used for flood storage; it shall be hydraulically comparable and incrementally equal to the theoretical volume of flood water at each elevation, up to and including the 100-year flood elevation, which would be displaced by the proposed project. Such compensatory volume shall have an unrestricted hydraulic connection to the same waterway or water body. Compensatory storage can be provided off-site if approved by the municipality.

The following four sections are optional to add into your current regulations but these changes are recommended by CTDEP to assist the community with clarification of frequently occurring issues.

Aboveground Storage Tanks - Above-ground storage tanks (oil, propane, etc.) which are located outside or inside of the structure must either be elevated above the base flood elevation (BFE) on a concrete pad, or be securely anchored with tie-down straps to prevent flotation or lateral movement, have the top of the fill pipe extended above the BFE, and have a screw fill cap that does not allow for the infiltration of flood water.

Portion of Structure in Flood Zone - If any portion of a structure lies within the Special Flood Hazard Area (SFHA), the entire structure is considered to be in the SFHA. The entire structure must meet the construction requirements of the flood zone. The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. Decks or porches that extend into a more restrictive flood zone will require the entire structure to meet the standards of the more restrictive zone.

Structures in Two Flood Zones - If a structure lies within two or more flood zones, the construction standards of the most restrictive zone apply to the entire structure (i.e., V zone is more restrictive than A zone; structure must be built to the highest BFE). The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. (Decks or porches that extend into a more restrictive zone will require the entire structure to meet the requirements of the more restrictive zone.)

No Structures Entirely or Partially Over Water - New construction, substantial improvements and repair to structures that have sustained substantial damage cannot be constructed or located entirely or partially over water unless it is a functionally dependent use or facility.

Section 32.8 Definitions

Please add the following required definitions to Section 32.8.

Base Flood Elevation (BFE) - means the elevation of the crest of the base flood or 100-year flood. The height in relation to mean sea level expected to be reached by the waters of the base flood at pertinent points in the floodplains of coastal and riverine areas.

Building – means see the definition for “Structure”.

Existing Manufactured Home Park or Subdivision - means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured home are to be affixed (including, as a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before the effective date, August 15, 1978, of the floodplain management ordinance adopted by the community.

Expansion to an Existing Manufactured Home Park or Subdivision - means the preparation of additional sites by the construction of facilities for servicing the lots on which the manufacturing homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Federal Emergency Management Agency (FEMA) - is the federal agency that administers the National Flood Insurance Program (NFIP).

Flood or Flooding – means a general and temporary condition of partial or complete inundation of normally dry land areas from either the overflow of inland or tidal waters, or the unusual and rapid accumulation or runoff of surface waters from any source.

Flood Insurance Study (FIS) - means the official report provided in which the Federal Emergency Management Agency has provided flood profiles, as well as the Flood Insurance Rate Map (FIRM) and water surface elevation of the base flood.

Historic Structure - means any structure that is: (a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; (b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historic significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (c) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or (d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either: (1) By an approved state program as determined by the Secretary of the Interior or (2) Directly by the Secretary of the Interior in states without approved programs.

Manufactured Home – means a structure, transportable in one (1) or more sections, which is built on a permanent chassis and is designed for use with or without a permanent foundation when attached to the required utilities. The term also includes park trailers, travel trailers, recreational vehicles and other similar vehicles or transportable structures placed on a site for one hundred and eighty (180) consecutive days or longer and intended to be improved property.

Manufactured Home Park or Subdivision – means a parcel or contiguous parcels of land divided into two (2) or more manufactured home lots for rent or sale.

For the definition of “Market Value” below, Fairfield must choose one of the desired methods it will accept for this determination. Please choose accepted method and delete all others from definition.

Market Value - means the market value of the structure shall be determined by (***an independent appraisal by a professional appraiser; the property’s tax assessment, minus land value; the replacement cost minus depreciation of the structure; or the structure’s Actual Cash Value***) prior to the start of the initial repair or improvement, or in the case of damage, the value of the structure prior to the damage occurring.

New Manufactured Home Park or Subdivision - means a manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after the effective date, August 15, 1978, of the floodplain management regulation adopted by the community.

Sand Dunes - means naturally occurring accumulations of sand in ridges or mounds landward of the beach.

Structure – means a walled and roofed building which is principally above ground, including a manufactured home, a gas or liquid storage tank, or other man-made facilities or infrastructures.

Substantial Damage – means damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

Variance – means a grant of relief by a community from the terms of the floodplain management regulation that allows construction in a manner otherwise prohibited and where specific enforcement would result in unnecessary hardship.

Violation – Failure of a structure or other development to be fully compliant with the community’s floodplain management regulations. A structure or other development without required permits, lowest floor elevation documentation, flood-proofing certificates or required floodway encroachment calculations is presumed to be in violation until such time as that documentation is provided.

Water Surface Elevation – means the height, in relation to the North American Vertical Datum (NAVD) of 1988, (or other datum, where specified) of floods of various magnitudes and frequencies in the flood plains of coastal or riverine areas.

Please revise the following existing definitions in Section 32.8. The changes needed are in bold text. Please remove any text with strike-through.

a. Administrator – means the **Federal Emergency Management Agency**, to whom the Secretary has delegated the administration of the Program

The definition for Base Flood references a Town of Fairfield datum. Since the datum has changed on the flood maps from NGVD to NAVD, Fairfield should re-calculate how this change affects measurement from the town datum and enter the appropriate figure, measured in feet, to the current definition.

b. Base Flood – means the flood having a one percent chance of being equaled or exceeded in **any given** year as designated on the Flood Insurance Rate Map and measured in accordance with the **North American Vertical Datum (NAVD) of 1988** – is expressed and measured on a vertical scale that corresponds to **???.? feet** below Town of Fairfield datum.

f. Coastal High Hazard Area – means the area of **special flood hazard** subject to high velocity waters, including, but not limited to hurricane wave wash, or tsunamis. The area is designated on a FIRM as Zone **VE**.

g. Development - means a man-made change to improved or unimproved real estate, including, but not limited to, **the construction of buildings or structures; the construction of additions, alterations or substantial improvements to buildings or structures; the placement of buildings or structures; mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment; the storage, deposition, or extraction of materials; and the installation, repair or removal of public or private sewage disposal systems or water supply facilities.**

n. Functionally Dependent Facility - means a facility which cannot be used for its intended purpose unless it is located in close proximity to water. **The term includes only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities. The term does not include seafood processing facilities, long-term storage, manufacturing, sales or service facilities.**

The definition for Mean Sea Level references a Town of Fairfield datum. Since the datum has changed on the flood maps from NGVD to NAVD, Fairfield should re-calculate how this change affects measurement from the town datum and enter the appropriate figure, measured in feet, to the current definition.

q. Mean Sea Level – means the average height of the sea for all stages of the tide and is to be considered elevation zero (“0”), **North American Vertical Datum (NAVD) of 1988** – is expressed and measured on a vertical scale that corresponds to **???.? feet** below Town of Fairfield datum.

Fairfield should consider adding a cumulative time period (e.g., over a one year period or over a ten year period) to its current definition. A specified time period eliminates a loophole for applicants who may otherwise take out multiple permits in succession, with each one equaling less than 50 %, but cumulatively said permits would equal more than 50 % of the building’s value. See example below:

Substantial Improvement – means any repair, reconstruction, or improvement of a structure, **taking place over a one year period**, the **cumulative** cost of which equals or exceeds 50 percent of the market . . .

Please remove the definition for “Flood Boundary and Floodway Map” since it is no longer used with the issuance of the new Flood Insurance Rate Maps.

The definitions below for “Cost” and “Finished Living Space” are optional, and can be added at the discretion of the municipality. They are not required federal definitions. However, these definitions do help clarify other areas of the regulations that are federally required.

Cost – means, as related to substantial improvements, the cost of any reconstruction, rehabilitation, addition, alteration, repair or other improvement of a structure shall be established by a detailed written contractor’s estimate. The estimate shall include, but not be limited to: the cost of materials (interior finishing elements, structural elements, utility and service equipment); sales tax on materials, building equipment and fixtures, including heating and air conditioning and utility meters; labor; built-in appliances; demolition and site preparation; repairs made to damaged parts of the building worked on at the same time; contractor’s overhead; contractor’s profit; and grand total. Items to be excluded include: cost of plans and specifications, survey costs, permit fees, outside improvements such as septic systems, water supply wells, landscaping, sidewalks, fences, yard lights, irrigation systems, and detached structures

such as garages, sheds, and gazebos.

Finished Living Space – means, as related to fully enclosed areas below the base flood elevation (BFE), a space that is, but is not limited to, heated and/or cooled, contains finished floors (tile, linoleum, hardwood, etc.), has sheetrock walls that may or may not be painted or wallpapered, and other amenities such as furniture, appliances, bathrooms, fireplaces and other items that are easily damaged by floodwaters and expensive to clean, repair or replace.

Once these revisions are made to Fairfield's zoning regulations and the community formally adopts these revisions and the new effective FIRM and FIS, municipality will be fully compliant with program standards. **Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the Town in order to check that all required revisions have been made.** With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, or would like an electronic version of our model floodplain regulations from where the language for the above stated comments had been cited or a copy of our higher regulatory standards developed for use with the model floodplain regulations, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane Ifkovic
State NFIP Coordinator
Flood Management Program
Inland Water Resources Division

cc: Kenneth Flatto, First Selectman
Joseph Devonshuk, Planning Director
Denise LaVallee, FEMA, Region I
File: Fairfield Community File: Ordinance/Regulation



January 7, 2013

James Wendt, Assistant Director
Town Plan & Zoning
Town of Fairfield
John J. Sullivan Independence Hall
725 Old Post Road
Fairfield, CT 06824

RE: Review of the Town of Fairfield's Flood Management Regulations (Section 2.12) and Flood Protection (Section 32.0), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Wendt:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Fairfield must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Fairfield on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood management and flood protection regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update the paragraph below contained in Section 2.12 Flood Management with bold text provided.

2.12 Flood Management

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09001C0418G, 09001C0419G, 09001C0436G, 09001C0438G, 09001C0556G, 09001C0557G)** and June 18, 2010 (**Panels 09001C0404F, 09001C0406F, 09001C0407F, 09001C0408F, 09001C0409F, 09001C0412F, 09001C0416F, 09001DC0417F, 09001C0426F, 09001C0428F, 09001C0437F**), and other supporting data applicable to the Town of Fairfield and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained from FEMA.

The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file in the Office of the Town Clerk.

It is optional to update Section 32.5 b. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

32.5 b. All new construction shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101**, with the exception of accessory uses **necessary for riparian access such as docks, ramps and piers.**

It is optional to update the definition of “Substantial damage” in Section 32.8 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

hh. Substantial Damage - means damage of any origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of “Substantial Improvement” in Section 32.8 Definitions with the bold text provided below.

ii. Substantial Improvement – means any repair, reconstruction, or improvement of a structure the cost of which equals or exceeds 50 percent of the market value of the structure either (1) before the **“start of construction”** of the improvement or repair is started, or (2) if the structure has been damaged, and is being restored, before the damaged occurred. **This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.** For the purpose of this definition “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term shall include the cumulative cost of any repairs, reconstruction or improvement for which less than one year has transpired between issuance of a certificate of occupancy and the issuance of a subsequent permit. The term does not, however, include either (1) any project for improvement of a structure to comply with existing state or local health, sanitary or safety code specifications **which have been previously identified by the local code enforcement official and** which are **the minimum** necessary to assure safe living conditions, or (2) any alteration of a **historic** structure listed on the National Register of Historic Places or a State Inventory of Historic Places, **provided that the alteration will not preclude the structure’s continued designation as a historic structure.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is optional at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose

floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Fairfield's flood management and flood protection regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Fairfield will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Michael Tetreau, First Selectman (w/o attachment)
Joe Devonshuk, Director of Town Plan & Zoning (w/o attachment)
Joe Bienkowski, Coastal Planner (w/o attachment)
William Hurley, Engineering Manager (w/o attachment)
James Gilleran, Building Official (w/o attachment)
Thomas Steinke, Conservation Director (w/o attachment)
Christopher Markesich, FEMA, Region I (w/o attachment)
File: Fairfield NFIP File: Ordinance/Regulations



August 2, 2012

Marilyn Ozols
Zoning Enforcement Officer
Borough of Fenwick
580 Maple Avenue
P.O. Box 126
Old Saybrook, CT 06475-3034

RE: Review of the Borough of Fenwick Floodplain Construction Zone Regulations (Section 7.7), revised Flood Insurance Rate Map (FIRM) panels and Flood Insurance Study (FIS) associated with the coastal re-delineation project for Middlesex County, Connecticut

Dear Ms. Ozols:

On September 22, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Middlesex County. **These revised coastal FIRM panels will become effective on February 6, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Borough of Fenwick must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Borough of Fenwick on August 6, 2012 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update section 7.7.3.2, 7.7.7.1 (c) and 7.7.7.4 (d) with bold text provided below. Remove any strike-through text.

7.7.3.2 BASIS FOR ESTABLISHING THE SPECIAL FLOOD HAZARD AREAS (SFHA)

The Special Flood Hazard Areas (SFHA) identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for **Middlesex County, Connecticut, including** the Borough of Fenwick, dated **February 6, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), **dated February 6, 2013**, and other supporting data, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into Section 7.7 it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA.

7.7.7.1 (c) The Building Official/Zoning Enforcement Officer shall maintain the records of all appeal actions and report any variances to the Federal Emergency Management Agency (FEMA) **in its biennial report.**

7.7.7.4 (d) Any applicant to whom a variance is granted shall be given written notice that the structure will be permitted to be built with the lowest floor elevation below the base flood elevation (BFE) ~~and the elevation~~, and that the cost of flood insurance will be commensurate with the increased risk resulting from the reduced lowest floor elevation, **up to amounts as high as \$25 for \$100 of insurance coverage.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once the required revisions are made to Fenwick's floodplain construction zone regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Fenwick will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the Borough. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Ethel Davis, Borough Warden (w/o attachment)
David LeLeeuw, Building Official (w/o attachment)
Thomas Metcalf, Town Engineer (w/o attachment)
Christopher Markesich, FEMA, Region I (w/o attachment)
File: Borough of Fenwick NFIP File: Ordinance/Regulations

February 4, 2013

Seamas Quinn
Zoning Official
Groton Long Point Association
44 Beach Road
P.O. Box 3737
Groton Long Point, CT 06340

RE: Review of Groton Long Point Association's Flood Damage Prevention Zoning Regulations (Sections 1 and 10), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Quinn:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Groton Long Point Association must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Groton Long Point Association on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update the definition of "Substantial Improvement" in Section 1, Definitions, with the bold text provided below. Remove any strike-through text.

1.42 Substantial Improvement: "Substantial improvement" means any reconstruction, rehabilitation, alteration, addition or other improvement to a structure taking place within a ten (10) year period, the cumulative cost ~~or increase in market value~~ of which equals or exceeds 50 percent of the market value of the structure either:

- 1) before the **"start of construction"** of the improvement or repair is started, or
- 2) if the structure has been damaged and is being restored, before the damage occurred. **This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed.**

(such market values for determination of substantial improvement shall be as appraised by a licensed appraiser having professional experience in Groton Long Point.)

For the purposes of this definition, "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either: 1) any project for improvement of a structure to **correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions,** or 2) any alteration of a **"historic structure", provided that the alteration will not preclude the structure's continued designation as a "historic structure".**

It is optional to update the definition of “Substantial Damage” in Section 10 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

10.2.22 “Substantial Damage” means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update Section 10.3.2, Basis for establishing the areas of special flood hazard, with bold text provided below.

10.3.2 The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013**, and other supporting data applicable to the Groton Long Point Association, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The Flood Insurance Study is on file.

It is optional to update Section 10.5.3.1 (1), Location of Structure, with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

10.5.3.1 (1) All buildings, structures or substantial improvements shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to

consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Groton Long Point Association's flood damage prevention zoning regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, the Groton Long Point Association will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the community. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: John Tuohy, President (w/o attachments)
Sue Birge, Association Administrator (w/o attachments)
Christopher Markesich, FEMA Region I
File: Groton Long Point Association NFIP File: Ordinance/Regulations



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January 7, 2013

Diane Fox, Director
Planning & Zoning
Town of Greenwich
Town Hall
101 Field Point Road
Greenwich, CT 06830

RE: Review of the Town of Greenwich's Flood Hazard Overlay Zone Regulations (Division 10, Section 6-139.1), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Ms. Fox:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Greenwich must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Greenwich on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain hazard overlay zone regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial damage" in Division 10, Section 6-139.1 (c) Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

(39) Substantial Damage - means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" within Division 10, Section 6-139.1 (c) Definitions with the bold text provided below.

(40) Substantial Improvement – means any combination of repairs, reconstruction, alteration, or improvements to a structure taking place during the life of a structure, in which the cumulative costs **equals** or exceeds fifty percent of the market of the structure. The market value of the structure should be (1) the appraised value of the structure (using the cost approach to value) prior to the **"start of**

construction” of the initial repair or improvement, or (2) in the case of damage, the value of the structure prior to the damage occurring. **This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.** For purposes of this definition, “Substantial Improvement” is considered to occur when the first alteration (after 8/19/86) of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the extended dimensions of the structure. The term does not however, include any improvement project required to comply with existing health, sanitary, or safety code specifications **which have been previously identified by the local code enforcement official and** which are **the minimum** necessary to assure safe living conditions. Separate conditions govern any alteration of a **historic** structure listed on the National Register of Historic Place **or** the State Inventory of **Historic** Places.

Please update Division 10, Section 6-139.1 (d) General Provisions (2) with bold text provided below.

Sec. 6-139.1 (d) (2) The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), **dated July 8, 2013 (Panels 09001C0493G, 09001C0494G, 09001C0511G, 09001C0512G, 09001C0513G, 09001C0514G, 09001C0516G, 09001C0518G, 09001C0606G, 09001C0607G, 09001C0626G) and** June 18, 2010 (Panels **09001C0343F, 09001C0344F, 09001C0363F, 09001C0476F, 09001C0477F, 09001C0478F, 09001C0479F, 09001C0481F, 09001C0482F, 09001C0483F, 09001C0484F, 09001C0491F, 09001C0492F, 09001C0501F, 09001C0503F, and 09001C0504F**), and other special flood hazard areas as defined in Sections (c)4 and (c)36, and other supporting data applicable to the Town of Greenwich, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained from FEMA.

It is optional to update Division 10, Section 6-139.1 (f) Provisions for Flood Hazard Reduction, (12) Coastal High Hazard Areas, (A) with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

6-139.1 (f) (12) (A) All new construction or substantial improvement shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Greenwich's flood hazard overlay zone regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Greenwich will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Peter Tesei, First Selectman (w/o attachment)
John Crary, Town Administrator (w/o attachment)
Katie Blankley, Deputy Director, Planning & Zoning (w/o attachment)
William Marr, Building Official (w/o attachment)
Christopher Markesich, FEMA, Region I (w/o attachment)
File: Greenwich NFIP File: Ordinance/Regulations

January 14, 2011

Michael J. Murphy, AICP
Director of Planning & Development
Town of Groton
Town Hall Annex
134 Groton Long Point Road
Groton, CT 06340

RE: Comprehensive Review of the Town of Groton's Flood Protection Regulations (Section 6.6)

Dear Mr. Murphy:

On July 2, 2009, the Federal Emergency Management Agency (FEMA) presented your community with new preliminary Flood Insurance Rate Maps (FIRM). **These maps are currently scheduled to become effective on July 18, 2011.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Groton must adopt revised regulations for development in designated FEMA floodplains that meet or exceed the minimum federal standards of 44 CFR 60.3 and new state requirements prior to the effective date of the community's new FIRM. FEMA will be issuing a Letter of Final Determination (LFD) to the Town of Groton (anticipated date of LFD is January 18, 2011) outlining these requirements and providing the exact new effective map date.

In order to assist the community in this map revision process, the CTDEP has reviewed your community's existing floodplain management regulations for compliance with 44 CFR 60.3 and new state requirements. The review indicated that revisions to the community's existing floodplain regulations are needed in order to maintain minimum compliance with the NFIP minimum standards and recently enacted state floodplain management requirements.

The following comments were generated as a result of the recent review and are presented in the order of your current regulations. Some revisions are recommended, others are required for compliance. Comments or words written in **bold type** indicate the definition, section, or wording is required for minimum compliance with FEMA regulations and recently adopted state floodplain management requirements. Text in italics is for explanation purposes.

Section 2 Definitions

Please add the following required definitions to Section 2.

COASTAL HIGH HAZARD AREA: An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. Coastal High Hazard Areas are designated as Zone VE on a Flood Insurance Rate Map (FIRM).

EXISTING MANUFACTURED HOME PARK OR SUBDIVISION: A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured home are to be affixed (including, as a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed before April 15, 1977, the effective date of the floodplain management regulations adopted by the community.

EXPANSION TO AN EXISTING MANUFACTURED HOME PARK OR SUBDIVISION: The preparation of additional sites by the construction of facilities for servicing the lots on which the manufacturing homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA): The federal agency that administers the National Flood Insurance Program (NFIP).

FLOOD or FLOODING: A general and temporary condition of partial or complete inundation of normally dry land areas from either the overflow of inland or tidal waters, or the unusual and rapid accumulation or runoff of surface waters from any source.

HISTORIC STRUCTURE: Any structure that is: (a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; (b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historic significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (c) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or (d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either: (1) By an approved state program as determined by the Secretary of the Interior or (2) Directly by the Secretary of the Interior in states without approved programs.

NEW MANUFACTURED HOME PARK OR SUBDIVISION: A manufactured home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured homes are to be affixed (including at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed on or after April 15, 1977, the effective date of the floodplain management regulation adopted by the community.

SAND DUNES: Naturally occurring accumulations of sand in ridges or mounds landward of the beach.

SPECIAL FLOOD HAZARD AREA (SFHA): The land in the floodplain within a community subject to a one (1) percent or greater chance of flooding in any given year. SFHAs are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community.

BFEs provided on Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. SFHAs include, but are not necessarily limited to, the land shown as Zones A, AE, AO, AH, and the Coastal High Hazard Areas shown as Zone VE on a FIRM. The SFHA is also called the Area of Special Flood Hazard.

STRUCTURE: A walled and roofed building which is principally above ground, including a manufactured home, a gas or liquid storage tank, or other man-made facilities or infrastructures.

SUBSTANTIAL DAMAGE: Damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

VARIANCE: A grant of relief by a community from the terms of the floodplain management regulation that allows construction in a manner otherwise prohibited and where specific enforcement would result in unnecessary hardship.

VIOLATION: A failure of a structure or other development to be fully compliant with the community's floodplain management ordinance. A structure or other development without required permits, lowest floor elevation documentation, flood-proofing certificates or required floodway encroachment calculations is presumed to be in violation until such time as that documentation is provided.

WATER SURFACE ELEVATION: The height, in relation to the **North American Vertical Datum (NAVD) of 1988** (or other datum, where specified), of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas.

Please revise the following existing definitions in Section 2. The changes needed are in bold text. Please remove any text with strike-through.

DEVELOPMENT: Any man-made change to improved or unimproved real estate, including, but not limited to **the construction of buildings or structures; the construction of additions, alterations or substantial improvements to buildings or structures; the placement of buildings or structures; mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment; the storage, deposition, or extraction of materials; and the installation, repair or removal of public or private sewage disposal systems or water supply facilities.**

FUNCTIONALLY DEPENDENT FACILITY: A facility which cannot perform be used for its intended purpose unless it is located in close proximity to water. **The term includes only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities. The term does not include seafood processing facilities, long-term storage, manufacturing, sales or service facilities.**

FUNCTIONALLY DEPENDENT USE: A use which cannot perform its intended purpose unless it is located or carried out in close proximity to water. The term includes only docking facilities, **port facilities** that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities. **The term does not include seafood processing facilities, long-term storage, manufacturing, sales or service facilities.**

LOWEST FLOOR: The lowest floor of the lowest enclosed area (including basement). **An unfinished or flood resistant enclosure, usable solely for parking of vehicles, building access or storage, in an area other than a basement area is not considered a building's lowest floor, provided that such an area meets the design requirements specified in Section 6.6-3 G. of this regulation.**

MEAN SEA LEVEL: Means, for purposes of the National Flood Insurance Program, **the North American Vertical Datum (NAVD) of 1988, or other datum** to which base flood elevations shown on a community's Flood Insurance Rate Map are referenced.

Please remove the definition for "FLOOD BOUNDARY AND FLOODWAY MAP" since this map is no longer applicable with this new map change.

The definitions below for "Cost", "Finished Living Space" and "Market Value" are optional, and can be added at the discretion of the municipality. They are not required federal definitions. However, these

definitions do help clarify other areas of the regulations that are federally required.

COST: As related to substantial improvements, the cost of any reconstruction, rehabilitation, addition, alteration, repair or other improvement of a structure shall be established by a detailed written contractor's estimate. The estimate shall include, but not be limited to: the cost of materials (interior finishing elements, structural elements, utility and service equipment); sales tax on materials, building equipment and fixtures, including heating and air conditioning and utility meters; labor; built-in appliances; demolition and site preparation; repairs made to damaged parts of the building worked on at the same time; contractor's overhead; contractor's profit; and grand total. Items to be excluded include: cost of plans and specifications, survey costs, permit fees, outside improvements such as septic systems, water supply wells, landscaping, sidewalks, fences, yard lights, irrigation systems, and detached structures such as garages, sheds, and gazebos.

FINISHED LIVING SPACE: As related to fully enclosed areas below the base flood elevation (BFE), a space that is, but is not limited to, heated and/or cooled, contains finished floors (tile, linoleum, hardwood, etc.), has sheetrock walls that may or may not be painted or wallpapered, and other amenities such as furniture, appliances, bathrooms, fireplaces and other items that are easily damaged by floodwaters and expensive to clean, repair or replace.

MARKET VALUE: As related to substantial improvement and substantial damage, the market value of the structure shall be determined by the appraised value of the structure using the cost approach to value method prior to the start of the initial repair or improvement, or in the case of damage, the value of the structure prior to the damage occurring.

Sections need to be added to the regulation addressing abrogation and disclaimer of liability. Sample language is provided below. This might easily be added to Section 6.6-1 Purpose, but may be added anywhere in the regulation.

ABROGATION AND GREATER RESTRICTIONS

This regulation is not intended to repeal, abrogate or impair any existing easements, covenants, or deed restrictions. However, where this regulation and another ordinance, regulation easement, covenant or deed restriction conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

WARNING AND DISCLAIMER OF LIABILITY

The degree of flood protection required by this regulation is considered the minimum reasonable for regulatory purposes and is based on scientific and engineering consideration and research. Larger floods can and will occur on rare occasions. Flood heights may be increased by man-made or natural causes. This regulation does not imply or guarantee that land outside the Special Flood Hazard Area or uses permitted in such areas will be free from flooding and flood damages. This regulation shall not create liability on the part of the Town of Groton or by any officer or employee thereof for any flood damages that result from reliance on this regulation or any administrative decision lawfully made thereunder. The Town of Groton, its officers and employees shall assume no liability for another person's reliance on any maps, data or information provided by the Town of Groton.

Section 6.6-2 Identification of Areas

Please replace the current Section 6.6-2 with the bold text below since several changes have been made. The effective date of the Flood Insurance Rate Maps (FIRM) and Flood Insurance Study (FIS) are

currently scheduled to become effective on July 18, 2011. The exact, final effective date of both the FIRM and FIS will be provided to the Town of Groton by FEMA in its Letter of Final Determination (LFD), which is anticipated to be issued on January 18, 2011. The effective map date provided in the LFD is the date that must be used in the update of this section if different from the July 18, 2011 anticipated date.

Flood Hazard Areas include all special flood hazard areas identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated July 18, 2011, and accompanying Flood Insurance Rate Maps (FIRM), dated July 18, 2011, and other supporting data applicable to the Town of Groton, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA. The SFHA includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file with the Town Clerk, Planning Office and Building Office.

Section 6.6-3 Flood Hazard Areas

Please add bold text below to the beginning of part A. In part G., please remove reference to A1-30 zone since this designation is no longer used by FEMA.

A. Permit applications will be reviewed to determine whether proposed building sites will be reasonably safe from flooding. Proposed development shall be reviewed to assure that all necessary permits have been received from those governmental agencies from which approval is required . . .

G. Within the A and **AE** zones, new construction or substantial improvements that include fully . . .

Section 6.6-4 Flood Hazard Areas – A Zones

Please add and correct part C. with bold text provided below. Please replace current text in part E. with new language provided below.

C. In riverine situations, the applicant shall notify adjacent communities and the State Coordinating Office (**Department of Environmental Protection, Inland Water Resources Division**) prior to any alteration or relocation of a watercourse and submit copies of such notification to the **Federal Emergency Management Agency**.

E. All manufactured homes to be newly placed or undergoing a substantial improvement shall be elevated so that the bottom of the lowest floor is at or above the base flood elevation. The manufactured home must also meet all the construction standards per Section 6.6-3. This includes manufactured homes located outside a manufactured home park or subdivision, in a new manufactured home park or subdivision, in an existing manufactured home park or subdivision, in an expansion to an existing manufactured home park or subdivision, or on a site in an existing manufactured home park in which a manufactured home has incurred substantial damage as a result of a flood. All manufactured homes shall be placed on a permanent foundation which itself is securely anchored and to which the structure is securely anchored so that it will resist flotation,

lateral movement and hydrostatic pressures. Anchoring may include, but not be limited to, the use of over-the-top or frame ties to ground anchors. All manufactured homes shall be installed using methods and practices that minimize flood damage. Adequate access and drainage should be provided. Elevation construction standards include piling foundations placed no more than ten (10) feet apart, and reinforcement is provided for piers more than six (6) feet above ground level. Recreational vehicles placed on sites shall either be on the site for fewer than 180 consecutive days and be fully licensed and ready for highway use, or meet all the general standards of Section 6.6-3 and the elevation and anchoring requirement of listed above for a manufactured home. A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.

Section 6.6-5 Flood Hazard Areas - AE

Please correct section title and language given below. FEMA no longer uses the AI-30 zone designation. Also correct part B as provided below.

In all special flood hazard areas designated as **zone AE**, the following additionally shall apply:

B. All new construction and substantial improvements of non-residential structures 1) have the lowest floor (including basement) elevated ~~or flood-proofed~~ to or above the base flood elevation; or 2) **in lieu of being elevated, dry flood-proofed to or above the base flood elevation provided that**, together with attendant utility and sanitary facilities, ~~be designed so that~~ **the area of the structure** below base flood elevation ~~the structure~~ is water-tight and with walls substantially impermeable to the passage of water and with structural components having the capability of resisting hydrostatic and hydrodynamic loads and the effects of buoyancy.

G. When base flood elevations have been determined within Zone AE on the community's flood insurance rate map but a regulatory floodway has not been designated, the Town must require that no new construction, substantial improvements or other development, including fill, shall be permitted which will increase the water surface elevation of the base flood more than one (1.0) foot at any point within the community when all existing and anticipated development is considered cumulatively with the proposed development.

Section 6.6-6 Floodway

For part A, please replace all existing text with new text provided below. In part B, remove text with strike-through.

A. No encroachments, including fill, new construction, substantial improvements, and other developments shall be permitted unless certification, with supporting technical data, by a Connecticut registered professional engineer is provided demonstrating, through hydrologic and hydraulic analyses performed in accordance with standard engineering practice, that encroachments shall not result in any (0.00 feet) increase in flood levels during occurrence of the base flood discharge published by FEMA. Fences in the floodway must be aligned with the flow and be of an open design.

B. The placement of any manufactured home, ~~except in an existing manufactured home park or manufactured home subdivision,~~ shall be prohibited.

Section 6.6-7 Coastal High Hazard Zones

Please remove zone VI-30 in opening sentence of this section. Please correct and add new text to part E.

In the coastal high hazard **zone VE**, the following provisions shall additionally apply:

E. The placement of manufactured homes, except in existing manufactured home parks and manufactured home subdivisions, is prohibited. Placement of manufactured homes in existing manufactured home parks and manufactured home subdivisions shall meet the standards in **Section 6.6-7** of these regulations. **Recreational vehicles shall either be on the site for fewer than 180 consecutive days and be fully licensed and ready for highway use, or meet all the standards of Section 6.6-3, the VE Zone construction requirements of Section 6.6-7. A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.**

Section 6.6-8 Specific Situation Variance

In Part B. 3., please delete text with strike-through at the end of the section.

B. 3. Any applicant to whom a variance is granted shall be . . . The Town shall maintain the records of all appeal actions and report any variances to the Federal Emergency Management Agency ~~upon request~~.

New state requirements require language on Compensatory Storage and Equal Conveyance. The municipality can choose to place this language in any logical location within the flood hazard regulations.

Equal Conveyance. Within the floodplain, except those areas which are tidally influenced, as designated on the Flood Insurance Rate Map (FIRM) for the community, encroachments resulting from filling, new construction or substantial improvements involving an increase in footprint of the structure, are prohibited unless the applicant provides certification by a registered professional engineer demonstrating, with supporting hydrologic and hydraulic analyses performed in accordance with standard engineering practice, that such encroachments shall not result in any (0.00 feet) increase in flood levels (base flood elevation). Work within the floodplain and the land adjacent to the floodplain, including work to provide compensatory storage shall not be constructed in such a way so as to cause an increase in flood stage or flood velocity.

Compensatory Storage. The water holding capacity of the floodplain, except those areas which are tidally influenced, shall not be reduced. Any reduction caused by filling, new construction or substantial improvements involving an increase in footprint to the structure, shall be compensated for by deepening and/or widening of the floodplain. storage shall be provided on-site, unless easements have been gained from adjacent property owners; it shall be provided within the same hydraulic reach and a volume not previously used for flood storage; it shall be hydraulically comparable and incrementally equal to the theoretical volume of flood water at each elevation, up to and including the 100-year flood elevation, which would be displaced by the proposed project. Such compensatory volume shall have an unrestricted hydraulic connection to the same waterway or water body. Compensatory storage can be provided off-site if approved by the municipality.

The following four sections are optional to add into your current regulations but these changes are recommended by CTDEP to assist the community with clarification of frequently occurring issues.

Aboveground Storage Tanks - Above-ground storage tanks (oil, propane, etc.) which are located outside or inside of the structure must either be elevated above the base flood elevation (BFE) on a concrete pad, or be securely anchored with tie-down straps to prevent flotation or lateral movement, have the top of the fill pipe extended above the BFE, and have a screw fill cap that does not allow for the infiltration of flood water.

Portion of Structure in Flood Zone - If any portion of a structure lies within the Special Flood Hazard Area (SFHA), the entire structure is considered to be in the SFHA. The entire structure must meet the construction requirements of the flood zone. The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. Decks or porches that extend into a more restrictive flood zone will require the entire structure to meet the standards of the more restrictive zone.

Structures in Two Flood Zones - If a structure lies within two or more flood zones, the construction standards of the most restrictive zone apply to the entire structure (i.e., V zone is more restrictive than A zone; structure must be built to the highest BFE). The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. (Decks or porches that extend into a more restrictive zone will require the entire structure to meet the requirements of the more restrictive zone.)

No Structures Entirely or Partially Over Water - New construction, substantial improvements and repair to structures that have sustained substantial damage cannot be constructed or located entirely or partially over water unless it is a functionally dependent use or facility.

Once these revisions are made to Town of Groton's flood protection regulations and the community formally adopts these revisions and the new effective FIRM and FIS, municipality will be fully compliant with program standards. **Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the Town in order to check that all required revisions have been made.** With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, or would like an electronic version of our model floodplain regulations from where the language for the above stated comments had been cited or a copy of our higher regulatory standards developed for use with the model floodplain regulations, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane Ifkovic

State NFIP Coordinator
Flood Management Program
Inland Water Resources Division

cc: James L. Streeter, Mayor, Town Hall, 45 Fort Hill Road, Groton, CT 06340
Mark R. Oefinger, Town Manager, Town Hall, 45 Fort Hill Road, Groton, CT 06340
Denise Lavallee, FEMA, Region I
File: Town of Groton Community File: Ordinance/Regulation

February 4, 2013

Barbara Goodrich
City Planner
City of Groton
295 Meridian Street
Groton, CT 06340

RE: Review of the City of Groton's Flood Protection Zoning Regulations (Article 4, Section 4.7) and Definitions (Article 7), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Ms. Goodrich:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of Groton must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of Groton on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Article 4, Section 4.7, subpart 4.71 with bold text provided below.

The provisions of this Section are adopted to fulfill requirements for participation by the City of Groton in the National Flood Insurance Program. The provisions of this section, as well as those of the ordinance concerning floodplain management, shall apply to the areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013**, and other supporting data applicable to the City of Groton, and any subsequent revisions thereto, are adopted by reference and declared to be a part of these Regulations. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The provisions of this section shall apply to areas of special flood hazard, determined by the FIRMs provided to the City of Groton by FEMA, as well as the provisions of the ordinance concerning Flood Plain Management adopted.

It is optional to update Article 4, Section 4.77 b. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

b. All new construction or substantial improvement shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

It is optional to update the definition of “Substantial Damage” in Article 7, Definitions, with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

Substantial Damage - Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of “Substantial Improvement” in Article 7, Definitions, with the bold text provided below.

Substantial Improvement - Any combination of repairs, reconstruction, alteration, or improvements to a structure taking place during a one-year period, in which the cumulative cost equals or exceeds 50% of the market value of the structure **before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed.** The market value of the structure should be (1) the appraised value of the structure prior to the “start of construction” of the initial repair or improvement; or (2) in the case of damage, the value of the structure prior to the damage occurring. For the purposes of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. **The term does not, however, include any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is optional at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within

the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to City of Groton's flood protection zoning regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, the City of Groton will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the city. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Marian Galbraith, Mayor (w/o attachments)
Carlton Smith, Building Official (w/o attachments)
Christopher Markesich, FEMA Region I
File: City of Groton NFIP File: Ordinance/Regulations



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February 4, 2013

Michael Murphy
Director, Planning & Development
Town of Groton
Town Hall Annex
134 Groton Long Point Road
Groton, CT 06340

RE: Review of the Town of Groton's Flood Protection Regulations (Section 6.6), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Murphy:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Groton must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Groton on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 6.6-2 Identification of Areas with bold text provided below.

Flood Hazard Areas include all special flood hazard areas (SFHA) identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013 (Panels 09011C0363J, 09011C0364J, 09011C0388J, 09011C0389J, 09011C0502J, 09011C0504J, 09011C0506J, 09011C0507J, 09011C0508J, 09011C0509J, 09011C0516J, 09011C0517J, 09011C0526J, 09011C0527J, 09011C0528J, 09011C0536J)** and July 18, 2011 (**Panels 09011C0368G, 09011C0369G**), and other supporting data applicable to the Town of Groton, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file with the Town Clerk, Planning Office and Building Office.

It is optional to update Section 6.6-7 B. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

B. All new construction shall be located landward of the reach of the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.

It is optional to update the definition of “Substantial Damage” in Section 6.6-9 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. “Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

Please update the definition of “Substantial Improvement” in Section 6.6-9 Definitions with the bold text provided below.

SUBSTANTIAL IMPROVEMENT: Any combination of repairs, reconstruction, alteration, or improvements to a structure taking place during a one (1) year period, in which the cumulative cost equals or exceeds 50% of the market value of the structure **before the “start of construction” of the improvement. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed.** The market value of the structure should be (1) the appraised value of the structure using the cost approach to value method, prior to the start of the initial repair or improvements, or (2) in the case of damage, the value of the structure prior to the damage occurring. For the purposes of this definition, “Substantial Improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. **The term does not, however, include either (1) any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions, or (2) any alteration of a “historic structure”, provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is optional at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The

LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Town of Groton's flood protection regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, the Town of Groton will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Heather Bond Somers, Mayor, Town Hall, 45 Fort Hill Road (w/o attachments)
Mark Oefinger, Town Manager (w/o attachments)
Matthew Davis, Manager of Planning Services (w/o attachments)
Deborah Jones, Environmental Planner (w/o attachments)
Kevin Quinn, Manager Inspection Services (w/o attachments)
Christopher Markesich, FEMA Region I
File: Town of Groton NFIP File: Ordinance/Regulations



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January 7, 2013

James Portley, P.E.
Town Engineer
Town of Guilford
50 Boston Street
Guilford, CT 06437

RE: Review of the Town of Guilford's Flood Damage Prevention Ordinance (Chapter 174), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Mr. Portley:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Guilford must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Guilford on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood damage prevention ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 174-5 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE -- Means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 174-5, Definitions.

SUBSTANTIAL IMPROVEMENT – Any combination of repairs, reconstruction, alteration or improvements to a structure taking place during a one-year period in which the cumulative cost equals or exceeds 50% of the market value of the structure **before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure should be the appraised value of the structure prior to the start of the initial repair or improvement or, in the case of damage, value of the structure prior to the damage occurring. For the purposes of this definition, substantial improvement

is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure.

The term does not, however, include any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.

Please update Section 174-7, Basis for Establishing Areas of Special Flood Hazard, with bold text provided below.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0487J, 09009C0488J, 09009C0489J, 09009C0491J, 09009C0492J, 09009C0493J, 09009C0494J, 09009C0601J, 09009C0602J, 09009C0606J)** and December 17, 2010 (**Panels 09009C0336H, 09009C0337H, 09009C0338H, 09009C0339H, 09009C0345H, 09009C0476H, 09009C0477H, 09009C0478H, 09009C0479H, 09009C0481H, 09009C483H, 09009C484H, 09009C486H**), and other supporting data applicable to the Town of Guilford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this chapter. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for Norwalk. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 174-19A with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

174-19 A. All new construction or substantial improvement shall be located 25 feet landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Guilford's flood damage prevention ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Guilford will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Joseph Mazza., First Selectman, 31 Park Street, Guilford (w/o attachments)
Mark Damiani, Assistant Town Engineer (w/o attachments)
William Thody, Building Official (w/o attachments)
George Kral, Town Planner (w/o attachments)
Christopher Markesich, FEMA Region I (w/o attachments)
File: Guilford NFIP File: Ordinance/Regulations



January 7, 2017

Leslie A. Creane
Town Planner
Hamden Government Center
2750 Dixwell Avenue
Hamden, CT 06514

RE: Review of the Town of Hamden's Flood Plain Zones and Special Flood Hazard Areas Regulations (Section 430), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Ms. Creane:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Hamden must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Hamden on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 430 with bold text provided below.

These regulations shall apply to all special flood hazard areas (SFHA) within the jurisdiction of the Town of Hamden. The special flood hazard areas identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, with accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0294J, 09001C0429J, 09009C0432J, 09009C0433J, 09009C0434J, 09009C0451J)** and December 17, 2010 (**Panels 09009C0280H, 09009C0283H, 09009C0284H, 09009C0290H, 09009C0291H, 09009C0292H, 09009C0293H, 09009C303H, 09009C311H, 09009C426H, 09009C427H, 09009C431H**), and other supporting data applicable to the Town of Hamden, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA. The SFHA includes any area shown on the FIRM as Zones A and AE, including areas designated as a floodway on a FIRM. SFHAs are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

*It is **optional** to update the definition of “Substantial Damage” in Article VIII Definitions and Abbreviations, Section 830 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.*

Substantial Damage – Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of “Substantial Improvement” in Article VIII Definitions and Abbreviations, Section 830 with the bold text provided below.

Substantial Improvement -- Any combination of repairs, re-construction, alteration, or improvement to a structure taking place over a 1-year period, in which the cumulative cost equals or exceeds 50% of the market value of the structure **before the “start of construction” of the improvement. This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.** For purposes of this definition, “Substantial Improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either: any project for improvement of a structure to **correct** existing State or local health, sanitary, or safety code specifications which **have been identified by the local code enforcement official and which are the minimum** necessary to **assure** safe living conditions or any alteration of a **“historic structure”** listed on the National Register of Historic Places or a State Inventory of Historic Places, **provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.**

Once these revisions are made to Hamden’s floodplain management regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Hamden will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Scott D. Jackson, Mayor
Robert Labulis, Building Official
Holly Masi, Zoning Enforcement Officer
Christopher Markesich, FEMA Region I
File: Hamden NFIP File: Ordinance/Regulations



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January 7, 2013

Michael Ott
Director of Public Works
Town of Madison
8 Campus Drive
Madison, CT 06443

RE: Review of the Town of Madison's Floodplain Management Ordinance, revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Mr. Ott:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Madison must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Madison on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 9.5 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

Substantial Damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to it's before damaged condition would equal or exceed fifty (50) percent of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 9.5 Definitions with the bold text provided below.

Substantial Improvement means any combination of repairs, reconstruction, alteration, or improvements to a structure, taking place during a one-year period, in which the cumulative cost equals or exceeds fifty (50) percent of the current market value of the structure **before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure shall be based on the latest

Town assessment adjusted to current value by a factor determined in the latest issue of the Marshall Valuation Services Comparative Cost Multiples published by Marshall and Swift. In the event the aforementioned publication is no longer available an alternative factor may be developed by the Town Engineer's office. For the purposes of this definition, "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. **The term does not, however, include any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

Please update Section 9.7 with the bold text provided below.

- (1) The Special Flood Areas identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0492J, 09009C0494J, 09009C0512J, 09009C0513J, 09009C0514J, 09009C0516J, 09001C0518J, 09009C0631J) and December 17, 2010 (Panels 09009C0334H, 09009C0335H, 09009C0342H, 09009C0344H, 09009C0345H, 09009C0363H, 09009C0481H, 09009C0482H, 09009C0483H, 09009C0484H, 09009C0493H, 09009C0501H, 09009C0503H, 09009C0504H, 09009C0511H)**, and other supporting data applicable to the Town of Madison, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this Ordinance.
- (2) Since mapping is legally adopted by reference into this Ordinance it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for Madison. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 9.34 (1) with bold text provided below. The federal minimum required language is "located landward of the reach of mean high tide". Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

- (1) All new construction or substantial improvements shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to

consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Madison's floodplain management ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Madison will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Fillmore McPherson, First Selectman (w/o attachments)
Vincent Gardfaio, Building Official (w/o attachments)
John DeLaura, Zoning Enforcement Officer (w/o attachments)
Christopher Markesich, FEMA Region I (w/o attachments)
File: Madison NFIP File: Ordinance/Regulations

January 11, 2010

Emmeline Harrigan
Assistant City Planner
Milford City Hall Annex
70 West River Street
Milford, CT 06460

RE: Comprehensive Review of Milford's Flood Hazard and Flood Damage Prevention Regulations
(Section 5.8)

Dear Ms. Harrigan:

On September 22, 2008, the Federal Emergency Management Agency (FEMA) presented your community with new preliminary Flood Insurance Rate Maps (FIRM). **These maps are currently scheduled to become effective on September 29, 2010.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), Milford must adopt revised regulations for development in designated FEMA floodplains that meet or exceed the minimum federal standards of 44 CFR 60.3 and new state requirements prior to the effective date of the community's new FIRM. FEMA will be issuing a Letter of Final Determination (LFD) to Milford (anticipated date of LFD is March 29, 2010) outlining these requirements and providing the exact new effective map date.

In order to assist the community in this map revision process, the CTDEP has reviewed your community's existing floodplain management regulations for compliance with 44 CFR 60.3 and new state requirements. The review indicated that revisions to the community's existing floodplain regulations are needed in order to maintain minimum compliance with the NFIP minimum standards and recently enacted state floodplain management requirements.

The following comments were generated as a result of the recent review and are presented in the order of your current regulations. Some revisions are recommended, others are required for compliance. Comments or words written in **bold type** indicate the definition, section, or wording is required for minimum compliance with FEMA regulations and recently adopted state floodplain management requirements. Text in italics is for explanation purposes.

Please replace the current Section 5.8.2 with the bold text below since several changes have been made. The effective date of the Flood Insurance Rate Maps (FIRM) and Flood Insurance Study (FIS) are currently scheduled to become effective on September 29, 2010. The exact, final effective date of both the FIRM and FIS will be provided to Milford by FEMA in its Letter of Final Determination (LFD), which is anticipated to be issued on March 29, 2010. The effective map date provided in the LFD is the date that must be used in the update of this section if different from the September 29, 2010 anticipated date.

5.8.2 Zoning Applicability: Flood Hazard and Flood Damage Prevention Regulations shall apply to all lands, buildings, structures, structural alterations and uses in any Zoning District where lands, buildings, structures, structural alterations and uses are, or are proposed to be located, below the regulatory flood protection elevations as defined herein. The areas of special flood hazard identified by the **Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated September 29, 2010, and accompanying Flood Insurance Rate Maps (FIRM), dated September 29, 2010, and other supporting data applicable to the City of Milford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this**

regulation. Since mapping is legally adopted by reference into this regulation it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

Please add the bold text below to Section 5.8.4 and remove any text with strike-through.

Section 5.8.4.3 Duties and Responsibilities of the Zoning Enforcement Officer for the City of Milford:

(1) Review all development permits to determine that the permit requirements of this Section 5.8 have been satisfied as approved by the Planning & Zoning Board **and to determine whether proposed building site will be reasonably safe from flooding.**

(2) Review all development permits **to assure that all necessary** if specific State or Federal permits **have been received that** are specifically required as a condition of approval as imposed by the Planning & Zoning Board.

In the current section 5.8.4.4, delete the second paragraph entirely, and add the text below in its place.

Section 5.8.4.4 Use of Other Base Flood Data:

When BFEs have been determined within Zones A and AE on the community's FIRM but a regulatory floodway has not been designated, the Zoning Enforcement Officer must require that no new construction, substantial improvements, repair to structures which have sustained substantial damage or other development, including fill, shall be permitted which will increase the water surface elevation of the base flood more than one (1.0) foot at any point within the community when all existing and anticipated development is considered cumulatively with the proposed development.

The Zoning Enforcement Officer may request floodway data of an applicant for watercourses without FEMA-published floodways. When such data is provided by an applicant or whenever such data is available from any other source (in response to the municipality's request or not), the community shall adopt a regulatory floodway based on the principle that the floodway must be able to convey the waters of the base flood without increasing the water surface elevation more than one (1.0) foot at any point within the community.

Please remove text with strike-through in Section 5.8.4.5.

Section 5.8.4.5 Information to be Obtained and Maintained:

Obtain and record the actual elevation in relation to mean sea level of the lowest ~~habitable~~ floor . . .

Please change current text in Section 5.8.4.6 (1) to bold text below.

Section 5.8.4.6 Alteration of Watercourses:

(1) Notify adjacent communities, the South Central Regional Council of Governments and the Greater Bridgeport Regional Planning Agency prior to any alteration or relocation of a watercourse, and submit evidence of such notification to the **Federal Emergency Management Agency.**

Please add the following section on Abrogation and Greater Restrictions as Section 5.8.5.3.

5.8.5.3 Abrogation and Greater Restrictions:

This regulation is not intended to repeal, abrogate or impair any existing easements, covenants, or deed restrictions. However, where this regulation and another ordinance, regulation easement, covenant or deed restriction conflict or overlap, whichever imposes the more stringent restrictions shall prevail.

Please add or change current text to the bold text below to current Section 5.8.12.1.

5.8.12.1 (2) Manufactured Homes (A and AE Zones):

(a) All manufactured homes placed or substantially improved in A and AE Zones, including “mobile” homes and recreational vehicles placed on a site for 180 consecutive days or longer, shall be elevated so that the lowest floor is above the base flood elevation. This includes manufactured homes located outside a manufactured home park or subdivision, in a new manufactured home park or subdivision, in an existing manufactured home park or subdivision, in an expansion to an existing manufactured home park or subdivision, or on a site in an existing manufactured home park in which a manufactured home has incurred substantial damage as a result of a flood;

(b) Stands or lots are elevated on compacted fill or on pilings so that the lowest floor of the manufactured (mobile) home will be at or above the base flood elevation. For elevation on pilings, piling foundation must be placed in stable soil no more than 10 feet apart and reinforcement must be provided for pilings more than six feet above the ground level. Lots must be large enough to permit steps.

(c) All manufactured homes shall be placed on a permanent foundation which itself is securely anchored and to which the structure is securely anchored so that it will resist flotation, lateral movement, and hydrostatic and hydrodynamic pressures. Anchoring may include, but not be limited to, the use of over-the-top or frame ties to ground anchors.

(d) Adequate surface drainage and access for a hauler must be provided;

(e) Recreational vehicles placed on sites within A and AE Zones shall either be on the site for fewer than 180 consecutive days, and be fully licensed and ready for highway use, or meet all the standards of Section 5.8 and the elevation and anchoring requirement of Section 5.8.12.1 (2) (a) (b) (c) and (d). A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.

Please alter the current section 5.8.13.3 to read as follows. Please remove current Section 5.8.13.3 (4) which state that manufactured homes can be placed in the floodway in an existing mobile home park or subdivision. It is against current FEMA regulations to place a manufactured home, or other structure, in a floodway unless appropriate hydrologic analysis has been performed by a licensed engineer showing that no increase will occur to the base flood discharge associated with the obstruction.

5.8.13.3 Manufactured Mobile Homes (VE Zones):

(1) All manufactured (mobile) homes placed or substantially improved in a coastal high hazard area (VE zone) shall be anchored in accordance with Section 5.8.12.1. Adequate surface drainage and access for a hauler must be provided.

(2) No manufactured (mobile) homes shall be placed in a coastal high hazard area (VE Zone) except in an existing manufactured (mobile) home park or subdivision.

(3) Manufactured (mobile) homes placed or substantially improved in VE Zones in an existing manufactured (mobile) home park or subdivision shall be elevated so that the bottom of the lowest

horizontal structural member is at or above the base flood elevation (BFE). The manufactured home must also meet all the construction standards for VE Zones as per Section 5.8.14.

(4) Recreational vehicles placed on sites within VE Zones shall either be on the site for fewer than 180 consecutive days, and be fully licensed and ready for highway use, or meet all the general standard of Section 5.1, the V Zone construction requirements of Section 5.3.2, and the elevation and anchoring requirement of Section 5.3.3.1, 5.3.3.3, and 5.3.3.4. A recreational vehicle is ready for highway use if it is on its wheels or jacking system, is attached to the site only by quick disconnect type utilities and security devices, and has no permanently attached additions.

Please correct section 5.8.13.4, by replacing “X” with “A” for the correct zone designation.

5.8.13.4 The following section shall apply to residential or non-residential buildings in an A or AE zone only, not VE zones.

Please add bold text and remove strike-through text in section 5.8.15 Floodways. Please remove Section 5.8.15 (3) which state that manufactured homes can be placed in the floodway in an existing mobile home park or subdivision. It is against current FEMA regulations to place a manufactured home, or other structure, in a floodway unless appropriate hydrologic analysis has been performed by a licensed engineer showing that no increase will occur to the base flood discharge associated with the obstruction.

5.8.15 Floodways:

(1) Prohibit encroachments, including fill, new construction, substantial improvements, and other development unless certification, **with supporting technical data**, by a registered professional engineer or architect is provided demonstrating, **through hydrologic and hydraulic analyses performed in accordance with standard engineering practice**, that encroachments shall not result in any **(0.00 feet)** increase in flood levels during the occurrence of the base flood discharge. **Fences in the floodway must be aligned with the flow and be of an open design.**

New state requirements require language on Compensatory Storage and Equal Conveyance. The sections may be logically placed as Section 5.8.16 and 5.8.17. However, the municipality can choose to place this language in any logical location within the floodplain management ordinance.

Compensatory Storage. The water holding capacity of the floodplain, except those areas which are tidally influenced, shall not be reduced. Any reduction caused by filling, new construction or substantial improvements involving an increase in footprint to the structure, shall be compensated for by deepening and/or widening of the floodplain. storage shall be provided on-site, unless easements have been gained from adjacent property owners; it shall be provided within the same hydraulic reach and a volume not previously used for flood storage; it shall be hydraulically comparable and incrementally equal to the theoretical volume of flood water at each elevation, up to and including the 100-year flood elevation, which would be displaced by the proposed project. Such compensatory volume shall have an unrestricted hydraulic connection to the same waterway or water body. Compensatory storage can be provided off-site if approved by the municipality.

Equal Conveyance. Within the floodplain, except those areas which are tidally influenced, as designated on the Flood Insurance Rate Map (FIRM) for the community, encroachments resulting from filling, new construction or substantial improvements involving an increase in footprint of the structure, are prohibited unless the applicant provides certification by a registered professional engineer demonstrating, with supporting hydrologic and hydraulic analyses performed in accordance with standard engineering practice, that such encroachments shall not result in any (0.00 feet) increase in flood levels (base flood elevation). Work within the floodplain and the land adjacent to the floodplain, including work to provide compensatory storage shall not be constructed in such a way so as to cause an increase in flood stage or flood velocity.

ARTICLE XI - DEFINITIONS

Please add the following required definitions to Article XI - Definitions.

BASE FLOOD ELEVATION (BFE) – The elevation of the crest of the base flood or 100-year flood. The height in relation to mean sea level expected to be reached by the waters of the base flood at pertinent points in the floodplains of coastal and riverine areas.

FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA) - The federal agency that administers the National Flood Insurance Program (NFIP).

FUNCTIONALLY DEPENDENT USE OR FACILITY – A use or facility that cannot perform its intended purpose unless it is located or carried out in close proximity to water. The term includes only docking facilities, port facilities that are necessary for the loading and unloading of cargo or passengers, and ship building and ship repair facilities. The term does not include seafood processing facilities, long-term storage, manufacturing, sales or service facilities.

HISTORIC STRUCTURE – Any structure that is: (a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; (b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historic significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (c) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or (d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either: (1) By an approved state program as determined by the Secretary of the Interior or (2) Directly by the Secretary of the Interior in states without approved programs.

MANUFACTURED HOME PARK OR SUBDIVISION – A parcel or contiguous parcels of land divided into two (2) or more manufactured home lots for rent or sale.

For the definition of “Market Value” below, Milford must choose one of the desired methods it will accept for this determination. Please choose accepted method and delete all others from definition.

MARKET VALUE - The market value of the structure shall be determined by **(choose one of the following: an independent appraisal by a professional appraiser; the property’s tax assessment, minus land value; the replacement cost minus depreciation of the structure; the structure’s Actual Cash Value)** prior to the start of the initial repair or improvement, or in the case of damage, the value of the structure prior to the damage occurring.

SPECIAL FLOOD HAZARD AREA (SFHA) – The land in the floodplain within a community subject to a one (1) percent or greater chance of flooding in any given year. SFHAs are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. SFHAs include, but are not necessarily limited to, the land shown as Zones A and AE and the Coastal High Hazard Areas shown as Zones VE on a FIRM. The SFHA is also called the Area of Special Flood Hazard.

SUBSTANTIAL DAMAGE – Damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred.

VARIANCE - A grant of relief by a community from the terms of the floodplain management regulation that allows construction in a manner otherwise prohibited and where specific enforcement would result in unnecessary hardship.

VIOLATION – Failure of a structure or other development to be fully compliant with the community’s floodplain management regulations. A structure or other development without required permits, lowest floor elevation documentation, flood-proofing certificates or required floodway encroachment calculations is presumed to be in violation until such time as that documentation is provided.

Please revise the following existing definitions in Article XI - Definitions. The changes needed are in bold text. Please remove any text with strike-through.

BASEMENT – A story in a building located partly underground, but having less than one-half of its clear floor to ceiling height below the average level of finished grad adjoining the exterior walls of the building. **For floodplain management purposes, a basement is any area of the building having its floor subgrade (below ground level) on all sides.**

COASTAL HIGH HAZARD AREA - The area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms, hurricane wave wash or tsunamis. The area is designated on a FIRM as Zone ~~V1-30~~, VE or V.

CONSTRUCTION, NEW – Structures for which the “start of construction” commenced on or after **September 29, 1978**, the effective date of **Section 5.8**, and includes any subsequent improvements to such structures.

Please add the bold text below to the end of the current definition.

CONSTRUCTION, START OF – Includes substantial improvement, and means the . . . dwelling units or not part of the main structure. **For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.**

DEVELOPMENT - Any manmade change to improved or unimproved real estate, including but not limited to, **the construction of buildings or structures; the construction of additions, alterations or substantial improvements to buildings or structures; the placement of buildings or structures; mining, dredging, filling, grading, paving, excavation or drilling operations or storage of equipment; the storage, deposition, or extraction of materials; and the installation, repair or**

removal of public or private sewage disposal systems or water supply facilities.

FLOOD INSURANCE RATE MAP – The official map on which the **Federal Emergency Management Agency (FEMA)** has delineated both the areas of special flood hazards and the risk premium zones applicable to the community.

FLOOD INSURANCE STUDY – The official report provided in which the **Federal Emergency Management Agency (FEMA)** has provided flood profiles, as well as the **Flood Insurance Rate Map** and the water surface elevation of the base flood.

The current definition for “Improvement, Substantial” has some serious deficiencies. The standard FEMA definition relates a substantial improvement to 50% of the market value of the structure, not 50% of the square footage of the structure. Also, a time frame, such as a ten year period which is used as the example in the definition below, should be added to calculate cumulative cost. At a minimum the time frame should be a one year period. The maximum time frame would be the life of the structure. The municipality can choose the timeframe they wish to use to administer this requirement.

IMPROVEMENT, SUBSTANTIAL – Any repair, reconstruction, or improvement of a structure, **taking place during a ten year period, in which the cumulative cost equals or exceeds fifty (50) percent of the market value of the structure as determined at the beginning of such ten year period. This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed. For purposes of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either: (1) Any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions; or (2) Any alteration of a “historic” structure, provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.**

MANUFACTURED (MOBILE) HOME – A structure transportable in one or more sections, built on a permanent chassis and is designed for use with or without a permanent foundation, when connected to the required utilities. **The term also includes park trailers, travel trailers, recreational vehicles and other similar vehicles or transportable structures placed on a site for one hundred and eighty (180) consecutive days or longer and intended to be improved property.**

MEAN SEA LEVEL – The average height of the surface of the sea for all stages of the tide, usually determined from hourly readings during any given period. For the purposes of these regulations, means sea level shall be deemed to be an elevation of 0.0 feet (USGSS datum, MSL). **For floodplain management purposes, the North American Vertical Datum (NGVD) of 1988 or other datum, to which base flood elevations shown on a community’s Flood Insurance Rate Map (FIRM) are referenced.**

Please add the following bold text to the end of the current definition.

STRUCTURE – Anything constructed or erected . . . height other than retaining walls. **For floodplain management purposes, a walled and roofed building which is principally above ground, including a manufactured home, a gas or liquid storage tank, or other man-made facilities or infrastructures.**

VEHICLE, RECREATION – Vehicle Recreation is any towed or self-propelled residence, coach, trailer, truck body converted for residential occupancy primarily designed or utilized for seasonal and/or vacation use. **For floodplain management purposes, a recreational vehicle is any vehicle which is: (a) built**

on a single chassis; (b) four hundred (400) square feet or less when measured at the largest horizontal projection; (c) designed to be self-propelled or permanently towable by a light duty truck; and (d) designed primarily not for use as a permanent dwelling but as a temporary living quarters for recreational, camping, travel, or seasonal use.

WATER SURFACE ELEVATION – means the height, in relation to the **North American Vertical Datum (NAVD) of 1988** or other datum where specified, of floods of various magnitudes and frequencies in the floodplains of coastal or riverine areas.

Please remove the existing definition for “Habitable Floor” since it is no longer used by FEMA.

The definitions below for “Cost” and “Finished Living Space” are optional, and can be added at the discretion of the municipality. They are not required federal definitions. However, these definitions do help clarify other areas of the regulations that are federally required.

Cost means as related to substantial improvements, the cost of any reconstruction, rehabilitation, addition, alteration, repair or other improvement of a structure shall be established by a detailed written contractor’s estimate. The estimate shall include, but not be limited to: the cost of materials (interior finishing elements, structural elements, utility and service equipment); sales tax on materials, building equipment and fixtures, including heating and air conditioning and utility meters; labor; built-in appliances; demolition and site preparation; repairs made to damaged parts of the building worked on at the same time; contractor’s overhead; contractor’s profit; and grand total. Items to be excluded include: cost of plans and specifications, survey costs, permit fees, outside improvements such as septic systems, water supply wells, landscaping, sidewalks, fences, yard lights, irrigation systems, and detached structures such as garages, sheds, and gazebos.

Finished Living Space means, as related to fully enclosed areas below the base flood elevation (BFE), a space that is, but is not limited to, heated and/or cooled, contains finished floors (tile, linoleum, hardwood, etc.), has sheetrock walls that may or may not be painted or wallpapered, and other amenities such as furniture, appliances, bathrooms, fireplaces and other items that are easily damaged by floodwaters and expensive to clean, repair or replace.

The following four sections are optional to add into your current regulations but these changes are recommended by CTDEP to assist the community with clarification of frequently occurring issues.

Aboveground Storage Tanks - Above-ground storage tanks (oil, propane, etc.) which are located outside or inside of the structure must either be elevated above the base flood elevation (BFE) on a concrete pad, or be securely anchored with tie-down straps to prevent flotation or lateral movement, have the top of the fill pipe extended above the BFE, and have a screw fill cap that does not allow for the infiltration of flood water.

Portion of Structure in Flood Zone - If any portion of a structure lies within the Special Flood Hazard Area (SFHA), the entire structure is considered to be in the SFHA. The entire structure must meet the construction requirements of the flood zone. The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. Decks or porches that extend into a more restrictive flood zone will require the entire structure to meet the standards of the more restrictive zone.

Structures in Two Flood Zones - If a structure lies within two or more flood zones, the construction standards of the most restrictive zone apply to the entire structure (i.e., V zone is more restrictive than A zone; structure must be built to the highest BFE). The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. (Decks or porches that extend into a more restrictive zone will require the entire structure to meet the requirements of the more restrictive zone.)

No Structures Entirely or Partially Over Water - New construction, substantial improvements and repair to structures that have sustained substantial damage cannot be constructed or located entirely or partially over water unless it is a functionally dependent use or facility.

SUBDIVISION REGULATIONS

Please add the bold text to current Section 3.16 of Milford's Subdivision Regulations.

SECTION 3.16 FLOOD PROTECTION

The plan shall include measures consistent with the need to minimize flood damage. Public utilities and facilities shall be located and constructed to avoid damage from flooding. Drainage shall be designed to minimize the occurrence of flooding. **Base flood elevation data shall be provided by the applicant with all subdivision proposals, including manufactured home parks and subdivisions. Where base flood elevation data is not available, the applicant shall provide a hydrologic and hydraulic engineering analysis performed by a licensed professional engineer that generates base flood elevations for all subdivision proposals and other proposed development, including manufactured home parks and subdivisions.**

Once these revisions are made to Milford's Flood Hazard and Flood Damage Prevention Regulations and the community formally adopts these revisions and the new effective FIRM and FIS, municipality will be fully compliant with program standards. **Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the City in order to check that all required revisions have been made.** With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, or would like an electronic version of our model floodplain regulations from where the language for the above stated comments had been cited or a copy of our higher regulatory standards developed for use with the model floodplain regulations, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane Ifkovic
State NFIP Coordinator
Flood Management Program
Inland Water Resources Division

cc: James L. Richetelli, Jr. Mayor, City Hall, 110 River Street, City of Milford
Denise Lavalley, FEMA, Region I
File: Milford Community File: Regulations/Regulation



January 7, 2013

Emmeline Harrigan
Assistant City Planner
Milford City Hall Annex
70 West River Street
Milford, CT 06460

RE: Review of the City of Milford's Flood Hazard and Flood Damage Prevention Regulations (Section 5.8), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Ms. Harrigan:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of Milford must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of Milford on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 5.8.2, Zoning Applicability, with bold text provided below.

Flood Hazard and Flood Damage Prevention Regulations shall apply to all lands, buildings, structures, structural alterations and uses in any Zoning District where lands, buildings, structures, structural alterations and uses are, or are proposed to be located, below the regulatory flood protection elevations as defined herein. The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0526J, 09009C0528J, 09009C0529J, 09009C0531J, 09009C0532J, 09009C0533J, 09009C0534J, 09009C0536J, 09009C0537J, 09009C0551J)** and December 17, 2010 (**Panels 09009C0414H, 09009C0418H, 09009C0419H, 09009C0527H**), and other supporting data applicable to the City of Milford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for Milford. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 5.8.14.1 with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

5.8.14.1 Location of Structures: All **new construction, substantial improvements**, buildings or structures shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101**.

Please update the definitions for “Improvement, Substantial” in Article XI, Definitions with bold text provided below.

IMPROVEMENT, SUBSTANTIAL –Any repair, reconstruction, or improvement of a structure, taking place during a ten year period, in which the cumulative cost equals or exceeds fifty (50) percent of the market value of the structure **before the “start of construction” of the improvement**, as determined at the beginning of such ten year period. The term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.

It is optional to update the definition of “Substantial Damage” in Article XI, Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE - Damage of any origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Milford’s floodplain management regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Milford will be fully compliant with

program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Benjamin G. Blake, Mayor, City Hall, 110 River Street, Milford 06460 (w/o attachments)
David Sulkis, City Planner (w/o attachments)
Thomas Raucci, Building Official (w/o attachments)
Gary Wassmer, City Engineer (w/o attachments)
Christopher Markesich, FEMA Region I
File: Milford NFIP File: Ordinance/Regulations

January 7, 2013

Daniel O'Neill
Deputy Building Inspector
City of New Haven
165 Church Street
New Haven, CT 06510

RE: Review of the City of New Haven's Flood Damage Prevention Ordinance, revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Mr. O'Neill:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of New Haven must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of New Haven on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 2Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

2.1.37 Substantial Damage - damage of any origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed fifty percent (50%) of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 2 with the bold text provided.

2.1.38 Substantial Improvement – any combination of repairs, reconstruction, alteration, or improvements to a structure taking place during the life of a structure, in which the cumulative cost equals or exceeds fifty percent of the market value of the structure **before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure should be (1) appraised value of the structure using the cost to approach value prior to the start of the initial repair or improvement, or (2) in the case of damage, the value of the structure prior to the damage occurring. For purposes of this

definition, “Substantial Improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. **The term does not, however, include any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

Please update Section 3.2, Basis for Establishing the Areas of Special Flood Hazards, with bold text provided below.

The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0429J, 09009C0433J, 09009C0434J, 09009C0437J, 09009C0439J, 09009C0441J, 09009C0442J, 09009C0443J, 09009C0444J, 09009C0453J, 09009C0557J)** and December 17, 2010 (**Panels 09009C0426H, 09009C0427H, 09009C0428H, 09009C0461H, 09009C0556H**), and other supporting data applicable to the City of New Haven, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this ordinance. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIS and FIRM are on file with the city/town clerk.

It is optional to update Section 5.3.4.01 with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

5.3.4.01 All new construction or substantial improvement shall be located 25 feet landward of the reach of the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to New Haven's flood damage prevention ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, New Haven will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: John DeStefano, Mayor (w/o attachments)
Karyn Gilvarg, Executive Director, City Planning (w/o attachments)
Joy Ford, City Planner (w/o attachments)
Andrew Rizzo, Building Official (w/o attachments)
Richard Miller, City Engineer (w/o attachments)
Christopher Markesich, FEMA Region I (w/o attachments)
File: New Haven NFIP File: Ordinance/Regulations

February 4, 2013

Harry A. Smith
City Planner
City of New London
111 Union Street
New London, CT 06320

RE: Review of the City of New London's Flood Plain Management Zoning Regulations (Section 830), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Smith:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of New London must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of New London on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 830 B. with bold text provided below.

B. Flood Hazard Areas. This regulation shall apply to all areas of special flood hazard within the City of New London. The areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013 (Panels 09011C0363J, 09011C0364J, 09011C0501J, 09011C0502J, 09011C0503J, 09011C0504J, 09011C0511J)** and July 18, 2011 (**Panel 09011C0482G**), and other supporting data applicable to the City of New London, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 830 E. 1) with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

(1) All new construction or substantial improvements shall be located landward of the reach of the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.

It is optional to update the definition of “Substantial Damage” in Section 830 H. with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

15) Substantial damage means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. “Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.

Please update the definition of “Substantial Improvement” in Section 830 H. with the bold text provided below.

16) Substantial improvement means any repair, reconstruction, or improvements of a structure, taking place over a ten year period, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure either, (1) before the “start of construction” of the improvement or repair is started, or (2) if the structure has been damaged and is being restored, before the damage occurred. **This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. For the purposes of this definition, substantial improvement is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either (1) any project for improvement of a structure to **correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions,** or (2) any alteration of a “historic structure”, **provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.****

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is optional at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within

the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to New London's floodplain management regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, New London will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the city. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Daryl Justin Finizio, Mayor, City Hall, 181 State Street, New London (w/o attachments)
Kurt Kripas, Building Official (w/o attachments)
Michelle Johnson, Zoning Enforcement Officer (w/o attachments)
Christopher Markesich, FEMA Region I
File: New London NFIP File: Ordinance/Regulations



February 4, 2013

William Mulholland
Zoning Enforcement Officer
Noank Fire District
P.O. Box 9202
10 Ward Avenue
Noank, CT 06340

RE: Review of the Noank Fire District's Flood Protection Zoning Regulations (Section 15.2 and 18), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Mulholland:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Noank Fire District must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Noank Fire District on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 15.2.1 with bold text provided below.

15.2.1 The purpose of this Section is to establish special procedures for controlling development in areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013**, and other supporting data applicable to the Noank Fire District, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. Definition of terms referred to in this Section 15.2 as follows shall conform to definitions established by the Federal Emergency Management Agency.

It is optional to update 15.2.13 a) with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

a) All new construction or substantial improvement shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

It is optional to update the definition of “Substantial Damage” in Section 18 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

18.2.85 **Substantial Damage** - Damage of **any** origin sustained by a structure whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of “Substantial Improvement” in Section 18 with the bold text provided below.

18.2.87 **Substantial improvement** - Any repair, reconstruction, or improvements of a structure, taking place during a ten year period, the cumulative cost of which equals or exceeds 50 percent of the market value of the structure either a) before the **“start of construction” of the improvement** is started, or b) if the structure has been damaged and is being restored, before the damage occurred. This term includes structures which have incurred “substantial damage”, regardless of the actual repair work performed. For the purposes of this definition, substantial improvement is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to the Noank Fire District's flood protection zoning regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, the Noank Fire District will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the community. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Frank Socha, Chair, Executive Committee (w/o attachments)
Christopher Markesich, FEMA Region I
File: Noank Fire District NFIP File: Ordinance/Regulations



January 7, 2012

Jonathan Bodwell
Town Engineer
Town of North Haven
18 Church Street
North Haven, CT 06473

RE: Review of the Town of North Haven's Flood Damage Prevention Ordinance (Chapter 121), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Mr. Bodwell:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of North Haven must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of North Haven on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 121-5 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE - Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" Section 121-5 Definitions.

SUBSTANTIAL IMPROVEMENT - Any combination of repairs reconstructions, alterations or improvements to a structure, taking place over a ten year period in which the cumulative cost equals or exceeds fifty percent (50%) of the market value of the structure **before the "start of construction" of the improvement. This term includes structures that have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure should be the appraised value

using the cost approach of value to the structure prior to the start of the initial repair or improvement or, in the case of damage, the value of the structure prior to the damage occurring. For the purposes of this definition, "substantial improvement" is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include **any project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

Please update Section 121-7, Basis for establishing areas of special flood hazard, with bold text provided below.

The areas of special flood hazard within the Town of North Haven are identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0294J, 09009C0313J, 09009C0432J, 09009C0434J, 09009C0451J, 09009C0453J)** and December 17, 2010 (**Panels 09009C0292H, 09009C0311H, 09009C0312H, 09009C0314H, 09009C0431H, 09009C0452H, 09009C0454H**), and other supporting data applicable to the Town of North Haven, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this ordinance. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A and AE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

Once these revisions are made to North Haven's flood damage prevention ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, North Haven will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Michael J. Freda, First Selectman
Arthur Hausman, Zoning Enforcement Officer
Alan Fredricksen, Land Use Administrator
Elio Floriano, Building Official
Christopher Markesich, FEMA Region I
File: North Haven NFIP File: Ordinance/Regulations



January 7, 2013

Michael Greene
Director, Planning & Zoning
City of Norwalk
125 East Avenue
Norwalk, CT 06856-5125

RE: Review of the City of Norwalk's Flood Hazard Zone Regulations (Section 118-1100), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Greene:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of Norwalk must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of Norwalk on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood hazard zone regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial damage" in Article 110 Flood Hazard Zone, Section 118-1100B. Special Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE - Damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed fifty percent (50%) of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Article 110 Flood Hazard Zone, Section 118-1100 B. Special Definitions, with bold text provided below.

SUBSTANTIAL IMPROVEMENT – Any repair, reconstruction or improvement of a structure, the cumulative cost of which equals or exceeds fifty percent (50%) of the market value of the structure either before the **"start of construction"** of the improvement or repair is started or, if the structure has been damaged and is being restored, before the damage occurred, including the cumulative cost of improvements taking place over the previous ten (10) years. **This term includes structures that have**

incurred “substantial damage”, regardless of the actual repair work performed. For the purpose of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include either any project for improvement of a structure to comply with existing state or local health, sanitary or safety code specifications **which have been previously identified by the local code enforcement official and** which are **the minimum** necessary to assure safe living conditions nor any alteration of a **historic** structure listed on the National Register of Historic Places or a State Inventory of Historic Places, **provided that the alteration will not preclude the structure’s continued designation as a historic structure.**

Please update Article 110 Flood Hazard Zone, Section 118-1100 C. (1) and (6) (a) with bold text provided below.

C. Regulations for development.

(1) Flood Zones. All references to flood zones in this section refer to the areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09001C0529G, 09001C0531G, 09001C0532G, 09001C0533G, 09001C0534G, 09001C0537G, 09001C0541G, 09001C0542G)** and June 18, 2010 (**Panels 09001C0389F, 09001C0391F, 09001C0392F, 09001C0393F, 09001C0394F, 09001C0526F, 09001C0527F**), and other supporting data applicable to the City of Norwalk, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation as cited in Section 118-200. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for Norwalk. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 118-1100 C. (6) (a) with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

(6) (a) All new construction **and substantial improvements** shall be located landward of the reach of **the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can

potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Norwalk's flood hazard zone regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Norwalk will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Richard A. Moccia, Mayor (w/o attachments)
Dori Wilson, Senior Planner (w/o attachments)
William Ireland, Building Official (w/o attachments)
Christopher Markesich, FEMA Region I
File: Norwalk NFIP File: Ordinance/Regulations

November 27, 2007

Christina M. Costa
Zoning Enforcement Officer
Old Saybrook Town Hall
302 Main Street
Old Saybrook, CT 06475

RE: Comprehensive Review of Old Saybrook's Floodplain Management Ordinance

Dear Ms. Costa:

Recently, the Federal Emergency Management Agency (FEMA) presented your community with new preliminary Flood Insurance Rate Maps (FIRMs). In order to remain eligible to participate in the National Flood Insurance Program (NFIP), Old Saybrook must adopt a revised ordinance for development of flood prone areas that meet or exceed the minimum federal standards of 44 CFR 60.3 and new state requirements by the date determined by FEMA upon which your new maps will become effective. This office contracts annually with FEMA to serve as state coordinating agency for the flood insurance program and to provide technical assistance to participating communities. In that capacity, we have been asked to review your community's floodplain ordinance for compliance with program standards.

CTDEP is in receipt of and has reviewed your community's existing floodplain management ordinance for compliance with 44 CFR 60.3 and state requirements. Our review indicated that the ordinance was generally in good condition with regard to meeting the minimum requirements of the NFIP.

The following comments were generated as a result of the recent review. Some revisions are recommended, others are required for compliance. Comments are listed in the order of your ordinance under Part One: Current Ordinance, with comments regarding required new sections presented under Part Two: Required Sections to Add to Current Ordinance. Comments or words written in **bold** type indicate the definition, section, or wording is required for minimum compliance with FEMA regulations and recently adopted state floodplain management requirements.

Part One: Current Ordinance

Ordinance: Section 3.2. Basis for Establishing the Special Flood Hazard Areas:

Please update the dates of your Flood Insurance Study and Flood Insurance Rate Maps (with the date to be determined by FEMA in its *Letter of Final Determination* it will issue to the town) and include the following:

“...in its Flood Insurance Study for the town of Old Saybrook dated *[to be determined by FEMA, please state date in ordinance once issued]*, with accompanying Flood Insurance Rate Maps dated *[to be determined by FEMA, please state date once issued]*, and any subsequent revisions thereto, are adopted by reference and declared to be part of this regulation. Since mapping is legally adopted by reference into the regulation it must take precedence when more restrictive until such time as a map amendment is obtained.”

Ordinance: Section 2. Definitions:

Please revise the following definitions to provide additional clarification and detail within the definition (suggested language is cited from the state’s model floodplain regulations):

1. **Base Flood Elevation (BFE)** – The elevation of the crest of the base flood (100-year flood). The height in relation to mean sea level (NGVD of 1929) expected to be reached by the waters of the base flood at pertinent points in the floodplains of coastal and riverine areas.
2. **Coastal High Hazard Area** – An area of special flood hazard extending from offshore to the inland limit of a primary frontal dune along an open coast and any other area subject to high velocity wave action from storms or seismic sources. Coastal High Hazard Areas are designated as Zones V, V1-30 and VE on a Flood Insurance Rate Map (FIRM).
3. **Flood Boundary and Floodway Map (FBFM)** – The official map of a community on which the Federal Emergency Management Agency (FEMA) has delineated the limits of the regulatory floodway and 100-year floodplain.
4. **Mean Sea Level (MSL)** – The North American Vertical Datum (NAVD) of 1988 or other datum, to which base flood elevations shown on a community’s Flood Insurance Rate Map (FIRM) are referenced.
5. **Special Flood Hazard Area (SFHA)** – The land in the floodplain within a community subject to a one (1) percent or greater chance of flooding in any given year. SFHAs are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the

Flood Insurance Study (FIS) for a community. BFEs provided on Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. SFHAs include, but are not necessarily limited to, the land shown as Zones A, A1-30, AE, AO, AH, and the Coastal High Hazard Areas shown as Zones V, V1-30, and VE on a FIRM. The SFHA is also called the Area of Special Flood Hazard.

6. **Start of Construction** – please add the following sentence to the end of your current definition:

For a substantial improvement, the actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Please add the following required definitions (suggested language is cited from the state’s model floodplain regulations):

1. **Cost** – As related to substantial improvements, the cost of any reconstruction, rehabilitation, addition, alteration, repair or other improvement of a structure shall be established by a detailed written contractor’s estimate. The estimate shall include, but not be limited to: the cost of materials (interior finishing components, structural components, utility and service equipment); sales tax on materials; building equipment and fixtures, including heating and air conditioning and utility meters; labor; built-in appliances; demolition and site preparation; repairs made to damaged parts of the building worked on at the same time; contractor’s overhead; contractor’s profit; and grand total. Items to be excluded include: cost of plans and specifications; survey costs; permit fees; outside improvements such as septic systems, water supply wells, landscaping, sidewalks, fences, yard lights, irrigation systems, and detached structures such as garages, sheds, and gazebos.
2. **Federal Emergency Management Agency (FEMA)** - The federal agency that administers the National Flood Insurance Program (NFIP).
3. **Finished Living Space** –Finished living space can include, but is not limited to, a space that is heated and/or cooled, contains finished floors (tile, linoleum, hardwood, etc.), has sheetrock walls that may or may not be painted or wallpapered, and other amenities such as furniture, appliances, bathrooms, fireplaces and other items that are easily damaged by floodwaters and expensive to clean, repair or replace. A fully enclosed area below the base flood elevation (BFE) cannot have finished living space and needs to be designed for exposure to flood forces. This space can only to be used for parking, building access or limited storage.
4. **Historic Structure** – Any structure that is: (a) Listed individually in the National Register of Historic Places (a listing maintained by the Department of the Interior) or preliminarily

- determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; (b) Certified or preliminarily determined by the Secretary of the Interior as contributing to the historic significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; (c) Individually listed on a state inventory of historic places in states with historic preservation programs which have been approved by the Secretary of the Interior; or (d) Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either: (1) By an approved state program as determined by the Secretary of the Interior or (2) Directly by the Secretary of the Interior in states without approved programs.
5. **Market Value** – Market value of the structure shall be determined by [**an independent appraisal by a professional appraiser; the property’s tax assessment, minus land value; the replacement cost minus depreciation of the structure; the structure’s Actual Cash Value** – Old Saybrook should choose one of the methods presented here and state it in the definition].
 6. **Sand Dunes** – Naturally occurring accumulations of sand in ridges or mounds landward of the beach.
 7. **Violation** – Failure of a structure or other development to be fully compliant with the community’s floodplain management [**ordinance/regulations**]. A structure or other development without required permits, lowest floor elevation documentation, flood-proofing certificates or required floodway encroachment calculations is resumed to be in violation until such time as that documentation is provided.

Ordinance: Section 5.2. Standards for Streams without Established Base Flood Elevation, Floodways, and/or Flood Mapping:

Please note that citation 5.2.5 is only a requirement for communities with AH or AO designated zones. If your community does not have either of these zones designated on your FIRMs, please remove this requirement. If the town wishes to keep this requirement as a general requirement for a designated A or AE zone, please remove the AH or AO zone wording and modify the requirement to fit the desired designated zones.

Part Two: Required Sections to Add to Current Ordinance

Please add the following required sections to your ordinance (suggested language is cited from the state’s model floodplain regulations):

1. **Severability Section** – Copy of ordinance received for review did not have this section. The following is suggested language cited from the state’s model floodplain regulations for use in developing said section:

If any section, subsection, paragraph, sentence, clause, or phrase of this ordinance should be declared invalid for any reason whatsoever, such decision shall not affect the remaining portions of this ordinance, which shall remain in full force and effect; and to this end the provisions of this ordinance are hereby declared to be severable.

1. **Compensatory Storage** - The water holding capacity of the floodplain, except those areas that are tidally influenced, shall not be reduced. Any reduction caused by filling, new construction, or substantial improvements involving an increase in footprint to the structure shall be compensated for by deepening and/or widening of the floodplain. Storage shall be provided on-site, unless easements have been gained from adjacent property owners; it shall be provided within the same hydraulic reach and a volume not previously used for flood storage; it shall be hydraulically comparable and incrementally equal to the theoretical volume of flood water at each elevation, up to and including the 100-year flood elevation, which would be displaced by the proposed project. Such compensatory volume shall have an unrestricted hydraulic connection to the same waterway or water body. Compensatory storage can be provided off-site if approved by the municipality.
2. **Equal Conveyance** - Within the floodplain, except those areas which are tidally influenced, as designated on the Flood Insurance Rate Map (FIRM) for the community, encroachments resulting from filling, new construction or substantial improvements involving an increase in footprint of the structure, are prohibited unless the applicant provides certification by a registered professional engineer demonstrating, with supporting hydrologic and hydraulic analyses performed in accordance with standard engineering practice, that such encroachments shall not result in any (0.00 feet) increase in flood levels (base flood elevation). Work within the floodplain and the land adjacent to the floodplain, including work to provide compensatory storage shall not be constructed in such a way so as to cause an increase in flood stage or flood velocity.
3. **Aboveground Oil Tanks** - Above-ground storage tanks (oil, propane, etc.) which are located outside or inside of the structure must either be elevated above the base flood elevation (BFE) on a concrete pad, or be securely anchored with tie-down straps to prevent flotation or lateral movement, have the top of the fill pipe extended above the BFE, and have a screw fill cap that does not allow for the infiltration of flood water.
4. **Portion of Structure in Flood Zone** - If any portion of a structure lies within the Special Flood Hazard Area (SFHA), the entire structure is considered to be in the SFHA. The entire structure must meet the construction requirements of the flood zone. The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. Decks or porches that extend into a more restrictive flood zone will require the entire structure to meet the standards of the more restrictive zone.

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5. **Structures in Two Flood Zones** - If a structure lies within two or more flood zones, the construction standards of the most restrictive zone apply to the entire structure (i.e., V zone is more restrictive than A zone; structure must be built to the highest BFE). The structure includes any attached additions, garages, decks, sunrooms, or any other structure attached to the main structure. (Decks or porches that extend into a more restrictive zone will require the entire structure to meet the requirements of the more restrictive zone.)
6. **No Structures Entirely or Partially Over Water** - New construction, substantial improvements and repair to structures that have sustained substantial damage cannot be constructed or located entirely or partially over water.

Once these revisions are made to Old Saybrook's *Floodplain Management Ordinance*, and the community formally adopts these revisions to its floodplain management ordinance along with the new effective FEMA FIS and FIRMs, Old Saybrook will be fully compliant with program standards. Please provide this office with a draft copy of the revised ordinance at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the new ordinance updates are adopted, this office will need a certified copy to forward to FEMA, Region I. Final adoption should take place no later than the date that FEMA will provide the town in its upcoming *Letter of Final Determination*.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, or would like an electronic version of our model floodplain regulations from where the language for the above stated comments had been cited or a copy of our higher regulatory standards developed for use with the model floodplain regulation document, please contact me by telephone at (860) 424-3779, or by email at karen.michaels@po.state.ct.us.

Sincerely,

Karen A. Michaels
Environmental Analyst
Flood Management Section
Inland Water Resources Division

cc: Michael A. Pace, First Selectman, Town of Old Saybrook
Sam Bell, FEMA, Region I
Carla Feroni, CTDEP
File: Old Saybrook Community File: Ordinance/Regulations

February 4, 2013

Ann Brown
Zoning Enforcement Officer
Town of Old Lyme
52 Lyme Street
Old Lyme, CT 06371

RE: Review of the Town of Old Lyme's Flood Hazard Zoning Regulations (Section 4.4), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Ms. Brown:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Old Lyme must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Old Lyme on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 4.4.2 Identification of District with bold text provided below.

4.4.2 Identification of District. The Flood Plain Zone is the area identified as the "Special Flood Hazard Areas" (SFHA) by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013 (Panels 09011C0451J, 09011C0452J, 09011C0453J, 09011C0454J, 09011C0458J, 09011C0459J, 09011C0461J, 09011C0462J, 09011C0464J, 09011C0466J, 09011C0467J, 09011C0468J, 09011C0486J)** and July 18, 2011 (**Panels 09011C0456G, 09011C0457G**), and other supporting data applicable to the Town of Old Lyme, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file in the Old Lyme Town Clerk's office.

It is optional to update the definition of “Substantial Damage” in Section 4.4.3 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

gg. Substantial Damage means damage of any origin sustained by a Structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

It is optional to update Section 4.4.6.5 a. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

4.4.6.5 a. Location. All Buildings and Structures shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is optional at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Old Lyme’s flood hazard zoning regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Old Lyme will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Bonnie Reemsnyder, First Selectwoman (w/o attachments)
Ron Rose, Sanitarian (w/o attachments)
John Flower, Interim Building Official (w/o attachments)
Kim Groves, Land Use Technician (w/o attachments)
Kim Barrows, Land Use Technician (w/o attachments)
Christopher Markesich, FEMA Region I
File: Old Lyme NFIP File: Ordinance/Regulations

August 2, 2012

Christine Nelson
Town Planner
Town of Old Saybrook
Town Hall
302 Main Street
Old Saybrook, CT 06475-1741

RE: Review of the Town of Old Saybrook's Flood Plain Management Ordinance (Chapter 128), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Middlesex County, Connecticut

Dear Ms. Nelson:

On September 22, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Middlesex County. **These revised coastal FIRM panels will become effective on February 6, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Old Saybrook must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Old Saybrook on August 6, 2012 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Article III, Section 128-7 with bold text provided below. The underlined text in the second paragraph below is optional and can be added at the discretion of the community.

Article III General Provisions, 128-7. Basis for establishing special flood hazard areas.

The special flood hazard areas (**SFHA**) identified by the Federal Emergency Management Agency in its Flood Insurance Study (**FIS**) for **Middlesex County, Connecticut**, dated **February 6, 2013**, with accompanying Flood Insurance Rate Maps (**FIRM**), dated **February 6, 2013 (Panels 09007C0341J, 09007C0342J, 09007C0343J, 09007C0344J, 09007C0353J, 09007C0361J, 09007C0362J, 09007C0363J, 09007C0364J) and August 28, 2008 (Panels 09007C0333G and 09007C0334G), and other supporting data**, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this chapter. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained **from FEMA**.

The SFHA includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE is also identified as a Coastal High Hazard Area. SFHAs are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for

a specific location. Also included in the SFHA are areas of potential, demonstrable or historical flooding, including any area contiguous with, but outside the SFHA identified by FEMA, and where the land surface elevation is lower than the base flood elevation (BFE) as shown in the FIS, and the where the area is not protected from flooding by a natural or man-made feature. **The FIRM and FIS are on file in the Land Use Office, Town Hall, Old Saybrook.**

Please update Article VII, Section 128-25 D. with the bold text provided below.

Article VII Variance Procedures, 128-25. Criteria for variances.

D. The Town Engineer shall maintain the records of all appeal actions and report any variances to the Federal Emergency Management Agency (**FEMA**) **in its biennial report.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the Coastal AE Zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once the required revisions are made to Old Saybrook's floodplain management ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Old Saybrook will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Carl P. Fortuna, First Selectman (w/o attachment)
Christina Costa, Zoning Enforcement Officer (w/o attachment)
Don Lucas, Building Inspector (w/o attachment)
Geoff Jacobson, Town Engineer (w/o attachment)
Christopher Markesich, FEMA, Region I (w/o attachment)
File: Old Saybrook NFIP File: Ordinance/Regulations



January 7, 2013

Richard Talamelli
Environmental Planner
City of Stamford
Government Center
888 Washington Boulevard
Stamford, CT 06901

RE: Review of the City of Stamford's Flood Prone Area Regulations (Section 7.1), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Talamelli:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of Stamford must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of Stamford on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood prone area regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial damage" in Article III, Section 7.1 Flood Prone Area Regulations, B. Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

42. Substantial Damage means damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Article III, Section 7.1 Flood Prone Area Regulations, B. Definitions with the bold text provided below.

43. Substantial Improvement means any combination of repairs, reconstruction, alteration, or improvements to a structure, taking place during a five (5) year period, the cumulative cost of which equals or exceeds fifty percent (50%) of the market value of the structure as determined at the beginning of such five (5) year period. The market value of the structure should be (1) the appraised value of the

structure prior to the “**start of construction**” of the initial repair or improvement, or (2) in the case of damage, the value of the structure prior to the damage occurring. **This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.** For the purposes of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include any improvement project required to comply with existing health, sanitary or safety code specifications which are **the minimum** necessary to assure safe living conditions **and which have been previously identified by the local code enforcement official.**

Please update Article III, Section 7.1 Flood Prone Area Regulations, C. General Requirements, 2. Basis for establishing special flood hazard areas with the bold text provided below.

2. Basis for Establishing Special Flood Hazard Areas. Special flood hazard areas are identified utilizing the base flood elevation data developed by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09001C0512G, 09001C0516G, 09001C0517G, 09001C0518G, 09001C0519G, 09001C0536G) and June 18, 2010 (Panels 09001C0344F, 09001C0363F, 09001C0364F, 09001C0365F, 09001C0366F, 09001C0368F, 09001C0369F, 09001C0501F, 09001C0502F, 09001C0503F, 09001C0504F, 09001C0506F, 09001C0507F, 09001C0508F, 09001C0509F), and other supporting data**, and other supporting data applicable to the City of Stamford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this Section. Since mapping is legally adopted by reference into this regulation it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA. Special flood hazard areas are determined utilizing the base flood elevation (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are only approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. Special flood hazard areas include:

It is optional to update Article III, Section 7.1 Flood Prone Area Regulations, D. Provisions for Flood Hazard Reduction, 3. Provisions Applicable to Coastal High Hazard Areas, a. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

a. Location Landward of **the Connecticut Coastal Jurisdiction Line.** All new construction or substantial improvement shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can

potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Stamford's flood prone area regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Stamford will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Michael Pavia, Mayor (w/o attachment)
Norman Cole, Acting Director, Planning & Zoning (w/o attachment)
Robert DeMarco, Building Official (w/o attachment)
Christopher Markesich, FEMA Region I (w/o attachment)
File: Stamford NFIP File: Ordinance/Regulations

February 4, 2013

David Atkinson
Zoning Enforcement Officer
Borough of Stonington
P.O. Box 95
26 Church Street
Stonington, CT 06378

RE: Review of the Borough of Stonington's Flood Protection Regulations (Section 1.3 and 3.3.2), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Atkinson:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Borough of Stonington must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Borough of Stonington on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 3.3.2.2 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

z. Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before-damaged condition would equal or exceed fifty percent (50%) of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 3.3.2.2 Definitions with the bold text provided below. A similar definition of "Substantial Improvement" is also included in Section 1.3. Please update the definition in Section 1.3 to read the same as the text below.

aa. Substantial Improvements: Any combination of repairs, reconstruction, alteration or improvements to a structure taking place over a three-year period in which the cumulative cost equals or exceeds fifty percent (50%) of the market value of the structure **before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage", regardless**

of the actual repair work performed. The market value of the structure should be: (1) the appraised value of the structure prior to the “**start of construction**” of the initial repair or improvement; or (2) in the case of damage, the value of the structure prior to the damage occurring. For the purposes of this definition, “Substantial Improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include any **project for improvement of a structure to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

Please update Section 3.3.2.3, Identification of Flood Hazard Areas and Flooding Elevation, with bold text provided below.

Flood hazard areas (areas of special flood hazard) and flood elevations shall be identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013**, and other supporting data applicable to the Borough of Stonington, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location. The FIRM and FIS are on file in the office of the Borough Clerk.

It is optional to update Section 3.3.2.6 e. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

e. All construction in a V zone shall be landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Borough of Stonington's flood protection regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, the Borough of Stonington will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the borough. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Paul Burgess, Warden, P.O. Box 328 (w/o attachments)
Christopher Markesich, FEMA Region I
File: Borough of Stonington NFIP File: Ordinance/Regulations



February 4, 2013

Larry Sullivan
Town Engineer
Town of Stonington
152 Elm Street
Stonington, CT 06378

RE: Review of the Town of Stonington's Flood Hazard Overlay District Regulations (Section 7.7) and Definitions (Section 1.2), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Sullivan:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Stonington must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Stonington on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 1.2.2 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

Substantial Damage. Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed fifty percent of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 1.2.2 with the bold text provided below.

Substantial Improvement. Any combination of repairs, reconstruction, alteration, or improvements to a structure, taking place during a one (1) year period, in which the cumulative cost equals or exceeds fifty percent of the market value of the structure **before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure shall be (1) the appraised value of the structure prior to the **"start of construction"** of the initial repair or improvement, or (2) in the case of

damage, the value of the structure prior to the damage occurring. For the purposes of this definition, “Substantial Improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include any project for improvement of a structure **to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

Please update Sections 7.7.1, 7.7.2.1, and 7.7.2.2 with bold text provided below.

7.7.1 The base flood elevation and Special Flood Hazard Area shall be identified by the **Federal Emergency Management Agency (FEMA) in its** Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013 (Panels 09011C0389J, 09011C0414J, 09011C0526J, 09011C0527J, 09011C0528J, 09011C0529J, 09011C0531J, 09011C0532J, 09011C0533J, 09011C0534J, 09011C0536J, 09011C0551J, 09011C0552J, 09011C0553J, 09011C0554J)** and July 18, 2011 (**Panels 09011C0387G, 09011C0391G, 09011C0392G, 09011C0393G, 09011C0394G, 09011C0411G, 09011C0412G, 09011C0413G**), and other supporting data applicable to the Town of Stonington, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

7.7.2.1 Flood Hazard Areas shall be those identified on the Flood Insurance Rate Maps for New London County, Connecticut, Federal Emergency Management Agency, dated **August 5, 2013 (Panels 09011C0389J, 09011C0414J, 09011C0526J, 09011C0527J, 09011C0528J, 09011C0529J, 09011C0531J, 09011C0532J, 09011C0533J, 09011C0534J, 09011C0536J, 09011C0551J, 09011C0552J, 09011C0553J, 09011C0554J)** and July 18, 2011 (**Panels 09011C0387G, 09011C0391G, 09011C0392G, 09011C0393G, 09011C0394G, 09011C0411G, 09011C0412G, 09011C0413G**), and any revision thereto.

7.7.2.2 The Floodway and Floodway Fringe shall be those areas identified on the Flood Insurance Rate Maps (FIRM), New London County, Connecticut, Federal Emergency Management Agency, dated **August 5, 2013 (Panels 09011C0389J, 09011C0414J, 09011C0526J, 09011C0527J, 09011C0528J, 09011C0529J, 09011C0531J, 09011C0532J, 09011C0533J, 09011C0534J, 09011C0536J, 09011C0551J, 09011C0552J, 09011C0553J, 09011C0554J)** and July 18, 2011 (**Panels 09011C0387G, 09011C0391G, 09011C0392G, 09011C0393G, 09011C0394G, 09011C0411G, 09011C0412G, 09011C0413G**), and any revision thereto.

It is optional to update Section 7.7.8.3.1 with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

7.7.8.3.1 All new construction or substantial improvement shall be located 100 feet landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to the Town of Stonington's flood hazard overlay district regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, the Town of Stonington will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Edward Haberek, Jr., First Selectman (w/o attachments)
Wayne Greene, Building Official (w/o attachments)
Joe Bragaw, Director of Public Works (w/o attachments)
Joe Larkin, Zoning Enforcement Officer (w/o attachments)
Candace Palmer, Zoning Enforcement Officer (w/o attachments)
Keith Brynes, Town Planner (w/o attachments)
Christopher Markesich, FEMA Region I
File: Town of Stonington NFIP File: Ordinance/Regulations



January 7, 2013

Gary Lorentson
Planning & Zoning Administrator
Town of Stratford
Town Hall
2725 Main Street
Stratford, CT 06615

RE: Review of the Town of Stratford's Flood Damage Prevention Ordinance (Chapter 102), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Lorentson:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Stratford must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Stratford on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing flood damage prevention ordinance. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial damage" in Section 102-5 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE - Damage of ANY origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed fifty (50%) percent of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 102-5, Definitions with the bold text provided below.

SUBSTANTIAL IMPROVEMENT – Any combination of repairs, reconstruction, alteration or improvements to a structure taking place over a one (1) year period in which the cumulative cost equals or exceeds fifty (50%) percent of the market value of the structure. The market value of the structure should be the appraised value of the structure using the cost approach to value method prior to the **"start of construction"** of the initial repair or improvement or, in the case of damage, the value of the structure

prior to the damage occurring. **This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed.** For the purpose of this definition “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term shall include the cumulative cost of any repairs, reconstruction or improvement for which less than one year has transpired between issuance of a certificate of occupancy and the issuance of a subsequent permit. The term does not, however, include any improvement project required to comply with existing state or local health, sanitary or safety code specifications **which have been previously identified by the local code enforcement official and which are the minimum** necessary to assure safe living conditions or any alteration of a **historic** structure listed on the National Register of Historic Places or a State Inventory of Historic Places, **provided that the alteration will not preclude the structure’s continued designation as a historic structure.**

Please update Section 102-7, Basis for establishing areas of special flood hazard with the bold text provided below.

Section 102-7. Basis for establishing areas of special flood hazard.

The areas of special flood hazard are identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate **Maps (FIRM)**, dated **July 8, 2013 (Panels 09001C0434G, 09001C0441G, 09001C0442G, 09001C0443G, 09001C0444G, 09001C0451G, 09001C0452G, 09001C0453G, 09001C0461G, 09001C0463G) and June 18, 2010 (Panels 09001C0294F, 09001C0313F, 09001C0314F, 09001C0431F, 09001C0432F, 09001C0433F)**, and other supporting data applicable to the Town of Stratford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this chapter. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained from FEMA. The areas of special flood hazard include any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on a FIRM. Zone VE is also identified as a Coastal High Hazard Area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFE’s provided on a FIRM are only approximate (rounded up or down) and should be verified with the BFE’s published in the FIS for a specific location. The Flood Insurance Study and Flood Insurance Rate Maps are on file in the Town Hall, Stratford, Connecticut.

It is optional to update Section 102-19 Coastal high-hazard area, A. Location of structures with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

- A. Location of structures. All **new construction, substantial improvements**, buildings or structures shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has

developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Stratford's flood damage prevention ordinance and the community formally adopts these revisions and the new effective FEMA FIRMs, Stratford will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: John A. Harkins, Mayor (w/o attachment)
John Casey, Town Engineer (w/o attachment)
Brian Donovan, Building Official (w/o attachment)
John Rusatsky, Zoning Enforcement Officer (w/o attachment)
Christopher Markesich, FEMA Region I (w/o attachment)
File: Stratford NFIP File: Ordinance/Regulations

February 4, 2013

Thomas Wagner
Planning Director
Town of Waterford
15 Rope Ferry Road
Waterford, CT 06385

RE: Review of the Town of Waterford's Flood Hazard Area Regulations (Section 25.3), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New London County, Connecticut

Dear Mr. Wagner:

On November 15, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New London County. **These revised map panels will become effective on August 5, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Waterford must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Waterford on February 5, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial Damage" in Section 25.3.2 with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

26. Substantial Damage - means damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **"Substantial Damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of "Substantial Improvement" in Section 25.3.2 with the bold text provided below.

27. Substantial Improvement - means any combination of repairs, reconstruction, alteration, or improvements to a structure, taking place during the life of a structure in which the cumulative cost equals or exceeds fifty percent of the current market value of the structure **before the "start of construction" of the improvement. This term includes structures which have incurred "substantial damage", regardless of the actual repair work performed.** The market value of the structure should be 1) the market value of the structure prior to the **"start of construction"** of the initial repair or improvement as

determined by the cost approach, or 2) in the case of damage, the value of the structure prior to the damage occurring. For the purposes of this definition, “substantial improvement” is considered to occur when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. The term does not, however, include any project for improvement of a structure **to correct existing violations of state or local health, sanitary, or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions.**

Please update Section 25.3.3 C. with bold text provided below.

C. These regulations shall also apply to areas of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New London County, Connecticut, dated **August 5, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), dated **August 5, 2013 (Panels 09011C0361J, 09011C0362J, 09011C0363J, 09011C0364J, 09011C0477J, 09011C0481J, 09011C0483J, 09011C0484J, 09011C0491J, 09011C0492J, 09011C0501J, 09011C0503J, 09011C0511J) and July 18, 2011 (Panels 09011C0336G, 09011C0337G, 09011C0339G, 09011C0341G, 09011C0342G, 09011C0343G, 09011C0344G, 09011C0482G)**, and other supporting data applicable to the Town of Waterford, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a **Coastal High Hazard Area**. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update Section 25.3.5 Design Standards, G. Coastal High Hazard Areas, 7. with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

G. 7. All new construction or substantial improvements shall be located at least 25 feet landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 feet breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Waterford's flood hazard area regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Waterford will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Daniel Steward, First Selectman (w/o attachments)
Michael Glidden, Zoning Official (w/o attachments)
Christopher Markesich, FEMA Region I
File: Waterford NFIP File: Ordinance/Regulations



August 2, 2012

Meg Parulis
Town Planner
Town of Westbrook
Town Hall
866 Boston Post Road
Westbrook, CT 06498

RE: Review of the Town of Westbrook's Floodplain Management Area Zoning Regulations (Sec. 5.00.00), revised Flood Insurance Rate Map (FIRM) panels and Flood Insurance Study (FIS) associated with the coastal re-delineation for Middlesex County, Connecticut

Dear Ms. Parulis:

On September 22, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Middlesex County. **These revised coastal FIRM panels will become effective on February 6, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Westbrook must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Westbrook on August 6, 2012 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update section 5.04.02, with bold text provided and removing strike-through text.

5.04.02 The Floodplain Management Area shall consist of the Special Flood Hazard Areas (SFHA) identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Middlesex County, **Connecticut and Incorporated Areas**, dated **February 6, 2013**, and accompanying Flood Insurance Rate Maps (FIRM), **dated February 6, 2013 (Panels 09007C0317J, 09007C0336J, 09007C0337J, 09007C0338J, 09007C0339J, 09007C0341J, 09007C0343J) and August 28, 2008 (Panels 09007C0310G, 09007C0326G, 09007C0328G, 09007C0329G, 09007C0333G)**, and other supporting data, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this Regulation. Since mapping is legally adopted by reference into this Regulation, it must take precedence when more restrictive until such time as a map amendment or map revision is obtained from FEMA.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At

this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to adopt VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality's ordinance or regulations upon request to add the necessary LiMWA language.

Once the required revisions are made to Westbrook's floodplain regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Westbrook will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Noel Bishop, First Selectman (w/o attachment)
Nancy Rudek, Zoning Enforcement Officer (w/o attachment)
Roger Zito, Building Official (w/o attachment)
Christopher Markesich, FEMA, Region I (w/o attachment)
File: Westbrook NFIP File: Ordinance/Regulations



January 7, 2013

Harry S. Eberhart
Assistant City Planner
City of West Haven
355 Main Street, 3rd floor
West Haven, CT 06516

RE: Review of the City of West Haven's Floodplain Management Zoning Regulations (Article 7, Section 70), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for New Haven County, Connecticut

Dear Mr. Eberhart:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for New Haven County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the City of West Haven must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the City of West Haven on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

Please update Section 70.3, Floodplain Management District Maps, with the bold text provided below.

The Floodplain Management District is an area of special flood hazard identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for New Haven County, Connecticut, dated **July 8, 2013**, accompanying Flood Insurance Rate Maps (FIRM), dated **July 8, 2013 (Panels 09009C0437J, 09009C0439J, 09009C0443J, 09009C0551J, 09009C0552J)** and December 17, 2010 (**Panels 09009C0428H, 09009C0436H, 09009C0438H, 09009C0441H, 09009C0556H**), and other supporting data applicable to the City of West Haven and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into this regulation it must take precedence until such time as a map amendment or map revision is obtained from FEMA. The area of special flood hazard includes any area shown on the FIRM as Zones A, AE, and VE, including areas designated as a floodway on the FIRM. Zone VE is also identified as a coastal high hazard area. Areas of special flood hazard are determined utilizing the base flood elevations (BFE) provided on the flood profiles in the Flood Insurance Study (FIS) for a community. BFEs provided on a Flood Insurance Rate Map (FIRM) are approximate (rounded up or down) and should be verified with the BFEs published in the FIS for a specific location.

It is optional to update the definition of "Substantial Damage" in Section 70.10 Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

SUBSTANTIAL DAMAGE: Damage of any origin sustained by a structure, whereby the cost of restoring the structure to its pre-damaged condition would equal or exceed 50 percent of the market value of the structure before the damage occurred. **“Substantial Damage” also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update the definition of “Substantial Improvement” in Section 70.10, Definitions with the bold text provided below and remove any text with strike-through.

SUBSTANTIAL IMPROVEMENT: Any repair, reconstruction, or improvement of a structure, taking place over a one year period, the cost of which equals or exceeds fifty percent (50%) of the market value of the structure (as determined by the cost approach to value, the quantity survey method, the segregated cost method or the square foot method) as determined at the beginning of such one year period before the **“start of construction”** of the improvement or repair ~~is started~~, or if the structure has been damaged and is being restored, before the damage occurred. This term includes structures that have incurred “substantial damage”, regardless of the actual repair work performed. (For purposes of this definition “substantial improvement” is considered to occur when the first alteration any wall, ceiling, floor or other structural part of the building commences, whether or not that alteration affects the external dimension of the structure.) The term does not, however, include either (1) any project for improvement of a structure to correct existing violations of state or local health, sanitary or safety code specifications which have been identified by the local code enforcement official and which are the minimum necessary to assure safe living conditions, or (2) any alteration of a **“historic structure”**, provided that the alteration will not preclude the structure’s continued designation as a “historic structure”.

It is optional to update Section 70.16, subpart 2., with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

2. All new construction or substantial improvement shall be located landward of the reach of the **Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101.**

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to West Haven's floodplain management zoning regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, West Haven will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: John M. Picard, Mayor (w/o attachments)
Meredith L. Allen, Commissioner, Planning & Development (w/o attachments)
Frank Gladwin, Building Official (w/o attachments)
Abdul Quadir, City Engineer (w/o attachments)
Christopher Markesich, FEMA Region I
File: West Haven NFIP File: Ordinance/Regulations



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January 7, 2013

Laurence Bradley, Director
Planning & Zoning Department
Town of Westport
Town Hall
110 Myrtle Avenue
Westport, CT 06880

RE: Review of the Town of Westport's Flood Plain Regulations (Section 31-11), revised Flood Insurance Rate Map panels and Flood Insurance Study associated with the coastal re-delineation for Fairfield County, Connecticut

Dear Mr. Bradley:

On October 30, 2011, the Federal Emergency Management Agency (FEMA) presented your community with revised preliminary Flood Insurance Rate Map (FIRM) panels associated with the coastal re-delineation project for Fairfield County. **These revised map panels will become effective on July 8, 2013.** In order for your community to remain eligible to participate in the National Flood Insurance Program (NFIP), the Town of Westport must adopt revised regulations that include the new date for these panels. FEMA issued a Letter of Final Determination (LFD) to the Town of Westport on January 8, 2013 outlining these requirements. In order to assist the community in this map revision process, the CTDEEP has reviewed your community's existing floodplain management regulations. Comments or words written in **bold type** indicate the changes needed for minimum compliance with program standards. Text in italics is for explanation purposes.

It is optional to update the definition of "Substantial damage" in Section 5, Definitions with bold text provided below. As currently defined, substantial damage would have to occur in only one flood event for a property owner to file an Increased Cost of Compliance (ICC) claim through their flood insurance policy. This text change allows for a cumulative substantial damage definition where two separate flood event with damage below 50% can be added together to reach the 50% threshold.

Substantial Damage: Damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed fifty (50%) percent of the market value of the structure before the damage occurred. **"Substantial damage" also means flood-related damages sustained by a structure on two separate occasions during a 10-year period for which the cost of repairs at the time of each such flood event, on the average, equals or exceeds 25 percent of the market value of the structure before the damage occurred.**

Please update Section 31-11.2 with bold text provided below.

Section 31-11.2 Location

All land, buildings, structures and uses located within the 100 year Flood area shall be subject to the provisions of these regulations:

The Special Flood Hazard Areas (**SFHA**) are those identified by the Federal Emergency Management Agency (FEMA) in its Flood Insurance Study (FIS) for Fairfield County, Connecticut, dated **July 8, 2013**, and accompanying Flood Insurance Rate Maps (**FIRM**), dated **July 8, 2013 (Panels 09001C0411G, 09001C0413G, 09001C0414G, 09001C418G, 09001C0532G, 09001C0551G, 09001C0552G, 09001C0553G, 09001C0556G)** and June 18, 2010 (**Panels 09001C0392F, 09001C0394F, 09001C0403F, 09001C0404F, 09001C0412F, 09001C0416F, 09001C0534F**), and other supporting data applicable to the Town of Westport, and any subsequent revisions thereto, are adopted by reference and declared to be a part of this regulation. Since mapping is legally adopted by reference into the chapter, it must take precedence when more restrictive until such time as a map amendment is obtained from FEMA.

It is optional to update Section 31-11.3.5 (a) with bold text provided below. The federal minimum required language is “located landward of the reach of mean high tide”. Communities should determine if the new Connecticut Coastal Jurisdiction Line (CJL) is at least as restrictive as mean high tide in their community for regulatory purposes. If this is the case, the CJL may be easier to use for permitting purposes.

31-11.3.5 (a) All New Construction **and Substantial Improvements** shall be located landward of the reach of **the Connecticut Coastal Jurisdiction Line as defined in CGS 22a-359 as amended by Public Act 12-101**, except for accessory **docks, landings, ramps and piers**.

These revised coastal panels will now also depict the Limit of Moderate Wave Action (LiMWA) boundary line, the landward limit of waves 1.5 feet in height, also termed the coastal AE zone. Beginning in 2012, the LiMWA will be shown on all future coastal FIRM panels in Connecticut. The CTDEEP has developed the attached guidance document for coastal municipalities that explains the LiMWA and contains model regulatory language which is **optional** at this time for inclusion in local floodplain zoning regulations or ordinances. This model language can be included if the community chooses to regulate construction in the LiMWA area to VE zone building standards. At this time, FEMA does not impose floodplain management requirements or special insurance ratings based on the LiMWA delineations. The LiMWA is provided by FEMA for informational purposes only. Because the 1.5 foot breaking wave can potentially cause foundation failure, FEMA and the CTDEEP are encouraging coastal communities to consider adopting VE zone building standards for new construction and substantial improvements within the LiMWA zone. The CTDEEP is available to review your municipality’s ordinance or regulations upon request to add the necessary LiMWA language.

Once these revisions are made to Westport’s floodplain management regulations and the community formally adopts these revisions and the new effective FEMA FIRMs, Westport will be fully compliant with program standards. Please provide this office with a draft copy of the revised regulations at least one month prior to formal adoption by the town. With those revisions, please provide a schedule for public hearing and adoption. Once the revised regulations are adopted, this office will need a certified copy to forward to FEMA Region I.

Thank you for your attention and cooperation in this matter. If you have any questions regarding this review or the specific requirements discussed in this letter, please contact me by telephone at (860) 424-3537, or by email at diane.ifkovic@ct.gov.

Sincerely,

Diane S. Ifkovic
Environmental Analyst III
State NFIP Coordinator
Inland Water Resources Division
Flood Management Program

cc: Gordon F. Joseloff, First Selectman (w/o attachment)
Michelle Perillie, Planning Assistant (w/o attachment)
Alicia Mozian, Director of Conservation (w/o attachment)
Peter Ratkiewich, Town Engineer (w/o attachment)
Stephen Smith, Building Official (w/o attachment)
Christopher Markesich, FEMA Region I (w/o attachment)
File: Westport NFIP File: Ordinance/Regulations

Exhibit 3

Copy of Notice Transmitting Notice of Final Public Review of Proposed Activities in a 100-Year Floodplain and Wetland

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant – Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs

These programs will serve 1-4 unit residential properties predominately within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program

The State will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,680.87 acres in Fairfield County; 59,200.98 acres New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has made a final determination that there is no practicable alternative to locating the proposed activities

in the floodplain or wetland as summarized in this notice. This notice satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Reasons why the Proposed Actions Must be Located in the Floodplain

The OORR, SSRR and EXP Programs will provide funding to repair or rebuild on previously developed parcels. These programs are designed to recover the primary and rental residences, (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further harm to the communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many residents are dependent on seasonal and year-round employment in the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection and flood-proofing of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state: The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only after other priorities have been met. 2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed; DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and

small businesses that have been able to address their own needs without immediate assistance will be considered only after other priorities have been met. 3) No-action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. A No-Action alternative would not address the State's need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. To be eligible for OORR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>

Evonne M. Klein, Commissioner, DOH

PROBATE NOTICES

NOTICE TO CREDITORS
ESTATE OF
Harriet G. Rashba

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 4, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Christine L. Panzo, Chief Clerk

The fiduciary is:

Rachel Berman
c/o Mario J. Zangari, Esq.
Zangari, Cohn,
Cuthbertson, P.C.
59 Elm Street, Suite 400
New Haven, CT 06510
Susan Engelhardt
c/o Mario J. Zangari, Esq.
Zangari, Cohn,
Cuthbertson, P.C.
59 Elm Street, Suite 400
New Haven, CT 06510
Howard Rashba
c/o Mario J. Zangari, Esq.
Zangari, Cohn,
Cuthbertson, P.C.
59 Elm Street, Suite 400
New Haven, CT 06510
Norman H. Rashba
c/o Mario J. Zangari, Esq.
Zangari, Cohn,
Cuthbertson, P.C.
59 Elm Street, Suite 400
New Haven, CT 06510

NOTICE TO CREDITORS
ESTATE OF
Josephine S. Feustel, AKA
Regina Feustel

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated September 25, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Christine L. Panzo, Chief Clerk

The fiduciary is:

Michael Feustel, c/o
William S. Colwell, Esq.
One Hamden Center
2319 Whitney Avenue
Suite 1D
Hamden, CT 06518

NOTICE TO CREDITORS
ESTATE OF
Leonard E. Rubin

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 24, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:

Bruce I. Okrant,
c/o William S. Colwell, Esq.
One Hamden Center
2319 Whitney Avenue,
Suite 1D
Hamden, CT 06518
205275

NOTICE TO CREDITORS
ESTATE OF
Henry L. Kraybill

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 31, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:

Robert H.G. Kraybill, c/o
Whitney M Lewendon Esq.
Coan, Lewendon, Gulliver
& Miltenberger, LLC,
495 Orange Street,
New Haven, CT 06511
April R. Cervero, c/o
Whitney M Lewendon Esq.
Coan, Lewendon, Gulliver
& Miltenberger, LLC
495 Orange Street
New Haven, CT 06511
206236

PROBATE NOTICES

NOTICE TO CREDITORS
ESTATE OF
Agnes Madden

The Hon. Clifford D. Hoyle, Judge of the Court of Probate, Derby Probate District, by decree dated December 24, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Deborah Meshell, Asst Clerk

The fiduciary is:

Loretta Powers,
c/o Timothy P. Dillon, Esq.,
Sheehy & Dillon,
303 Wakelee Ave,
Ansonia, CT 06401
205279

NOTICE TO CREDITORS
ESTATE OF
Mary Ellen Tarrant

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 13, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:

Steven P. Ciardiello, Esq.
2840 Whitney Avenue
Hamden, CT 06518

NOTICE TO CREDITORS
ESTATE OF
Wanda Werner

The Hon. Beverly Streit-Kefalas, Judge of the Court of Probate, Milford - Orange Probate District, by decree dated December 16, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Elizabeth Davis, Clerk

The fiduciary is:

Gary Werner, c/o Shelby
L. Wilson, Esq., Berchem,
Moses & Devlin, P.C.,
75 Broad Street
Milford, CT 06460
205271

PROBATE NOTICES

NOTICE TO CREDITORS
ESTATE OF
Russell Hitchcock, AKA
Russell R. Hitchcock

The Hon. Mark J. DeGennaro, Judge of the Court of Probate, West Haven Probate District, by decree dated January 23, 2014, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Gail Carroll, Clerk

The fiduciary is:

Andrew J. Campbell, Esq.
The Law Offices of
Andrew J. Campbell
1052 Main Street, Suite 14
Branford, CT 06405
213220

NOTICE TO CREDITORS
ESTATE OF
Albert P. Lehman

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 20, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:

Ann P. Lehman, c/o
Ronald C. Osach, Esq.
Silverstein & Osach, P.C.
P.O. Box 1727
234 Church Street,
Suite 903
New Haven, CT 06507
205258

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Refrigerator, 6mos. old, white. Amana, perfect working condition. 28x62 1/8x29 3/4. \$250. or best offer. Must pick up. Call (203) 228-0112

FURNITURE

Elec. outdr.grill \$50. 2 wrought iron chairs \$50(e), nite stand + lamp \$50. sew.mach.w/tbl \$50. Henredon drum tbl \$50. 78" rec plyr+tbl \$50. 203-453-6141

Traditional Cherry Curio Cabinet, 3 shelves, glass, 3 drawers, w/light. 6 1/2 ft. high x 2 1/2 ft. wide. \$450. Excellent condition. Call 203-469-4800.

PASSENGER CARS

Buick Century, 2001, 4 dr sedan, 6 cyl, 117K mi, new brakes, tires, tune up, wipers, brand new AM/FM stereo, runs well. \$3000. 203-228-0075.

NISSAN MAXIMA - 2000. 4 dr sedan. AT, 6cyl, 152k mi., silver, sunroof, leather, newer tires, check eng. light on. needs TLC. \$2200. Call 203-892-2400.

LEGAL NOTICES

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:
To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs
These programs will serve 1-4 unit residential properties predominately within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program
The State will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,680.87 acres in Fairfield County; 59,200.98 acres New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain
The OORR, SSRR and EXP Programs will provide funding to repair or rebuild on previously developed parcels. These programs are designed to recover the primary and rental residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further harm to the communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many residents are dependent on seasonal and year-round employment in the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection and flood-proofing of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered
The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state: The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only after other priorities have been met. 2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed; DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and small businesses that have been able to address their own needs without immediate assistance will be considered only after other priorities have been met. 3) No-action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. A No-Action alternative would not address the State's need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. To be eligible for OORR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at http://www.ct.gov/doh

Evonne M. Klein, Commissioner, DOH
210866

LEGAL NOTICE
TOWN OF GUILFORD
INVITATION TO BID #26-1314
CONSTRUCTION OF
CHITTENDEN PARK TRAILHEAD BOARDWALK

The Town of Guilford is seeking competitive bids to construct Chittenden Trailhead boardwalk to the Town beach located off Seaside Avenue. Sealed Bids will be due on Thursday February 13, 2014 at 2:00 p.m. at the office of the First Selectman, on the second floor of Town Hall, 31 Park Street, Guilford, CT 06437 at which time they will be opened publicly. Bids received after this date and time will be rejected. Sealed Bid envelopes (including overnight packaging) should be clearly labeled with bid number, bid title and marked "time sensitive". Printed bid specifications may be obtained in the Office of the First Selectman, for a non-refundable purchase price of \$50.00 by check made payable to the Town of Guilford or by compact disc (CD) (to be printed by bidder) for purchase price of \$10.00.

A mandatory pre-bid site visit will be held at Chittenden Park on Thursday February 6, 2014 at 10:00 a.m. Any questions regarding the specifications may be directed, in writing only, to maynardr@ci.guilford.ct.us the Director of Parks and Recreation Department with a copy to the Purchasing Department at millmanp@ci.guilford.ct.us.

Each bidder will be required to submit to the Office of the First Selectman, their original proposal with one (1) copy and a bid bond or cashier's check in the amount of ten percent (10%) of the base bid. Each bidder shall honor the bid price for ninety (90) business days from the date of the bid opening, without modification. Upon award of the bid, the winning bidder shall be bound by the bid proposal price throughout the contract period.

The Town of Guilford reserves the right to reject any or all bids; or to waive defects in same, if it deems such to be in the best interest of the Town.

Joseph S. Mazza, First Selectman

214310

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PUBLIC NOTICES

NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS

JANUARY 30, 2014

STATE OF CONNECTICUT DEPARTMENT OF HOUSING (DOH)
505 HUDSON STREET
HARTFORD, CT 06106
(860) 270-8261

On or about February 7, 2014 DOH will submit a request to the U.S. Department of Housing and Urban Development (HUD) for the release of Community Development Block Grant - Disaster Recovery (CDBG-DR) funds under Title I of the Housing and Community Development Act of 1974, as amended and the Disaster Relief Appropriations Act, 2013 (Public Law 113-2), for the following programs located in communities most impacted by Superstorm Sandy (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]):

Owner-Occupied Rehabilitation and Rebuilding Program (OORR) - \$30,000,000
Funding to meet unmet needs for structural repair or replacement of 1-4 unit owner-occupied primary residences damaged by Superstorm Sandy located in any of the designated disaster areas.

Scattered Site Rehabilitation and Rebuilding Program (SSRR) - dedicated portion of the \$26,000,000 allocated to Multi-family Housing
Funding to meet unmet needs for structural repair or replacement of 1-4 unit rental properties, except "second homes" in any of the designated disaster areas but primarily in Fairfield and New Haven Counties.

EXP/Hurricane Sandy Business Disaster Relief Program (EXP) - \$4,000,000 (activities involving construction)
Funding to meet the unmet needs of small businesses (less than 100 employees), through matching grants, related to structural damage in communities most impacted by the storm including the costs of structural repair or replacement of damaged property and construction or leasehold improvements.

The proposed categories of actions identified in the above programs were found to be categorically excluded under HUD regulations at 24 CFR Part 58 from the National Environmental Policy Act (NEPA) requirements. In accordance with §58.15, a tiered review process has been completed, whereby a broad analysis of the applicable environmental laws and authorities has been conducted for the target areas to ascertain the likelihood of impacts to those laws and authorities, and the level of assessment required for compliance when individual projects are ripe for review. For each site specific activity, DOH or its agent will complete a Statutory Worksheet, in accordance with Sec. 58.35.

An Environmental Review Record (ERR) that documents the environmental determinations for these projects and more fully describes the tiered review process cited above, is on file at DOH, Community Development Block Grant-Disaster Recovery Program 505 Hudson Street, 2nd Floor, Hartford, CT 06106 and may be examined or copied weekdays 8:30 A.M. to 4:30 P.M.

PUBLIC COMMENTS

Any individual, group, or agency may submit written comments on the ERR to Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106. DOH encourages electronic submittal of comments to CT.Housing.Plans@ct.gov. All comments received by February 6, 2014 will be considered by DOH prior to authorizing submission of a Request for Release of Funds and Certification to HUD.

RELEASE OF FUNDS

DOH certifies to HUD that Evonne M. Klein in her official capacity as Commissioner consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under NEPA and related laws and authorities, and allows DOH to utilize federal funds and implement the Programs.

Under the Disaster Relief Appropriations Act, 2013 (P.L. 113-2), also known and referred to as the Hurricane Sandy Supplemental Appropriation (H.R. 152), the Secretary may immediately release funds without holding the Request Release of Funds (Form 7015.15) for the 15 days required by Section 104(g) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(g)) and 24 CFR 58.73 if the project is Categorically Excluded under NEPA. HUD may immediately accept the Request Release of Funds and issue an Authority to Use Grant Funds (AUGF) (Form 7015.16) or equivalent letter. This provision is limited to the Hurricane Sandy Supplemental Appropriations Notice.

Evonne M. Klein, Commissioner, DOH

PUBLIC NOTICES

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs

These programs will serve 1-4 unit residential properties predominately within the floodplain, in Special Flood Hazard Areas.

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No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. This inspection hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>

Evonne M. Klein, Commissioner, DOH

PUBLIC NOTICES

LEGAL NOTICE

Deputy Harbor Master - Stamford Harbor Management Commission looking for qualified candidates to be considered to fill the position of Deputy Harbor Master. Send Resume to: Maria Goncalves, City of Stamford-SHMC, 90 Magee Ave., Stamford, CT 06902 or fax to (203)325-1696, no later than February 10, 2014. Minimum Qualifications:
• Registered Voter & Resident of Stamford, CT
• CT Safe Boating Certificate
• Have a strong working knowledge of Stamford Harbor and Stamford Harbor Management Plan
• Own a properly registered and insured vessel Suitable for duties of Dept. Harbor Master
• Meet other appropriate qualifications that may be required by the Harbor Management Commission

NOTICE OF PUBLIC AUCTION
A lien is claimed by Largo Management LLC on 21' Wellcraft Boat blue white inboard outboard #CT 7686BE last known address of Owner: Vernal Hoston 700 Summer St 4L. Auction is Feb 6, 2014 12pm w/ inspections at 11am @ 80 Largo Drive Stamford

STATE OF CONNECTICUT SUPERIOR COURT JUVENILE MATTERS

ORDER OF NOTICE

JD-JM-61EL Rev. 12-04
C.G.S. 45a-716(c), 46b-129(a), 52-52
Pr. Bk.Sec.11-6, 11-7

Notice to: Kenneth Smith, father of child born on 1/3/2014 to C. Morain of parts unknown

A petition/motion has been filed seeking:

The petition, whereby the court's decision can effect your parental rights, if any, regarding minor child(ren) will be heard 2/27/2014 at 10:00 am at 60 Housatonic Avenue Bridgeport CT 06604

Hearing on an Order of Temporary Custody will be heard on 1/31/2014 at 9:15 am at 60 Housatonic Avenue Bridgeport CT 06604

Therefore, ORDERED, that notice of the hearing of this petition be given by publishing this Order of Notice once, immediately upon receipt, in the Stamford Advocate a newspaper having a circulation in Stamford CT

JUDGE (PRINT OR TYPE)
Hon. Burton A. Kaplan

Elizabeth Ochchipinti

DATE SIGNED
1/21/2014

RIGHT TO COUNSEL: Upon proof of inability to pay for a lawyer, the court will provide one for you at court expense. Any such request should be made immediately at the court office where your hearing is to be held.

GENERAL HELP WANTED

ADMINISTRATIVE ASSISTANT
Full time experienced needed for pediatric practice in Danbury, CT. Excellent interpersonal and phone etiquette skills. Spanish a must. Please email resume to oplmmmed@att.net

ADMIN ASSISTANT - PT Extremely organized, knowledgeable MS Office. PC & Mac. Scheduling, billing, filing etc. \$17.50/hr in home office in Greenwich. 203-625-4770

AUTO BODY TECH.
Own tools & Exp. Apply in person at: 64 Fort Point St., Norwalk, CT or Norwalk Auto Craft 203-866-1815

BAIL BOND AGENTS - FT / PT
Begin a new career, High School diploma & clean criminal record req'd. Currently lic'd agents a plus. Willing to train. Send Resume to: Graham Bail Bonds, 630 Meriden Waterbury Tpke Southington, CT 06489

DRIVER-
Tow Truck Driver with Exp. Days & Evening positions avail. Call 203-323-8231

TAG SALES GREENWICH

TAG SALES GREENWICH

TAG-ALONG ESTATE SALES

FABULOUS GREENWICH MANSION
56 Dingtletown Road, Greenwich, CT
Fri & Sat Jan 31 & Feb 1 10AM - 4PM

Large foyer lantern fixture, crystal chandelier, pr. carved marble top demilune tables, antique carved sconces, pr. carved pedestals, mahogany dining table & chairs, down sofa, mahogany chest, carved Bergeres, gilt mirror, antique bround pedestal table, bamboo bench, card table & chairs, pr. antique lamps, pine chest, washstand, Terry Frost print, Carmen Garcia print, decorative art, Tiffany, Waterford, Royal Doulton, Swarovski Premier swan, Aram, sterling flatware, crystal, cut glass, silver, comic books, baseball cards, jewelry, leather books, books, Biedermeier clock, William Yeo wood carving, wicker furn, antique headboards, English mahogany bracket foot tallboy, dressing tbl, uph. headboard, bdrm set, BRUNSWICK PRESTIGE regulation size POOL TABLE, copper brass, Olympus Pen400 Camera, Universal exercise equip., Brown Jordan outdoor furniture, ping pong table, etc.

DIRECTIONS: Hutch to Merritt Pkwy N., Exit 31 North Street, left 1 mile to left on 56 Dingtletown Rd, follow police parking.

GENERAL HELP WANTED

ELECTRICIAN
E2 electrician & exp'd apprentice for high end residential wiring. Benefits + 401k!
Bellagamba Electric, Inc. Ridgefield, Email resume & work exp & ref's to bellelec82@aol.com

ELECTRICIAN, E-2 - Full Time Permanent opportunity with large Stamford based Co. Must be committed, self-motivated, self-disciplined, 5 plus yrs' experience. Bnft's Inc. Medical/Dental/ 401k. Call 203-327-6907.

HEALTHCARE & EMPLOYMENT OPS

MEDICAL BILLER - Exp'd Biller needed for busy multi-specialty practice. Exp. a must. F/T, benefits. Fax resume to 203-845-9168

NURSE

We are recruiting a wound nurse to provide clinical consultation in collaboration with the wound care physician. This person will also serve as a resource in wound/skin/management and document and track all wounds within the facility. Candidate must demonstrate solid organizational skills.

- Qualifications
- Requires a valid RN license.
 - Knowledge of current standards of practice in wound care.
 - Current clinical experience in wound care
 - Wound care certification preferred -WOCN
 - CPR certification

This position is a 16 hr/wk P/T position. Please send resume for consideration to Donna Esposito DON at Regency Heights of Stamford (F) 203-351-0913 or call 203 351-8332.

HEALTHCARE & EMPLOYMENT OPS

R.N. SUPERVISOR every other Saturday & Sunday 11-7. Minimum four years experience, LTC and or sub acute management experience preferred. Must be clinically & professionally current & competent in knowledge & practice. Current CPR certification or ability to obtain is required. Contact Donna Esposito, DON, Regency Heights of Stamford 203-351-8332. Fax your resume to 203-351-0913

SITUATIONS WANTED

AIDE/COMPANION W/15YRS exp. is avail days, nights, & w/ends to care for the elderly. Own car, exc refs. Please call 203-219-1390

ANA GONALEZ is looking for FT position as a babysitter with 8 years experience. Travel intrtnl./domestic. 914-625-0727

ATTENTION

The advertisers in this classification are providing a service.

EUROPEAN LADY looking for cleaning service or housekeeping work. Experienced, excellent references, Call 203-504-4090.

EXCLUSIVE CARE Certified Nurses Aide. Greenwich only. 203-869-2275

HOUSECLEANING for Apt, houses & offices. Many years of experience, Thorough cleaning. Also do laundry, ironing & errands. Reliable. Own transportation. Call 914-625-7969 or 914-564-7006

I AM A HOUSEKEEPER and I will do your general cleaning, lite cooking & errands. Have my own car, 20yrs exp & references. 203-561-6959

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Fun work and flexible scheduling!

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Specializing in tree removal, stump clearing, storm damage, lawn grinding. 65ft cherry pickers. Free estimates & insured. 203-952-8448

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Public Notices

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential effect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs These programs will serve 1-4 unit residential properties predominately within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program

The State will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,680.87 acres in Fairfield County; 59,200.78 acres New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain

The OORR, SSRR and EXP Programs will provide funding to repair or rebuild on previously developed parcels. These programs are designed to recover the primary and rental residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further harm to the communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many residents are dependent on seasonal and year-round employment in the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection and flood-proofing of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state. The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only if the assistance will be considered only after the completion of rehabilitation and/or mitigation activity that has already been completed; DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and small businesses that have been able to address their own needs without immediate assistance will be considered only after their own needs have been met. 3) No-action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. A No-Action alternative would not address the need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. To be eligible for OORR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

- Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
- Be constructed with materials and utility equipment resistant to flood damage;
- Be constructed by methods and practices that minimize flood damage; and
- Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance (24 C.F.R. 58.6 (b)).

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

- All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program (Sections 25-68 of the Connecticut General Statutes).
- For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance (24 C.F.R. 58.6 (a) (1)). For structures funded by EXP for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
- In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>.

Evonne M. Klein, Commissioner, DOH

Legal Notice - Request for Proposals and Application for Certification

The Connecticut Department of Labor (DOL) solicits applications for the certification of existing and proposed Individual Development Account programs consistent with criteria established by DOL under the authority of Connecticut General Statutes 31-51w through 31-51see, inclusive, and the regulations, sections 31-51ddd-1 to 31-51ddd-16, promulgated thereunder. Additionally, this solicitation collects proposals for funding under the same statutory authority. In order to be eligible for funding, an applicant's IDA program must have been certified under the criteria established by DOL and defined in the solicitation.

Copies of the Solicitation for Proposals and Applications for Certification including a copy of the regulations are available for download from the Connecticut Department of Labor website at <http://www.ctdol.state.ct.us/ida/idahome.htm>.

To request hard copies of this Solicitation, contact:

Marie Cianciolo
Welfare to Work Unit
Connecticut Department of Labor
200 Folly Brook Boulevard
Wethersfield, CT 06109
Voice: 860-263-6753
E-mail: marie.cianciolo@ct.gov

Responses to this Request for Proposals will be received at the Welfare to Work Unit, Connecticut Department of Labor, 200 Folly Brook Boulevard, Wethersfield, CT 06109. Proposals must be clearly labeled:
• "Application for Connecticut Individual Development Account Initiative Certification and Funding Proposal" or
• "Application for Individual Development Account Certification"

Submissions must be received at the preceding address no later than 3:30 p.m. on Friday, March 14, 2014. DOL will not consider postmark date as the basis for meeting submission deadline. Any response received after the specified date and time shall be returned unopened.

DOL expects to announce program awards in May 2014. IDA programs are expected to be operational on July 1, 2014.

DOL reserves the right to reject any and all proposals or cancel this procurement at any time if it is deemed to be in the best interest of the State of Connecticut.

Public Notices

TOWN OF MONTVILLE TAXES DUE JANUARY 1, 2014

All persons liable to pay taxes to the Town of Montville are hereby notified that I have a warrant to levy and collect a Town Tax of twenty nine and six tenths mills (29.06) on the dollar on the Levy of October 2012.

Motor Vehicle Supplemental Taxes for vehicles purchased after October 1, 2012 and before August 1, 2013 are due and payable January 1, 2014. Taxes remaining unpaid after February 3, 2014 will be reported delinquent to the Motor Vehicle Department as required by law. Renewal of ALL registrations will be denied until ALL taxes are paid. To obtain a clearance for Motor Vehicle Department all motor vehicle taxes must be paid in cash, money order or certified check.

The second installment of Real Estate Taxes on the Levy of October 1, 2012 are due and payable January 1, 2014. Please contact the Tax Collector's office for a bill if you are a new owner, paid off a mortgage or re-financed since July 1, 2013. Said taxes not paid on February 3, 2014 will become delinquent and subject to interest at the rate of one and one-half percent (1 1/2%) per month from the due date. Minimum interest charge is \$2.00 per bill. Failure to receive a bill does not invalidate the tax or respective penalties should the tax become delinquent. (State Statute 12-130 & 12-146)

Taxes may be paid on the Town of Montville website by credit card (2.95% fee additional) or by electronic check (\$2.95).

For the purpose of collecting said tax I will be at the office of the Tax Collector, Montville Town Hall, 310 Norwich-New London Turnpike, Uncasville, CT between the hours of 8:00 AM and 4:30 PM, Monday thru Friday. Closed on December 24th At 1 pm & 25th, 2013 & January 2 & 3, 2014.

Dated at Montville, CT this 12th day of December 2013.

Joan Zujuis, CCMC
Montville Tax Collector

Docket No.: KNL-CV-11-6011257-5
THE CADLE COMPANY V. CLARK, ROBERT, et al.

NOTICE TO:

ALL UNKNOWN PERSONS, CLAIMING OR WHO MAY CLAIM ANY RIGHTS, TITLE, INTEREST OR ESTATE IN OR LIEN OR ENCUMBRANCE UPON THE REAL PROPERTY DESCRIBED IN THIS COMPLAINT, ADVERSE TO THE PLAINTIFF WHETHER SUCH CLAIM OR POSSIBLE CLAIM BE VESTED OR CONTINGENT.

The plaintiff has named you as a defendant in the complaint brought to the above named court seeking inter alia title to and discharge of a certain mortgage encumbering a parcel of land known as 123 Tipping Road in the Town of Stonington, County of New London, and State of Connecticut. This complaint was returnable to the above named court on 2/11/14 and is now pending therein.

The court finds that the defendant(s) listed below have not appeared in this action, and, so far as the plaintiff knows, have not received actual notice of the institution or pendency of it; that so far as is known each resides at addresses unknown.

Now therefore, it is hereby ordered that further notice of the institution and pendency of this action be given to each such defendant by some proper officer causing a true and attested copy of this order to be published in THE NEW LONDON DAY once a week for TWO successive weeks, commencing on or before 2/2/2014 and that return of such service be made to this court.

By the Court, (Cosgrove, J) on 12/24/13
S. Purcell, Office Clerk

LEGAL NOTICE

The Montville Zoning Board of Appeals at its meeting held on January 22, 2014, took the following action:

Paul E. Chase 213-2BA-2: An application for an appeal of the decision of the Zoning Enforcement Officer for the issuance of a Zoning Permit to Green Falls Associates, LLC for a three bedroom home on the property located at 310 Cherry Lane, (Oakdale) Montville, CT. As shown on Assessor's Map #14; Lot #23-9 Rathbun Hill Road

Maps and documentation concerning the above applications are on file in the office of the Planning Department, Montville Town Hall, Montville, CT.

Dated at Montville, CT, this 23 day of January 2014.
MONTVILLE ZONING BOARD OF APPEALS
John R. MacNeil, Chairman

16560
City of Groton, Connecticut
Department of Utilities
Invitation to Bid

Lawn and Grounds
Maintenance

GU-14-02

The City of Groton, Department of Utilities, is requesting formal bids for Lawn and Grounds Maintenance. This work involves maintaining grounds for Water and Electric operations, dams, pump stations, tanks, watershed areas, and fence lines.

Sealed bids for the above work will be received at the Project Management Office of the Department of Utilities, 1240 Poquonock Road, Groton, Connecticut 06340 until 10:00 a.m., prevailing time, on Tuesday, February 18, 2014 at which place and time said bids will be publicly opened and read aloud.

Required bid form and bid specifications are available at the Project Management Office of the Department of Utilities, at the above address, between 8:00 a.m. and 3:00 p.m., Monday - Friday.

For any questions, please contact David Corrallo, Project Manager at 860-446-4033.

Public Notices

STATE OF CONNECTICUT REQUEST FOR PROPOSAL JOINT COMMITTEE ON LEGISLATIVE MANAGEMENT

Notice is hereby given pursuant to Section 2-71p of the Connecticut General Statutes, as amended, that the Joint Committee on Legislative Management of the Connecticut General Assembly has issued a Request for Proposal for CT-N Character Generators, JCLM14RE60050.

Proposal responses are due no later than 12:00 noon on March 5, 2014. All Proposals must be submitted in accordance with the specifications and forms supplied in the specifications. Forms and specifications are available in the Office of Legislative Management, Room 5100 Legislative Office Building, Hartford, CT 06106 (Phone 860-240-0100; Fax 860-240-0122).

This Request for Proposal is posted on the portal website which can be found at the following address: http://www.biznet.ct.gov/scp_search/BidResults.aspx?groupid=128.

Responses must be received by the time and date indicated above at the Office of Legislative Management, Room 5100, Legislative Office Building, Hartford, CT 06106.

STATE OF CONNECTICUT REQUEST FOR BID JOINT COMMITTEE ON LEGISLATIVE MANAGEMENT

Notice is hereby given pursuant to Section 2-71p of the Connecticut General Statutes, as amended, that the Joint Committee on Legislative Management of the Connecticut General Assembly has issued a Request for Bid for the CT STATE VETERANS MEMORIAL CONSTRUCTION - JCLM14RE60021.

Bid responses are due no later than February 27, 2014 at 12:00 pm (noon). All Bids must be submitted in accordance with the specifications and forms supplied in the specifications. Forms and specifications are available in the Office of Legislative Management, Room 5100 Legislative Office Building, Hartford, CT 06106 (Phone 860-240-0100; Fax 860-240-0122). This Request for Bid is posted on the portal website which can be found at the following address: http://www.biznet.ct.gov/scp_search/BidResults.aspx?groupid=128.

Responses must be received by the time and date indicated above at the Office of Legislative Management, Room 5100 Legislative Office Building, Hartford, CT 06106.

LEGAL NOTICE OF DECISION SALEM ZONING BOARD OF APPEALS

Notice is hereby given that the Salem Zoning Board of Appeals has rendered the following decision at their regular meeting held on January 23, 2014. The decisions are filed in the office of the Town Clerk, Salem, Connecticut.

#14-01-01 R. Vadnais, Applicant John Coleman, Owner. 9 Rathbun Hill Road, Salem, CT 06420

Section 4.1-1 required lot size minimum 80,000 sq.ft. to 44,373 sq.ft.

Section 4.6 Net Buildable area, required 40,000 sq.ft. to 10,100 sq.ft.

Approved: Section 4.4.1 required setback of 50 ft. from front road (RT 354) to 38.7ft.

Section 4.4.1 required setback of 50 ft. from front road (Rathbun Hill Road) to 28.3ft.

Assessor Map #14; Lot #23-9 Rathbun Hill Road

Kate Bellandese, Chairman

Notes of Interest

★ CT SCRAP Will buy your scrap steel, copper & aluminum. 33 Pequot Rd Uncasville 860-848-3366

Automobiles

02 LEXUS: IS300, Silver, leather, 4DR. A/T, tinted; belt done. LOADED! Great Deal! \$4800. 860 501 4592

04 VOLVO: S40, Non Turbo, 4cyl, 4DR. LOADED! A/T, Leather, S/R, Great Deal! \$3900. Call 860 501 4592.

2005 JEEP WRANGLER, 33k, 6spd, Hardtop, Many Extras. Adult Owned! \$14,900 Call 860-442-6591

2006 Dodge Stratus, SXT - 4DR, 4cyl, A/T, 125k, Fully Loaded, New Brakes, Struts, Tires, X-Cond Inside & Out. \$3000. Call 860-303-3358

Wanted Automotive

ROSS RECYCLING WILL BUY YOUR Junk Cars, Trucks, Trailers Pick Up is Available Call 860-948-3366

Flooring - Resurfacing

Ceramic Tile, Vinyl, Carpet, Hardwood expertly installed. *Your floor or mine* FREE EST. HIGHS39595 Tim Bartlett 860-319-7426

Construction

Construction, Paving Layings, Snow Grinding, Insured, Skid Steer experience. Email resume to Patricia.nat@gmail.com or Fax 860-448-8399

Public Notices

STATE OF CONNECTICUT DEPARTMENT OF HOUSING (DOH) 505 HUDSON STREET HARTFORD, CT 06106 (860) 270-8261

NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS

On or before February 7, 2014 DOH will submit a request to the U.S. Department of Housing and Urban Development (HUD) for the release of Community Development Block Grant - Disaster Recovery (CDBG-DR) funds under Title I of the Housing and Community Development Act of 1974, as amended and the Disaster Relief Appropriations Act, 2013 (Public Law 113-2), for the following programs located in communities most impacted by Superstorm Sandy (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]):

Owner-Occupied Rehabilitation and Rebuilding Program (OORR) - \$30,000,000 Funding to meet unmet needs for structural repair or replacement of 1-4 unit owner-occupied primary residences damaged by Superstorm Sandy located in any of the designated disaster areas.

Scattered Site Rehabilitation and Rebuilding Program (SSRR) - dedicated portion of the \$26,000,000 allocated to Multi-Family Housing Funding to meet unmet needs for structural repair or replacement of 1-4 unit rental properties, except "second homes" in any of the designated disaster areas but primarily in Fairfield and New Haven Counties.

EXP/Hurricane Sandy Business Disaster Relief Program (EXP) - \$4,000,000 (activities involving construction) Funding to meet the unmet needs of small businesses (less than 100 employees), through matching grants, related to structural damage in communities most impacted by the storm including the costs of structural repair or replacement of damaged property and construction or leasehold improvements.

The proposed categories of actions identified in the above programs were found to be categorically excluded under HUD regulations at 24 CFR Part 58 from the National Environmental Policy Act (NEPA) requirements. In accordance with 58.15, a tiered review process has been completed, whereby a broad analysis of the applicable environmental laws and authorities has been conducted for the target areas to ascertain the likelihood of impacts to those laws and authorities, and the level of assessment required for compliance when individual projects are ripe for review. For each site specific activity, DOH or its agent will complete a Statutory Worksheet, in accordance with Sec. 58.35.

An Environmental Review Record (ERR) that documents the environmental determinations for these projects and more fully describes the tiered review process cited above, is on file at DOH, Community Development Block Grant-Disaster Recovery Program 505 Hudson Street, 2nd Floor, Hartford, CT 06106 and may be examined or copied weekdays 8:30 A.M. to 4:30 P.M.

PUBLIC COMMENTS

Any individual, group, or agency may submit written comments on the ERR to Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106. DOH encourages electronic submittal of comments to CT.Housing.Plans@ct.gov. All comments received by February 6, 2014 will be considered by DOH prior to authorizing submission of a Request for Release of Funds and Certification to HUD.

RELEASE OF FUNDS

DOH certifies to HUD that Evonne M. Klein in her official capacity as Commissioner consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under NEPA and related laws and authorities, and allows DOH to utilize federal funds and implement the Programs.

Under the Disaster Relief Appropriations Act, 2013 (P.L. 113-2), also known and referred to as the Hurricane Sandy Supplemental Appropriation (H.R. 152), the Secretary may immediately release funds without holding the Request Release of Funds (Form 7015.15) for the 15 days required by Section 104(g) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(g)) and 24 CFR 58.73 if the project is categorically excluded under NEPA. HUD may immediately release the Request Release of Funds and issue an Authority to Use Grant Funds (AUGF) (Form 7015.16) or equivalent letter. This provision is limited to the Hurricane Sandy Supplemental Appropriations Notice.

Evonne M. Klein, Commissioner, DOH

Public Notices

CDL DRIVERS Tanker and Hazmat a must! Excellent Pay! Please call if interested at 860-886-5508

HARRY'S TAXI DRIVERS WANTED

Call John at 860-225-8773

Antiques/Collectibles/Art

Chest - Re-upholstered, great for storing blankets \$100 860-460-6530

Fortune Magazines - A lot of 30 1935-1947 Fortune Magazines in excellent condition, \$200 for lot 860-460-6530

Ladro Sailor Boy with Yacht - 9.5 tall by 4 wide on Base, excellent condition. Asking \$125. 617-291-9999

Soda Mug - Vintage Heavy Glass A & W Root Beer Mini Mug w/Orange Arrow Logo. VG Con. \$10. 860.535.0099

Boys Northface Jacket - Fleece and down size XL asking \$50. 860-572-3965

ALL BREED PUPPIES STATEWIDE.PETS.COM 1-800-245-PETS

Mix Breed: 8wks, All Shots & Wormed, Male & Female, \$300. READY TO GO!! Call 860-389-7777

1AA SEASONED FIREWOOD Quality Hardwood, Cut, Split & Delivered. Full Cord \$200. CALL 860-464-7174

Garage Sale Leftovers 50/50/46 wooden coil bin - Excellent condition/call access panel/WITH COAL Asking \$400. 617-291-9998

Clothing Boys Northface Jacket - Fleece and down size XL asking \$50. 860-572-3965

Coal, Wood & Fuels 1AA SEASONED FIREWOOD Quality Hardwood, Cut, Split & Delivered. Full Cord \$200. CALL 860-464-7174

Entertainment Center - Very Good condition \$400 860-333-4666

Framed Mirror 27 by 35 - 3 inch pine frame. Excellent condition \$150 or best 617-291-9998

SOLID CHERRY WOOD BEDROOM SET - Queen Size Bed, Dresser w/Mirror, Bureau, 2 Night Stands. \$1,200.00. 860-303-8074

table - antique empire style table that is 17.5" wide that opens up to a 35"x35" card table \$100 860-460-6530

Table - Gate leg table, solid maple only \$150 860-460-6530

wardrobe - Antique with 3 drawers, 2 cabinets and full length closet hanger clothes \$200 860-460-6530

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PUBLIC NOTICES

LEGAL NOTICE: The City of Shelton is seeking to engage the services of a Consulting Engineering Firm to provide engineering services for the preparation of contract plans and documents for the following transportation project: **State Project No. 126-163 Housatonic Riverwalk Extension - Phase 3**

The Housatonic Riverwalk Extension involves the design and construction of the Phase 3 project extending 1,300 linear feet along the Housatonic River from the northern terminus of Phase 2 to the intersection with Canal Street. The Riverwalk will be a new 10-12' wide decorative surface ADA compliant facility with landscaping, fencing, lighting and other design elements consistent with previous sections of the Riverwalk.

The Consulting Engineering firm selected may also be required to provide survey, prepare environmental documents and perform construction inspection. The projected construction cost is expected to be in the range of \$1,200,000.00.

Firms responding to this request should be of adequate size and sufficiently staffed to perform the assignment described above.

The Consulting Engineering firm will be evaluated and selected based on design and technical competence, the capacity and capability to perform the work within the time allotted, past record of performance, and knowledge of Federal, State and Municipal procedures, appropriately weighted in descending order of importance.

The design fee will be negotiated on a Lump Sum basis. The Disadvantaged Business Enterprise (DBE) sub-consultant goal will be no less than ten percent (10%) of the original agreement value.

The selected firm must meet all Municipal, State and Federal affirmative action and equal employment opportunity practices.

A letter of interest, together with general information on the firm and proposed sub-consultants, the firm's brochure, current Federal Form SF330, experience of the firms, and resumes of key personnel shall be addressed to: City of Shelton, c/o Shelton Economic Development Corporation 475 Howe Avenue, Suite 202, Shelton, Connecticut, 06484. Additionally, all interested firms must submit a detailed statement including the organizational structure under which the firm proposes to conduct business.

Proposed sub-consultants should be clearly identified. The relationship to any "parent" firm or subsidiary firm, with any of the parties concerned, must be clearly defined.

Personnel in responsible charge of the projects will be required to possess and maintain a valid Connecticut Professional Engineer's License. All letters of interest must be postmarked by a U. S. Post Office (if mailed) or brought to the SEDC, 475 Howe Avenue, Suite 202, Shelton, Connecticut, at the above address (if hand delivered) no later than 4 PM on Friday, February 21, 2014.

Responses received or postmarked after this date will not be considered.

Personnel in responsible charge of the projects will be required to possess and maintain a valid Connecticut Professional Engineer's License. All letters of interest must be postmarked by a U. S. Post Office (if mailed) or brought to the SEDC, 475 Howe Avenue, Suite 202, Shelton, Connecticut, at the above address (if hand delivered) no later than 4 PM on Friday, February 21, 2014.

Responses received or postmarked after this date will not be considered.

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APARTMENTS FOR RENT

BRIDGEPORT
\$100 Early Pay Discount!
Studio, 1-4 BR, H/HW Included.
Renovated, HWD Flrs, Secure Bldg.
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1BR, ht/ht wtr incl. 2BR, hdwd floors, tile kitch. 3BR, hdwd floors, tile kitch, W/D hkup. 4BR, 2baths. 5BR, 2baths, half duplex. All apts Section 8 ready. Shelter +, Connections & all programs. Call 203.572.8691

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A BRIGHT YEAR AHEAD
BRIDGEPORT-3BR/1ST FL.
\$1100; 2nd fl. \$1050. CT Ave. Also: 2br/1st fl, 189 Wells St. \$1200. Call 203-895-4131
bridgeportapartmentsforrent.com

BRIDGEPORT 1BRS available. Located near Hospitals. \$750-\$850/monthly. Tenant pays utils. Credit check. No pets. 203-520-8875

BRIDGEPORT STUDIOS
HT, HW, W/W, prkng, appliances, laundry, 203-767-5573 or 203-371-5339

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LOOK HERE
BRIDGEPORT SPACIOUS remodeled 1BR. Free HT/HW. Incl: refrig/stov, osp & laundry. Sec. 8 ok. 340 Palisade Av. \$775/m. 203-384-1844

Wow!!!!
BRIDGEPORT CLEAN, lrg. 1br. Includes HT, HW, refrig, stove & carp. Onsite Indry & prkg. No dogs. 85 Union Ave. \$675/m. 203-384-1844

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BRIDGEPORT #1 Newly Renov'd 1, 2, 3 & 4BRs. Must see! W/D hkup. Section 8 welcomed. Call 203-209-9617

PUBLIC NOTICES

CITY OF BRIDGEPORT PLANNING & ZONING COMMISSION PUBLIC HEARING NOTICE

The re-schedule of the January 27th public hearing of the Planning & Zoning Commission of the City of Bridgeport, CT will be held on **Monday, February 10, 2014 at 6:00 pm** in the City Council Chambers, 45 Lyon Terrace, Bridgeport, relative to the following:

(14-01) 8-24 Referral - Petition of the City of Bridgeport Office of Planning & Economic Development (OPED) - Requesting under Sec. 8-24 of the CT. General Statute a favorable recommendation for the sale of 17 (seventeen) city-owned parcels.

(14-02) 8-24 Referral - Petition of the City of Bridgeport Office of Planning & Economic Development (OPED) - Requesting under Sec. 8-24 of the CT. General Statute a favorable recommendation for the sale of 35 (thirty-five) city-owned parcels.

(14-06) 8-24 Referral - Petition of the City of Bridgeport Office of Planning & Economic Development (OPED) - Requesting under Sec. 8-24 of the CT. General Statute a favorable recommendation for the lease of city-owned land at 350 Waldemere Ave.

D-1 (13-74) 379 Bond St. (aka 1285 Boston Ave.) - Petition of City of Bridgeport School Building Committee - Seeking a zone change from I-L to R-C (Block 1901, Lot 1) beginning at a point on the westerly side of Bond Street, S 15° 46' 27" W a distance of 52.11' from a granite monument with disc, thence the following courses and distances: S 15° 46' 27" W a distance of 1297.54' to a point; N 74° 13'33" W a distance of 277.66' to a point; N 15° 46' 27" E a distance of 42.30' to a point; N 74° 13'33" W a distance of 308.62' to a point; N 15° 46' 27" E a distance of 1255.24' to a point; S 74° 13'33" E a distance of 586.28' sq.ft. +/- or 17.16 acres +/-, and is referenced as "topographic survey (partial) at (General Electric Company) 1285 Boston Avenue Bridgeport, Connecticut"; a special permit, and a site plan review to permit the construction of a 155,00 sq. ft. school building and sports fields in the proposed R-C zone.

(14-03) 2012 Boston Ave. - Petition of Cummings Enterprises, Inc - Seeking to expunge (the requested) condition #2 of an approval of a used car dealership license in an OR zone.

(14-04) 76 Glenwood Ave. - Petition of 76 Glenwood Avenue, LLC - Seeking under Sec. 14-54 of the CT General Statutes and Sec. 12-2 of the Zoning Regulations for a certificate of approval of location and the issuance of a used car dealership license in the existing commercial building in an OR-G zone.

(14-05) 169 Lakeview Ave. - Petition of Ryszard Iwakiewicz - Seeking a change of zone from R-A to R-B to permit the construction of two multi-family dwellings.

(14-07) 3255 Fairfield Ave. - Petition of Compound Training Systems - Seeking a special permit and a site plan review to permit the establishment of a personal training and athletic studio on the lower level of the existing mixed use building in conjunction with the proposed retail use in an OR zone.

(14-08) 1800 Commerce Dr. (aka 1782-1806 Commerce Dr.) - Petition of Lube Plus/Palisades, Inc - Seeking to expunge two conditions of approval to a petition granted by the Planning & Zoning Commission on October 28, 2013 to establish a general repairs license at the existing oil change center in an MU-LI zone.

(14-10) 375 Main St. - Petition of Housing Authority of the City of Bridgeport d/b/a Park City Communities - Seeking a site plan review and a coastal site plan review to permit the establishment of a 78-unit mixed income housing complex in the NCDV zone and coastal area.

The applications for all the above described matters are on file in the Zoning Department, Room 210, 45 Lyon Terrace and may be inspected during business hours, 9am to 5pm (Closed 12-1pm) Monday thru Friday. A copy of this notice has been filed in the City Clerk's Office.

CITY OF BRIDGEPORT PLANNING & ZONING COMMISSION
Mel T. Riley - Acting Chairperson

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the Board of Aldermen on behalf of the City of Shelton will conduct a public hearing on Thursday, February 13th, 2014 at City Hall, 54 Hill Street, Shelton, CT 06484 p.m. to discuss the Fiscal Year 2014 Community Development Block Grant program and to solicit citizen input.

Maximum award limits are \$700,000 for Public Facilities; \$700,000 for Public Housing Modernization of 25 units or less, or \$800,000 for 26 units and over; \$500,000 for Infrastructure; \$400,000 for Housing Rehabilitation Program for single towns, \$500,000 for two-town consortium, and \$600,000 for three or more Towns; \$25,000 for Planning Only Grants; \$500,000 for Economic Development Activities, and \$500,000 for Urgent Need.

Major activity categories are: Acquisition, Housing Rehabilitation, Public Housing Modernization, Community Facilities, Public Services, and Economic Development. Projects funded with CDBG allocations must carry out at least one of three National Objectives: benefit to low- and moderate-income persons, elimination of slums and blight, or meeting urgent community development needs.

The purpose of the public hearing is to obtain citizen's views on the city's community development and housing needs and review and discuss specific project activities in the areas of housing, economic development or community facilities which could be part of the city's Application for funding.

Also, the public hearing will be to give citizens an opportunity to make their comments known on the program and for approval of the Program Income Reuse Plan. If you are unable to attend the public hearing, you may direct written comments to Charlene DeFilippo, Director, Community Development, 54 Hill Street, Shelton, CT 06484 or you may telephone Director DeFilippo at 203-924-1555, x374. In addition, information may be obtained at the above address between the hours of 8:00 a.m. to 5:30 p.m. Tuesday through Friday.

The Board of Aldermen on behalf of the City of Shelton anticipates applying for the maximum grant amount of \$400,000 under the Housing Rehabilitation category. In addition, the City of Shelton will create a revolving loan fund with program income (principal and interest) generated from the grant for a housing rehabilitation loan program.

The City of Shelton promotes fair housing and makes all programs available to low- and moderate-income families regardless of age, race, color, religion, sex, national origin, sexual preference, marital status, or handicap.

If you are unable to attend the public hearing, you may direct written comments to Charlene DeFilippo, Director, Community Development, 54 Hill Street, Shelton, CT 06484 or you may telephone Director DeFilippo at 203-924-1555, x374. In addition, information may be obtained at the above address between the hours of 8:00 a.m. to 5:30 p.m. Tuesday through Friday. The hearing will also review and discuss the Town's prior Small Cities projects including any currently open or underway.

All are encouraged to attend. The hearing is accessible to the handicapped. Any disabled persons requiring special assistance or non-English speaking persons should contact Charlene DeFilippo, ADA Coordinator, at 203-924-1555, x374 at least five days prior to the hearing.

Equal Opportunity/Affirmative Action

PUBLIC NOTICES

NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS

JANUARY 30, 2014

STATE OF CONNECTICUT DEPARTMENT OF HOUSING (DOH)
505 HUDSON STREET
HARTFORD, CT 06106
(860) 270-8261

On or about **February 7, 2014** DOH will submit a request to the U.S. Department of Housing and Urban Development (HUD) for the release of Community Development Block Grant - Disaster Recovery (CDBG-DR) funds under Title I of the Housing and Community Development Act of 1974, as amended and the Disaster Relief Appropriations Act, 2013 (Public Law 113-2), for the following programs located in communities most impacted by Superstorm Sandy (i.e. Fairfield, New Haven, Middlesex and New London Counties; and the Mashantucket Pequot Indian Reservation [geographically located within New London County]):

Owner-Occupied Rehabilitation and Rebuilding Program (OORR) - \$30,000,000
Funding to meet unmet needs for structural repair or replacement of 1-4 unit owner-occupied primary residences damaged by Superstorm Sandy located in any of the designated disaster areas.

Scattered Site Rehabilitation and Rebuilding Program (SSRR) - dedicated portion of the \$26,000,000 allocated to Multi-family Housing
Funding to meet unmet needs for structural repair or replacement of 1-4 unit rental properties, except "second homes" in any of the designated disaster areas but primarily in Fairfield and New Haven Counties.

EXP/Hurricane Sandy Business Disaster Relief Program (EXP) - \$4,000,000 (activities involving construction)
Funding to meet the unmet needs of small businesses (less than 100 employees), through matching grants, related to structural damage in communities most impacted by the storm including the costs of structural repair or replacement of damaged property and construction or leasehold improvements.

The proposed categories of actions identified in the above programs were found to be categorically excluded under HUD regulations at 24 CFR Part 58 from the National Environmental Policy Act (NEPA) requirements. In accordance with §58.15, a tiered review process has been completed, whereby a broad analysis of the applicable environmental laws and authorities has been conducted for the target areas to ascertain the likelihood of impacts to those laws and authorities, and the level of assessment required for compliance when individual projects are ripe for review. For each site specific activity, DOH or its agent will complete a Statutory Worksheet, in accordance with Sec. 58.35.

An Environmental Review Record (ERR) that documents the environmental determinations for these projects and more fully describes the tiered review process cited above, is on file at DOH, Community Development Block Grant-Disaster Recovery Program 505 Hudson Street, 2nd Floor, Hartford, CT 06106 and may be examined or copied weekdays 8:30 A.M. to 4:30 P.M.

PUBLIC COMMENTS

Any individual, group, or agency may submit written comments on the ERR to Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106. DOH encourages electronic submittal of comments to CT.Housing.Plans@ct.gov. All comments received by February 6, 2014 will be considered by DOH prior to authorizing submission of a Request for Release of Funds and Certification to HUD.

RELEASE OF FUNDS

DOH certifies to HUD that Evonne M. Klein in her official capacity as Commissioner consents to accept the jurisdiction of the Federal Courts if an action is brought to enforce responsibilities in relation to the environmental review process and that these responsibilities have been satisfied. HUD's approval of the certification satisfies its responsibilities under NEPA and related laws and authorities, and allows DOH to utilize federal funds and implement the Programs.

Under the Disaster Relief Appropriations Act, 2013 (P.L. 113-2), also known and referred to as the Hurricane Sandy Supplemental Appropriation (H.R. 152), the Secretary may immediately release funds without holding the Request Release of Funds (Form 7015.15) for the 15 days required by Section 104(g) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(g)) and 24 CFR 58.73 if the project is Categorically Excluded under NEPA. HUD may immediately accept the Request Release of Funds and issue an Authority to Use Grant Funds (AUGF) (Form 7015.16) or equivalent letter. This provision is limited to the Hurricane Sandy Supplemental Appropriations Notice.

Evonne M. Klein, Commissioner, DOH

CITY OF BRIDGEPORT ZONING BOARD OF APPEALS PUBLIC HEARING

Tuesday February 11, 2014 at 6:00pm
To be held in the City Hall Common Council Chambers, 45 Lyon Terrace, Bridgeport, CT relative to the following:

C-1 (#1) 704, 716, 724 East Main St. and 30 Walter St. - Petition of BNM Builders & Developers, LLC - Seeking variances of 2.4 ft. of the minimum 10 ft. setback and FAR requirement of Sec. 6-1-3, and also seeking to waive 11 (eleven) of the required 36 on-site parking spaces under Sec. 11-1-2, and also waiving all of the interior landscaping required under Sec. 11-1-13 to permit the construction of a 3-story mixed use residential and retail building in an OR zone.

#1 146 Andover St. - Petition of Bridgeport Biodiesel - Seeking variances of the front setback requirement, height requirement, and landscaping requirements under Sec. 7-1-3 to permit the installation of 12 (twelve) storage containers ranging from 15' to 38' in height along the street frontage of the existing industrial building in a I-L zone.

#2 329 Central Ave. & 343-369 Jefferson St. - Petition of Bootcamp Farms, LLC - Seeking a variance of the required front setback requirement of Sec. 8-3-3, and also seeking a variance of the minimum on-site parking requirement of Sec. 11-1-2, and a variance of the maximum height and required landscaping of walls/fences of Sec. 11-8-3b(i)

#3 344 Brewster St. - Petition of Joyce Lyman - Seeking to modify the plan of development on 2 (two) petitions granted by the Board of Appeals on 04/09/13, which established a driveway, as means of access for two interior lots and parking area for the subject premises in an R-A zone.

The applications and plans for the above described matters are on file in the Zoning Department, Room 210, 45 Lyon Terrace and may be inspected Monday through Friday during office hours, 9am-5pm (closed 12-1pm). This notice has also been filed in the City Clerk's office.

ATTENT: MICHAEL PICCIRILLO, CHAIRMAN
ZONING BOARD OF APPEALS
CITY OF BRIDGEPORT

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ZONING BOARD OF APPEALS
CITY OF BRIDGEPORT

Legal Notice - Request for Proposals and Application for Certification

The Connecticut Department of Labor (DOL) solicits applications for the certification of existing and proposed Individual Development Account programs consistent with criteria established by DOL under the authority of Connecticut General Statutes 31-51ww through 31-51eee, inclusive, and the regulations, sections 31-51ddd-1 to 31-51ddd-16, promulgated thereunder. Additionally, this solicitation collects proposals for funding under the same statutory authority. In order to be eligible for funding, an applicant's IDA program must have been certified under the criteria established by DOL and defined in the solicitation.

Copies of the Solicitation for Proposals and Applications for Certification including a copy of the regulations are available for download from the Connecticut Department of Labor website at <http://www.ctdol.state.ct.us/ida/idahome.htm>

To request hard copies of this Solicitation, contact:

Marie Cianciolo
Welfare to Work Unit
Connecticut Department of Labor
200 Folly Brook Boulevard
Wethersfield, CT 06109
Voice: 860-263-6753
E-mail: marie.cianciolo@ct.gov

Responses to this Request for Proposals will be received at the Welfare to Work Unit, Connecticut Department of Labor, 200 Folly Brook Boulevard, Wethersfield, CT 06109. Proposals must be clearly labeled:

- Application for Connecticut Individual Development Account Initiative Certification and Funding Proposal" or
- Application for Individual Development Account Certification"

Submissions must be received at the preceding address no later than 3:30 p.m. on Friday, **March 14, 2014**. DOL will not consider postmark date as the basis for meeting submission deadline. Any response received after the specified date and time shall be returned unopened.

DOL expects to announce program awards in **May 2014**. IDA programs are expected to be operational on **July 1, 2014**.

DOL reserves the right to reject any and all proposals or cancel this procurement at any time if it is deemed to be in the best interest of the State of Connecticut.

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery

Clasificados LaVozHispana

Tel: 203-865-2272

Y OPORTUNIDADES DE EMPLEO Fax: 203-7874023

SE NECESITAN EMPRESARIOS

Se vende Agencia de Seguros de Propiedad y Accidentes. Aliado con firmas de seguros nacionales. Gran oportunidad de negocio! Por favor, llame a James West 610-251-3527

SE RENTA APT BRIDGEPORT

1090 Ogden St. cerca al hospital de Bridgeport ct. 2 dormitorios, mini cocina, baño La cuenta de la Luz no incluye. \$500.00 por mes, mas un mes de seguridad. Interesados: 203-520-1263 o 203-727-7962

SE REMATA DEPARTAMENTO EN PERU

Urbanización Los Parques de Monterrico-Salamanca. ¡A diez minutos del Jockey Plaza! 3 Dormitorios, Sala, Comedor, lavandería, 2 baños completos, cochera. Aprox. 110m2. Para información llame al 203-273-6946

ADAY'S TAXI SERVICE

203-933-3333 Sirviendo a la comunidad New Haven, Hamden, Cheshire.

SE RENTAN APARTAMENTOS

1,2 y 3 dormitorios, renovados, en excelentes condiciones por toda la ciudad de New Haven. Algunos incluyen calefacción y agua caliente. Para más información: 203-773-9710 203-996-2887 203-589-5890

SE VENDE BELLO SALON DE BELLEZA ESTILO DOMINICANO EN WEST HAVEN

Se vende salon de belleza con súper excelente clientela, con 10 años provyendo servicio a la comunidad. El salón está en perfecta condiciones, tiene 5 estaciones, 3 lava cabellos, 8 secadoras y mucho más. Hace un muy buen ingreso, puesto que tiene una muy buena estable clientela. Es una buena oportunidad para la persona que quiere tener su propio negocio. Tenemos prueba de ingreso. Si le interesa llame al: 203-606-3240.

Oportunidad de empleo

Se buscan vendedores de joyas. Se pagará el 30% de comisión. Para más información llamar a Orestes Santana: 914-274-0650

NECESITAMOS LIMPIADORAS DE CASAS

Responsables Buenas Trabajadoras y de Mucha Confianza. Para trabajar de Lunes a Viernes desde las 8:00 AM hasta las 4:00 P.M. Gane desde \$300 a \$400 por semana, con beneficios, bonos, propinas y millaje del carro pagado DEBEN TENER CARRO PROPIO, LICENCIA DE CONDUCIR DE CT, SEGURO, E IDENTIFICACION ADECUADA. "MERRY MAIDS" de New Haven y Branford Tel. (203) 488-5977

PIOMERIA Y CALEFACCION

Solucionamos sus problemas de plomería y calefacción de inmediato y al mejor precio. Trabajos garantizados y altamente calificados, excelentes referencias. Comuníquese con Jorge Sotomayor al 203-675-4480

SE VENDE CASA EN SPRING HILL FLORIDA

En excelente condiciones, con 3 dormitorios, 2 baños, 2 car garajes, grama excelentemente diseñada, los pisos de losetas, balcón encerrado, un "shead grande para almacenar, patio grande. \$169,00 o mejor oferta, Fernando o Nancy al 352-597-1932 o 203-645-7126

STATE OF CONNECTICUT / DEPARTMENT OF HOUSING (DEPARTAMENTO DE VIVIENDA)

SOLICITUD DE PROPUESTAS REQUEST FOR PROPOSALS

De conformidad con esta Request for Proposals (RFP), (Solicitud de Propuestas), el State of Connecticut Department of Housing (DOH) (Departamento de Vivienda) solicita la presentación de propuestas de particulares, entidades y organizaciones dispuestos a proporcionar asistencia técnica y asistencia de consultoría de desarrollo a los propietarios de varias cooperativas de capital limitado en el portafolio de viviendas patrocinado por el Estado. Limited Equity Cooperatives (cooperativas de capital limitado) son aquellas unidades construidas bajo el programa estatal del mismo nombre y así descritas en la Sección 8-214f de los Estatutos Generales de Connecticut y Secciones 8-214h-1 a 8-214i-20 de Regulations of Connecticut State Agencies (regulaciones de las agencias estatales de Connecticut).

Copias del RFP del pueden ser obtenidas en papel, comunicándose con Michael Santoro, Department of Housing (DOH), en el (860) 270-8171, por fax al: (860)706-5741 o por email: michael.santoro@ct.gov. Se pueden obtener igualmente copias electrónicas en la página Web del DOH: www.ct.gov/doh.

Los programas de DOH son administrados de manera no discriminatoria, consistente con el principio de igualdad de oportunidades para el empleo, acción afirmativa y requerimientos de equidad para las viviendas.

El plazo para presentar la respuesta es las 4:00PM, EST el lunes, 3 de marzo, del 2014

AVISO DE INTENTO DE LIBERACION DE FONDOS

30 DE ENERO, 2014
STATE OF CONNECTICUT DEPARTMENT OF HOUSING (DOH)
505 HUDSON STREET
HARTFORD, CT 06106
(860) 270-8261

Ateedor del 7 de febrero de 2014 DOH someterá una solicitud al U.S. Department of Housing and Urban Development (HUD) (Departamento de Vivienda y Desarrollo Urbano) pidiendo que sean liberados los fondos bajo el programa Community Development Block Grant - Disaster Recovery (CDBG-DR), bajo el Título del Acta de Vivienda y Desarrollo Comunitario de 1974 (Housing and Community Development Act of 1974), tal y como fue enmendado, y el Acta de Apropiaciones para ayudar en caso de desastres de 2013 (Disaster Relief Appropriations Act 2013 - Public Law 113-2), para ser utilizados en las localidades más afectadas por la tormenta Sandy (i.e. los condados de Fairfield, New Haven, Middlesex y New London y la Reserva Mashantucket Pequot Indian Reservation geográficamente dentro del condado de New London).

Owner-Occupied Rehabilitation and Reducing Program (OORR) - \$30,000,000 (Programa de rehabilitación y reconstrucción de viviendas habitadas) Fondos para satisfacer necesidades no resueltas en la reparación o reemplazo de residencias de 1-4 unidades dañadas por la tormenta Sandy y localizadas en cualquiera de las áreas designadas como áreas de desastre. Scattered Site Rehabilitation and Reducing Program (SSRR) - parte de los \$26,000,000 consagrados a viviendas multifamiliares (Programa de rehabilitación y reconstrucción en lugares dispersados) Fondos para satisfacer necesidades no resueltas de pequeños negocios (hoteles de 100 empleados) a través de subvenciones en contraarriba, relacionadas con daños estructurales en las comunidades más afectadas por la tormenta, incluidos los costos de reparaciones o reemplazos estructurales en la propiedad dañada así como la construcción o mejora de locales afectados.

Se determinó que las categorías de acción propuestas, identificadas en los programas antes mencionados estaban evaluadas de las regulaciones del HUD, tal como establecido en el 24 CFR Parte 50 de los requerimientos del Acta Nacional Environmental Policy Act (NEPA). De acuerdo con el §82-15, se realizó un proceso de revisión por niveles, que incluyó un amplio análisis de las leyes ambientales vigentes en las áreas señaladas para determinar el impacto sobre esas leyes y sus autoridades así como el nivel de evaluación requerido ocupacionalmente cuando proyectos individuales están hechos para su revisión. Para cada sitio o actividad específica, DOH o sus representantes completarán una hoja de trabajo, siguiendo las normas establecidas por la Sec. 58.35.

Un registro de revisión ambiental (Environmental Review Record (ERR)) que documenta las decisiones en torno a estos proyectos y que describe de manera más completa el proceso de revisión por niveles citado más arriba, está archivado en la oficina del DOH, Community Development Block Grant-Disaster Recovery Program 505 Hudson Street, 2do piso, Hartford, CT 06106 y puede ser examinado o copiado los días laborables de 8:30 am a 4:30 pm.

COMENTARIOS PUBLICOS

Cualquier persona, grupo o agencia, puede someter comentarios escritos sobre el ERR a Herma DeLore, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2do piso, Hartford, CT 06106. DOH sigue el envío de propuestas o comentarios por vía electrónica a: CT.Housing.Plans@ct.gov. Todos los comentarios recibidos al 6 de febrero de 2014 serán tomados en consideración por DOH antes de autorizar una solicitud de liberación de fondos y preparar una certificación a HUD.

LIBERACION DE FONDOS

DOH certifica ante Elvonne M. Klein, en su condición de Comisionera, consiente en aceptar la jurisdicción de las cortes federales si es sometida una demanda de aplicación de responsabilidades en relación con el proceso de revisión ambiental y si esas responsabilidades han sido cumplidas. La aprobación de HUD de la certificación satisface sus responsabilidades bajo las normas de NEPA y leyes y autoridades relacionadas y permite a DOH utilizar fondos federales y aplicar los programas.

De acuerdo con el Acta Disaster Relief Appropriations Act, 2013 (P.L. 113-2), también conocida y mencionada como Hurricane Sandy Supplemental Appropriation (H.S. 152), la Secretaría puede de inmediato liberar los fondos sin necesidad de someterse al requerimiento Request Release of Funds (Formulario 7015-15) que exige 15 días de espera, tal como lo establece la Sección 1049(g) del Acta Housing and Community Development Act de 1974 (42 U.S.C. 5904(g)) y 24 CFR 58.73, si el proyecto ha sido categoricamente excluido bajo las reglas de NEPA. HUD puede inmediatamente aceptar la solicitud de liberación de fondos (Request Release of Funds) y emitir una resolución para autorizar la utilización de los fondos (Authority to Use Grant Funds (AUGF) (Formulario 7015-16) o una carta equivalente. Esta provision es limitada al aviso Hurricane Sandy Supplemental Act - pro prietary Notice.

Elvonne M. Klein, Commissioner, DOH



203-559-8720

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Affidavit of Publication

State of Connecticut
County of Fairfield

I, **Chris Gensur**, a billing representative of Graystone Group Advertising, 2710 North Avenue, Suite 200, Bridgeport, CT 06604, do solemnly swear that on:

Date: Jan. 30, 2014

Ad Title: CT Dept. of Housing - Final Notice and Public Explanation of Proposed Activities

Appeared in: Stamford Advocate
publication and the newspaper extracts hereto annexed were clipped from the above named issue of said newspaper.

Subscribed and sworn to this 6th day of February, 2014 before me.

KATHLEEN VITKO
NOTARY PUBLIC
State of Connecticut
My Commission Expires
July 31, 2017

Kathleen Vitko
Notary Public

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant – Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs

These programs will serve 1-4 unit residential properties predominately within the floodplain, In Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program

The State will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,680.87 acres in Fairfield County; 59,200.98 acres New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain

The OORR, SSRR and EXP Programs will provide funding to repair or rebuild on previously developed parcels. These programs are designed to recover the primary and rental residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further harm to the communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many residents are dependent on seasonal and year-round employment in the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection and flood-proofing of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state: The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only after other priorities have been met. 2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed; DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and small businesses that have been able to address their own needs without immediate assistance will be considered only after other priorities have been met. 3) No-action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. A No-Action alternative would not address the State's need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. To be eligible for OORR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>

Evonne M. Klein, Commissioner, DOH

Affidavit of Publication

State of Connecticut
County of Fairfield

I, **Chris Gensur**, a billing representative of Graystone Group Advertising, 2710 North Avenue, Suite 200, Bridgeport, CT 06604, do solemnly swear that on:

Date: Jan. 30, 2014

Ad Title: CT Dept. of Housing - Final Notice and Public Explanation of Proposed Activities

Appeared in: New London Day
publication and the newspaper extracts hereto annexed were clipped from the above named issue of said newspaper.

Subscribed and sworn to this 6th day of February, 2014 before me.

KATHLEEN VITKO
NOTARY PUBLIC
State of Connecticut
My Commission Expires
July 31, 2017

Kathleen Vitko
Notary Public

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management...

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs These programs will serve 1-4 unit residential properties predominately within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program

The State will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County.

Reasons why the Proposed Actions Must be Located in the Floodplain

The DORR, SSRR, and EXP Programs will provide funding to repair or rebuild an previously developed parcel. These programs are designed to recover the primary and rental residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements.

List of the Alternatives Considered

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed these higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state. The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains on natural or man-made storm drainage facilities.

- 1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

- 1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program (Sections 25-68 of the Connecticut General Statutes).
2. For all structures funded by the DORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the DORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hennie Delaine, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM.

Evoone M. Klein, Commissioner, DOH

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Affidavit of Publication

State of Connecticut
County of Fairfield

I, **Chris Gensur**, a billing representative of Graystone Group Advertising, 2710 North Avenue, Suite 200, Bridgeport, CT 06604, do solemnly swear that on:

Date: Jan. 30, 2014

Ad Title: CT Dept. of Housing - Final Notice and Public Explanation of Proposed Activities

Appeared in: New Haven Register
publication and the newspaper extracts hereto annexed were clipped from the above named issue of said newspaper.

Subscribed and sworn to this 6th day of February, 2014 before me.

KATHLEEN VITKO
NOTARY PUBLIC
State of Connecticut
My Commission Expires
July 31, 2017

Notary Public

Kathleen Vitko

PROBATE NOTICES

NOTICE TO CREDITORS
ESTATE OF
Harriet G. Rashba

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 4, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Christine L. Panzo, Chief Clerk

The fiduciary is:
Rachel Barman, c/o Timothy J. Zangari, Esq., Zangari, Cohn, Cutler & Pappas, P.C., 59 Elm Street, Suite 400 New Haven, CT 06510
Susan Engelhardt, c/o Mario J. Zangari, Esq., Zangari, Cohn, Cutler & Pappas, P.C., 59 Elm Street, Suite 400 New Haven, CT 06510
Howard Rashba, c/o Mario J. Zangari, Esq., Zangari, Cohn, Cutler & Pappas, P.C., 59 Elm Street, Suite 400 New Haven, CT 06510
Norman H. Rashba, c/o Mario J. Zangari, Esq., Zangari, Cohn, Cutler & Pappas, P.C., 59 Elm Street, Suite 400 New Haven, CT 06510

NOTICE TO CREDITORS
ESTATE OF
Josephine S. Feustel, AKA Regina Feustel

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated September 25, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Christine L. Panzo, Chief Clerk

The fiduciary is:
Michael Feustel, c/o William S. Colwell, Esq., One Hamden Center, 2319 Whitney Avenue, Suite 1D, Hamden, CT 06518

NOTICE TO CREDITORS
ESTATE OF
Leonard E. Rubin

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 24, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:
Bruce J. Okrant, c/o William S. Colwell, Esq., One Hamden Center, 2319 Whitney Avenue, Suite 1D, Hamden, CT 06518 205275

NOTICE TO CREDITORS
ESTATE OF
Henry L. Kravbill

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 31, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:
Robert H.G. Kravbill, c/o Whitney M. Lewendon Esq., Coan, Lewendon, Gulliver & Miltenberger, LLC, 495 Orange Street, New Haven, CT 06511
April R. Cervino, c/o Whitney M. Lewendon Esq., Coan, Lewendon, Gulliver & Miltenberger, LLC, 495 Orange Street, New Haven, CT 06511 206239

PROBATE NOTICES

NOTICE TO CREDITORS
ESTATE OF
Agnes Madden

The Hon. Clifford D. Hoyle, Judge of the Court of Probate, West Haven Probate District, by decree dated December 24, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Deborah Meshell, Asst. Clerk

The fiduciary is:
Loretta Powers, c/o Timothy F. Dillon, Esq., Sheehy & Dillon, 303 Wakelee Ave., Ansonia, CT 06401 205279

NOTICE TO CREDITORS
ESTATE OF
Mary Ellen Tarrant

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 13, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:
Steven P. Ciardullo, Esq., 2849 Whitney Avenue, Hamden, CT 06518

NOTICE TO CREDITORS
ESTATE OF
Wanda Werner

The Hon. Beverly Streit-Kefalas, Judge of the Court of Probate, West Orange Probate District, by decree dated December 16, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Elizabeth Davis, Clerk

The fiduciary is:
Gary Werner, c/o Shelby Ryan Esq., Betham, Moses & Devlin, P.C., 75 Broad Street, Guilford, CT 06460 065771

LEGAL NOTICE
TOWN OF GUILFORD
INVITATION TO BID #26-1314
CONSTRUCTION OF
CHITTENDEN PARK TRAILHEAD BOARDWALK

The Town of Guilford is seeking competitive bids to construct Chittenden Park Trailhead boardwalk located off Saaside Avenue. Sealed Bids will be due on Thursday February 13, 2014 at 2:00 p.m. at the office of the First Selectman, on the second floor of Town Hall, 31 Park Street, Guilford, CT 06437 at which time they will be opened publicly. Bids received after this date and time will be rejected. Sealed Bid envelopes (including overnight packaging) should be clearly labeled with bid number, bid title and marked "time sensitive". Printed bid specifications may be obtained in the Office of the First Selectman, for a non-refundable purchase price of \$50.00 by check made payable to the Town of Guilford or by compact disc (CD) (to be printed by bidder) for purchase price of \$10.00.

A mandatory pre-bid site visit will be held at Chittenden Park on Thursday February 6, 2014 at 10:00 a.m. Any questions regarding the specifications may be directed in writing only, to maynard@guilford.ct.us, the Director of Parks and Recreation Department with a copy to the Purchasing Department at mllman@pcd.guilford.ct.us.

Each bidder will be required to submit to the Office of the First Selectman, their original proposal with one (1) copy and a bid bond or cashier's check for the amount of ten percent (10%) of the base bid. Each bidder shall honor the bid price for ninety (90) business days from the date of the bid opening, without modification. Upon award of the bid, the winning bidder shall be bound by the bid proposal price throughout the contract period.

The Town of Guilford reserves the right to reject any or all bids; or to waive defects in same, if it deems such to be in the best interest of the Town.

Joseph S. Mazza, First Selectman
214310

PROBATE NOTICES

NOTICE TO CREDITORS
ESTATE OF
Russell R. Hitchcock, AKA Russell R. Hitchcock

The Hon. Mark J. DeGennaro, Judge of the Court of Probate, West Haven Probate District, by decree dated January 23, 2014, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Gail Carroll, Clerk

The fiduciary is:
Andrew J. Campbell, Esq., The Law Offices of Andrew J. Campbell, 1052 Main Street, Suite 14, Branford, CT 06465 213220

NOTICE TO CREDITORS
ESTATE OF
Albert P. Lehman

The Hon. Edward C. Burt, Jr., Judge of the Court of Probate, Hamden - Bethany Probate District, by decree dated December 20, 2013, ordered that all claims must be presented to the fiduciary at the address below. Failure to promptly present any such claim may result in the loss of rights to recover on such claim.

Valerie A. Dondi, Clerk

The fiduciary is:
Ann P. Lehman, c/o Ronald C. Osach, Esq., Silverstein & Osach, P.C., P.O. Box 1727, 234 Church Street, Suite 902, New Haven, CT 06507 205258

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LEGAL NOTICE
TOWN OF GUILFORD
INVITATION TO BID #26-1314
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The Town of Guilford reserves the right to reject any or all bids; or to waive defects in same, if it deems such to be in the best interest of the Town.

Joseph S. Mazza, First Selectman
214310

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LEGAL NOTICES

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014;
To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with the regulations at 24 CFR 55.20 Subpart C for Making Determinations on Floodplain Management, to determine the potential effect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title of the Housing and Community Development Act of 2010 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs
These programs will serve 1-4 unit residential properties predominantly within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program
The state will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Through the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Massachusetts and New London counties: Fairfield County, New Haven County, Middlesex County, and Orange County. There are approximately 47,680.87 acres in Fairfield County; 59,200.38 acres New Haven County; 34,545.95 acres in Middlesex County; and 44,656.12 acres in New London County which is inclusive of the Massachusetts Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs), Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain
The ODRR, SSRR and EXP Programs will provide funding to repair or rebuild on previously destroyed or damaged properties as the primary and most effective means of restoring residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further damage to communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many other businesses that are dependent on the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection with the flooring of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered
The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state; The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource will significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only after other priorities have been met. 2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed. DOH will not reimburse for the cost of repairs to existing homes and other businesses back in business back to their homes and other businesses back in business back to their homes. To this end, providing reimbursements to homeowners and small businesses that have been able to complete their own mitigation activities will be considered only after other priorities have been met. 3) No Action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of Superstorm Sandy and make preparations to mitigate future storm damage. A No-Action alternative would not address the State's need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would increase the risk of flooding in the floodplain by elevating the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values
Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions that affect the floodplain, natural or man-made, or natural or man-made structures. To be eligible for ODRR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas must meet the minimum construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored so as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed with materials and utility equipment resistant to flood damage;
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance (including on obtaining and maintaining flood insurance), but failed to obtain and maintain the insurance (24 C.F.R. 58.6 (b)).

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:
1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program (Sections 25-68 of the Connecticut General Statutes).
2. For all structures funded by the ODRR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the completion (24 C.F.R. 58.6 (3) (i)) for structures funded by EXP for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of coastal areas (VE Zones on the latest most recent FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate how to design meet the current standards for VE zones in FEMA regulation 44 C.F.R. Part 60.2 (e) as required by HUD regulation 24 C.F.R. Part 85.1 (c). Therefore, the requirements of the ODRR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-year floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request in the times and places indicated in the first paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submission of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to Herma Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>.

Evonne M. Klein, Commissioner, DOH
E10659

LEGAL NOTICES

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014;
To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with the regulations at 24 CFR 55.20 Subpart C for Making Determinations on Floodplain Management, to determine the potential effect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title of the Housing and Community Development Act of 2010 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs
These programs will serve 1-4 unit residential properties predominantly within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program
The state will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Through the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Massachusetts and New London counties: Fairfield County, New Haven County, Middlesex County, and Orange County. There are approximately 47,680.87 acres in Fairfield County; 59,200.38 acres New Haven County; 34,545.95 acres in Middlesex County; and 44,656.12 acres in New London County which is inclusive of the Massachusetts Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs), Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain
The ODRR, SSRR and EXP Programs will provide funding to repair or rebuild on previously destroyed or damaged properties as the primary and most effective means of restoring residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further damage to communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many other businesses that are dependent on the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection with the flooring of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered
The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

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Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values
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In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:
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2. For all structures funded by the ODRR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the completion (24 C.F.R. 58.6 (3) (i)) for structures funded by EXP for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of coastal areas (VE Zones on the latest most recent FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate how to design meet the current standards for VE zones in FEMA regulation 44 C.F.R. Part 60.2 (e) as required by HUD regulation 24 C.F.R. Part 85.1 (c). Therefore, the requirements of the ODRR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-year floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request in the times and places indicated in the first paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submission of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to Herma Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>.

Evonne M. Klein, Commissioner, DOH
E10659

LEGAL NOTICES

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014;
To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with the regulations at 24 CFR 55.20 Subpart C for Making Determinations on Floodplain Management, to determine the potential effect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant - Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title of the Housing and Community Development Act of 2010 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs
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EXP/Hurricane Sandy Business Disaster Relief Program
The state will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Through the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Massachusetts and New London counties: Fairfield County, New Haven County, Middlesex County, and Orange County. There are approximately 47,680.87 acres in Fairfield County; 59,200.38 acres New Haven County; 34,545.95 acres in Middlesex County; and 44,656.12 acres in New London County which is inclusive of the Massachusetts Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs), Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain
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Evonne M. Klein, Commissioner, DOH
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LEGAL NOTICES

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January 30, 2014;
To: All Interested Agencies, Groups & Individuals

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Final Notice and Public Explanation of Proposed Activities in a
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January 30, 2014:

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Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state. The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only after other priorities have been met. 2) Reimbursement for rehabilitation and/or mitigation activity that has already been completed; DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and small businesses that have been able to address their own needs without immediate assistance will be considered only after other priorities have been met. 3) No-action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. A No-Action alternative would not address the State's need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. To be eligible for OORR, SSRR, EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 555 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>

Evonne M. Klein, Commissioner, DOH
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Ana L. Torres
ANA L. TORRES
NOTARY PUBLIC
MY COMMISSION EXPIRES AUGUST 31, 2016

AVISO TEMPRANO Y REVISIÓN PÚBLICA DE LAS ACTIVIDADES PROPUESTAS SOBRE INUNDACIONES Y HUMEDALES EN UN PERIODO DE 100 AÑOS

30 de enero de 2014

A. Agencias Interesadas, grupos y personas

Por este medio se informa que el Departamento de Vivienda de Connecticut (Connecticut Department of Housing (DOH)), ha llevado a cabo una evaluación, tal como requerido por las órdenes ejecutivas 11988 y 11990 de acuerdo con las regulaciones de HUD 24 CFR 55.20 Subpart C de los procedimientos para el manejo de inundaciones llamados *Procedures for Making Determinations on Floodplain Management*, con el fin de determinar el efecto potencial que sus actividades en el manejo de inundaciones y humedales tendrá en el entorno humano para el *Community Development Block Grant - Disaster Recovery (CDBG-DR)*, State of Connecticut Disaster Recovery Program bajo el Title 1 del Acta de Vivienda y desarrollo comunitario Housing and Community Development Act de 1974 (PL 93-383).

Owner-Occupied and Scattered Site Rehabilitation and Rebuilding Program (Programa de rehabilitación y reconstrucción de viviendas habitadas). Estos programas se utilizarán en propiedades residenciales de 1-4 unidades especialmente en áreas expuestas a inundaciones en las zonas especiales de riesgo (Special Flood Hazard Areas).

EXP/Hurricane Sandy Business Disaster Relief Program (Programa de ayuda a negocios en situación de desastre a causa de la tormenta Sandy)

El Estado proveerá ayuda a los negocios para gastos de capital para reparar o reemplazar equipo necesario, pérdidas de inventario, renovar instalaciones que fueron dañadas o destruidas, o para sujar capital de trabajo perdido por causa de la tormenta.

Aunque está en curso el proceso de confirmar la ubicación exacta de los lugares, los proyectos propuestos estarán ubicados en los siguientes cuatro condados o en la reserva Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. Hay aproximadamente 47,680.87 acres en Fairfield County; 59,200.98 acres en New Haven County; 34,628.95 acres en Middlesex County; y 44,684.12 acres en New London County, que es parte del mapa de áreas con riesgo de inundación (SHEA) de la FEMA para la reserva Mashantucket Pequot Indian Reservation. La tasa impresa del seguro para inundaciones puede ser consultada en: www.nrc.tnra.gov.

Razones que explican que las acciones propuestas deben estar localizadas en el área de inundación

Los programas CDBG, SSRR y EXP proveerán fondos para reparar o reconstruir en terrenos donde anteriormente había construcciones. Estos programas están diseñados para la recuperación de residencias principales o secundarias (1 a 4 unidades) y pequeños negocios que fueron afectados por la tormenta Sandy. Todas las propuestas de rehabilitación, reconstrucción y alternación de las estructuras sustancialmente afectadas que están dentro del área inundable de 100 años, deben adecuarse a los más recientes requisitos de elevación. Muchos propietarios de las residencias de 1-4 unidades y pequeños negocios (no más de 100 empleados) no disponen de los recursos para reparar, reconstruir o mitigar los daños sufridos en sus propiedades. Sin respaldo financiero, las propiedades afectadas se seguirán deteriorando y eso hará mayor daño a las comunidades afectadas. Los pequeños negocios situados en los condados afectados seguirán perdiendo dinero, especialmente durante el activo verano. El turismo de verano ayuda a las comunidades costeras, sus restaurantes, hoteles y negocios de venta al detalle a lo largo del año. Muchos residentes dependen de sus empleos de estación o permanentes en la industria turística y hotelera. Con el programa de ayuda, los hogares en las áreas de riesgo pueden alcanzar los mayores estándares en cuanto a protección contra inundaciones se refiere y los edificios comerciales pueden ser menos vulnerables a futuras situaciones inundación.

Lista de alternativas a ser consideradas

El estado de Connecticut se propone considerar todas las actividades elegibles de acuerdo con las guías para el financiamiento de CDBG-DR y no ha rechazado ninguna. No obstante, debido a las limitaciones de financiamiento, algunas actividades pueden ser consideradas menos prioritarias que otras y serán tomadas en cuenta solamente si el financiamiento sigue disponible luego de haber resuelto las prioridades principales.

Entre las actividades alternativas se incluyen: adquisición de estructuras residenciales de 1-4 unidades severamente afectadas o casi destruidas y restauración del estado natural del área de inundación/humedales; la limitación de terrenos disponibles y los altos precios de las propiedades en el Estado estimularán la reutilización de terrenos y estructuras en áreas vulnerables a inundaciones.

El costo de adquisición debido a la limitación de recursos, afectará la disponibilidad de recursos para ayudar a los propietarios para satisfacer necesidades no resueltas. Esta alternativa será considerada solamente después que otras prioridades hayan sido resueltas. 2) Reconstrucción de

WALLINGFORD HOUSING AUTHORITY

AVISO

A partir del lunes 27 de enero 2014 La Autoridad de Vivienda de Wallingford (WHA) abrirá la lista de espera de la Sección Ocho solo para personas mayores / Individuos discapacitados en el Complejo McKenna Corte. La fecha límite para la lista de espera será el lunes 28 de abril 2014 a las 3 pm. Para calificar, usted debe tener al menos 62 años de edad o deshabilitado. Los límites de ingresos como publicada por HUD no pueden superar los \$ 44,750 (una persona) y \$ 51,150 (dos personas). Después de la fecha de cierre, la posición de lista de espera de cada solicitante se determinará por una selección de la lotería como se establece en el Plan de Selección de Inquilinos de la WHA's.

Las Pre-Solicitud se pueden obtener en nuestra oficina en el 45 Temper Drive, Wallingford, CT 06492. Todas las pre-solicitudes deben enviarse a la oficina en persona o por correo. **Pre-aplicaciones sólo pueden ser dejados en la oficina entre las 9:00 am y las 3:00 pm.** Pre-solicitud entregada por correo deberán estar marcada no más tardar 11:59 p.m. del 27 de abril 2014.

La Autoridad de Vivienda de Wallingford no discrimina en base de raza, color, origen nacional, religión, sexo, edad, discapacidad o estado familiar.

Proveedor de Vivienda con Oportunidades de Igualdad

WALLINGFORD HOUSING AUTHORITY

AVISO

Efectivo el lunes, 10 de febrero 2014 La Autoridad de Vivienda de Wallingford (WHA) abrirá la lista de espera de cero cuartos (0) para el programa de Vivienda Publica de familias mayor de edad o incapacitadas. La lista será cerrada el jueves, 10 de abril 2014 a las 3:00 pm.

Luego al cerrar la lista de espera, los solicitantes serán colocados en la lista de espera a través de una selección de lotería según dis-

Affidavit of Publication

State of Connecticut
County of Fairfield

I, **Chris Gensur**, a billing representative of Graystone Group Advertising, 2710 North Avenue, Suite 200, Bridgeport, CT 06604, do solemnly swear that on:

Date: Jan. 30, 2014

Ad Title: CT Dept. of Housing - Final Notice and Public Explanation of Proposed Activities

Appeared in: CT Post
publication and the newspaper extracts hereto annexed were clipped from the above named issue of said newspaper.

Subscribed and sworn to this 10th day of February, 2014 before me.

KATHLEEN VITKO
NOTARY PUBLIC
State of Connecticut
My Commission Expires
July 31, 2017

Kathleen Vitko
Notary Public

Final Notice and Public Explanation of Proposed Activities in a 100-Year Floodplain and Wetland

January 30, 2014:

To: All Interested Agencies, Groups & Individuals

This is to give notice that the State of Connecticut Department of Housing (DOH) has conducted an evaluation as required by Executive Order 11988 and 11990 in accordance with HUD regulations at 24 CFR 55.20 Subpart C Procedures for Making Determinations on Floodplain Management, to determine the potential affect that its activities in the floodplain and wetland will have on the human environment for Community Development Block Grant – Disaster Recovery (CDBG-DR) State of Connecticut Disaster Recovery Program activities as described below under Title I of the Housing and Community Development Act of 1974 (PL 93-383).

Owner Occupied and Scattered Site Rehabilitation and Rebuilding Programs

These programs will serve 1-4 unit residential properties predominately within the floodplain, in Special Flood Hazard Areas.

EXP/Hurricane Sandy Business Disaster Relief Program

The State will provide business assistance for capital expenditures to repair or replace needed equipment, lost inventory, renovate facilities that were damaged/destroyed or to provide working capital needed as a direct result of the storm.

Though the confirmation of site locations is currently in progress, the proposed projects will be located in the following four counties or the Mashantucket Pequot Indian Reservation: Fairfield County, New Haven County, Middlesex County and New London County. There are approximately 47,680.87 acres in Fairfield County; 59,200.98 acres New Haven County; 34,628.95 acres in Middlesex County; and 44,664.12 acres in New London County which is inclusive of the Mashantucket Pequot Indian Reservation of Federal Emergency Management Agency (FEMA) mapped special flood hazard areas (SFHAs). Flood Insurance Rate Maps (FIRMs) may be viewed at www.msc.fema.gov.

Reasons why the Proposed Actions Must be Located in the Floodplain

The OORR, SSRR and EXP Programs will provide funding to repair or rebuild on previously developed parcels. These programs are designed to recover the primary and rental residences (up to 4 units), and small businesses that were damaged by Superstorm Sandy. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements. Many owners of 1-4 unit residences and small businesses (not more than 100 employees) do not have the resources to repair, reconstruct or mitigate their properties. Without financial support, the damaged properties will continue to deteriorate, which will do further harm to the communities in which the properties are located. Small businesses within the impacted counties will continue to experience loss of revenue especially during the busy summer season. Summer tourism revenues sustain coastal communities and many restaurants, lodgings, and retail establishments year-round. Many residents are dependent on seasonal and year-round employment in the tourism and hospitality industry. With program assistance, homes within the floodplain may be elevated to the highest standard for flood protection and flood-proofing of commercial buildings in the floodplain may be conducted leaving properties less vulnerable to future flooding conditions.

List of the Alternatives Considered

The State of Connecticut intends to consider all activities eligible under the federal guidelines for CDBG-DR funding, and has not rejected any such activity. However, due to limited funding, some alternatives will be considered as a lesser priority than others and will only be considered if funds continue to be available after having addressed those higher priorities.

Alternative activities include: 1) Buyouts of destroyed or severely damaged 1-4 unit structures and restoration of the floodplain/wetland to its natural state: The limitation of land availability and high property values in the State will continue to encourage the reuse of land and structures in areas vulnerable to flooding. The cost of acquiring this limited resource would significantly impact the availability of funds to assist homeowners in meeting their unmet needs. This alternative will be considered only after other priorities have been met. 2) Reimbursement of rehabilitation and/or mitigation activity that has already been completed; DOH recognizes the need to return individuals and families back to their homes and get businesses back in business by addressing immediate unmet needs. To this end, providing reimbursements to homeowners and small businesses that have been able to address their own needs without immediate assistance will be considered only after other priorities have been met. 3) No-action. Homeowners and small businesses would not receive any assistance under the State of Connecticut Disaster Recovery Program Action Plan. As a result, these homeowners and small businesses may not be able to recover from the impacts of the storm events or make preparations to mitigate future storm damage. A No-Action alternative would not address the State's need for safe, decent, and affordable housing, nor the need to restore our small business economy along the shore, and it would prevent some homes within the floodplain from being elevated to the highest standard for flood protection. Under the No Action alternative, the damage caused to the entire Connecticut shoreline would remain unabated. Hundreds of residences would not be rehabilitated and will deteriorate without the use of CDBG-DR funds.

Mitigation Measures to be Taken to Minimize Adverse Impacts and Preserve Natural and Beneficial Values

Under Connecticut General Statutes (C.G.S.) Sections 25-68b through 25-68h, the Connecticut Flood Management Program requires certification or an exemption for all state actions within or affecting floodplains or natural or man-made storm drainage facilities. To be eligible for OORR, SSRR or EXP funding, all new construction and substantial rehabilitation (including the placement of prefabricated buildings and manufactured homes) in Flood Hazard Areas shall meet Flood Resistant Construction requirements of the State Building Code including provisions of both the International Rehabilitation Code and the International Building Code.

1. Be designed (or modified) and anchored as to prevent flotation, collapse, or lateral movement of the structure;
2. Be constructed with materials and utility equipment resistant to flood damage;
3. Be constructed by methods and practices that minimize flood damage; and
4. Be constructed with electrical, heating, ventilation, plumbing and air conditioning equipment and other service facilities that are designed or located or both designed and located so as to prevent water from entering or accumulating within the components during floods.

No funding will be provided to any person who previously received federal flood disaster assistance conditioned on obtaining and maintaining flood insurance, but failed to obtain and maintain the insurance [24 C.F.R. 58.6 (b)].

In summary, property owners participating in these programs would be required to adhere to the following conditions to minimize the threat to property, minimize losses from flooding and high wind events, and benefit floodplain values:

1. All proposed rehabilitation, reconstruction and mitigation of substantially damaged structures in the 100-year floodplain must adhere to the most recent elevation requirements in accordance with the State of Connecticut's Flood Management Program [Sections 25-68 of the Connecticut General Statutes].
2. For all structures funded by the OORR and SSRR Programs, if in, or partially in, the 100-year floodplain shown on the latest FEMA flood maps, the assisted property owner(s) are required to maintain flood insurance for not less than five years from the date of the assistance [24 C.F.R. 58.6 (a) (1)]; for structures funded by EXP, for the term of the grant. No funding can be provided in municipalities not participating in or suspended from participation in the National Flood Insurance Program.
3. In the case of "Coastal High Hazard" areas ("V" or "VE" Zones on the latest [most recent] FEMA-issued Maps), program activities will adhere to construction standards, methods and techniques requiring a registered professional engineer to either develop, review or approve, per the associated location, specific applicant elevation plans that demonstrate the design meets the current standards for V zones in FEMA regulation 44 C.F.R. Part 60.3 (e) as required by HUD Regulation 24 C.F.R. Part 55.1 (c) (3). Therefore, the requirements of the OORR, SSRR and EXP Programs will help ensure a minimal adverse impact to the floodplain.

In accordance with the process at 24 CFR 55.20 Subpart C, DOH has reevaluated the alternatives to building in the floodplain and has made a final determination that it has no practicable alternative to locating the proposed activities in the 100-yr floodplain as summarized in this notice. Environmental files that document compliance with steps 3 through 6 of Executive Order 11988, are available for public inspection, review and copying upon request at the times and location delineated in the last paragraph of this notice for receipt of comments. This notice hereby satisfies 24 CFR Part 55.20 (g), Step 7 of the eight-step decision process.

Written comments must be received by DOH on or before February 6, 2014. DOH encourages electronic submittal of comments at CT.Housing.Plans@ct.gov. In the alternative, comments may be submitted on paper to: Hermia Delaire, Program Manager, Community Development Block Grant-Disaster Recovery Program, Department of Housing, 505 Hudson Street, 2nd Floor, Hartford, CT 06106 by February 6, 2014 during the hours of 8:30 AM to 4:30 PM. Further information can be found on the Department's web site at <http://www.ct.gov/doh>

Evonne M. Klein, Commissioner, DOH

Exhibit 4

Public Comments Received and DOH Response

1. COMMENT

From: Will Thompson [<mailto:w@wtaia.com>]

Sent: Thursday, January 30, 2014 7:02 PM

To: CT Housing Plans

Cc: Will Thompson

Subject: Licensed design professional clarification in flood velocity zones

Dear Commissioner Klein,

In reviewing your authority's public notice today about building (and rebuilding) in flood zones you singled out professional engineers as the sole design professional allowed to oversee plans for projects in Velocity Zones.

Typically in the referenced codes and standards (FEMA & ICC) and in Connecticut statutes a licensed design professional that is either an Architect or a Professional Engineer would be allowed to oversee the preparation of such documents. I ask that your agency consider revising the current language.

In my practice, like many other licensed architects, I have been involved in many coastal projects in such zones. The current language removes us from leading such projects.

I am interested and would appreciate your response. Thank you for your time.

Sincerely,

Will Thompson

William Thompson, AIA & Associates, LLC
Architects, LEED AP BD+C

www.wtaia.com

w@wtaia.com

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[203 453-0000](tel:2034530000) fax

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Sent from my iPad

CTDOH RESPONSE: The above comment references language in the OORR, SSRR and EXP Programs' mitigation measures to be taken to minimize adverse impacts and preserve natural and beneficial values (within the floodplain or wetland). This language is derived 44 CFR Part 60.3 (e) (4) which states, "A registered professional engineer or architect shall develop or review the structural design, specifications and plans for the construction, and shall certify that the design and methods of construction to be used are in accordance with accepted standards of practice for meeting the provisions of paragraphs (e) (4) (i) and (ii) of this section." CTDOH has no objection to the inclusion of the phrase "or architect" within corresponding floodplain management documentation and will include the aforementioned phrase in the following:

- Floodplain Management and Wetland Protection Areawide Compliance Document aka 8-Step Decision Making Process (sections: DOH Approach; Step 5 Identify methods to minimize the potential adverse impacts within the floodplain or wetland and to restore and preserve its natural and beneficial values; and Final Notice); and
- Tier 1 of a 2-Step Tiered Environmental Review (section: Conditions for Approval Floodplain Management).

A second publication of the Final Notice will not be required in order to implement this change.