



STATE OF CONNECTICUT

GOVERNOR NED LAMONT

October 22, 2021

The Honorable Joseph R. Biden
President of the United States
The White House
Washington, D. C.

Through: Paul Ford, Acting Regional Administrator
FEMA Region 1
99 High Street, 6th floor
Boston, MA 02110

RE: Request for Presidential Major Disaster Declaration for Remnants of Hurricane Ida

Dear Mr. President:

Under the provisions of Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. §§ 5121-5207 (Stafford Act), and implemented by 44 CFR §206.36 (major disaster declaration requests), I request that you declare a major disaster for the State of Connecticut as a result of damages caused by the remnants of Hurricane Ida, which affected the state on September 1 and 2, 2021. The extraordinarily heavy rain from the hurricane resulted in extensive flooding across the state, overwhelming federal, state, and local roads, and flooding hundreds of homes and businesses. The late-night arrival of the storm created additional challenges. First responders performed numerous rescues, with cars stranded or submerged in communities across the state as well as on interstate highways. A state trooper was killed while patrolling a rain swollen river area.

Specifically, at this time, I am requesting Individual Assistance for the Counties of Fairfield and New London, including the two Tribal Nations – the Mashantucket Pequot Tribal Nation and the Mohegan Tribal Nation – both of which are located in New London County. I am also requesting Public Assistance for the Counties of Fairfield and

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Middlesex. The FEMA-State Joint Preliminary Damage Assessment for Public Assistance is ongoing at this time, also covering New London, Litchfield, and New Haven Counties. Therefore, I anticipate that I may amend this request as soon as that PDA is completed to include all of these other counties that meet their PA thresholds. I am also requesting implementation of the Hazard Mitigation Grant Program statewide.

State Law and Implementation of the State Emergency Plan:

The Division of Emergency Management and Homeland Security (DEMHS) began to coordinate preparations for the storm on September 1, 2021. I directed the execution of the State Emergency Operations Plan in accordance with Section 401 of the Stafford Act. Activation of the State Emergency Operations Center (EOC) to respond to the remnants of Hurricane Ida began on September 1, 2021, including the operation of a Virtual EOC to decrease the effects of COVID. This activation was in addition to the ongoing activation of the SEOC since January 31, 2020, in response to the COVID-19 pandemic. On September 2, 2021, I declared a civil preparedness emergency throughout the State pursuant to Section 28-9 of the Connecticut General Statutes (CGS).

I have determined that the effects from the remnants of Hurricane Ida were of such severity that effective recovery is beyond the capabilities of state and local governments, and as a result, supplemental federal assistance is necessary. As you will see from the narrative below, state and municipal agencies, volunteers, and non-governmental organizations pulled together to respond to the storm. These same resources were in full response mode when Tropical Storm Henri hit the state nine days before Ida. These resources also have been, and continue to be, in full response mode for COVID-19. The costs associated with this pandemic response, ongoing since March of 2020, in terms of both expenditures and in the human capabilities of local, state, tribal, and private sector partners, are unprecedented.

Effects of Hurricane Ida Remnants on Connecticut:

The storm had significant effects across the state, especially in light of the rainfall that had hit the state not more than 10 days earlier. Specifically, Tropical Storm Henri delivered 3-5 inches of rain across the state during a 2-day period from August 22 to August 23, causing urban and small stream flooding. In the same week as Henri, the remnants of Tropical Storm Fred moved across the state on August 18-19, dumping up to 4-5 inches of rain in the Hartford/West Hartford area, and much of the north central areas of the state.

Therefore, needless to say, the residents of Connecticut, and the local and state officials addressing the effects of these storms while still performing COVID response and recovery activities, were exhausted even before Ida. Then that storm struck. According to

the United States Geological Survey, on September 1, up to 8 inches of rain fell in southwestern Connecticut in a matter of hours. At 6:00 p.m., heavy rain entered western and southwestern Connecticut at rates from 1 to 2 inches per hour. At 8:59 p.m., the National Weather Service (NWS) issued a flash flood warning for Fairfield County. At the same time, rainfall at the rate of more than 2 inches per hour entered the Greenwich/Stamford area. At 10:08 p.m. on September 1st, for the first time in state history, the National Weather Service issued a rare “flood emergency”, indicating a catastrophic damage threat and the likelihood of catastrophic rainfall rates of 2 to 5 inches per hour. At 10:52 p.m., the NWS Automated Surface Observation Station at Bridgeport reported 1.8 inches of rainfall in only 12 minutes.

The wide band of extremely heavy rain from the remnants of Ida moved across southern Connecticut from the Greenwich area at 9 p.m. to the Norwich area in the southeastern part of the state by 1 am. Rainfall rates within this band were measured at approximately 3 inches per hour. Major to catastrophic urban flooding of roads, buildings, and vehicles was reported across the southern swath of the state by dozens of cities and towns.

The timing of the flooding caused by Ida is critical too, because it occurred in the nighttime hours, when people were caught off guard or asleep, and darkness made evacuation and response more difficult.

One of the most striking aspects of this storm was the many areas of localized significant impact across the state. Dozens of federal, state, and local roads were flooded and impassable, including Interstate 95 in Bridgeport, I-395 in Waterford, and I-91 in Cromwell. Amtrak, MetroNorth, and Shoreline East all suspended rail service.

There were more than 1,000 police and fire department reports of rescues, removals of residents trapped by flood waters in vehicles or homes, and pump-out assistance throughout Connecticut. Rescues included the Plainville Fire Department, in Hartford County, removing, by boat, residents of an apartment complex in that town. In the City of Bristol, also in Hartford County, firefighters evacuated 28 residents of a condo complex, and sheltered them at the local fire department. In the City of Norwich in New London County, an entire hotel with 30 guests was evacuated. The Norwich Fire Department reported 5 rescues from cars, 2 rescues from houses, and 91 calls for pumping assistance where residences were overwhelmed with water.

The City of Stamford in Fairfield County responded to 13 incidents in which people required rescue from water during the storm. The City Fire Department assisted 18 buildings with response to flooding, including one facility where the Department pumped more than 2 million gallons of water over 30 hours. Darien’s Fire Department responded

to calls to rescue people from 6 different flooding vehicles, 5 homes where residents had to be evacuated, and 44 calls for flood water in basement/ pump out.

The City of Bridgeport Police and Fire Departments in Fairfield County received 340 emergency 911 calls in response to the storm. Twenty-four were calls for service regarding vehicles stuck in flooded waters with occupants who needed rescue. One home was evacuated due to flooding. In total, more than 100 residences were impacted by flooding within the City, which equates to more than five neighborhoods and more than 45 street areas flooded.

The City of Fairfield Fire Department, also in Fairfield County, conducted more than 50 flooding investigations, including seven motor vehicle rescues, one house rescue, and seven pump-outs. In addition, the Fire Department responded to a tree limb fallen into a house and a lightning strike.

Areas in Greenwich, also in Fairfield County, were particularly devastated. The Greenwich Free Press ¹ reported that between 9:00 p.m. Wednesday night, September 1st and 9:00 a.m. Thursday morning, Greenwich Police responded to 355 calls for service, including 7 medical calls with the Greenwich Emergency Medical Service and 4 car accidents. The Greenwich Fire Department responded to about 200 calls during the same time frame. Crews from the Greenwich Department of Public Works and the Department of Parks and Recreation worked throughout the night attempting to clear trees and debris from the roads. The Greenwich Human Services Department received applications from 18 heads of household for assistance due to the effects of Ida, representing approximately 42 individuals.

The Greenwich Free Press also reported that at about 11:30 p.m. on the night of September 1st, Greenwich Public Safety Dispatch was advised that the assisted care facility at 1188 King Street was without power and was experiencing catastrophic leaks in the roof and flooding within patient areas. Numerous agencies responded to the scene, including Greenwich Police, Greenwich Emergency Medical Service (GEMS), Greenwich Fire, Connecticut Department of Public Health (DPH), and the Transportation Association of Greenwich. In response, the state's long-term care mutual aid plan was activated to provide assistance. GEMS and DPH coordinated an evacuation of all patients, resulting in two critical care patients being transported to Greenwich Hospital and 44 other patients transferred to a nearby assisted care facility with no injuries to patients or staff. As of October 18, 2021, that nursing home remains closed and

¹ Link to article: <https://greenwichfreepress.com/news/government/town-issues-ida-remnants-storm-update-gpd-respond-to-355-calls-for-service-166153/>

uninhabitable. The site visits to Greenwich as part of the FEMA State Preliminary Damage Assessment revealed some homes that were totally gutted and abandoned.

In Bridgeport and Stamford, many of the damaged homes are in high SVI areas. These areas often have a high minority population and are the areas of affordable housing in very tight and costly housing markets. This includes minority families that own a multi-family home and live in one half and rent the other. Many of these families lost their water heaters, furnaces, and other utilities in the basement for both homes. During the joint FEMA State site visits, people were worried about what they were going to do for winter this year because they were unable to afford the cost of replacing these essential systems for both living areas. The loss of these two- family homes also doubled the loss of affordable housing options.

In the Town of Darien, located in Fairfield County, some residents reported that they lost their hot water heaters, furnaces, and other home mechanicals during Tropical Storm Elsa in July. When Ida hit and their homes were flooded and affected again, some people were not able to afford another set of mechanicals for their homes and expressed concern about the upcoming cold weather. Many of the homes that did have insurance assistance during Elsa reported that their insurance later refused to cover their claims for Ida due to the close timing of the storms.

Another issue that was reported multiple times in Darien and Stamford was the inability to have remediation cleaning services available after the storm due to the extremely high demand. Tropical Storm Elsa, Tropical Storm Henri, the remnants of Fred, and then the remnants of Ida hit the state of Connecticut within a short period of time. As such, service cleaning and remediation crews were overwhelmed. Many homeowners reported that in the time they waited for ServPro or other services to help clean out the affected areas, mold had already started growing, and the damage to the house increased.

In Stamford, many of the damaged homes belong to minority individuals, young families and first-time home owners who cannot afford to move. The affordable housing market is tight in Stamford. These families lost virtually everything in the flooding caused by Ida, and had been routinely told in the past that they did not have to get flood insurance because they were not located in a flood zone. In fact, the majority of the people affected by this storm did not have flood insurance, as evidenced by the joint FEMA State Preliminary Damage Assessment (PDA), which showed that only 20% of the residences were covered by flood insurance.

In Norwich and East Lyme, in New London County, multiple home owners in modest homes stated during the site visits that they had lived in their homes for more than 40 years and had never had flooding problems. Many of the Norwich residents were disabled

and/or elderly. Almost everyone that the PDA field team spoke to in Norwich lacked flood insurance, stating that, as they had not had issues with flooding in the past, they had never obtained that insurance. Some of these homes were well positioned on hills, and still experienced flooding. Because of the placement of their homes on hills, a rational person exercising basic common sense while purchasing these homes would never consider flood insurance as a viable need.

The pipeline that feeds jet fuel to Bradley Airport in Windsor Locks was shut down when the land beneath the pipeline in Cromwell gave way, leaving a portion of the Worcester and Providence rail line dangling over one hundred feet in the air above an eroded slope. The Department of Motor Vehicles issued an order waiving hours of service, and the State Emergency Operations Center engaged mutual aid assistance from the Connecticut Motor Transport Association to provide additional drivers to truck fuel from New Haven to the airport for over a week.

Due to the tremendous number of 911 calls in the lower Fairfield County area, the 911 system was overwhelmed and had to resort to 10-digit numbers to try to answer all the calls for help as they came in.

Municipal facilities across the state were flooded, including the Stamford Fire Headquarters, the New Haven City Hall and parking garage, the Easton Police Department, and the Connecticut DOT garage in Westport.

Rivers were at or above flood stage across the state, threatening numerous dams, including two in Clinton. In East Haddam, four homes were evacuated when the Beaver Dam broke. The Connecticut Department of Energy and Environmental Protection Dam Safety Unit was called regarding the Fitchville Pond Dam in Bozrah with a potential flow into Norwich, where two to three feet of water overtopped the dam, causing a number of bridges crossing the Yantic River to be closed to traffic, limiting access and greatly increasing emergency response times. The Dam Safety Unit's concern was at such a level for this event that they hired a local engineer to inspect the dam just before impact. In Stamford, the Rippowam River tied its all-time record high water level. Vehicles were stranded and homes flooded.

In addition to the state Declaration of Emergency, a number of local municipalities declared emergencies, as well as activating local emergency operations centers (EOCs), in towns such as Trumbull, Monroe, Darien, Bridgeport, Westport, Greenwich and Fairfield. Danbury and Darien declared states of emergency. Forecasts of the size and extent of the storm did not occur much in advance of the event, so communities that would normally have opened an EOC in advance of a storm were caught off guard and did not have the opportunity to do so. More than 17,000 customers were without power during the storm. Dozens of schools and parks were unable to open.

State and Local Resources Used to Alleviate the Impact of this Incident:

The following information is furnished on the nature and amount of State, local, or Indian tribal government resources which were used to alleviate the conditions of this disaster:

The State Emergency Operations Center activated its ESF 1 Task Force for both potential evacuations and rescue operations. Agencies standing by to assist included the Department of Correction, Department of Energy and Environmental Protection, the Connecticut National Guard, the Department of Transportation and the CT Commission on Fire Prevention and Control. The state's Urban Search and Rescue Team was activated and participated in a search and rescue, and ultimately, a recovery mission in Woodbury for the missing state trooper who lost his life in the line of duty when he was swept away in flood waters.

The remnants of Ida moved into Connecticut quickly, causing extensive damage in a state that had already been affected by Elsa, Henri, the remnants of Fred, and then Ida, all in the course of one month; the latter three events all took place in a 10-day period. In the aftermath of Ida, the Red Cross alone distributed 195 clean-up kits, mostly in Fairfield County, as well as 36 comfort kits. The Red Cross call center received 152 calls, with 16 mental health contacts, and 19 health services contacts. Twelve cases were opened to serve 38 people. The Red Cross alone opened four shelters, with at least 32 occupants. Shelters were opened across the state, including in Danbury (at least 15), Bristol (at least 28), and Norwich (at least 9). Most if not all of the stays were short term.

The Connecticut Volunteer Agencies Active in Disaster (CT VOAD), in collaboration with state agencies and United Way 211, set up a web-based tool for residents to request volunteer assistance to clean up and muck out after the storm. This was a new process; nonetheless, a number of survivors took advantage of this opportunity (approximately one dozen). The Salvation Army provided about 79 meals, in addition to the food pantries and drive-through or drive-up food banks that have been operating continuously and at a greatly expanded rate in response to the COVID pandemic. The resources of normal social service networks and agencies have been stretched thin as the pandemic continues. Foodbanks and others have financially supported, and fed and clothed a much larger number of people than in non-pandemic years. Although the CT VOAD is a hardworking and committed group of partners, the voluntary agency presence in the Northeast is somewhat smaller than elsewhere in the country, which already creates hardship for survivors of non-declared events: with the number and scope of current IA declarations nationwide, voluntary agencies are not available to provide their normal level of services to the community due to lack of personnel and depleted financial resources.

Preliminary Damage Assessments:

Because of the ongoing pandemic and FEMA staff availability, the joint FEMA/State Preliminary Damage Assessment (PDA) for Individual Assistance was completed both virtually and through site visits. Based on the state's Initial Damage Assessment, and after subsequent requests for data from municipalities in all Connecticut counties, the PDA for IA was limited to Fairfield and New London Counties. The PDA confirmed what the state Initial Damage Assessment had demonstrated – damages in the counties of Fairfield and New London in Connecticut met the FEMA requirements for Individual Assistance. (See Appendix A.)

The PDA for Public Assistance is ongoing and not yet complete, and has been progressing virtually, although site visits may still be possible if necessary. Although the PA PDA is not yet finished, the statewide threshold and the thresholds for Fairfield County and Middlesex County have been met; even without final numbers, the FEMA verified damage estimate is at \$7,240, 914, almost \$1.5 million over the statewide threshold. We are confident that the estimates will rise substantially, especially for Fairfield County, and also that at least one more county may exceed its FEMA PA threshold. Middlesex County's current estimate of damage is already over four times its county threshold, and Fairfield County's current estimate of damage already exceeds its county threshold by \$300,000, with a considerable amount of damage still yet to be verified.

Significant Factors Indicating the Need for FEMA Assistance

The PDAs for Fairfield County showed severe flooding damages: 1 destroyed home; 194 homes with major damage; 606 homes with minor damage, and: 487 affected homes. The PDAs for New London County showed localized severe flooding damages in two towns: Norwich and East Lyme: 13 homes with major damage; 91 homes with minor damage, and; 20 affected homes. One of the indicia of the level of damage is the fact that there are many more homes with major and minor damage than those where the damage met only the "affected" standard. According to FEMA, the estimated cost of the Individual and Household Program (IHP) assistance is in excess of \$9 million.

Owner occupancy in the damaged homes in Fairfield County is at 70%, and the percentage of those with flood insurance is only 23%. The areas that were most affected by Ida are densely populated, and the cost of living is very high. Owner occupancy in the damaged homes in New London County is at 90% and the percentage of those with flood insurance is only 8%. Temperatures are dropping and with the advent of winter, survivors are facing a long repair process. Costs of lumber and other materials have increased dramatically due to COVID, and supply chain issues continue to affect the timing and completion of projects. Skilled labor and contractors are limited.

Housing prices have skyrocketed across Connecticut in the past year, especially in Fairfield County due to an influx of new residents as a result of COVID. Fairfield County is already one of the most expensive places to live in the country. Nonetheless, the County includes middle and low income families, and it was those families that suffered the most damage. Housing stock availability is both scarce and expensive.

It is important to note that contiguous counties in New York are providing services funded by FEMA to New York residents who are physically near the Connecticut survivors but to which the Connecticut survivors do not have access. State lines create a false geographic separation from the same storm – survivors in this state have the same needs as their neighbors in New York, as well as in New Jersey, yet the Connecticut survivors do not yet have access to FEMA assistance.

It is also of critical importance to note again that although the preponderance of the damage is from flooding, most of the damaged homes are not in a flood plain so there is very little flood insurance. FEMA records indicate that only about 20% of the homes impacted by Ida had flood insurance. And even more shocking, the rate of flood insurance for impacted homes in New London County is 8%.

The majority of the homes with minor damage have furnace, water heater, and/or electrical systems that need replacement, not just repair, due to an average of 6 feet of water in the basements, delaying their ability to recover before the cold sets in, and in the interim, survivors have no heat. Some of the anecdotal stories heard on the FEMA-State teams' site visits help to paint the picture of need:

- One homeowner in Fairfield County said that although he suffered the loss of both his boiler and his hot water heater, he could only afford to fix the hot water heater, and does not have the money to repair the boiler. That homeowner said he cannot take on even a low interest SBA loan because of his existing level of debt.
- Another family had four inches of water across their entire first floor, and are displaced because they have a child with mobility issues who cannot be in the house while repairs are performed. Although the family has flood insurance, it appears to be insufficient to pay for the damages. Finally, the family is concerned that mold issues will further affect the health of their child.
- The extraordinary effect of the storm is demonstrated by the statement of another homeowner that his car was floating in 6.5 feet of water, destroying the sheetrock in the basement despite the fact that he had previously installed pumps and drainage which were working but just could not keep up with the water pouring in to the basement.

These examples of “minor” damage help to demonstrate the need in the impacted communities. The vast majority of reported residences had severely flooded basements. While this is considered minor under FEMA guidelines, there are entire neighborhoods of severely flooded basements. Replacing a hot water heater, furnace, and oil or gas tank will cost each household between at least \$10,000 and \$12,000, which is a significant cost to the homeowner because it is not just the purchase of one piece of equipment, it is the replacement of essential systems. When taken as a total dollar amount, the damage is outstanding. In addition, most of the neighborhoods that experienced the basement flooding, including the introduction of raw sewage into the home, are in middle class to lower income neighborhoods for their areas. Collectively, it is a larger problem that the communities cannot absorb on their own.

The demographics of the impacted neighborhoods indicate the need for assistance. In Bridgeport, for example, all of the damaged homes were on streets with a Social Vulnerability Index (SVI) ranging from 0.9734 and similar, to a number of streets at 0.6 or higher, to one street with a 0.5922 rating. As you know, SVI indicates the relative vulnerability of every U.S. Census tract. SVI ranks the tracts on 15 social factors, including unemployment, minority status, and disability, with a high of 1.0 (most vulnerable) to a low of zero (least vulnerable.) Clearly, these are areas of vulnerability. Our preliminary numbers showed that many of the damaged residences were in an area of 90% (0.900) SVI or greater. Bridgeport has the fourth highest poverty rate in the state, at 21.82%. Also, in 2018, 30% of the population was born in a country other than the United States. Therefore, there is a significant level of the population which speaks a language other than English.

In almost every community affected by the storm, a significant number of the neighborhoods or streets within neighborhoods would qualify as low income, especially for that area. In Greenwich, for example, preliminary numbers showed that almost half the damaged properties were in area with an SVI of 44% or greater. And even in a community like Darien, which does not contain geographic areas that are designated as low income, there are homeowners / families in the impacted areas that might be considered financially challenged and/or on fixed incomes that affect their ability to recover from damages that occurred as a result of this storm. It is interesting to note that in every community impacted by the storm, with the exception of Darien, the federal Department of Housing and Urban Development (HUD) reports hundreds of units of HUD housing, particularly for families, and elderly and disabled community members.

The Small Business Administration (SBA) estimates the following prices for replacement & installation costs in Fairfield County for hot water heater and furnace replacements:

- Forced air furnace - \$4500.

- Boiler/oil or gas furnace - \$5500.
- Water Heater - \$1400.
- Electrical work/panel - \$1300. (The electrical work appears to be on the low side. Generally, replacement of an electrical panel, including installation, can run anywhere from \$3000 - \$5,000, or higher, depending on the house size.)

These estimates are for a “normal” house (not an estate home) and are for unit purchase costs only; these do not include labor, and other associated costs with installation, duct work, etc. Labor costs are high: specialized labor (plumbing, HVAC, electrical) is estimated at \$150 an hour or more; the estimated cost for an additional worker for specialized labor (i.e., a second person or “helper”) is \$80/an hour. Labor may be as little as 2 to 8 hours or more, so these costs can easily exceed the SBA standard prices below:

HVAC

- Boiler- \$4000
- Oil fired furnace - \$3000
- Forced hot air - \$1500 -\$3000 (this is low because it does not include the other components like insulation, duct work, etc...)

Electrical Panel

- \$3,000-\$5000

Water Heater

- \$1400 (includes unit, labor, delivery/removal)

These costs and concerns are compounded by additional challenges often caused by the ongoing COVID pandemic. Due to national supply chain issues, getting a new hot water heater, furnace, or other utility will be difficult for many homeowners. Also, with multiple storms, the inventory that was available may very likely sold or pre-sold. Many people expressed concerns about the arrival of cold weather. Because of the multiple storms, people reported to the PDA teams that it was difficult to get contractors, plumbers, and other tradesmen because they were all booked or; because their projects were not going to cost as much as other homes, or; because other homes were insured. The people without insurance are not prioritized: therefore, they cannot start to remediate their home damages.

With regard to New London County, although the number of homes with damage is lower than Fairfield County – 13 major, 92 minor and 20 affected – these residences were 92% owner occupied, with a flood insurance level of only 8%. These damaged homes are mostly concentrated in the City of Norwich, most of which has a high SVI rating. As stated above, the PDA site visits in this City revealed multiple home owners in modest homes who had lived in their homes for more than 40 years and had never had flooding problems. Many of the Norwich residents were disabled and/or elderly. The need is high

with a significant localized impact, both in Norwich and in the small town of East Lyme. The Norwich Emergency Management Director estimates that approximately 65 to 75 % of the damaged residential properties are in low income areas; he continues to receive pleas from people who don't have the money to make the necessary repairs to their homes, and are very concerned about heat for this winter. The poverty rate in Norwich is about 14.6%. According to the U.S. Census Bureau, the national poverty level in 2020 was 11.4%. As of 2019, almost 27% of the population of Norwich was born outside this country, indicating a familiarity with a language other than English.

Unemployment rates did not change significantly in the impacted areas, although new claims did rise slightly in Stamford and Darien. This may be due in part to the fact that the federal pandemic programs ended on September 4, so a large number of people came off programs at that time. According to the Bureau of Labor Statistics, in June of 2021, Connecticut, along with New Mexico, had the highest unemployment rate in the country at 7.9%, with the national average at 5.9%.

With regard to disabilities, the Centers for Disease Control indicate that 22% of the adults in Connecticut have some sort of disability. This is considerably larger than the national percentage of 18.7%, according to the ADA National Network.

The demographic information also reveals that a significant number (an average of 35%) of the impacted areas contain residents either aged 65 or above, or 18 years or younger. See the attached power point deck:



CT IA PDA for
Remnants of Ida_Bri

Discussion of Connecticut Total Taxable Resources (TTR) and Total Taxable Burden: Examining the Full Picture

We understand that a state's Total Taxable Resources (TTR) is now one of the factors used to determine whether a state or one or more of its counties will be eligible to receive FEMA disaster assistance under the Stafford Act. While the TTR as the basis for calculating a state's ability to pay for disaster costs may appear superficially appealing, it does not reflect the reality of a state's ability to tax said resources, at least in the case of Connecticut. As defined by the U.S. Treasury, the "TTR does not consider the actual fiscal choices made by States, but rather, it reflects their potential resources and is an indicator of the State's broader economy." While the TTR may capture a state's potential resources, it does not measure whether those resources are already taxed and at what rate. The FEMA formula must also take into account the Total Tax Burden (TTB) for each state, defined as federal, state and local taxes paid as a percentage of the state's

personal income. In 2018, although Connecticut ranked as the top state in TTR dollars per capita at \$97,008, Connecticut also ranked third in the nation in 2018 in Total Tax Burden at 14.9%. The Total Tax Burden for the United States in 2018 was 11.7%. Thus, even though Connecticut ranks top in TTR, it already taxes those resources 27.3% higher than the national average.

Furthermore, Connecticut's TTR ranking does not reflect the reality of the wide variation in its residents' relative wealth. Connecticut has a significant income gap between its high-earners and those struggling in the modern economy. The higher income bands, which increase the overall per capita income, are comprised of a very small percentage of the state's residents. As recently as 2019, the credit rating agency Moody's cited its concerns about Connecticut's over-reliance on these high-earners. As of the last reported income year, the top 1% of earners in Connecticut paid more than a third of the total tax liability, and the 25% of earners paid more than 80% of the total tax liability.

In addition, Connecticut does not have county government; therefore, the additional layer of resources provided by operational counties does not exist, putting the full burden of response and funding on municipalities and the state. Finally, Connecticut already receives pennies on the dollar for all revenues flowing to Washington, due to Connecticut's "wealth." Further penalizing Connecticut by limiting federal disaster aid while increasing federal assistance to less-wealthy states is an additional redistributive mechanism.

Disaster History

The State of Connecticut has managed Public Assistance, Individual Assistance and the Hazard Mitigation Assistance Grant Program for a considerable number of disasters over the past ten years. In addition, the state continues to address ongoing response issues related to the COVID pandemic, which has resulted in over 397,123 positive cases, and 8,707 deaths as of October 14, 2021.

Recent Presidential Major Disaster Declarations are:

EM 3564, Tropical Storm Henri, with an incident period of August 21-24, 2021.

DR 4585, Tropical Storm Isaias, with an incident period of August 4, 2020, and EM-3535.

DR-4500, COVID-19 Pandemic, with an incident period of January 20, 2020, and continuing. Also, EM-3439.

In addition to five other Presidential major disaster declarations in the last ten years, our State and local agencies, including non-governmental organizations worked together with

FEMA Region 1 to address the needs of the over 1,200 families (FEMA registrants) that self-evacuated to Connecticut following Hurricanes Irma and Maria in 2017. The estimated number of American citizens assisted by Connecticut after those storms is about 15,000.

In summary, I am requesting a major disaster declaration for the State of Connecticut, based on the impact of the remnants of Hurricane Ida, to include opening the Individual Assistance Program for Fairfield County and New London County, as well as for the Mashantucket Pequot Tribal Nation, and the Mohegan Tribal Nation, both located in New London County. I am also requesting the Public Assistance Program for Fairfield County and Middlesex County. An amendment to this major disaster declaration request may be forthcoming when the Preliminary Damage Assessment for PA is completed.

I am also requesting implementation of the Hazard Mitigation Grant Program statewide.

I certify that for this major disaster, the state and local governments will assume all applicable non-federal shares of costs required by the Stafford Act.

I have designated Regina Y. Rush-Kittle as the Governor's Authorized Representative (GAR), Brenda M. Bergeron as State Coordinating Officer (SCO) and alternate GAR and Dana Conover as alternate SCO. They may provide further information or justification on my behalf, as requested or required.

Thank you for your consideration of this request.

Sincerely,



Ned Lamont
Governor, State of Connecticut

Cc: James C. Rovella, DESPP Commissioner
Regina Y. Rush-Kittle, DESPP/DEMHS Deputy Commissioner

Enclosures

OMB No. 1660-0009/FEMA Form 010-0-13

A: Individual Assistance

B: Public Assistance

C: Requirements for Other Federal Agency Programs

ENCLOSURE A TO MAJOR DISASTER REQUEST

Estimated Requirements for Individual Assistance
under the Stafford Act

Enclose Individual Assistance Joint Preliminary Damage Assessment Cost Estimate Worksheets

County	Destroyed	Major	Minor	Affected	Total	Owner	Insured	Low Income
Fairfield	1	194	606	487	1288	70%	23%	14%
New London	0	13	92	20	125	90%	8%	3%
Totals	1	207	698	507	1413			

ENCLOSURE B TO MAJOR DISASTER REQUEST

Estimated Stafford Act Requirements For Public Assistance, To Date

Event Name:		IDA PDA											
Event Date(s):		September 1-2, 2021											
State	\$1.63	Connecticut											
County	\$4.10												
Date:	10/21/2021	PUBLIC DAMAGE							GOAL				
Report #:		A	B	C	D	E	F	G	TOTAL	POP. 2020	\$/CAP.	\$4.10/CAP.	SHORT
Fairfield Co		\$303,322	\$155,807	\$507,722	\$805,342	\$2,049,350	\$11,878	\$389,314	\$4,222,736	957,419	\$4.41	\$3,925,418	\$0
Hartford Co		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	899,498	\$0.00	\$3,687,942	(\$3,687,942)
Litchfield Co		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	185,186	\$0.00	\$759,263	(\$759,263)
Middlesex Co		\$0	\$0	\$60,724	\$0	\$0	\$0	\$2,957,454	\$3,018,178	164,245	\$18.38	\$673,405	\$0
New Haven Co		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	864,835	\$0.00	\$3,545,824	(\$3,545,824)
New London Co		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	268,555	\$0.00	\$1,101,076	(\$1,101,076)
Tolland Co		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	149,788	\$0.00	\$614,131	(\$614,131)
Windham Co		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	116,418	\$0.00	\$477,314	(\$477,314)
										State POP	\$/CAP.	\$1.63/CAP	SHORT
TOTALS		\$303,322	\$155,807	\$568,446	\$805,342	\$2,049,350	\$11,878	\$3,346,768	\$7,240,914	3,605,944	\$2.01	\$5,877,689	\$0
NOTES:		DEBRIS	PROTECTIVE	ROAD	WATER	BUILDINGS &	PUBLIC	PARKS &		3,605,944	State Population total check-sum		
		CLEARANCE	MEASURES	SYSTEM	CONTROL	EQUIPMENT	UTILITY	OTHER					
Percentage		4.19%	2.15%	7.85%	11.12%	28.30%	0.16%	46.22%					

ENCLOSURE C TO MAJOR DISASTER REQUEST

Estimated Assistance from Other Federal Agency Programs

County/ Tribal Area	SBA Home Loans	SBA Busines s Loans	FSA Loans	NRC S	FHWA	USAC E	BIA	OTHER
<i>Fairfield</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>
<i>New London</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>
<i>Middlesex</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>		<i>TBD</i>
<i>TBD</i>								
<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>	<i>TBD</i>
Totals								

Note: Provide numbers and amounts, as appropriate.