



**FEMA**

February 27, 2023

Thomas R. Bremer  
Chief Administrative Officer  
Town of Fairfield  
725 Old Post Road  
Fairfield, CT 06827

Re: National Flood Insurance Program, Community Rating System

Dear Mr. Bremer:

As a follow-up to our phone conversation on February 10, 2023 with you and First Selectwoman Ms. Brenda Kupchick, the Department of Homeland Security, Federal Emergency Management Agency (FEMA) Region I Office is writing this letter to inform you that our office has initiated the process to retrograde the Town of Fairfield to a Class 10 under the Community Rating System (CRS) in the National Flood Insurance Program (NFIP).

As a participating community in the National Flood Insurance Program, the Town of Fairfield is responsible for administering and enforcing local floodplain management regulations; and in return, properties are eligible for federally backed flood insurance. To qualify for the NFIP, a community must adopt and enforce a floodplain management ordinance to regulate development in flood hazard areas as prescribed in 44 CFR Pt. 60.3. Additionally, communities that adopt higher standards under the Community Rating System (CRS) are eligible for reduced insurance premiums on a tiered scale.

The Town of Fairfield entered the NFIP in 1978 and is currently a Class 8 in the Community Rating System, which means there is a premium rate reduction by 10% in the Special Flood Hazard Area (SFHA) and a 5% reduction in the non-Special Flood Hazard Area.

As prescribed in Section 211.a(2) of the 2017 CRS Coordinators Manual, a community needs to be in full compliance of the NFIP to remain at a Class 8, as the Community Rating System (CRS) rewards National Flood Insurance Program (NFIP) communities for exemplary practices in floodplain management. These practices go beyond minimum requirements of the NFIP and are aimed at reducing the Nation's flood losses. If a community is determined at any time to be in less-than full compliance, it will retrograde to a CRS Class 10.

The Town of Fairfield has failed to meet the Class 8 requirements, as the Penfield Pavilion remains in violation of 44 CFR § 60.3(e)4 and 44 CFR § 60.3(e)5.

We cannot continue to provide your community with CRS reductions in flood insurance rates now that we have determined that your community is no longer fully compliant with the minimum requirements of the NFIP. Our office will be recommending to the Federal Insurance Administrator that your CRS rating be retrograded to a Class 10 with an anticipated effective date of October 1, 2023. Currently, there are 1,794 policies in Fairfield, CT. New or renewed NFIP insurance policies in Fairfield will receive no premium discount after October 1, 2023.

Under 44 CFR § 59.24(c), a community which fails to adequately enforce its flood plain management regulations meeting the minimum requirements set forth in section 44 CFR Pt. 60.3 and does not correct its program deficiencies and remedy all violations in accordance with compliance deadlines established during a period of probation, shall be subject to suspension of its program eligibility. A CRS retrograde will allow the community time to come into compliance to avoid suspension, as communities that do not comply with the minimum requirements of the NFIP can be suspended from the program.

Reinstatement into the Community Rating System involves confirmation that the community is in full compliance with the National Flood Insurance Program, which is typically accomplished by successful completion of a Community Assistance Visit, and a new application to the CRS program.

The Town of Fairfield's chief elected official may submit a letter of reconsideration to this office no later than March 31, 2023. This letter must contain supporting evidence of progress towards compliance, including obtaining all necessary approvals for funding and an established construction schedule for completion.

FEMA encourages Fairfield to take the necessary measures to avoid the impending retrograde action from the Community Rating System. If you have questions with regards to what is required, please reach out to me at [Melissa.Surette@fema.dhs.gov](mailto:Melissa.Surette@fema.dhs.gov) or 617-794-0292.

Sincerely,

Melissa A. Surette, LP. D, MSEM, CEM  
Floodplain Management and Insurance Branch Chief  
FEMA Region I