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STATE OF CONNECTICUT

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# GOVERNOR NED LAMONT

September 9, 2024

The Honorable Joseph Biden  
The President of the United States  
The White House  
1600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20500

Through:  
Ms. Lori A. Ehrlich, Regional Administrator FEMA Region 1  
Volpe Center  
220 Binney Street  
Cambridge, MA 02142

Dear President Biden:

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 Fairfield County, Litchfield County, and New Haven County in the State of Connecticut as a result of extreme flooding following historic rainfall. The storm caused three deaths and significant destruction of homes, businesses, roads, bridges, and other infrastructure, disrupting everyday life in the affected communities.

Specifically, I am requesting both Individual Assistance (IA) and Public Assistance (PA) for the Counties of Fairfield, Litchfield and New Haven. The data to support an IA request is included in this letter and the data to support the PA request will be forthcoming as FEMA and state and municipal agencies complete the joint PA Preliminary Damage Assessment (PDA). I am also requesting implementation of the Hazard Mitigation Grant Program statewide.

### **State Law and Implementation of the State Emergency Plan**

In response to the situation, I took appropriate action under state law. The State Response Framework was activated in accordance with Section 501(a) of the Stafford Act. The State began taking emergency protective measures on August 18, 2024, which continued into August 19, 2024, and beyond. DEMHS activated a Virtual State Emergency Operations Center (VSEOC) at 5:00 pm on August 18, after actively monitoring the situation earlier that day. Reports of major to catastrophic damage started coming into

DEMHS between 4:00 – 5:00 pm. Regular virtual Unified Command briefings were held between DEMHS and multiple state agencies starting at 5:30 pm on August 18.

On August 19, 2024, at 12:45 pm, I declared a State of Civil Preparedness Emergency in response to the extensive and severe rainfall and flooding.

Pursuant to 44 CFR Section 206.35, I have determined that the effects from this historic storm 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 and its aftermath.

### **Effects of Historic Rainfall and Flooding on Connecticut**

On August 18, 2024, a rainstorm approached the State of Connecticut. On the morning of August 18<sup>th</sup>, computer modeling was forecasting showers and thunderstorms in western Connecticut that had the potential to deliver two to three inches of rainfall over the course of the day. At approximately 7:00 am, a wide band of heavy showers developed in southwestern Connecticut.

Unfortunately, reality did not match the forecasts. Up to 15 inches of rain fell in 6-8 hours in some locations. The band of showers and thunderstorms intensified over Fairfield County from 8:00 to 11:00 am as rainfall rates exceeded 1 inch per hour at times. At 9:26 am, the National Weather Service (NWS) Office in Brookhaven issued a Flash Flood Warning for Fairfield County and part of New Haven County until 12:30 pm. At 10:35 am, based on NWS forecasts, the CT Division of Emergency Management and Homeland Security (DEMHS) sent a message to all towns in the state alerting them that 5 inches of rainfall might occur in Fairfield County by noon. From 11:00 am to 2:00 pm, the band continued back-building to the southwest as heavy rain moved to the northeast resulting in the training of rainfall over the same areas of central Fairfield and northwest New Haven Counties. After 2:00 pm, rainfall intensities increased significantly in the band, especially from Monroe to Oxford, crossing the Fairfield and New Haven County lines. At 2:53 pm, the NWS Office in Brookhaven issued a Flash Flood Emergency for Fairfield and Northwest New Haven County where 5 inches of rain had already fallen. The extremely heavy rainfall continued from 3:00 pm to 6:30 pm with over 7 inches of additional rain falling in 3 ½ hours from Monroe to Oxford. In some areas, almost 15 inches of rain fell. See Appendix 1 Rainfall Amounts Map. **The map graphically illustrates the effect of this historic storm in a concentrated area across three counties, Fairfield, Litchfield, and New Haven. The storm did not respect county lines, and as we have expressed in other major disaster declaration request letters, Connecticut does not have county government, so there is no additional layer of government assistance to help these residents and municipalities.**

Flash Flood warnings were originally issued at noon until 1:30 pm for Fairfield and New Haven Counties by the NWS, estimating the rainfall between 1 to 2 inches per hour. Litchfield County was issued a Flash Flood warning at 3:40 pm until 8:00 pm. The Flash Flood Warnings for Fairfield and New Haven Counties were extended until 12:15 am on August 19th.

Once the data was collected, it was determined that the rainfall was significant enough to qualify as a 1,000-year rainfall/flood in some areas, and 50, 100, 200, and 500-year flood/rainfalls in other areas. Instead of the 1-2 inches that were estimated, the peak rainfall exceeded 3 inches of water per hour, and 7 inches in three hours in a band from the Town of Monroe in Fairfield County to the Town of Oxford in New Haven County. The map at Appendix 1 shows the swath of catastrophic rainfall through areas of three counties, Fairfield, New Haven, and Litchfield. Connecticut also experienced major river flooding to include the Housatonic, Little River, and Naugatuck Rivers. We continue to identify damages indicating the severity of the storm and its effects.

Multiple life safety issues were reported and rescue operations conducted; ultimately, there were three fatalities as a direct result of the storm. Two women in two separate instances were swept away by flood waters in Oxford, one while firefighters were battling the raging water to save her. The third death was of a camper who was apparently swept from his truck in the Fairfield/Westport area of Fairfield County. Approximately 50 campers were trapped and needed to be rescued at Kettle-town State Park campground in Southbury, as the bridge to the main road was destroyed. Over 30 additional evacuations occurred at Jackson Cove near Zoar Lake in Oxford due to the rapidity of the rising water. Local teams from other towns provided mutual aid with high water vehicles and swift water teams to make numerous individual rescues from cars, homes and businesses in and along the devastating pathway of the storm. For example, patrons and workers at a restaurant in Beacon Falls were rescued by crawling across the raging waters on a horizontally-placed fire ladder. Wilton public safety officials were among community leaders in a number of towns who warned residents to evacuate, including in Danbury where residents of a senior housing project were evacuated and sheltered as described below.

At least 10 towns declared local emergencies and/or opened their Emergency Operations Centers due to severe flooding and evacuations, including Stamford, Monroe, Newtown, Redding, Bethel, Southbury and Oxford. Landslides have occurred in numerous locations including in the City of Danbury; that landslide severed a gas main forcing 10 units of a condominium project to be evacuated. Another senior housing apartment complex was severely flooded and compromised requiring an additional 40-50 people to be evacuated and requiring housing. Seventy people were provided shelter at the La Quinta Inn in Danbury. In the Town of Oxford, the Fire Department and State Police worked with local and state Urban Search and Rescue teams to assist with evacuating residents along the Housatonic River. The Oxford Police Department was flooded out and evacuated; Oxford PD set up operations at the CT State Police Barracks in Southbury. These are just some examples of the multitude of incidents, including requests from residents calling due to their homes flooding, businesses being destroyed, and bridges and local roads being washed away during the storm requiring evacuations and rescue responses.

In Fairfield County, multiple towns reported catastrophic flooding. As described above, municipalities not as severely affected or from different counties such as Middlesex County provided mutual aid to Monroe, Weston, Wilton, and Stamford and to multiple New Haven County towns. In Newtown, the collapse of a 12-foot railroad culvert into the Pootatuck River has impeded water flow to wells providing water to both Newtown and Bethel.

Major road and bridge damage is widespread. Route 34, the only access route to the Stevenson Dam located in Oxford and Monroe, was impassable on both sides and in both directions. At least 30 state roads

were closed and impassable. Local roads in all three counties were damaged and impassable in hundreds of locations. Emergency response time has been compromised and travel routes restricted as many of the affected towns are rural. CT Department of Transportation has been working around the clock to open state roads; nonetheless, currently, there are four locations where the roadway remains impassable in both directions and will take weeks, if not months, to repair. The residents of at least 10 homes in the Kettletown area of Southbury were trapped in their homes due to the destruction of bridges. CT DOT essentially built a new road so that those residents could leave and re-enter their homes. Structural integrity issues continue to be uncovered as local and state officials inspect and assess damages. At the time of the FEMA IA preliminary damage assessment, over 100 private roads and bridges were identified as severely damaged and still inaccessible.

In New Haven County, thirteen homes have been designated as destroyed. An additional 79 homes suffered major damages. These damage numbers do not include the hundreds of homes where basements were flooded, driveways are gone, small private dams have failed, etc. Route 67, one of the major routes in Seymour, Oxford, and Southbury was significantly compromised and unsafe. Small businesses have been severely affected; in one shopping center in Seymour alone, 13 of 17 businesses were destroyed or suffered major damage. The Town of Seymour also reported sheltering approximately 20 residents during the storm and overnight. The local fire departments worked overnight and were requesting for mutual aid to help cover shifts. Due to the road and home damages, the opening of the school year in Oxford was delayed for a week.

Flood waters significantly affected railroad tracks across the state, closing the Metro North Lines. The Danbury line service was suspended with no alternate transportation available but has since re-opened. The Maybrook freight line is significantly damaged with a 200 feet washout. Although some lines have re-opened, some remain compromised. The Waterbury branch of Metro-North, owned by the state, suffered major damage, estimated at over \$13 million to repair. Commuters are being bused daily—approximately 1000 passengers per day.

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

In addition to the preceding narrative of state and local assets deployed in support of this emergency, the following information is furnished on the nature and amount of additional state and local resources that have been used or will be used to alleviate conditions of this emergency and to provide emergency protective measures and temporary efforts to protect the life safety of CT residents:

The state Urban Search and Rescue Swiftwater Team was activated and assisted in over 100 evacuations on August 18th during the day and throughout the night and the next day. They worked closely with local swift water and other rescue teams.

Since the storm, CT DOT has been able to re-open or provide alternate driving on all but 4 state roadways, having started with over 30 state road closures. CT DOT has removed over 775 cubic yards of debris (1.5 million pounds). The agency has inspected 57 state-owned bridges and is working with municipalities to provide assessments of damages to local bridges.

The CT Division of Emergency Management and Homeland Security (DEMHS) is working closely with the non-profit community, particularly with CT VOAD. A hot line was established through Crisis Clean-Up to offer volunteer services to community members in need, and will remain open until September 13. The Red Cross has opened Multi Agency Resource Centers (MARC)s in areas of greatest impact. Communities like hard-hit Oxford have held resource fairs and fund-raising concerts.

The State Department of Economic and Community Development has launched a micro grant program to assist small businesses to get back on their feet. As of Friday, September 6, the \$5 million program had received over 155 applications since the grant opened September 3rd.

The Department of Energy and Environmental Protection (DEEP) worked around the clock to remove the major sources of hazardous materials out of the state's waterways, including propane tanks from a fuel company, as well as from private homes, and numerous vehicles. DEEP is also offering municipalities assistance in developing plans to build back better in order to enhance resiliency.

Connecticut also used previous federal hazardous mitigation funds to conduct acquisitions of 9 homes along the river in Southbury. The acquisitions took place in the 2012-2015 time frame at a cost of over \$1 million. Given the precipitous rise in housing costs, and the fact that Southbury suffered significant damages in this storm, it is very likely that this mitigation initiative resulted in a net savings of \$2 to 3 million. Currently, DEMHS is administering and managing HMGP grants under four (4) open Presidentially Declared Disasters in Connecticut. DEMHS is also overseeing the administration of three annual grant programs- BRIC, Pre-Disaster Mitigation (PDM) and the Flood Mitigation Assistance (FMA) grant programs. DEMHS is administering and managing the delivery of approximately \$55 million in ongoing FMA and PDM projects, \$70 million in pending BRIC applications, and approximately \$27 million in ongoing disaster funding mitigation grants/projects. DEMHS works closely with municipalities and other state agencies to maximize community resilience and mitigation across the state.

### **Preliminary Damage Assessments**

The FEMA/SBA PDA team found 19 homes that were destroyed in this storm; 6 in Fairfield County and 13 in New Haven County. This is an unprecedented number for Connecticut. One hundred seventy (170) other homes suffered major damage, with an additional 133 homes deemed inaccessible. Six hundred fifteen homes (615) were found to have suffered minor damage per FEMA guidelines, with an additional affected 1049 homes. In total, almost 2000 homes were reviewed and found to have suffered some damages. It is a credit to the reporting efforts of municipalities and their residents that the FEMA/SBA team only identified 4 homes as unaffected. The PDA team assessed damages in 16 communities, so these 2000 homes were in a concentrated area; again, the damage crossed county lines without stopping at the border in a state with no county government to provide that extra layer of funding, resources and assets. Over 300 business damages were self-reported on the state's online reporting system. The SBA PDA determined that 77 businesses suffered major damages and 51 businesses received minor damages.

With regard to the FEMA Public Assistance (PA) Program, as of the writing of this request, the FEMA/state joint PDA teams are just beginning their formal assessment of the damages that will be eligible. Our state

agencies and municipalities have already been hard at work identifying state and local damages and we are confident that the formal PDA will reveal what our initial damage assessments have disclosed-- widespread eligible damages. The Initial Damage Assessment conducted by the state resulted in damage reporting of \$206 million. Some of the early indicators include non-FHWA-eligible damages which have been assessed by the CT Department of Transportation (DOT). These DOT costs include over \$13 million to repair the Waterbury Line of the Metro-North Railroad owned by the state, as well as approximately \$1 million in emergency protective measures not eligible for FHWA. This line of the railroad carries 1000 passengers per day. The FHWA costs are estimated at over \$50 million. Other state agency costs include estimated damages of over \$40 million to infrastructure at a long-term care facility run by the CT Department of Developmental Services (DDS), and bridges, roads, dams, and other infrastructure owned by the Department of Energy and Environmental Protection, estimated at \$7.45 million. The current state per capita indicator is approximately \$6.6 million; the indicators for Fairfield, New Haven, and Litchfield Counties are approximately \$4.4 million, \$4 million, and \$850,000 respectively. Given the severity of the damages that have been documented by state and local agencies, as well as in numerous print and visual media stories, these indicators will be met.

### **Significant Factors Indicating the Need for FEMA Assistance**

The affected communities are shaken. Three people were killed by the flood waters—many others were evacuated or engaged in rescue operations or lost all or part of their homes and property.

One of the most significant factors indicating the need for FEMA assistance is that approximately 90% of the damages occurred in areas that had not been designated as flood zones. Therefore, even those residents with homeowners or business insurance are not likely to have carried flood insurance.

Connecticut has one area that has been designated by FEMA as a Community Disaster Resilience Zone (CDRZ). That area, located in Danbury, includes a senior housing project which was affected by the flooding.

According to Advance CT 2024, in the towns that were most affected, the percentage of vulnerable population members (below 19 or over 60) ranged from a low of 43% to a high of 59%. 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.

With the exception of Stamford and Danbury, all of these communities have less than 50,000 residents, with the majority having a population of less than 25,000. Many of the communities are rural, with septic systems and wells which were affected by the flooding.

There are over 600 homes with “minor” damage. Examples of minor damages, as defined by FEMA, may include flooded basements, requiring replacement of a hot water heater, furnace, and oil or gas tank which may well cost each household between at least \$10,000 and \$12,000 (based on SBA estimates), which is significant cost to the homeowner. People have expressed concerns about the approaching cold weather. In addition, there are over 1000 “affected” homes. Because of the extent of damages, people may have

difficulty getting contractors, plumbers, and other tradespeople 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 the insurance may not be able to begin to remediate their damages.

## **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.

Recent Presidential Major Disaster Declarations are:

EM 3612, in connection with this August 18-19 storm and potential need for direct federal assistance.

EM 3604, in connection with a potential dam breach as a result of sudden and excessive rainfall, and need for direct federal assistance, with an incident period of January 10-13, 2024.

DR 4629, Remnants of Ida, with an incident period of September 1-2, 2021.

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 which began January 20, 2020. Also, EM-3439. This disaster has generated over \$1 billion in FEMA reimbursements.

## **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%.

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 to get by 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. 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. Penalizing CT by limiting federal disaster aid while increasing federal assistance to less-wealthy states would be an additional redistributive mechanism.

In summary, I am requesting a major disaster declaration for the Connecticut counties of Fairfield, Litchfield and New Haven, based on the impact of the historic rainfall and flooding on August 18-19, 2024, to include: the Individual Assistance (IA) Program, Public Assistance (PA) categories A through G, and Category Z, as well as the Hazard Mitigation Grant Program. I understand that you may wait to open the PA program until the confirmed data is received, but I would request that you declare a Major Disaster now and open the FEMA IA program so that assistance may reach the residents of these counties as soon as possible. I also understand that with opening of the IA program, individuals and businesses will also be eligible to apply for certain benefits from the Small Business Administration (SBA.)

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 Brenda M. Bergeron as the Governor's Authorized Representative (GAR), William H. Turner as State Coordinating Officer (SCO) and alternate GAR and Jonathan Hartenbaum 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: Ronnell A. Higgins, DESPP Commissioner  
Brenda M. Bergeron, DESPP/DEMHS Deputy Commissioner  
William H. Turner, State Emergency Management Director

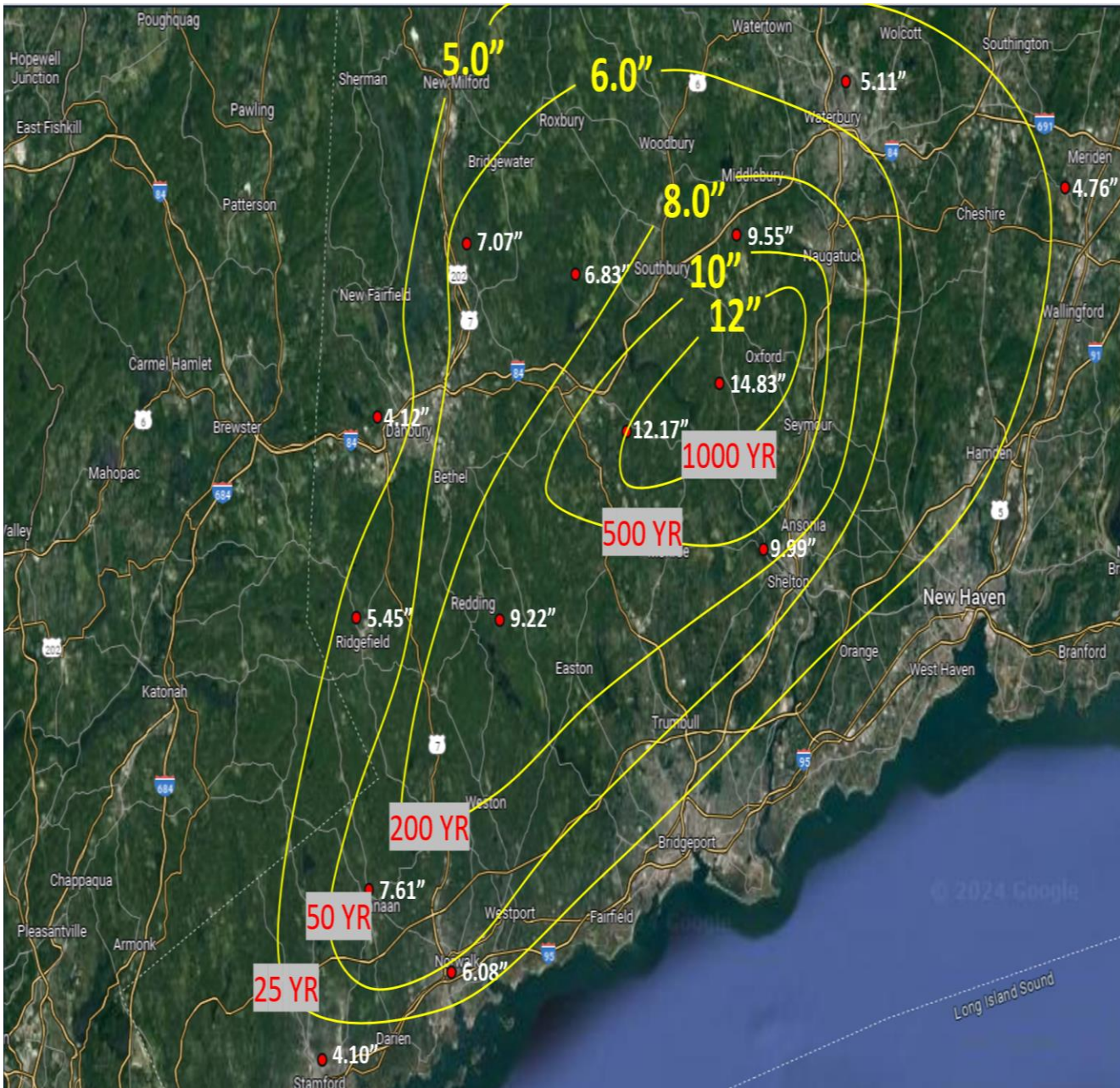
Enclosures  
OMB No. 1660-0009/FEMA Form 010-0-13  
Appendix 1: Rainfall Amounts Map  
Enclosure A: Individual Assistance  
Enclosure B: Public Assistance  
Enclosure C: Requirements for Other Federal Agency Programs



## APPENDIX 1

### RAINFALL AMOUNTS MAP

Shown below is a map of rainfall amounts and the corresponding return frequencies for a 12-hour period. This event was un-precedented and likely eclipsed the state 24-hour rainfall record (set back in 1954) in only 12 hours. Rainfall return periods ranged from 25 years over most of Fairfield and New Haven Counties up to 1,000 years in the towns of Monroe and Oxford. This extreme rainfall caused even large rivers (e.g. Housatonic and Naugatuck) to rapidly rise into major flooding. Smaller rivers (Pomperaug and Still River) also very quickly rose above their major flooding thresholds.



**ENCLOSURE A to MAJOR DISASTER REQUEST**

**Estimated Requirements for Individual Assistance under the Stafford Act**

<b>Connecticut August IA PDA</b>								
<b>Last Updated 9/5/24</b>								
<b>County</b>	<b>Status</b>	<b>Destroyed</b>	<b>Major</b>	<b>Minor</b>	<b>Affected</b>	<b>Unaffected</b>	<b>Inaccessible</b>	<b>Total</b>
<b>Fairfield</b>	Complete	6	86	237	705	0	30	1036
<b>Litchfield</b>	Complete		5	33	39	0	9	77
<b>New Haven</b>	Complete	13	79	345	305	4	94	762
<b>Total By Category</b>		19	170	615	1049	4	133	1,990

**ENCLOSURE B TO MAJOR DISASTER REQUEST**

**Estimated Stafford Act Requirements for Public Assistance**

This data is currently being collected and vetted and will be submitted shortly.

**ENCLOSURE C TO MAJOR DISASTER REQUEST**  
**Estimated Assistance from Other Federal Agency Programs**

County/ Tribal Area	SBA Home Loans	SBA Business Loans	FSA Loans	NRCS	FHWA	USACE	BIA	OTHER
Fairfield	TBD	TBD	TBD	TBD	TBD	TBD		
Litchfield	TBD	TBD	TBD	TBD	TBD	TBD		
New Haven	TBD	TBD	TBD	TBD	TBD	TBD		
Totals								

*Note: Provide numbers and amounts, as appropriate*