

OCTOBER 10, 2013 WCOB MEETING

- **Associations represented:**
 - **Cedercrest Tax District**
 - **District of Chapman Beach**
 - **Grove Beach Improvement Association**
 - **Island View Beach Association**
 - **Middle Beach Association**
 - **Old Kelsey Point Association**
 - **Old Salt Works Road Beach Association**
 - **Pilots Point Association**
 - **Pointina Beach Association**
 - **West Beach Association**
- **Meg Parulis, Town Planner, presented information and discussion concerning the Hazard Mitigation Plan:**
 - **Meg Parulis stated that WCOB members are major stakeholders in the Hazard Mitigation plans and that she wants to work together for a plan that will work for all. She said**

that the plan was drafted by the Regional Planning Agency without input from the Town and then Meg Parulis ran it backwards.

- **She said that there is potential to receive grants from FEMA. The National Flood Insurance program was joined in 1982. This mandates that residents are able to get flood insurance. Zoning regulations contain the rules and regulations for flood insurance. In 2013, the flood zoning maps changed based on a whole new model of projected flood heights.**
- **Hazard Mitigation grants could be used for structure elevations, dry proofing, structural retro-fitting, safe room construction (Westbrook's current structure is only rated for a hurricane), studies, staff training, looking at the impact of the whole shoreline regarding seawalls and understanding the impact.**
- **Meg Parulis said that she would like to do more planning than reacting. When there are improvements of more than 50 percent made to your home or your home suffered more than 50 percent damage, your home would then need to be brought up to the new code with upgrades made.**
- **She said that the NFIT requirements are minimum requirements that strongly recommend improvement for your own**

flood protection. Insurance rates are affected by going above and beyond fifty percent resulting in approximately 25 percent increase in premiums. If you sell your home, the new buyer will be paying “astronomical amounts” in flood insurance. The flood regulations are mirrored in the building codes. She stated that there are steps that the Town can take as there is some funding to help people.

- She stated that the original Regional Planning Agency plan was never adopted. Research is being done while updating the Hazard Mitigation plan. She said that once things are updated, insurance costs should be less and the updates will protect the home owner better.**

- She discussed the Community Rating System which, based on what we already do, would yield a 5 percent discount. She stated that with a little more effort, we could get to a 10 percent discount mark. This is a voluntary program which is an incentive to go above and beyond the minimum requirements. The Hazard Mitigation Plan implemented would get us closer to the 6 percent discount. In Connecticut, only eight communities participate. Implementing the plan means everything has to go through the process of public hearings, notifications, etc. The hope is that funding will help to look at a neighborhood perspective and not an**

individual home perspective.

- **The public hearing on Board of Selectmen draft has been extended to June. It needs to be submitted to FEMA by April. This plan would need to be updated every five years. There is no funding for second residences.**
- **Question posed to Meg Parulis: (How is the money used from the Plan?)**
 - **Answer: The money would be used for projects that benefit the whole town and prioritizing projects. To apply for grants for the town that are meant for being proactive not reactive.**
- **Question posed to Meg Parulis: (Can a flood plain be contested?)**
 - **Answer: There was a process and a public hearing for the adoption of the new maps, and there was a period for public comment to protest. If you think that your elevations are higher and can get a surveyor to agree, you can file a letter of map amendment and/or revision**
- **Question posed to Meg Parulis: (Who does the grant writing for the Town?)**
 - **Answer: Meg Parulis does the grants for the Town Planning Department.**

The Town will probably need to hire someone on a regional level or Town Engineers oversee the grants and find funding.

- **Question posed to Meg Parulis: (As there are 17 beaches in Westbrook, how will the grants be distributed?)**
 - **Answer: Opportunities and resources change. The cost benefit analysis at the state will help us and the town will distribute the monies.**
- **A motion was made and approved to accept the 2013 WCOB meeting minutes.**
- **A motion was made and approved to amend Article III of the Bylaws to allow email notice.**
- **Treasurer's Report:**
 - **The closing checking account balance as of October 1, 2013 is \$1,971.74.**
 - **The closing statement savings balance as of October 1, 2013 is \$6,382.13.**
- **A motion was and approved to accept the Treasurer's Report.**
- **There was no new business.**
- **A motion was made and approved to adjourn the meeting.**

- **The meeting was followed by the Candidate's Forum.**