Hazard Mitigation Grant Program
Post-Sandy Update

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State Hazard Mitigation Officer
CT Division of Emergency Management and Homeland Security
Department of Emergency Services and Public Protection
HMGP Elevation Applications

3 disasters – Irene, Lee, Sandy

156 elevation applications

21 withdrawn
4 denied
22 still in active review
Current HMGP Costs

Active HMGP Elevations:  
$13,597,243 – 3 disasters – 156 homes

Completed Elevations:  
$691,645 – 6 projects

Rejected/Withdrawn Projects:  
$2,257,418
HMGP Acquisitions

$2,167,581 under Sandy

Plainville and Southbury
Other HMGP Projects

Brookfield Drainage Project

$1,293,750

Relieves ongoing flooding issues for past 15-20 years
Connecticut’s Shoreline Resiliency Fund – Year 1 Progress

Emmeline Harrigan, AICP, CFM
Shoreline Resiliency Fund aka Shore Up CT

- October 2013 – Governor Malloy announced Shoreline Resiliency Fund CT
- January 2014 - Legislature approved $25 million in funding to be administered by Department of Housing (DOH).
- March 2014 – DOH selected Housing Development Fund as Fund Manager and awarded $2 million start up funds.
- July 28, 2014 – Shore Up CT Program Launch
- August 2014 - $3 million released by the Bond Commission
Program Partners

CONNECTICUT Department of Housing

Housing Development Fund
Shore Up CT Loan Overview

• 15 Year Term
• 2.75% interest rate (2.895% APR*)
• 1% origination fee
• Minimum $10,000 to maximum $300,000
• No monthly principal or interest payments for the first 12 months

*APR is based on Loan Amount of $125,000 - 168 payments of $897.29
Location Eligibility:

VE or AE Flood Zone Properties

If you live in a coastal municipality, you could be eligible for

SHORE UP CONNECTICUT
Flood Map (FIRMeta)
Elevation & Flood-proofing for Eligible Properties

- Primary and secondary single family homes, 1-4 unit owner-occupied rentals, businesses
- Single family homeowners must live in property at least 14 days per year.
- Businesses must have 100 or less employees and must be in good standing with all state agencies
Project Requirements

• **Residential** Elevation to the 500 year flood risk height plus at least 1 ft. free board

\[ \text{AE-11} \times 1.25 = 13.75 \]
Plus 1 ft = FFE \(14.75\)

• **Commercial** Projects: 100 yr +1
500-yr + Freeboard Benefits

- Higher is safer.
-Accommodates future sea level rise.
- Today’s 500-year flood = tomorrow’s 100-year flood.
- Lower flood insurance premiums

Required for State funds spent in the flood zone.
Foundation Types

VE & Coastal AE (LIMWA)  AE
Where to start:
www.shoreupct.org

**STEP 1: Complete the form to start the process**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
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<tr>
<td>My Property is a...</td>
<td>Choose One</td>
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<tr>
<td>I'm looking to...</td>
<td>Choose One</td>
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<td>Contact Information</td>
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<td>Address 2</td>
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Shore Up CT is a state of Connecticut funded low-interest loan program which provides financing for property owners in coastal municipalities located in Flood Zones VE or AE to finance or refinance property elevations. Additional retrofitting for flood protection and wind proofing activities can also be financed.

**Loan Terms:**

- 2.75% fixed interest rate (2.894% APR*)
- 1% origination fee
- Borrow $10,000 to $300,000 with 15 year term
- No monthly principal or interest payments for the first 12 months
- Borrower must maintain property, hazard, and flood insurance for the life of the loan
Positive Demand

- 260+ inquiries/15 months
- 90+ Pre-qualifications
- 5 Refinance Loans closed
- $700K
Inquiry Distribution

![Bar chart showing inquiry distribution by city.](image)
Loans in Progress

- 1 construction loan finished ($200K)
- 1 construction loan approved ($165K)
- 9 Project applications pending ($145K average)
- Approximately $1.2 million pending
Paired Programs

- 2 CDBG-DR gap funding applications submitted
- 2 HMGP-paired construction loan. More expected as local permits granted.
Visit www.ShoreUpCT.org today for more information