



## STATE OF CONNECTICUT

**Date of Verification: Spring 2024**

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The Community Rating System (CRS) provides credit to communities for certain state laws, regulations, and standards that support floodplain management within a state and have proven effective in reducing flood damage. This Verification Report is provided to explain the recommendations of Insurance Services Office, Inc. (ISO) to DHS/FEMA concerning state-based credits under the CRS within the above state.

There are two sections to this report: State-based credit, and Other potential credit.

State-based credit is awarded to communities for activities that are implemented and enforced by the state. The credit is provided to each community in the state and documentation is not needed from the community.

Other potential credit lists the CRS activities for which communities may receive CRS credit based on, or due to, state or regional programs or regulations that are implemented within the community. There is also information regarding use of a state-based model ordinance, if present in the state. The potential credits must be verified by the ISO/CRS Specialists within each community, since enforcement is done at the community (or regional) level.

The following is a summary of state-based credit and other potential credit based on the *2017 CRS Coordinator's Manual* and *2021 Addendum*:

### State Based Credit

ACTIVITY	ELEMENT	POINTS
340 (Hazard Disclosure)	ODR—other disclosure requirements	10
430 (Higher Regulatory Standards)	BC1—building codes	46
	LDP3—local drainage protection	10

#### **Activity 340 (Hazard Disclosure) Element ODR, Other Disclosure Requirements**

Connecticut has a residential property disclosure requirement that sellers disclose if the property is located in the floodplain.

*Citation: Connecticut General Statutes, Chapter 392, Section 20-327-b*  
[https://www.cga.ct.gov/current/pub/chap\\_392.htm#sec\\_20-327b](https://www.cga.ct.gov/current/pub/chap_392.htm#sec_20-327b).

Sec. 20-327b. Residential condition reports. Exemptions. Templates. (a) Except as otherwise provided in this section, each person who offers residential property in the state for sale, exchange or for lease with option to buy, shall provide a written residential condition report or reports to the prospective purchaser at any time prior to the prospective purchaser's execution of any binder, contract to purchase, option or lease containing a purchase option.

(d) The Commissioner of Consumer Protection shall, within available appropriations, prescribe the written residential condition reports required by this section and sections 20-327c to 20-327e, inclusive... Each written residential condition report, other than the written residential condition report required pursuant to subsections (g) and (h) of this section, shall contain the following, in the order indicated:

(v) Is the property in a flood hazard area or an inland wetlands area? If YES, explain:

### **Activity 430 (Higher Regulatory Standards) Element BC1, Building Codes**

The Connecticut State building code is based on the 2021 International Building Code and International Residential Code. The state has also adopted 2021 International Plumbing Code and 2021 International Mechanical Code. The codes are adopted at the state level and cannot be amended locally. The state requires each municipality to designate a building official to administer the code.

- IBC Chapter 1 is and Appendix G is not adopted.

*Citations:* [CT Gen Stat § 29-260. \(Formerly Sec. 19-396\). \(2022\)](#) and [Connecticut Building Codes - ICC Digital Codes \(iccsafe.org\)](#)

### **Activity 430 (Higher Regulatory Standards) Element LDP3, Local Drainage Protection**

The state adopts the International Building Code requirement for fill/grading to be compacted and to slope away from buildings to provide positive drainage and minimize erosion. Provided the community can document enforcement of the positive drainage provisions, 10 points is available.  
Citation: IBC § 1804.4

## Other Potential Credit

ISO/CRS Specialists and the community need to determine which credits may apply to an individual community. The following is a summary of activities that are potential credits:

ACTIVITY	ELEMENT
430 (Higher Regulatory Standards)	FRB–freeboard Other
450 (Stormwater Management)	ESC–erosion & sedimentation control WQ–water quality
630 (Dams)	SDS–state dam safety

### **Activity 430 & Potential Higher Regulatory Standards in the State’s Model Ordinance**

#### **State Model Flood Damage Prevention Ordinance**

The Connecticut Department of Energy and Environmental Protection is the State NFIP Coordinating Agency. <https://portal.ct.gov/DEEP/Water/Flood-Management/Flood-Management>

No model ordinance is available on the state’s website.

### **Activity 430 (Higher Regulatory Standards) Element FRB, Freeboard**

The state’s building code includes the IBC Section 1612 requirement that the design and construction of buildings and structures located in flood hazard areas, including coastal high hazard areas and coastal A zones, shall be in accordance with Chapter 5 of ASCE 7 and ASCE 24 which requires at least 1 foot of freeboard. Specialists will verify with each community whether machinery/utilities and ductwork are required to be elevated and/or protected, to determine credit (CRS Manual page 430-13).

- Note the CRS Class 8 prerequisite: The community must adopt and enforce at least a 1-foot freeboard requirement (including machinery or equipment) for all new and SI/SD residential buildings in areas where BFEs have been determined. This includes the replacement of manufactured homes in pre-FIRM manufactured home parks.

### **Activity 450 (Stormwater Management)**

#### **ESC–EROSION AND SEDIMENTATION CONTROL**

Connecticut’s construction general permits are required for all land disturbing activities greater than an acre of more. Under this permit, construction projects with a total disturbance of between one and

five acres, requires adherence to the erosion and sediment control land use regulations of the municipality in which the construction activity is conducted, as well as the Guidelines and the Stormwater Quality Manual.

The state requires municipalities adopt soil erosion and sediment control provisions, and that a plan be submitted with any application for development when the disturbed area is more than ½ acre. The state is required to generate guidelines that municipalities may adopt. Single family homes that are not part of subdivisions are exempt from this requirement.

*Citations: 2022 CGS Title 22a, Chapter 446h - <https://law.justia.com/codes/connecticut/2022/title-22a/chapter-446h/> and Connecticut General Permit for the Discharge of Stormwater and Dewatering Wastewaters from Construction Activities - [https://portal.ct.gov/-/media/DEEP/Permits\\_and\\_Licenses/Water\\_Discharge\\_General\\_Permits/stormconstgppdf.pdf](https://portal.ct.gov/-/media/DEEP/Permits_and_Licenses/Water_Discharge_General_Permits/stormconstgppdf.pdf)*

## **WQ–WATER QUALITY**

Connecticut’s construction general permits are required for all land disturbing activities greater than an acre or more. Under this permit, construction projects with a total disturbance of between one and five acres, requires adherence to the erosion and sediment control land use regulations of the municipality in which the construction activity is conducted, as well as the Guidelines and the Stormwater Quality Manual.

Municipalities may adopt the Stormwater Quality Manual. Table 1-1 of the manual also contains existing Stormwater Management programs in the state, a description of the programs, and a list of those that are state-mandated and may be adopted at the local level.

Note – The state currently has a draft updated Stormwater Quality Manual available.

*Citations: Connecticut [Stormwater Quality Manual](#) and General Permit for the Discharge of Stormwater and Dewatering Wastewaters from Construction Activities - [https://portal.ct.gov/-/media/DEEP/Permits\\_and\\_Licenses/Water\\_Discharge\\_General\\_Permits/stormconstgppdf.pdf](https://portal.ct.gov/-/media/DEEP/Permits_and_Licenses/Water_Discharge_General_Permits/stormconstgppdf.pdf)*

### **Activity 630 (Dams) Element SDS, State Dam Safety**

Credit available for activities of the state's dam safety program is based on the Dam Safety Program Management Tool. Credit for element SDS is limited to communities that would be affected by a flood from the failure of a high-hazard-potential dam. This must be documented with a description and a map.

- The Connecticut Dam Safety Regulatory Program is administered by the Department of Energy and Environmental Protection. More information, including a map of the state’s dams, can be found here - <https://portal.ct.gov/DEEP/Water/Dams/Dams-Safety>.

The U.S. Army Corps of Engineers National Inventory of Dams webpage at <https://nid.sec.usace.army.mil/#/> documents the dams and flood inundation maps information. [FEMA’s Dam Safety](#) Office annually verifies element SDS credit.