

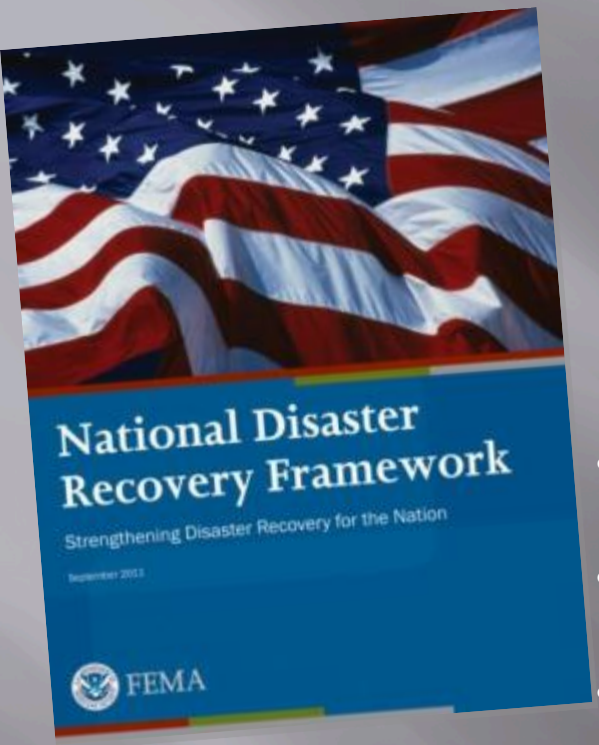
Connecticut
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Department of Economic and Community Development

RECOVERY, RESILIENCE & ADAPTATION

A Framework for Connecticut

By George Bradner, Property Casualty Director
Connecticut Insurance Department (CID)
&
Mike Lettieri, Director Dept. Economic and Community Development



NATIONAL DISASTER RECOVERY FRAMEWORK: *A MODEL FOR THE CT PLAN*

- Offers scalable, flexible guide to effective recovery
- Defines roles & responsibilities
- Provides well-coordinated support to communities
- Promotes establishment of post-disaster groups to manage recovery
- Offers focused leadership at local, state & tribal level
- Promotes deliberate, transparent process
- Operates with support of Federal recovery leadership

…Our Reality



Sandy – October 2012





Irene – August 2011



October 2011
Nor'easter

Connecticut's Risks

- **Coastal Property: $479.9 billion worth of property insured on CT coastline, 6th highest of 18 Atlantic states**

- **Value of insured coastal property: Comprises 64 % of all insured property in the state, 2nd only to FL**

- **Trees: Nearly 60% of CT is forested. One of the most heavily forested states, among the most densely populated**

Storms By The Numbers

Storm	Claims	Claims $ Paid	Complaints to CID
Sandy (2012	61,791*	$493M	134
Irene (2011)	60,000	$235M	237
2011 Nor'easter	93,000	$247M	60
Winter 2010-11	n/a	$165M	n/a

* 96 percent closed through September 2013

Sandy By The Numbers

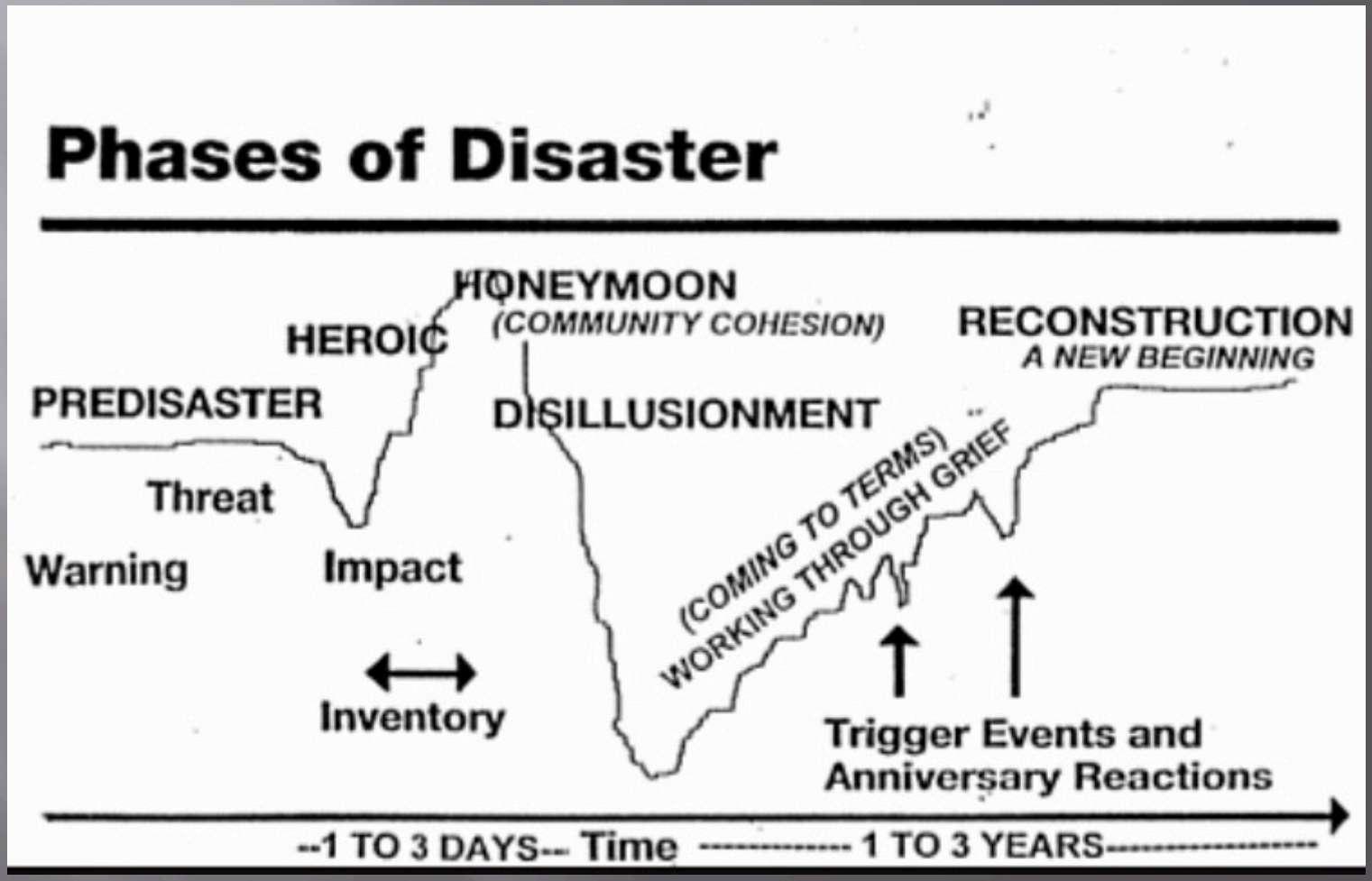
Sandy FEMA Numbers	# Applicants/ Claims	Eligible Applicants	Claims $ Paid	Average Paid
*Individual Households	8,715	2,969	$15.3M	$5,156
SBA	9,781 Apps issued 1,870 Received	830	$52.1M	$62,771
**NFIP	6,171	**5,478	$247M	$42,838
Public Assistance	n/a	n/a	$65.3M Estimated	n/a
Total			$359.0M	

*IHP MAX AWARD: $31,900 X 38 AWARDS (as of 3/2014)
** As of January 2014

CT OPEN DISASTERS

January 2011 Record Snowstorm (FEMA DR 1958)	
Public Assistance Damages (100%):	$18.3 million
Tropical Storm Irene August 2011 (FEMA DR 4023)	
Public Assistance Damages (100%):	$62.5 million
Individual Assistance Damages:	$ 9.5 million
SBA Loans (Business and Residential):	$11.7 million
October Nor'easter October 2011 (FEMA DR 4046)	
Public Assistance Damages (100%):	$114.5 million
Super Storm Sandy October 2012 (FEMA DR 4087)	
Public Assistance Estimated Damages (100%):	$86.2 million
Individual Assistance Estimated Damages:	$13 million+
SBA Loans (Business and Residential):	$39 million
February 2013 Severe Winter Storm (Pending)	
Public Assistance Estimated Damages (48-hr)	$43.7 million

Emotional phases of Disaster



ESF-14
Long-Term Recovery Committee

Co-Chaired by:

- ✓CT Insurance Department
- ✓Dept. of Economic & Community Development

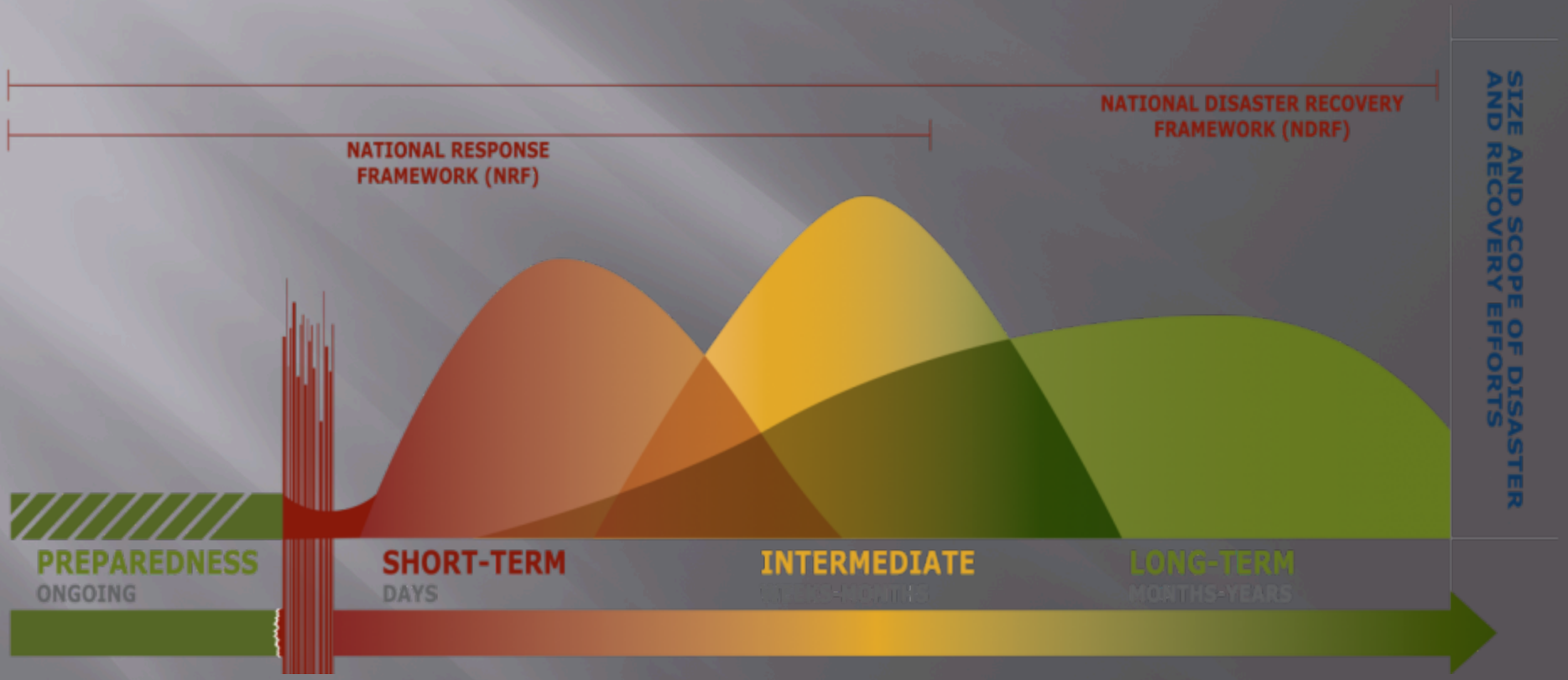
Supports, identifies programs & resources to mitigate risk, foster recovery

Coordinates recovery resources for communities through CT's 5 Emergency Management regions

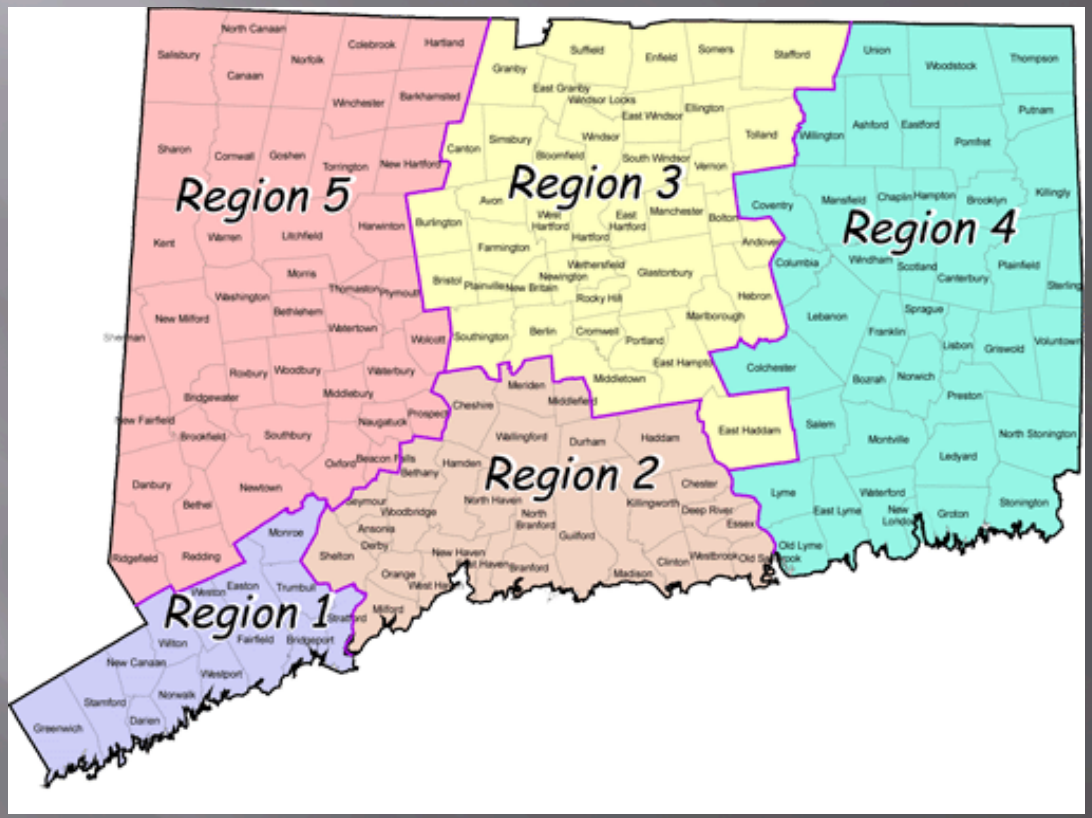
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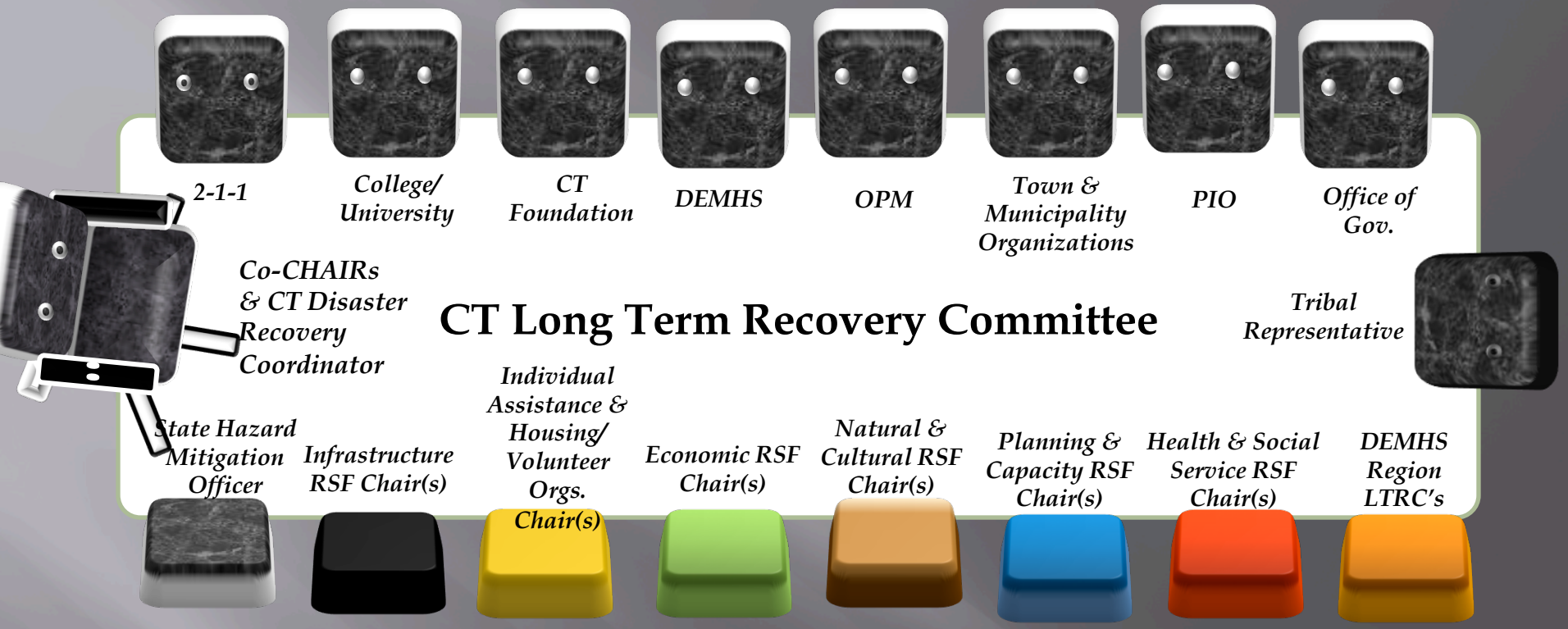
Department of Economic and Community Development

Recovery Phases



5 DEMHS Regions





Functions of the Connecticut Long Term Recovery Committee

Pre-Disaster

- ***Develop*** *State Recovery Plan & Steady State*
- ***Assign*** *responsibilities to recovery partners*
- ***Maintain*** *clear lines of communication with:*
  - *Local/Municipal Partners*
  - *State/Regional Partners*
  - *Federal/National Partners*

Post Disaster

- ***Assess*** *recovery needs following an event*
- ***Activate*** *RSFs for complex recovery issues*
- ***Develop*** *Post-disaster Recovery Strategies*
- ***Oversee*** *disaster recovery coordination*
- ***Report*** *progress*
- ***Evaluate*** *and update State Recovery Plan*

Disaster Recovery Coordinator: William Shea, DEHMS

DEMHS Advisory Council
State Disaster Recovery Plan

Long Term Recovery Committee
Co-Chairs: George Bradner, CID
Michael Lettieri, DECD

Connecticut Care Disaster Relief Fund

Individual Assistance Working Group
Co-Chairs: Richard Branigan, Amer. Red Cross
Dakibu Muley, DSS
Ken Dumais, DEMHS

- DSS
- DEMHS
- DCF
- FEMA
- CT VOAD
- CID
- DMHAS
- DECD
- DOH
- DISABILITY ADVOCATES

Housing Working Group
Co-Chairs:
Nick Lundgren, DOH
Neil Newman, DOH

- CT Housing Authority
- HUD
- Fannie Mae
- DSS
- DISABILITY ADVOCATES

Volunteer Organizations Active in Disasters (VOADs) & Non-Governmental Organizations (NGO)
Chair: Chris Baker, CT Red Cross

- CT Rises
- Red Cross
- Salvation Army
- Adventists
- 211
- Other VOADs

Assistance

Economic Recovery Working Group
Co-Chairs: Paul Ryan, InfraGard
Stan Sorkin, CT Food Assoc.
Peter Lent, DECD

- BANKING
- DECD
- SBA
- CID
- SBDC
- CBIA
- CT Retail Merchants Assoc.

RESPONSIBILITIES
- SBA Loans
- HUD FHA Loans
- Gas Station Generators

Natural & Cultural Resources Working Group
Co-Chairs: Peter Francis, DEEP
Daniel Forrest, DECD

- NRCS
- USACE
- HUD
- FWS
- FEMA
- MOHEGAN TRIBE
- MASHANTUCKET PEQUOT TRIBE
- DEEP
- SHPO
- UCONN
- OPM
- CT TRUST FOR HIST. PRESERVATION
- TRUST FOR PUBLIC LANDS
- NATURE CONSERVANCY
- TOWN OF GROTON
- GREENWICH

RESPONSIBILITIES
- Hazard Mitigation
- Environmental Review & Compliance
- Environmental Restoration
- Historic Property Restoration

Community Planning & Capacity Building (CPCB) Working Group
Co-Chairs: Mike Muszynski, CCM
April Capone, OPM

- DEMHS/FEMA Coordinators
- DOE/DOHE
- University/ Colleges
- Regional LTR

RESPONSIBILITIES
- Community Planning
- Capacity Building
- Mitigation and Community Resilience

ver. 7.19.13

Recovery Activities to Date

- Organization & Information Gathering
- Participating in Statewide Summer Exercise
- Identifying, Adopting Best Practices
  - ✓Statewide Disaster Recovery Plan (Maine template)
  - ✓Identified Need for a Charitable Relief Fund (for needs unmet by insurance or federal $)
  - ✓Created CT Recovers Web page
- Established the following working groups:
  - ✓Long-term housing
  - ✓Individual assistance
  - ✓Natural & cultural
  - ✓Economic
  - ✓Community Planning and Capacity Building

Challenges & Lessons In The Land of Steady Habits

- 169 Municipalities – Home Rule
- Public policy incongruent with community resilience
- Different zoning standards
- Local long-term disaster coordinator should not just be an emergency responder, team them with a P&Z individual
- Educate public on NFIP
- Manage public expectations on federal aid
  - ✓ FEMA $/NFIP not intended to make homeowners whole

One of the greatest lessons from last 2 years…

CT Recovers Web Site
http://www.ct.gov/ctrecovers





RESOURCES & OPPORTUNITIES
RESIDENTS
BUSINESSES
MUNICIPALITIES

Connecticut WEATHER

2-1-1

HOME | LONG-TERM RECOVERY COMMITTEE | RESILIENCY RESOURCES | CONTACT US

LONG-TERM RECOVERY COMMITTEE

Contact Us

The Connecticut Long Term Recovery Committee (LTR) is one of 14 Emergency Support Functions that comprise the *State Response Framework*. Since early 2012, the LTR Committee has been building a framework for the state to support long-term recovery of our communities through:

- Coordination of federal, state and local government resources and expertise
- Involvement of business and nonprofit sectors
- Education & outreach
- Mitigation and risk reduction programs & policies

Working Groups

Natural & Cultural Resources coordinates departments and agencies to provide information and assistance to communities that want to preserve, protect and restore natural and cultural resources during recovery.

Contacts: Daniel Forrest: Daniel.Forrest@ct.gov
Peter Francis: Peter.Francis@ct.gov

Community and Capacity Building coordinates expertise for communities in planning and implementing pre- and post-disaster recovery programs, with an emphasis on hazard mitigation.

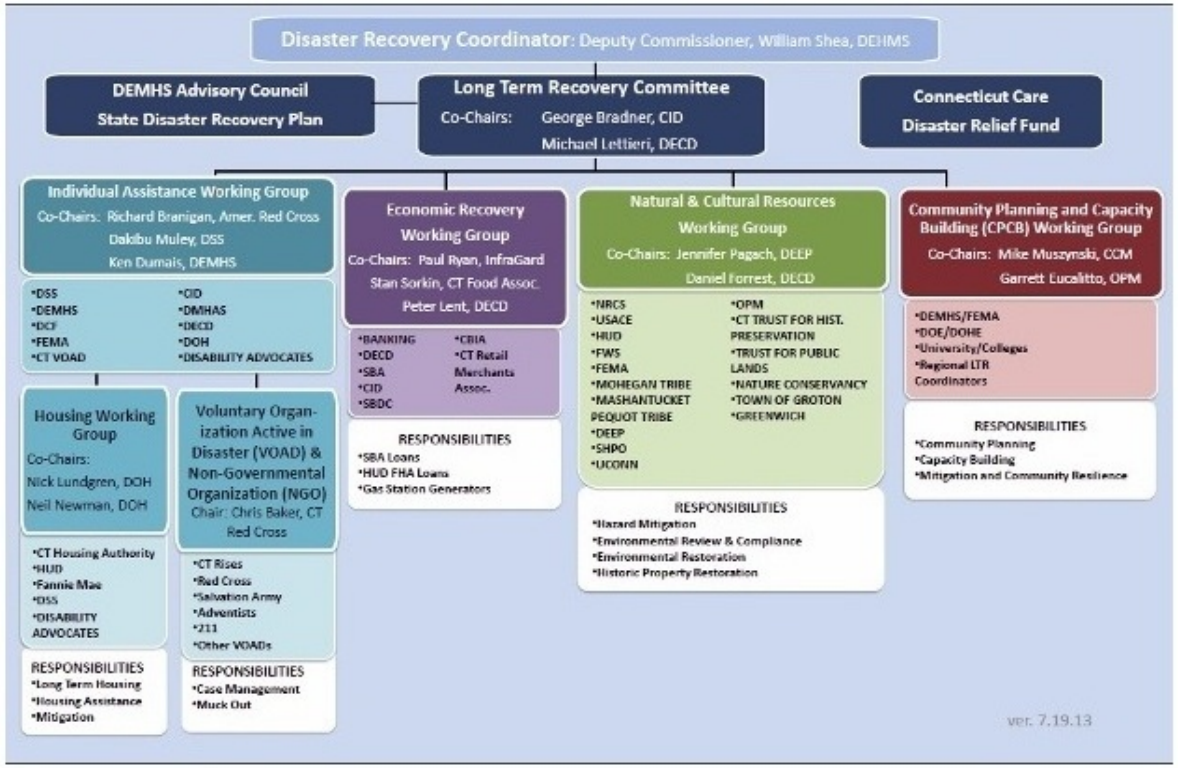
Contacts: Mike Muszynski: mmuszynski@ccm-CT.org
April Capone: April.Capone@ct.Gov

Economic focuses on activities to help communities efficiently and effectively restore economic and business activities while adapting to market changes brought on by catastrophic events.

Contacts: Peter Lent: Peter.Lent@ct.gov
Stan Sorkin: ssorkin@ctfoodassociation.org
Paul Ryan: pryan@aosinc.com

Individual Assistance *(Including Housing and Volunteer Organizations Active in Disasters)* helps coordinate available housing and individual assistance needs and identifies gaps in services and delivery.

Contacts: Kenneth Dumais: Kenneth.Dumais@ct.gov
Dakibu Muley: Dakibu.Muley@ct.gov
Richard Branigan: Richard.Branigan@redcross.org

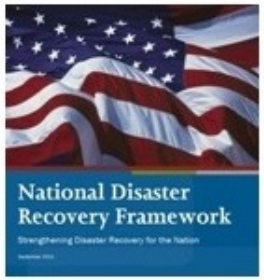


Connecticut Recovers

To learn more: Click on each of the reports below

State of Connecticut

STATE RESPONSE FRAMEWORK (SRF)





RESIDENTS

BUSINESSES

MUNICIPALITIES

Connecticut WEATHER

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COMMUNITY PLANNING AND CAPACITY BUILDING

Mission

The Mission is to support and build recovery capabilities and community planning resources of state, local and Tribal governments that are needed to effectively plan for, manage and implement resiliency measures for community disaster recovery activities.

Members

- Co-Chair April Capone, Office of Policy and Management
- Co-Chair Mike Muszynski, CT Conference of Municipalities
- Tessa Gutowski, Div. of Emergency Management & Homeland Security
- Gary Pescosolido, Dept. of Education
- Carla Feroni, Dept. of Energy & Environmental Protection
- Brian Thompson, Dept. of Energy & Environmental Protection
- TBD, Region 1 Long-Term Recovery Coordinator
- Bill Richards, Region 2 Long-Term Recovery Coordinator
- TBD, Region 3 Long-Term Recovery Coordinator
- TBD, Region 4 Long-Term Recovery Coordinator
- Martin Connor, Region 5 Long-Term Recovery Coordinator
- TBD, Region 6 Long-Term Recovery Coordinator
- TBD, CT Association of Regional Planning Organizations
- Dan Forest, State Historic Preservation Organization
- Matt Knickerbocker, Council of Small Towns
- Erron Smith, CT Economic Resources Center
- Ed Sarabia, Mohegan/Pequot
- Alicia Woodsby, Partnership for Strong Communities
- Jeff Bolton, Division of Construction Services
- TBD, College/Universities
- John E. McCahill, CT Association of Zoning Enforcement Officers
- Chris Wood, CT Chapter of American Planning Association
- Bonnie Stewart, CBIA
- Kim Barrows, CT Association of Zoning Enforcement Officers
- Laurie Whitten, CT Association of Zoning Enforcement Officers
- John Simone, CT Main Street Center
- Jonathan Best, Department of Public Health

Objectives

- Integrates mitigation, recovery and other pre-disaster plans and activities into state and local, community-wide planning and development activities, such as comprehensive plans, land use plans, economic development plans, affordable housing plans, zoning regulations and municipal ordinances and other development regulations through technical assistance.

- Coordinates the provision of resources of federal, state, local and non-governmental agencies for recovery planning technical assistance and to support recovery and capacity needs in a variety of government functional areas (e.g., city management, financial management, hazard mitigation and risk assessment, project management, damage assessment, building inspection and permitting); coordinates resources to address other skill sets that communities often lack capacity after large-scale and catastrophic disasters.

ECONOMIC WORKING GROUP

Mission

The Mission of the CT Economic Recovery Working Group is to bring together the available expertise from Federal, State, Tribal and the private sector with communities, in order to sustain employment, re-build individual businesses, and protect the economic well-being of the area through resiliency to man-made or natural disasters and events.

Members

- Co-Chair Stan Sorkin, Connecticut Food Association
- Co-Chair Peter Lent, Connecticut Department of Economic and Community Development
- Co-Chair Paul Ryan, InfraGard CT
- Michael Lettieri, Director, Connecticut Department of Economic and Community Development
- Corey Nygaard, FEMA
- Jennifer Atkins, InfraGard CT
- Bernie Sweeney, Small Business Administration
- Steven Monroe, Marsh
- Joshua Barnes, EDA
- Joe Ercolano, UCONN
- Ed Goldberg, Northeast Utilities, ACP
- Tim Phelan, Retail Merchants
- Bonnie Stewart, CBIA
- John O'Toole, Northeast Utilities
- Warren Ruppar, Independent Insurance Agents of Connecticut
- Ed Sarabia, Tribal
- Marty Connor, Region 5 Emergency Services
- Jim Heckman, Dept. of Banking
- Laurie Ann Scotti, Lincoln Financial

Objectives

- Encourage and facilitate community and economic development strategic planning, zoning by-laws, building codes (disaster resistant), master plan development, and workforce development (including those with disabilities) during disaster recovery. Identify statutory, regulatory and policy issues that contribute to gaps, inconsistencies and unmet needs in economic recovery.

- Develop an inter-agency action plan template. Facilitate the integration of Federal State efforts and resources with private investment and business growth.

- Sustain pre-disaster engagement activities with local leadership, decision makers and private sector stakeholders. Work closely during disaster recovery to provide economic development technical assistance and data while enhancing the relationships developed during pre-disaster planning.

  Incorporate mitigation measures into recovery development to make the subject community stronger and resilient to future risk.

- Seek innovative solutions to address preparedness, mitigation and resilience issues before a disaster

RESIDENTS

BUSINESSES

MUNICIPALITIES

Connecticut WEATHER

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UNMET NEEDS – INDIVIDUAL ASSISTANCE

A number of private, non-profit and volunteer groups coordinate with state and federal agencies as part of the Connecticut's Long-Term Recovery Task Force. Using a case management approach, they provide a variety of services – financial, technical, housing, cleanup and more – for residents who continue to recover from disasters and have unmet needs after other resources have been exhausted. This page contains information about those organizations, their missions and their resources and will be updated throughout the recovery process.

Superstorm Sandy Case Management Protocol

American Red Cross

Red Cross Move-in Assistance Program

Catholic Charities Guidelines

THE SALVATION ARMY

Salvation Army Guidelines

CT RISES

Connecticut Recovers

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Government Organization

Connecticut Recovers is a clearinghouse for services available in the aftermath of disaster and for information on building resiliency throughout the state

About | Photos | 3 Likes

Highlights

Status | Photo / Video | Event, Milestone +

Write something...

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Connecticut Recovers
April 29

Unmet Needs: A number of private, non-profit and volunteer groups coordinate with state and federal agencies to provide a variety of services – financial, technical, housing, cleanup and more – for residents who continue to recover from disasters and

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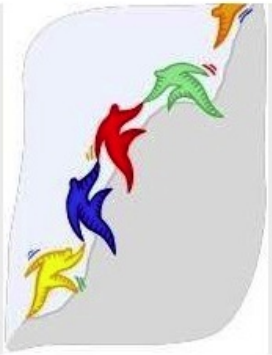
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Unmet Needs: A number of private, non-profit and volunteer groups coordinate with state and federal agencies to provide a variety of services – financial, technical, housing, cleanup and more – for residents who continue to recover from disasters and have unmet needs after other resources have been exhausted.http://www.ctrecovers.ct.gov/ctrecovers/cwp/view.asp?a=4498&Q=542042



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Municipalities and non-profits: Check out the range of resources available for repair, rebuilding and social services. http://www.ct.gov/ctrecovers/cwp/view.asp?a=4498&q=528846



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The state Department of Housing oversees programs to help homeowners with repair and mitigation expenses from Super Storm Sandy that not covered by insurance, FEMA or other funding sources. http://www.ct.gov/ctrecovers/cwp/view.asp?a=4498&q=528750



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Small businesses are you still rebuilding from Super Storm Sandy? Find out if you are eligible for SBA grants through the Super Storm Sandy Community Development Block Grant program. http://www.ct.gov/ctrecovers/cwp/view.asp?a=4498&q=528772



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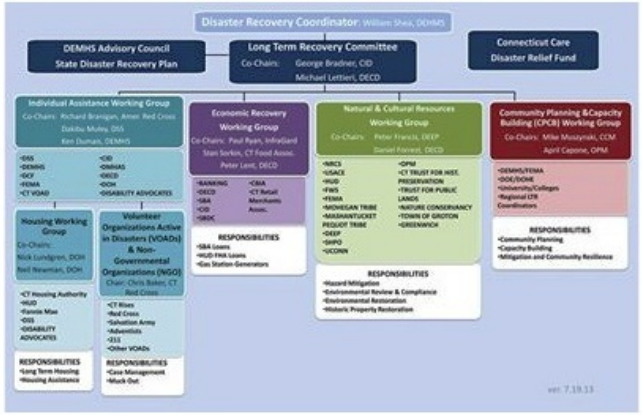
Welcome to the Connecticut Recovers! Established by Governor Dannel P.Malloy in July 2013, Connecticut Recovers is a permanent, one-stop portal for residents, businesses and municipalities to gain information about services available in the...
See More



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CT Recovers is also the home of the state's Long-Term Recovery Committee, a collaboration of state, federal, private and non-profit members helping Connecticut communities recover faster from disaster by encouraging practices and policies that support mitigation and resiliency. http://www.ct.gov/ctrecovers/cwp/view.asp?a=4498&q=528634



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April 29



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Connecticut flood insurance

NFIP, Biggert Waters, Grimm Menendez and Private Flood Insurance

CT Coastline



CT Coastline



Connecticut Flood Facts

- Approximately 45% of CT properties are subsidized
- Since 1978 as of 10/31/2013
  - Premium Paid - $469,361,099
  - Losses Paid - $484,141,728
- Pure Loss Ratio (PLR) of 103%
- Excluding Sandy losses PLR is 54%
  - Sandy claims for CT $242.5M paid

Source: FEMA/NFIP

Why was the Biggert-Waters Flood Insurance Reform Act of 2012 passed?

- Recurring financial deficits/subsidized policies
- Unsustainable premium structure
- Premium structure must reflect the true risks and costs of flooding

Source: FEMA/NFIP

BW-12 Facts

Date of Implementation	Who Is Affected	What Will Happen
January 1, 2013	Non-primary residences	25% increase in premium each year until full risk rate
October 1, 2013	Owners of business properties, severe repetitive loss properties	25% increase in premium each year until full risk rate
October 1, 2013	Newly insured properties	Full-risk rate
Late 2014	Property owners affected by map changes	Full-risk rate will be phased in over 5 years at a rate of 20% per year until full-risk rate

Source: FEMA/NFIP

Homeowner Flood Insurance Affordability Act

- Also know as the Grimm Menendez bill
- Bill reversed almost all the provisions of the Biggert Watters legislation

Homeowner Flood Insurance Affordability Act- Highlights

- *Creates a firewall on annual rate increases*
- *Repeals the property sales/ new policy trigger* (Sec. 205 BW-12 "bought/sold)
- *Reinstates grandfathering* (Sec. 207 BW-12)
- *Refunds homeowners who overpaid*
- *Affordability goal*
- *Reimburse successful appeals*
- *Flood insurance advocate*

Questions

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Department of Economic and Community Development

After the Storm……the calm

