



NAUGATUCK VALLEY
COUNCIL of GOVERNMENTS

August 18th – 19th

FLOOD RESOURCE GUIDE

Last Updated Tuesday, October 29, 2024





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NVCOG Staff Contact

If you have additional questions or suggestions for items to be included in this guide, please contact Drew Baklik, NVCOG Director of Municipal Affairs, at dbaklik@nvcogct.gov.



Latest News from DEMHS (Division of Emergency Management & Homeland Security)

STATE OF CONNECTICUT DEPARTMENT OF EMERGENCY SERVICES & PUBLIC PROTECTION
DIVISION OF EMERGENCY MANAGEMENT & HOMELAND SECURITY

Funding and Assistance Programs:

FEMA Individual Assistance and Small Business Administration:

On Friday, September 20, 2024, Governor Lamont announced that President Biden approved the request for a Major Disaster declaration for Litchfield, New Haven, and Fairfield counties. The Major Disaster Declaration makes funding available to residents and businesses affected by the flooding in the specified counties. Assistance can include grants for temporary housing and home repairs, low interest loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. Funding programs include [FEMA's Individual Assistance](#) and the [Small Business Administration's \(SBA\) disaster assistance loan programs](#).

Residents who sustained damages in Litchfield, New Haven, and Fairfield counties can apply for FEMA Individual Assistance by:

- Calling 1-800-621-FEMA (3362)
- Online at Disasterassistance.gov
- Or through the [FEMA mobile app](#)

Residents and businesses can apply for SBA assistance here.

- The deadline to file for physical damage is November 19, 2024
- The deadline to file for economic injury is June 20, 2025
- Hartford and Middlesex counties are also eligible for SBA assistance, for economic injury loans only.

Additional DEMHS Information:

- Continuing to connect local municipalities and with [Voluntary Organizations Active in Disaster \(VOADs\)](#) that may have programs and services to support disaster survivors.
- Flood victims are encouraged to reach out to Crisis Cleanup by calling 203-392-1752 if victims need assistance with muck out, debris removal or tree removal from the storm. All services are free and vetted. More information can be found on this flyer ---- [English](#) ---- [Spanish](#)
- DEMHS continues to post recovery information and resources on its X page, for more information follow us for up to the minute information: [CT Emergency Management & Homeland Security \(@CTDEMHS\) / X](#)



Messaging from Governor Lamont's Office



STATE OF CONNECTICUT

GOVERNOR NED LAMONT

Governor Lamont Announces FEMA Amends Major Disaster Declaration for August Storm To Include Public Assistance Program

State and Local Governments Now Eligible for Partial Reimbursement for Damage to Public Infrastructure and Emergency Response Measures

10/28/2024

(HARTFORD, CT) – Governor Ned Lamont today announced that he has received notification from the Federal Emergency Management Agency (FEMA) informing him that the major disaster declaration President Joe Biden [approved](#) for Fairfield County, Litchfield County, and New Haven County as a result of the historic rainfall and extreme flooding that region of Connecticut received on August 18, 2024, has been amended to include the governor's request for FEMA's Public Assistance Program.

Approval of this program means that municipal governments within those three counties, as well as Connecticut state government and certain nonprofit organizations, are now eligible to apply for federal reimbursement of 75% of the costs associated with repairing and rebuilding uninsured damage to public infrastructure caused by the storm – such as roads, bridges, rail lines, schools, parks, and other facilities – and the costs associated with their emergency response and protective measures.

Previously, the declaration was approved to include the Individual Assistance Program – which makes federal disaster funding available to individuals to cover the costs of uninsured damage to private property and other related emergency actions – and the Hazard Mitigation Program, which supports state and local governments with the costs of taking actions that can reduce or eliminate long-term risk to people and property from



natural disasters. The initial declaration also brought Small Business Administration loan assistance to eligible businesses and individuals.

In his application to FEMA, Governor Lamont estimates that state and local governments in these counties experienced roughly \$14.3 million in damage to public infrastructure from this storm, with much of the damage impacting the transportation system, such as state and local roads and bridges, as well as the Waterbury Branch Line of Metro-North Railroad's New Haven Line.

Governor Lamont said, "Approval of this program will be a relief to many towns that experienced significant damage to public infrastructure from this storm, especially to roads and bridges that were completely destroyed and needed swift rebuilding to ensure that residents who live in these areas have access to critical routes. The Biden-Harris administration has been extremely helpful in their response to this unprecedented flooding event, and I thank FEMA and the Small Business Administration for their on-the-ground actions in Connecticut to help our residents and businesses recover. I also thank the members of Connecticut's Congressional delegation for helping our state secure this declaration and the associated resources it provides."

U.S. Senator Richard Blumenthal said, "We've been holding our breath for this decision. In my multiple visits to towns hard hit by catastrophic flooding, I've seen the huge costs and consequences of rebuilding that such historic federal aid will support. It will enable public assets like roads and bridges to be rebuilt – better and stronger for the new weather normal – sparing Connecticut taxpayers most of the fiscal burden. It's a day well worth the wait. Our state will be more resilient with less financial burden."

U.S. Senator Chris Murphy said, "This announcement is good news for so many in Connecticut still recovering from the devastation caused by the August flooding. No amount of money will undo the damage done, but these federal dollars will help ease the burden placed on our communities and provide assistance to towns working to restore roads, bridges, rail and other essential infrastructure across our state. I'm grateful to the Biden-Harris administration and Governor Lamont for their swift action and dedication to supporting our communities during this challenging time."

U.S. Representative Rosa DeLauro (CT-03) said, "The inclusion of the Public Assistance Program in this disaster declaration is a crucial step in helping Connecticut communities recover and rebuild. With this, local governments can now access federal support to cover the costs of restoring essential public infrastructure damaged by the storm. Roads, bridges, and other critical public infrastructure connect us to our workplaces, schools, and our families. Rebuilding them is key to our recovery. This support from FEMA means that our towns won't have to bear the financial strain alone. I will continue to fight to ensure our communities receive the resources they need to recover."



U.S. Representative Jahana Hayes (CT-05) said, “Amending the major disaster declaration will unlock federal reimbursement resources for municipalities, state government and eligible nonprofits – reducing the financial burden in addition to restoring critical infrastructure. When Connecticut was impacted by record flooding, we received swift support from our federal partners. I remain grateful to the Biden-Harris administration for the continued support our residents, businesses, and communities have received to rebuild and recover.”

U.S. Representative Jim Himes (CT-04) said, “So many in southwest Connecticut are still rebuilding from August’s devastating flooding. I was glad to help bring federal disaster relief to repair the damage and support families in need of assistance, and I’m thrilled that the program has been expanded to offer additional aid without raising property taxes. With this change, our towns will have access to the resources they need to restore roads, bridges, and other critical public infrastructure that Connecticut’s families depend on. Thank you to the Biden-Harris administration, Governor Lamont, and my Congressional colleagues for their continued efforts to support this disaster recovery effort.”

The Lamont administration, through the Connecticut Division of Emergency Management and Homeland Security, will be in touch with municipal officials in the impacted areas to ensure they have information on how they can begin applying for federal disaster assistance under the Public Assistance Program.

So far under his declaration, FEMA has approved more than \$8 million in federal disaster assistance to Connecticut residents through the Individual Assistance Program. The deadline for residents to apply for the Individual Assistance Program is November 19, 2024.

Governor Lamont Announces President Biden Approves His Request for a Major Disaster Declaration Due to August Severe Flooding in Western Connecticut

Declaration Makes Federal Funding Available For Affected Individuals

9/20/2024

(HARTFORD, CT) – Governor Ned Lamont today announced that President Joe Biden has [approved](#) his [request](#) for a major disaster declaration due to the historic rainfall and extreme flooding that impacted towns and cities in western Connecticut on August 18, 2024.

By approving this declaration, President Biden is making federal funding available to affected individuals in Fairfield County, Litchfield County, and New Haven County. Assistance can include grants for temporary



housing and home repairs, low-cost loans to cover uninsured property losses, and other programs to help individuals and business owners recover from the effects of the disaster. President Biden has also authorized funding for hazard mitigation measures to be implemented statewide.

“This historic weather event caused significant damage to homes and businesses in western Connecticut, and the approval of this major disaster declaration means that individuals will be able to access federal funding to support their recovery efforts, particularly when it comes to the rebuilding of uninsured infrastructure,” **Governor Lamont said.** “I appreciate President Biden for approving this declaration, which will be a major benefit for the people who were impacted by this storm. I also thank FEMA and the Small Business Administration for working with my administration to make this declaration possible.”

Residents and business owners who sustained losses in the designated areas can begin applying for assistance at www.DisasterAssistance.gov, by calling 800-621-FEMA (3362), or by using the [FEMA app](#). Anyone using a relay service, such as video relay service (VRS), captioned telephone service or others, can give FEMA the number for that service.

The Connecticut Division of Emergency Management and Homeland Security, through collaboration with FEMA and the Small Business Administration, is working to identify locations in the impacted counties to open disaster recovery and business recovery centers that will provide in-person support to help affected individuals apply for assistance. An additional announcement will be made once those locations and hours of operations are identified.

Governor Lamont Provides Update on Recovery From Historic Rainfall and Flooding in Western Connecticut

8/30/2024

(HARTFORD, CT) – Governor Ned Lamont today provided the following updates as of 2:00 p.m. on Friday, August 30, regarding Connecticut’s recovery from the August 18 historic rainfall and flooding.

“These historic floods devastated homes, businesses, and infrastructure in western Connecticut, and we are committed to helping the impacted communities rebuild and recover as soon as possible,” **Governor Lamont said.** “In addition to launching a state-funded program to help small businesses with the costs of rebuilding and reopening, my administration is continuing to work directly with FEMA and the U.S. Small Business Administration to determine whether the thresholds have been met that would enable homeowners and business owners to receive federal reimbursements to aid in the recovery process for damaged infrastructure. I am impressed at the speed that crews from the Connecticut Department of Transportation, their contractors, and municipal workers have been working to reopen roads and bridges. Our administration remains determined to work with all our partners to help everyone in the impacted areas recover and restore a sense of normalcy.”

Connecticut Department of Transportation crews continue to reopen roads

Maintenance staff from the Connecticut Department of Transportation (CTDOT) have been working around the clock to repair and reopen damaged roads and bridges. Immediately following the storm, a total of 30



state roads were closed and five rail lines were closed or delayed. As of this afternoon, CTDOT has reopened 23 roads and four rail lines are operating on schedule.

Activities have included debris removal on state roads, as well as the cleaning of culvert, pipes, and catch basins. In total, approximately 125 catch basins have been cleaned, 450 shoulders and washouts have been repaired, 31 culverts and pipes have been cleared, and 1.2 million pounds of debris have been removed. Additionally, the CTDOT Bridge Safety and Evaluation Team has inspected nearly 40 state-owned bridges to ensure their safety.

“Our focus has been restoring infrastructure to ensure no one is cut off from their neighbors and community,” **Connecticut Transportation Commissioner Garrett Eucalitto** said. “We’ve rebuilt nearly two dozen roads and have plans in place to reopen several more by the end of the month. Thank you to incredible work of CTDOT crews, contractor partners, and local public works staff who have been working around the clock.”

Several state roads, such as Route 34 in Oxford and Route 67 in Southbury and Oxford, remain high priority to reopen to traffic. The CTDOT is working with its contracting partners to design temporary bridges that can be installed until permanent fixes can be completed.

Two washouts along the Waterbury Branch Line have severely impacted rail service. No trains are running along the line and the service is being replaced by buses until further notice. Crews are actively working to fix the washouts near Beacon Falls and Seymour. Site access remains challenging, especially in Seymour near the Kinneytown Dam, while crews are working as quickly as possible to restore rail service.

Interactive map launched for residents to track road recovery process

The CTDOT today launched a new interactive map of road repairs so residents can track the recovery process of damage from the August 18 storm. To access that map, [click here](#) or click the link available on the ct.gov/dot homepage.

This August 18 storm-specific map is in addition to CTDOT’s regular *CTroads* website that provides real-time updates and alerts on roads statewide, which is available at ctroads.org.

State actively conducting required damage assessments needed to receive a federal major disaster declaration

The Lamont administration is actively working with towns, businesses, and homeowners to conduct the required damage assessments and calculate whether the Federal Emergency Management Agency (FEMA) and U.S. Small Business Administration (SBA) indicators/thresholds have been met that would enable the state to receive a federal major disaster declaration, which could result in the release of federal funding to reimburse homeowners, businesses, and state and local governments for some of the costs of rebuilding and repairing damage to eligible public and uninsured private property.

To support this effort, over the last several days, staff from the Connecticut Division of Emergency Management and Homeland Security and municipal officials have been taking staff from FEMA and the SBA to homes and businesses in the impacted areas of Fairfield County, Litchfield County, and New Haven



County to view damage in person and conduct preliminary damage assessments. This assessment process may continue into next week, if needed.

The joint preliminary damage assessment for FEMA's Public Assistance program, which can include reimbursements for eligible state and local government costs of repairing public infrastructure, is scheduled to begin September 9.

The requirements for seeking a federal major disaster declaration typically takes a period of days or weeks to complete, as state and local governments are required to submit very specific and detailed documentation with cost estimates to support the request for federal funding.

Small businesses and nonprofits can begin applying for funds from the state's micro-grant program on September 3

Beginning next week, small businesses and nonprofit organizations with fewer than 100 employees in Fairfield County, Litchfield County, and New Haven County that suffered damage from the storm can begin applying for a state micro-grant program that will provide grants of up to \$25,000 to support their recovery efforts.

Governor Lamont has [allocated](#) \$5 million in state funds for this program. It is being administered at the request of the Lamont administration by the WBDC, a nonprofit organization based in Fairfield County, with support from the Connecticut Department of Economic and Community Development.

Small businesses and nonprofits can apply for grants beginning September 3 by filling out the application that will be made available online on the WBDC's website at ctwbdc.org.

****Download:** [Civil preparedness emergency declaration in response to severe flooding.](#)



General Information and other Useful Links

1. The Connecticut state agency leading the charge toward response and recovery associated with the August 18th and 19th flooding event that greatly impacted our state is the Department of Emergency Services and Public Protection, Division of Emergency Management and Homeland Security (DESPP/DEMHS). Here is a link to the DEMHS Flood Disaster website, which will be updated with links to damage assessment forms and other useful information in the coming days:

[August 18th, 2024: Severe Flooding Disaster \(ct.gov\)](#)

2. If you see caution tape, barriers, cones, barrels or any other apparatus blocking a roadway, please do not attempt to go around these things. There have been multiple reports of people ignoring warning signs to capture photographs, videos, etc. or just out of sheer curiosity.

Even if an area appears safe on the surface, there may be structural integrity issues beneath that cannot be seen. This includes utility lines and other dangerous elements of the general infrastructure. Avoid traveling in heavily impacted areas, if possible, to allow local, state and federal officials to do the necessary work to assess the damage.

3. The Department of Emergency Services and Public Protection, Division of Emergency Management and Homeland Security (DESPP/DEMHS) is undertaking the initial damage assessment survey from the heavy rainfall and subsequent flooding that occurred between the dates of August 18th and August 19th.

It is crucial that we promptly assess the extent of the damages and gather the necessary information to determine if thresholds and criteria are met to be considered under the FEMA Individual Assistance program and/or Small Business Administration (SBA) programs. Here is a link to the SBA webpage: [Disaster assistance | U.S. Small Business Administration \(sba.gov\)](#).

Here is the residential and business self-reporting link:

<https://crisistrack.juware.com/public/CTDEMHS/request.html>

4. For real-time travel updates on road closures, visit ctroads.org.



FAQ and Resources

1. Will personal property damage be covered by FEMA or any other source?

The short answer is “potentially”. The state is still awaiting guidance from FEMA on the necessary damage assessment forms needed for future funding. The public is encouraged to gather photographs, videos, and any other information related to personal property damage that is **NOT COVERED BY PERSONALLY HELD INSURANCE POLICIES**. Severe damage like driveway destruction is more likely to be covered than minor flooding of a home’s basement. See link below to self-report damages. Please include all the requested information, including photographs.

Here is the residential self-reporting link:

<https://crisistrack.juware.com/public/CTDEMHS/request.html>

2. What should businesses do to address damages?

Document damage with pictures and video. Typically, with major incidents like this, the SBA (Small Business Administration) will offer low-interest loans to cover uninsured business damages and losses. Exact details on necessary documentation will be forthcoming from the state and federal governments. See link below to self-report damages. Please include all the requested information, including photographs.

Here is the business self-reporting link:

<https://crisistrack.juware.com/public/CTDEMHS/request.html>

3. Who do I contact if I have additional questions?

Each municipality in Connecticut has an Emergency Management Director who is the leader of recovery efforts related to disasters. If your municipality was heavily impacted, it is likely this individual and/or his/her staff is being inundated with phone calls and emails. Please contact your individual town hall to be properly directed. Many of the municipalities have published additional guidance through social media, municipal websites, and phone calls to residents. Links to websites and social media pages can be found on pages 9 and 10 of this Guide.

Additional Resources:

- [I Applied for Assistance. What's Next?](#)
- [Home Inspections](#)
- [Help For Individuals and Families After a Disaster](#)
- [Small Business Administration Fact Sheet - Disaster Loans](#)



U.S. Small Business Administration (SBA)

SBA Offers Disaster Assistance to Businesses and Residents of Connecticut Affected by August Storms

ATLANTA – The [U.S. Small Business Administration \(SBA\)](#) announced today that it will open two Business Recovery Centers (BRCs) in **Connecticut on Wednesday, Sept. 25 at 1 p.m.** at the Monroe Police Department in Monroe and the Oxford Town Hall in Oxford. SBA is opening the centers to assist Connecticut businesses with losses due to severe storm, flooding, landslides and mudslides that occurred on Aug. 18-19.

The disaster declaration covers Fairfield, Litchfield and New Haven counties which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Hartford, Middlesex in **Connecticut**; Berkshire and Hampden in **Massachusetts**; and Dutchess, Putnam and Westchester in **New York**.

“Our Business Recovery Centers are one of the most powerful resources at SBA’s disposal to support businesses in the midst of a disaster,” said [Francisco Sánchez, Jr., associate administrator for the SBA’s Office of Disaster Recovery and Resilience](#). “Business owners can meet in person with our specialists to apply for SBA disaster loans and get information on the full breadth of our programs designed to help them navigate their recovery.”

SBA’s Customer Service Representatives are available at the Centers to assist business owners complete their disaster loan application, accept documents, and provide updates on an application’s status. Walk-ins are accepted, but you can [schedule an in-person appointment at an SBA Business Recovery Center in advance](#). The Centers will operate as indicated below.

<p>Business Recover Center (BRC) Fairfield County</p> <p>Monroe Police Department 7 Fan Hill Road Monroe, CT 06468</p> <p>Opening: Wednesday, Sept. 25, at 1 p.m. to 6 p.m. Hours: Monday – Friday, 8 a.m. to 6 p.m. Saturday, 10 a.m. to 2 p.m. Closed: Sunday</p>	<p>Business Recover Center (BRC) New Haven County</p> <p>Oxford Town Hall 486 Oxford Rd Oxford, CT 06478</p> <p>Opening: Wednesday, Sept. 25, at 1 p.m. to 6 p.m. Hours: Monday - Friday - 8 a.m. to 6 p.m. Saturday, 10 a.m. to 2 p.m. Closed: Sunday</p>
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WASHINGTON – Low-interest disaster loans from the [U.S. Small Business Administration \(SBA\)](#) are available to businesses and residents in **Connecticut** following the announcement of a Presidential disaster declaration for severe storm, flooding, landslides and mudslides that occurred on Aug. 18-19.

“SBA’s mission-driven team stands ready to help **Connecticut** small businesses and residents impacted by this disaster in every way possible under President Biden’s disaster declaration for certain affected areas,” said [SBA Administrator Isabel Casillas Guzman](#). “We’re committed to providing federal disaster loans swiftly and efficiently, with a customer-centric approach to help businesses and communities recover and rebuild.”

The disaster declaration covers Fairfield, Litchfield and New Haven counties which are eligible for both Physical and Economic Injury Disaster Loans from the SBA. Small businesses and most private nonprofit organizations in the following adjacent counties are eligible to apply only for SBA Economic Injury Disaster Loans (EIDLs): Hartford, Middlesex in **Connecticut**; Berkshire and Hampden in **Massachusetts**; and Dutchess, Putnam and Westchester in **New York**.

Disaster survivors should not wait to settle with their insurance company before applying for a disaster loan. If a survivor does not know how much of their loss will be covered by insurance or other sources, SBA can make a low-interest disaster loan for the total loss up to its loan limits, provided the borrower agrees to use insurance proceeds to reduce or repay the loan.

Businesses and private nonprofit organizations of any size may borrow up to \$2 million to repair or replace disaster-damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations, the SBA offers [Economic Injury Disaster Loans \(EIDLs\)](#) to help meet working capital needs caused by the disaster. Economic Injury Disaster Loan assistance is available regardless of whether the business suffered any physical property damage.

Disaster loans up to \$500,000 are available to homeowners to repair or replace disaster-damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace disaster-damaged or destroyed personal property.

Interest rates are as low as **4%** for businesses, **3.25%** for nonprofit organizations, and **2.813%** for homeowners and renters, with terms up to 30 years. Interest does not begin to accrue, and monthly payments are not due, until 12 months from the date of the initial disbursement. Loan amounts and terms are set by the SBA and are based on each applicant’s financial condition.

Building back smarter and stronger can be an effective recovery tool for future disasters. Applicants may be eligible for a loan amount increase of up to 20% of their physical damages, as verified by the SBA for mitigation purposes. Eligible mitigation improvements may include a safe room or storm shelter, sump pump, French drain or retaining wall to help protect property and occupants from future disasters.



“The opportunity to include measures to help prevent future damage from occurring is a significant benefit of SBA’s disaster loan program,” said [Francisco Sánchez, Jr., associate administrator for the Office of Disaster Recovery and Resilience at the Small Business Administration](#). “I encourage everyone to consult their contractors and emergency management mitigation specialists for ideas and apply for an SBA disaster loan increase for funding.”

With the changes to FEMA’s Sequence of Delivery, survivors are now encouraged to simultaneously apply for FEMA grants and the SBA low-interest disaster loan assistance to fully recover. FEMA grants are intended to cover necessary expenses and serious needs not paid by insurance or other sources. The SBA disaster loan program is designed for your long-term recovery, to make you whole and get you back to your pre-disaster condition. Do not wait on the decision for a FEMA grant; apply online and receive additional disaster assistance information at sba.gov/disaster.

Applicants may also call the SBA’s Customer Service Center at (800) 659-2955 or send an email to disastercustomerservice@sba.gov for more information on SBA disaster assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.

The filing deadline to return applications for physical property damage is Nov. 19, 2024. The deadline to return economic injury applications is June 20, 2025.



**U.S. SMALL BUSINESS ADMINISTRATION
FACT SHEET - DISASTER LOANS**

CONNECTICUT Declaration 20585 & 20586

(Disaster: CT-20001)

Incident: SEVERE STORM, FLOODING, LANDSLIDES, AND MUDSLIDES

occurring: *August 18 - 19, 2024*

*in the **Connecticut** counties of: **Fairfield, Litchfield, and New Haven**; for economic injury only in the contiguous **Connecticut** counties of: **Hartford and Middlesex**; for economic injury only in the contiguous **Massachusetts** counties of: **Berkshire and Hampden**; and for economic injury only in the contiguous **New York** counties of: **Dutchess, Putnam, and Westchester***

Application Filing Deadlines:

Physical Damage: November 19, 2024 Economic Injury: June 20, 2025



If you are located in a declared disaster area, you may be eligible for financial assistance from the U. S. Small Business Administration (SBA).

What Types of Disaster Loans are Available?

- **Business Physical Disaster Loans** – Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery and equipment. Businesses of any size are eligible. Private, non-profit organizations such as charities, churches, private universities, etc., are also eligible.
- **Economic Injury Disaster Loans (EIDL)** – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.
- **Home Disaster Loans** – Loans to homeowners or renters to repair or replace disaster-damaged real estate and personal property, including automobiles.

What are the Credit Requirements?

- **Credit History** – Applicants must have a credit history acceptable to SBA.
- **Repayment** – Applicants must show the ability to repay all loans.

What are the Interest Rates?

By law, the interest rates depend on whether each applicant has Credit Available Elsewhere. An applicant does not have Credit Available Elsewhere when SBA determines the applicant does not have sufficient funds or other resources, or the ability to borrow from non-government sources, to provide for its own disaster recovery. An applicant, which SBA determines to have the ability to provide for his or her own recovery is deemed to have Credit Available Elsewhere. Interest rates are fixed for the term of the loan. The interest rates applicable for this disaster are:

Physical Damage Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Home Loans	2.813%	5.625%
Business Loans	4.000%	8.000%
Non-Profit Organizations	3.250%	3.250%

Economic Injury Loan Types	No Credit Available Elsewhere	Credit Available Elsewhere
Businesses & Small Agricultural Cooperatives	4.000%	N/A
Non-Profit Organizations	3.250%	N/A



What are Loan Terms?

The law authorizes loan terms up to a maximum of 30 years. However, the law restricts businesses with credit available elsewhere to a maximum 7-year term. SBA sets the installment payment amount and corresponding maturity based upon each borrower's ability to repay. Borrowers may be required to provide collateral.

What are the Loan Amount Limits?

- **Business Loans** – The law limits business loans to \$2,000,000 for the repair or replacement of real estate, inventories, machinery, equipment and all other physical losses. Subject to this maximum, loan amounts cannot exceed the verified uninsured disaster loss.
- **Economic Injury Disaster Loans (EIDL)** – The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. EIDL assistance is available only to entities and their owners who cannot provide for their own recovery from non-government sources, as determined by the U.S. Small Business Administration.
- **Business Loan Ceiling** – The \$2,000,000 statutory limit for business loans applies to the combination of physical, economic injury, mitigation and refinancing, and applies to all disaster loans to a business and its affiliates for each disaster. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.
- **Home Loans** – SBA regulations limit home loans to \$500,000 for the repair or replacement of real estate and \$100,000 to repair or replace personal property. Subject to these maximums, loan amounts cannot exceed the verified uninsured disaster loss.

What Restrictions are there on Loan Eligibility?

- **Uninsured Losses** – Only uninsured or otherwise uncompensated disaster losses are eligible. Any insurance proceeds which are required to be applied against outstanding mortgages are not available to fund disaster repairs and do not reduce loan eligibility. However, any insurance proceeds voluntarily applied to any outstanding mortgages do reduce loan eligibility.
- **Ineligible Property** – Secondary homes, personal pleasure boats, airplanes, recreational vehicles and similar property are not eligible, unless used for business purposes. Property such as antiques and collections are eligible only to the extent of their functional value. Amounts for landscaping, swimming pools, etc., are limited.
- **Noncompliance** – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain flood and/or hazard insurance on previous SBA loans.

Note: Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

Is There Help with Funding Mitigation Improvements?



If your loan application is approved, you may be eligible for additional funds to cover the cost of improvements that will protect your property against future damage. Examples of improvements include retaining walls, seawalls, sump pumps, etc. Mitigation loan money would be in addition to the amount of the approved loan but may not exceed 20 percent of total amount of physical damage to real property, including leasehold improvements, and personal property as verified by SBA to a maximum of \$500,000 for home loans. It is not necessary for the description of improvements and cost estimates to be submitted with the application. SBA approval of the mitigating measures will be required before any loan increase.

Is There Help Available for Refinancing?

- SBA can refinance all or part of prior mortgages that are evidenced by a recorded lien, when the applicant (1) does not have credit available elsewhere, (2) has suffered substantial uncompensated disaster damage (40 percent or more of the value of the property or 50% or more of the value of the structure), and (3) intends to repair the damage.
- Businesses – Business owners may be eligible for the refinancing of existing mortgages or liens on real estate, machinery and equipment, up to the amount of the loan for the repair or replacement of real estate, machinery, and equipment.
- Homes – Homeowners may be eligible for the refinancing of existing liens or mortgages on homes, up to the amount of the loan for real estate repair or replacement.

What if I Decide to Relocate?

You may use your SBA disaster loan to relocate. The amount of the relocation loan depends on whether you relocate voluntarily or involuntarily. If you are interested in relocation, an SBA representative can provide you with more details on your specific situation.

Are There Insurance Requirements for Loans?

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available. Applications for disaster loans may be submitted online using the MySBA Loan Portal at <https://lending.sba.gov> or other locally announced locations.

Please contact the SBA's Customer Service Center by email at disastercustomerservice@sba.gov or by phone at 1-800-659-2955 for further assistance. For people who are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services.



Municipal Website and Social Media Links

Below is a list of useful information and links specific to some of the more heavily impacted NVCOG communities. We strongly encourage you to monitor your town's individual webpage and or social media page(s) as updates are likely to be posted more frequently.

Ansonia

City of Ansonia Facebook Page: <https://www.facebook.com/profile.php?id=100064810535985>

City of Ansonia Website: [Home - City of Ansonia, Connecticut](#)

Mayor Cassetti wants to ensure that our residents report any and all property damage to our Emergency Management Director, Jared Heon.

This will help the City as it prepares to submit damage estimates to FEMA for reimbursable expenses for storm damage that may have occurred on August 18, 2024.

Please note this is ONLY FOR PROPERTY LOCATED IN THE CITY OF ANSONIA. Include your address, nature of the damage and contact information along with any pictures of the damage that you may have.

Please submit your information to EMD Director, Jared Heon at jheon@ansoniacct.org.

Seymour

Route 67 in Seymour is open as of 1:00 pm, Tuesday 8/20/24.

First Selectwoman's Facebook Page:

<https://www.facebook.com/SeymourCT.org>

Town of Seymour Website:

[The Official Website of the Town of Seymour, CT - home \(seymourct.org\)](#)

Naugatuck

Borough of Naugatuck Website:

[Naugatuck, CT | View Our Borough's News, Resources, & Things To Do - Naugatuck, CT \(naugatuck-ct.gov\)](#)

Mayor's Facebook Page:

<https://www.facebook.com/mayorpetehess>



Oxford

Town of Oxford Website: [Oxford CT | \(oxford-ct.gov\)](http://oxford-ct.gov)

Southbury

Town of Southbury Flooding Information Page:
[Emergency Center - Southbury, CT \(southbury-ct.org\)](http://southbury-ct.org)

Town of Southbury Website: [Home - Southbury, CT \(southbury-ct.org\)](http://southbury-ct.org)

Town of Southbury Facebook Page:
<https://www.facebook.com/SouthburyFirstSelectman>

Woodbury

Town of Woodbury Facebook Page:
<https://www.facebook.com/profile.php?id=100090866977339>

Town of Woodbury Website: [Woodbury, CT \(woodburyct.org\)](http://woodburyct.org)

Please take a moment to read the following message from Woodbury's Emergency Management Team:

Historic Flooding in Woodbury Recovery Efforts

Residents of Woodbury, as we enter recovery mode, please continue to look at the multiple official channels of communication for updates. As you all know, our town along with multiple towns around us suffered significant impacts to infrastructure, homes, and businesses. In the aftermath of a disaster, the road to recovery can be long and challenging. Our community's strength lies in coming together and supporting one another through this difficult time. Here's what you can do to aid recovery efforts and ensure the safety and well-being of everyone:

1. **Stay Informed:** Keep up to date with official information from local authorities and emergency services. Follow instructions regarding safety, cleanup, and the availability of essential services. Look for road closure and condition updates and obey all postage signage.
2. **Health and Safety:** Be mindful of your health during recovery. Wear protective gear while cleaning up debris and be cautious of potential hazards like downed power lines, contaminated water, and unstable structures. If you or someone you know is injured, seek medical attention immediately. For any concerns about well water in previously flooded areas, please contact the health department.



3. **Help Your Neighbors:** Check on your neighbors, especially those who are elderly, disabled, or may need extra assistance. Helping each other is crucial in the recovery process.

4. **Document Damage:** If your property has been damaged, take photos or videos for insurance claims. Make a list of damaged or lost items and report them as soon as possible.

5. **Accessing Assistance:** We are only in the beginning phases of assessments and the state is working on seeing what assistance, if any, will be available. This is a process that takes time, and the Town of Woodbury will continue to post information as it becomes available.

6. **Volunteer and Donate:** If you're able to help, consider volunteering your time or donating to reputable organizations. Your contribution can make a significant difference in the lives of those affected by the disaster. Please be aware of scams and if you are not sure or believe you are being scammed report it to officials.

7. **Mental Health Support:** Disasters take an emotional toll. If you or someone you know is struggling, don't hesitate to seek mental health support.

8. **Rebuilding Together:** Recovery is a community effort. Please continue to support our Public Works Personnel, First Responders, all of our wonderful volunteers, neighbors and businesses in our community as they get back on their feet.

By working together, we can rebuild and recover stronger than ever. Remember, recovery is a marathon, not a sprint. Stay patient, stay resilient, and stay connected.

For more information and resources, use the following websites, social media pages and phone numbers:

- Emergency Services: 911
- Emergency Manager: (203) 695-3037
- Senior Centers: (203) 263-2828
- Social Services: (203) 263-4117
- Fire Department: (203) 263-3100
- Police Department: (203) 263-3400
- Eversource: (800) 286-2000
- United Way 211: free health and human service information and referral helpline. Calls are answered 24 hours a day, 7 days a week. Call 211 or visit the website at www.211ct.org.



Agriculture Resources



Natural Resources Conservation Service

U.S. DEPARTMENT OF AGRICULTURE

FSA, NRCS, State, and local agencies have disaster, emergency, and other programs that may help affected farmers.

To learn more about FSA and NRCS programs, please visit our webpages or contact the local [USDA Service Center](#). Farmers can also apply for FSA and NRCS programs, manage conservation plans and contracts, and view and print conservation maps by [logging into their farmers.gov account](#), or can [sign up today](#) if needing to create an account. Additionally, FSA offers a [Disaster Assistance Discovery Tool](#) which helps farmers learn which disaster program might be right fit by completing five simple steps.

FSA is equitably serving all farmers and agricultural partners through the delivery of effective, efficient agricultural programs for all Americans. NRCS helps farmers and forestland owners make investments in their operations and local communities to implement conservation practices and improve the quality of our air, water, soil, and wildlife habitat.

For more information, visit www.fsa.usda.gov or www.nrcs.usda.gov.

The Connecticut Department of Agriculture has updated their [Disaster Relief Resources webpages](#) to reflect current information and tools available to help you navigate this challenging time.

FLOOD LOSS & DAMAGE REPORTING

In an effort to better understand the scope of the situation, Connecticut Department of Agriculture is asking producers to share estimated losses with us through our [online reporting tool](#). This data will be shared with USDA Farm Service Agency and UConn Extension. By filling out this information it will assist these entities in determining if a disaster declaration can be obtained. Your farm name and contact information is not required, but if you would like to be contacted, please share that.

If you have not done so, please also contact your local Farm Service Agency County office to report your damages as well as your insurance agent to report impacts for covered crops. USDA disaster assistance information can be found on farmers.gov, including USDA resources specifically for producers impacted by flooding. For FSA programs eligibility, producers should contact their local [USDA Service Center](#).

AgriStress HELPLINE for Connecticut

If the impacts of the flood damage and losses are causing you, your farm family, or farm workers increased stress or negatively impacting your mental health, resources are available at www.CTFarmStressRelief.org. For immediate crisis help, call or text 833-897-2474.



Flooding Resources for Agricultural Producers

[Guidance for Industry: Evaluating the Safety of Flood-affected Food Crops for Human Consumption | FDA\)](#)

[Vegetable: Flooded Crops: Food Safety and Crop Loss Issues | Center for Agriculture, Food, and the Environment at UMass Amherst\)](#)

This document from UMASS Extension explains pooling versus flooding, reporting losses, harvesting, and the impact on soil and field clean up. It also explains how if the edible portion of the crop comes in contact with flood waters it is considered "adulterated".

<https://portal.ct.gov/doag/adarc/adarc/disaster-relief-resources>



CT DEEP (Department of Energy & Environmental Protection)

Link to DEEP Homepage - [Department of Energy & Environmental Protection](#)

See link below for information relating to the cleanup of debris from the severe storm event of August 18, 2024. See the rest of this web page: [Disaster Debris Management Preparedness \(ct.gov\)](#) for more information about the management of storm debris in Connecticut.

[Emergency Authorization for Solid Waste Management for Storm Event of 8-18-2024 \(ct.gov\)](#)

For those property owners with flood insurance, below are some resources to begin the claims process. Please note a homeowner's (fire) policy normally does not cover flood damage but property owners should check with their insurance carrier on possible coverage.

Video: How to Flood Document Damage [English](#) | [Spanish](#)

Website: [How to Document Damage and Start Clean-Up](#)

Website: Flood Smart: <https://www.floodsmart.gov/>

Flyer: How to Start a Flood Insurance Claim [English](#) | [Spanish](#)

Fact Sheet: Starting Your Recovery: Flood Insurance Claim Process [English](#) | [Spanish](#)

Booklet: [NFIP Claims Handbook](#)

Flyer: Understanding Flood Loss Avoidance [English](#) | [Spanish](#)

Booklet: Recovering Financially After a Flood [English](#) | [Spanish](#)

Flyer: Identifying Your Advocates After a Flood [English](#) | [Spanish](#)

Booklet: [Repairing Your Flooded Home](#), American Red Cross

Website: How to Save Your Family Treasures, [Save Your Family Treasures](#)



[CT DOT \(Department of Transportation\)](#)

Link to DOT Homepage - <https://portal.ct.gov/dot>

DOT continues to repair and reopen roads that were damaged, destroyed, or impassable due to the storm. For up to date information on the road closures, visit [Connecticut Traffic, Live Traffic Reports & Traffic Map | CTroads](#) and [Storm Response 2024 Road Status Interactive Map \(arcgis.com\)](#) for information on current road closures.

Key Actions Since Last Update

- CTDOT continues to open closed and partially closed roads (Since last week: Rt. 67 - Vicinity of Old State Rd. 67 and Rt 34 – Near Oxford Glen).
- Cleanup activities are still ongoing, since our last report, an additional 100 catch basins have been cleaned, bringing the total reported to 471 catch basins cleaned since the storm, 449 shoulders and washouts repaired, 54 culverts and pipes cleared, and 775 cubic yards of debris representing 1.5 million lbs. of debris removed since the beginning of this event. Maintenance staff have transitioned to regular maintenance other than this work.
- Bridge Safety completed inspections of 80 + municipally owned bridges on the National Bridge Inventory. For 6 of those locations, we will be sending a dive inspection consultant to provide further review. We will communicate any concerning findings to the municipalities. We have provided FEMA inspection reports for approximately 24 bridges to assist the municipalities with their applications.
- The MTA Metro-North Waterbury Line remains closed; supplemental bus service is currently operational along the Waterbury Line. All permits for the Waterbury branch line have been approved and work has begun. Estimated date for restoration of rail service is 11/8/2024.
- Over \$50 million in work has been identified in our Initial Damage Assessment to the Federal Highway Administration.
- CTDOT was informed the Federal Highway Administration approved \$3 million in quick release emergency funds to allow us to begin work. In addition to the quick release funds, we are also using \$4 million of regular federal aid to support current expenses. We expect \$24 million of the costs to be paid under the Federal Emergency Relief Program at 100% federal share. The remainder of costs will be covered under the Federal Emergency Relief Program at an 80% federal cost share.
- Current road status information can be found on [CTRoads.org](#). Additionally, a public facing [interactive map](#) provides up to date information on detours, open and closed roads resulting from this storm.
- To keep the traveling public informed on road restoration and any advisories, CTDOT is posting on our social media accounts on Facebook, X, and LinkedIn.



CT DECD (Department of Economic & Community Development)

LINK TO SMALL BUSINESS GRANT PROGRAM: [CT State Funding for Flood Recovery - WBDC \(ctwbdc.org\)](https://www.ctwbdc.org)

To be eligible, you must:

- Have a business based in Fairfield, Litchfield, or New Haven County
- Have fewer than 100 full-time equivalent employees
- Have experienced damage and/or loss of revenue as a result of the flooding

****Business that apply for the grant will be selected at random for a site visit before funding is awarded****

If your business is located in a town outside the following listed counties, please be aware that your application may take additional time to review. We appreciate your patience and understanding as we process all applications thoroughly.

Fairfield County:

- Stamford
- Darien
- Monroe
- Weston
- Wilton
- Shelton
- Bethel
- Danbury
- Newtown
- Redding

New Haven County:

- Ansonia
- Derby
- Seymour
- Beacon Falls
- Naugatuck
- Oxford
- Southbury

Litchfield County:

- Woodbury



[Click here](#) to download a PDF version of the grant application.

****You must apply through our grant software. Emailed applications will **not** be accepted. ****

[Click here](#) to download a PDF of our FAQ regarding the grant program.

[WBDC Grant Application Tutorial](#) – WBDC uses Wizehive Zengine as our grant application software. In this brief, pre-recorded session, WBDC Ignite Grant Coordinator Juliette LaRock provides a tutorial on how to navigate the platform. (Run time: 7 minutes)

WBDC staff is here to help you through the application process. Contact us at CT.Flood.Grants@ctwbdc.org if you have questions or need assistance.

****Applications will be accepted on a rolling basis until funds are exhausted.****

CT DECD – Link to homepage - [Department of Economic Community Development \(ct.gov\)](#)

GOVERNOR LAMONT ALLOCATES \$5 MILLION IN STATE FUNDING TO PROVIDE GRANTS TO SMALL BUSINESSES IMPACTED BY RECORD FLOODING IN WESTERN CONNECTICUT

Application Period for State Micro-Grant Program Begins September 3, 2024

(SEYMOUR, CT) – Governor Ned Lamont, joined by Connecticut Department of Economic and Community Development (DECD) Commissioner Daniel O’Keefe, today announced that he is allocating \$5 million in state funding to launch a micro-grant program that will help small businesses in the western portion of Connecticut rebuild and recover from the record rainfall and flooding the state received last week.

Under this program, state grants of up to \$25,000 will be available for small businesses and nonprofit organizations in Fairfield County, Litchfield County, and New Haven County that have fewer than 100 employees and experienced damage from the floods. Grants can be used to cover various expenses to help in the recovery, including those associated with cleanup efforts, replenishing lost inventory, and replacing equipment.

Governor Lamont and Commissioner O’Keefe announced the establishment of this program while visiting small businesses in Seymour that were forced to close due to flood damage.



“We are working to quickly launch this state grant program in an effort to help small, locally-owned businesses rebuild, repair, and re-open as soon as possible,” **Governor Lamont said**. “Small businesses are the engine of our economy and the heart and soul of our communities, and they employ thousands of workers. In addition to this state-funded program, we are working with our federal partners to determine eligibility that could provide further support for our business community, and this program is one component of the recovery effort. I am committed to supporting Connecticut throughout the recovery process.”

“This kind of unforeseen natural disaster can cripple small businesses that may not have the financial resources to quickly recover, rebuild and reopen,” **Commissioner O’Keefe said**. “This micro-grant program is an important first step on the road to recovery, providing critical gap funding to help our small businesses stabilize operations as best they can while they pursue more long-term support from the federal government or other sources.”

The program will be administered on behalf of DECD by the [WBDC](#), a nonprofit organization based in Fairfield County that works to support business growth and job creation statewide. On September 3, 2024, the WBDC will launch an application process for businesses to seek grants. Applicants will be required to provide detailed descriptions of how their businesses were impacted and include photos, receipts, invoices, and estimates where applicable.

This state-funded grant program is separate from any potential federal funding that businesses or homeowners may be eligible to receive if the state is awarded a major disaster declaration from the Federal Emergency Management Agency (FEMA) or the U.S. Small Business Administration. The Lamont administration is working with towns, businesses, and homeowners to conduct detailed damage assessments and calculate whether the cost thresholds have been met that would enable the state to receive such a declaration, which could result in the release of federal funding to support the rebuilding and repairing of damage to eligible public and uninsured private property. The process of conducting these assessments and then applying for this type of declaration typically takes several weeks to complete and is already underway. Any homeowners and business owners who experienced damage to their property are strongly urged to participate in this documentation effort by either filling out an online survey hosted by the Connecticut Division of Emergency Management and Homeland Security ([click here for survey](#)) or by contacting their town’s local emergency management office to have their damages recorded.

Last week, President Joe Biden [authorized](#) a federal emergency declaration for Fairfield County, Litchfield County, and New Haven County due to the storm. That declaration enables the state to coordinate with FEMA on the deployment of certain federal resources, such as personnel and equipment, that augment emergency actions the state and its municipal partners are taking to protect lives and property. The state has been coordinating with several federal entities since the approval of this declaration to help in the recovery effort, including with the U.S. Army Corps of



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Engineers and the Federal Highway Administration on the rebuilding and reopening of roads, and with the U.S. Environmental Protection Agency and the U.S. Coast Guard on the clean-up and protection of waterways.



Department of Labor

- DOL has created a dedicated webpage for recovery assistance for flood victims. For more information see here: [Department of Labor Assistance for Flood Victims](#)
- For businesses that are closed temporarily/permanently, are employees eligible for UI?
- DOL must review each claim application for a determination of eligibility.
- CTDOL's main [Unemployment Benefits and Claim Services](#) page for comprehensive information, questions and answers about the Unemployment Insurance (UI) program. Go to [ReEmployCT Benefit Filers/Claimant Information](#) to apply for Unemployment Insurance Benefits
- Additionally, the DOL [Rapid Response Unit](#) is helping affected workers including those in the towns of Oxford, Newtown, and Southbury (DOL reached out to them last week)--workers and self-employed individuals whose businesses are closed due to the storms and are eligible as Dislocated Workers under Workforce Innovation and Opportunity Act (WIOA). If you have specific contacts/leads, DOL is happy to reach out to all who need assistance



FEMA (Federal Emergency Management Agency)

Link to FEMA homepage - [Home | FEMA.gov](#)

- [Factsheet Help for Private Roads and Bridges](#)
- [Flyer Help for Private Roads and Bridges](#)
- [News Release What to Expect During a FEMA Housing Inspection](#)
- [News Release How to Apply for FEMA Assistance](#)
- [Factsheet How FEMA and the SBA Help Survivors Recover](#)
- [Factsheet What Assistance Does FEMA Provide for Damaged Basements](#)
- [Flyer FEMA Assistance for Damaged Basements](#)

FEMA Fact Sheet

Public Assistance

The Federal Emergency Management Agency's (FEMA) Public Assistance (PA) Program provides assistance to State, Local, Tribal, and Territorial (SLTT) governments, and certain types of private nonprofit (PNP) organizations. Through the Public Assistance Program, FEMA provides supplemental grant assistance for debris removal, emergency protective measures, and the restoration and mitigation of disaster-damaged facilities. For additional information on the Public Assistance Program refer to the Public Assistance Program and Policy Guide at: <http://www.fema.gov/assistance/public/policy-guidance-fact-sheets>.

Application Process

Following a President's declaration, the Recipient (the State, Tribal, or Territorial government entity that administers the Public Assistance award) conducts Applicant Briefings to provide information to potential Applicants about the Public Assistance Program. Applicants are SLTT government entities and PNPs that apply for Public Assistance by submitting a Request for Public Assistance via FEMA's Public Assistance Grants Portal (<https://grantee.fema.gov>).

Grants Portal is the system Applicants use to submit and manage Public Assistance project applications. FEMA accepts Requests for Public Assistance up to 30 days from the date the area (county, parish, city, municipality, etc.) was designated in the declaration. After FEMA approves the Request for Public Assistance, the Applicant receives notification of approval and instructions on how to request funding for its incident-related impacts.

Facility Eligibility

In general, SLTT government Applicants may receive Public Assistance grant funding for facilities that the Applicant owns or has legal responsibility for maintaining. PNP Applicants may receive funding for facilities



that provide educational, utility, emergency, medical, or custodial care, including for senior citizens or individuals with disabilities, and other essential social-type services to the public.

Work Eligibility

FEMA provides Public Assistance grant funding for:

- Emergency protective measures;
- Debris removal; and
- Permanent restoration of damaged facilities, including cost-effective hazard mitigation measures.

At a minimum, work must meet each of the following three general criteria to be eligible:

- Be required as a result of the declared incident;
- Be located within the designated area; and
- Be the legal responsibility of an eligible Applicant.

Cost Eligibility

FEMA provides Public Assistance funding at a cost share of no less than 75 percent. Eligible costs must be:

- Directly tied to the performance of eligible work;
- Adequately documented;
- Reduced by all applicable credits, such as insurance proceeds and salvage values;
- Authorized and not prohibited under Federal or SLTT government laws or regulations;
- Consistent with the Applicant's internal policies and procedures; and
- Necessary and reasonable to accomplish the work properly and efficiently.

Project Amounts

FEMA establishes a minimum project threshold and a large project threshold for each Federal fiscal year that apply to incidents declared within that fiscal year. The thresholds are based on the Consumer Price Index and are available at: <https://www.fema.gov/assistance/public/tools-resources/per-capita-impact-indicator>.

- Project costs must equal or exceed the minimum project threshold to be eligible.
- Small Projects are those with costs above the minimum project threshold and less than the large project threshold.
- Large Projects are those with costs equal to or greater than the large project threshold.



FEMA does not adjust estimated Small Project costs to actual final costs. FEMA adjusts estimated Large Project costs to actual final costs (except for Alternative Procedures Projects described below).

Alternative Procedures

FEMA is currently piloting Alternative Procedures for permanent restoration of damaged facilities, which offers the following benefits when Applicants accept a fixed cost amount on a Large Project:

- Flexibility in meeting post-disaster recovery needs, as opposed to being limited to rebuilding back to what existed prior to the disaster;
- Sharing of funds across all Alternative Procedures Projects;
- Retention and use excess funds to reduce risk and improve future disaster operations; and
- Cost-effective hazard mitigation on replacement projects.

Equitable Delivery of Disaster Services

The Applicant must comply with all laws and authorities prohibiting discrimination, including but not limited to, Title 44 Code of Federal Regulations Part 7 and Title VI of the Civil Rights Act, which prohibit discrimination based on race, color or national origin (including limited English proficiency); and Section 308 of the Stafford Act, which requires the impartial and equitable delivery of disaster services and activities without discrimination on the grounds of race, color, religion, nationality, sex, age, disability, English proficiency, or economic status.

[Be Safe When Returning to Flooded Home | FEMA.gov](#)

Message from FEMA Environmental Planning and Historic Preservation:

“Weeks or months can pass between an incident and a Presidential disaster declaration. During that time, response or early recovery actions can impact endangered and threatened species and/or their habitat. In some cases, those impacts can limit FEMA’s subsequent ability to complete the required environmental project review for the Endangered Species Act.

To address that limitation, FEMA engaged in consultation with the U.S. Fish & Wildlife Service (USFWS). As a result, USFWS has provided the attached list of species impact avoidance and minimization measures with the expectation that FEMA, through the state emergency management agencies, would share it with prospective applicants for Public or Individual Assistance as soon as possible following a significant incident.

Because CT has requested Preliminary Damage Assessments for both Individual Assistance and Public Assistance from the August 18-19, 2024 rain and flood event in three counties, we are sharing this



information to protect future grants if a presidential disaster declaration occurs. Please see the attached information and share this with the communities affected by the flood events.

Federally Endangered and Threatened species protected by the Endangered Species Act in CT include the following:

Mammals:

- Indiana bat
- Northern long-eared bat

Shorebirds:

- Piping plover
- Roseate tern
- Rufa redknot

Turtles (reptiles):

- Hawksbill sea turtle
- Leatherback sea turtle
- Bog turtle

Clams:

- Dwarf wedge mussel

Insects:

- Puritan tiger beetle

Plants:

- Small whorled pogonia
- Sandplain gerardia



CT Department of Insurance

A storm flood insurance fact sheet and resource guide has been compiled to assist storm survivors and businesses with information about insurance. [In this fact sheet](#), the Connecticut Insurance Department (CID) provides general homeowner and commercial insurance coverage information and describes the claim process under a typical homeowners policy.



Resources from other National Agencies & Organizations

OSHA's Emergency response guidance and PPE requirements

[Emergency Preparedness and Response: Getting Started | Occupational Safety and Health Administration \(osha.gov\)](#)

HUD

[Guide for Team Leaders to Help Disaster Victims Get Back to a Healthy Home \(hud.gov\)](#)

American Red Cross

[Flood-Preparedness-Checklist-R2 \(redcross.org\)](#)

EPA (Environmental Protection Agency)

Below please see guidance/advice from our EPA and CDC partners regarding PPE and safe cleanup of flooded areas:

EPA: strongly suggest hiring professional crews who will be equipped, or state employees trained and equipped to handle material this includes propane tanks. They provided the below.

- What are the atmospheric conditions and contaminants?
 - Is it hot/cold? Establish work/rest ratios in extremes.
 - Assess LEL. EPA uses 10% as a turnback value. Use ventilation as an engineering control.
 - Assess chemical contaminant concentrations (including Benzene from oils/fuels, which can be tricky).
 - Wear respiratory protection if air monitoring results exceed OSHA PEL (<https://www.osha.gov/annotated-pels/table-z-1>) or NIOSH REL (<https://www.cdc.gov/niosh/npg/pgintrod.html>). Using a PAPR is pretty much the standard for this work, upgrade to Level B if significant contaminant concentrations are present or if the site has uncharacterized unknown's.
- Is it dry or liquid. Almost always, this is a wet/liquid situation which means that a Saranex (or equivalent) chemical protective suit and appropriate gloves are worn.
 - Tyvek only for solids.
 - If there is a splash component, you will need to upgrade to a chemical protective suit like Saranex.
 - Glove/boot selection based on contaminant which will require a bit of research (https://safety.fsu.edu/safety_manual/OSHA%20Glove%20Selection%20Chart.pdf and or <https://www.purdue.edu/ehps/rem/laboratory/personal/PPE/gloveselection.pdf>).
- Decontamination is really important and is almost always an afterthought.
 - Properly set up decon line FIRST ensuring that it's up wind yet accessible to entrants.
 - Select Decon solution based on contaminant. Usually soap and water.



- Based on the contaminant, it may be necessary to survey personnel to see if Decon worked.
- Depending on how dirty the work is, it may be appropriate to bring a decon or shower trailer.

CDC (Center for Disease Control)

CDC guidance/links:

[Protecting yourself from Chemical Exposures after a Disaster](#)

[EPA Mold Publications – Resource for Cleaning up Mold](#)

[Vermont Flood Clean up](#)

[Vermont Pump out Basements, deal with Spills, Oily Debris, Mud and Silt](#)

[NY State Factsheet Oil spill / flood waters](#)

[North Dakota Flood and Home Heating Oil Clean up](#)

[Illinois After the Flood Best practices guide](#)

[Flooding aftermath and children’s health from Pediatric Environmental Health Units](#)

[Team Rubicon – Muck out after a flood](#)