

Hurricane Sandy: Recovery and Opportunities for Building Resilience

Long-Term Recovery Efforts

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Connecticut Insurance Department*



Environmental Business Council of New England

Energy Environment Economy



Connecticut
still revolutionary

Department of Economic and
Community Development

RECOVERY, RESILIENCE & ADAPTATION

A Framework for Connecticut *Lessons From Weather Disasters*

By George Bradner, Property Casualty Director
Connecticut Insurance Department (CID)

Environmental Business Council
Extreme Weather and Climate Change
September 25, 2013

Resiliency, Mitigation & Adaption

“It is not the strongest of the species that survive, not the most intelligent, but the one most responsive to change.”

- Charles Darwin



Our Risks...

- Coastal Property: \$479.9 billion worth of property insured on CT coastline, 6th highest of 18 Atlantic states
- Value of insured coastal property: Comprises 64 % of all insured property in the state, 2nd only to FL
- Trees: Nearly 60% of CT is forested. One of the most heavily forested states, among the most densely populated



...Our Reality



Sandy – October 2012



Irene – August 2011



October 2011
Nor'easter



Storms By The Numbers

Storm	Claims	Claims \$ Paid	Complaints to CID
Sandy (2012)	61,000*	\$480M	134
Irene (2011)	60,000	\$235M	237
2011 Nor'easter	93,000	\$247M	60
Winter 2010-11	n/a	\$165M	n/a

* 96 percent closed through August 2013



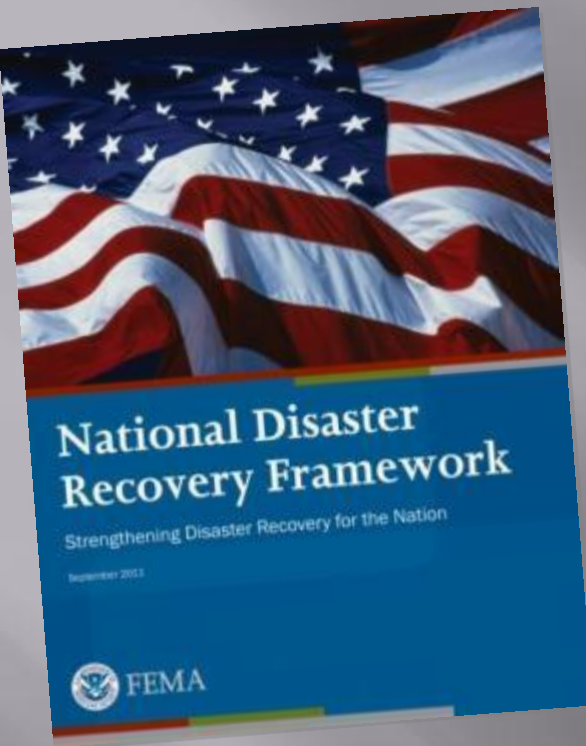
Sandy By The Numbers

Sandy FEMA Numbers	# Applicants/ Claims	Eligible Applicants	Claims \$ Paid	Average Paid
*Individual Households	8,700	2,947	\$14.5M	\$4,905
SBA	9,780 Apps issued 1,861 Received	809	\$47.2M	\$58,344
NFIP	6,136	**5,477	\$232.0M	\$42,200
Public Assistance	n/a	n/a	\$65.3M Estimated	n/a
Total			\$359.0M	

*IHP MAX AWARD: \$31,900 X 16 AWARDS

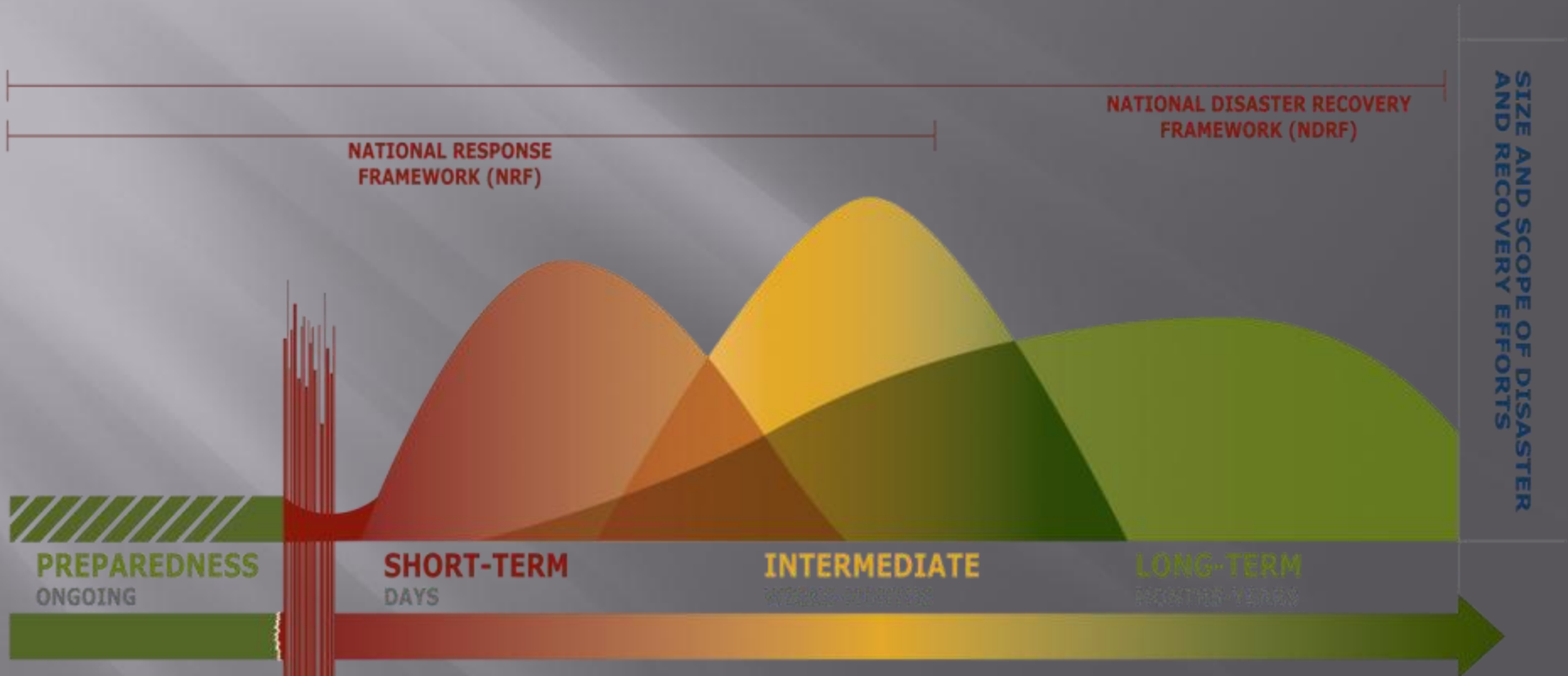
**98 percent closed through August 2013

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

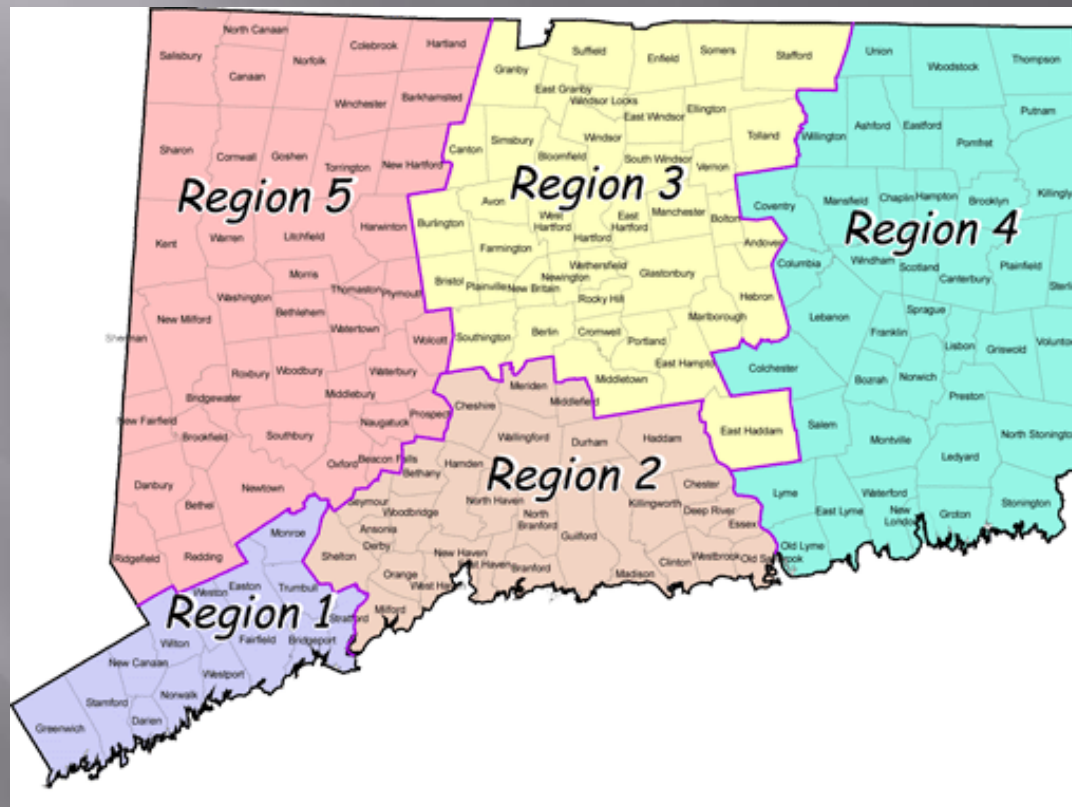


- Offers scalable, flexible guide to effective recovery
- Defines roles & responsibilities
- Provides well-coordinated support to communities
- Promotes establishment of post-disaster groups to manage recovery
- Offers focused leadership at state & tribal level
- Promotes deliberate, transparent process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

Recovery Phases



5 DEMHS Regions



CT Recovery Framework:

15 Emergency Support Functions (ESF)

- ESF-1: Transportation
- ESF-2: Communications
- ESF-3: Public Works
- ESF-4: Fire
- ESF-5: Emergency Management
- ESF-6: Mass Care
- ESF-7: Resource Support
- ESF-8: Public Health
- ESF-9: Search and Rescue
- ESF-10: Hazardous Materials Response
- ESF-11: Agriculture and Natural Resources
- ESF-12: Energy
- ESF-13: Law Enforcement/ Homeland Security
- **ESF-14: Long Term Recovery and Mitigation**
- ESF-15: External Affairs

ESF-14

Long-Term Recovery Committee

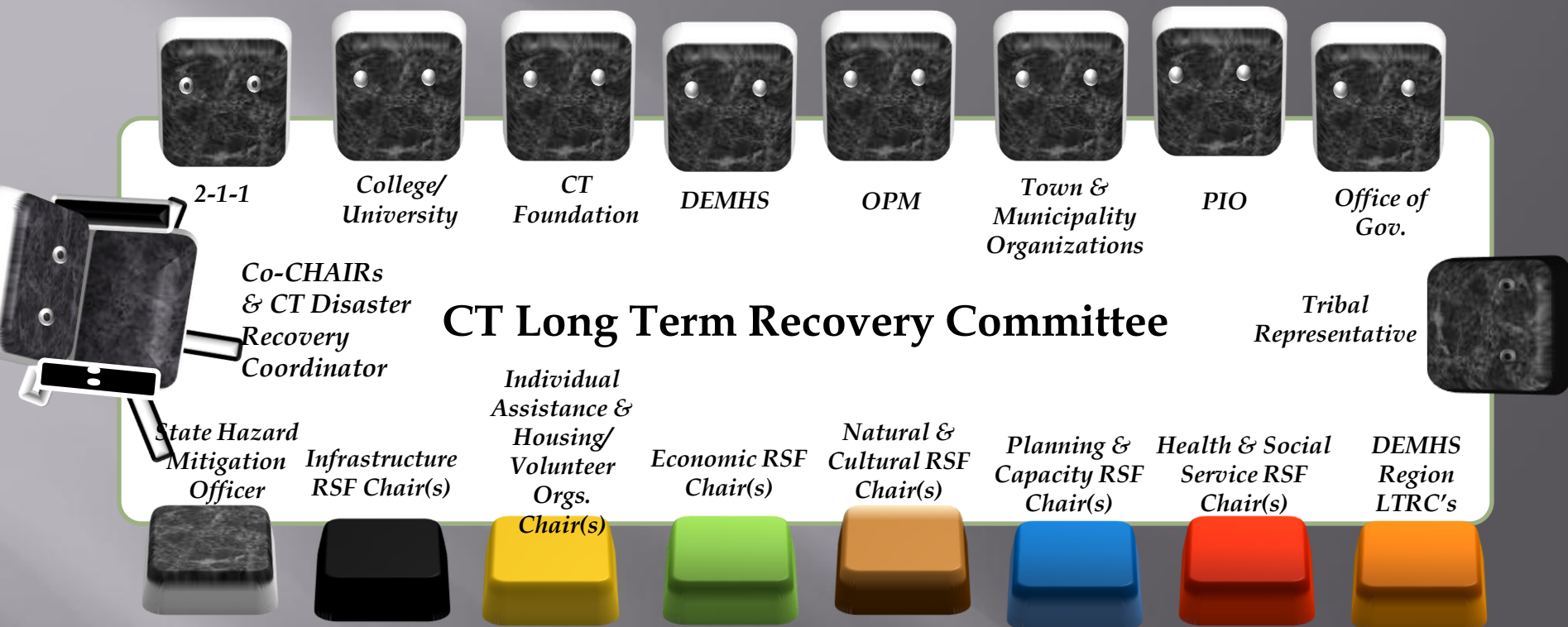
Co-Chaired by:

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

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

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

Who's at the table with CID?...



FUNCTIONS OF THE CONNECTICUT LONG TERM RECOVERY COMMITTEE

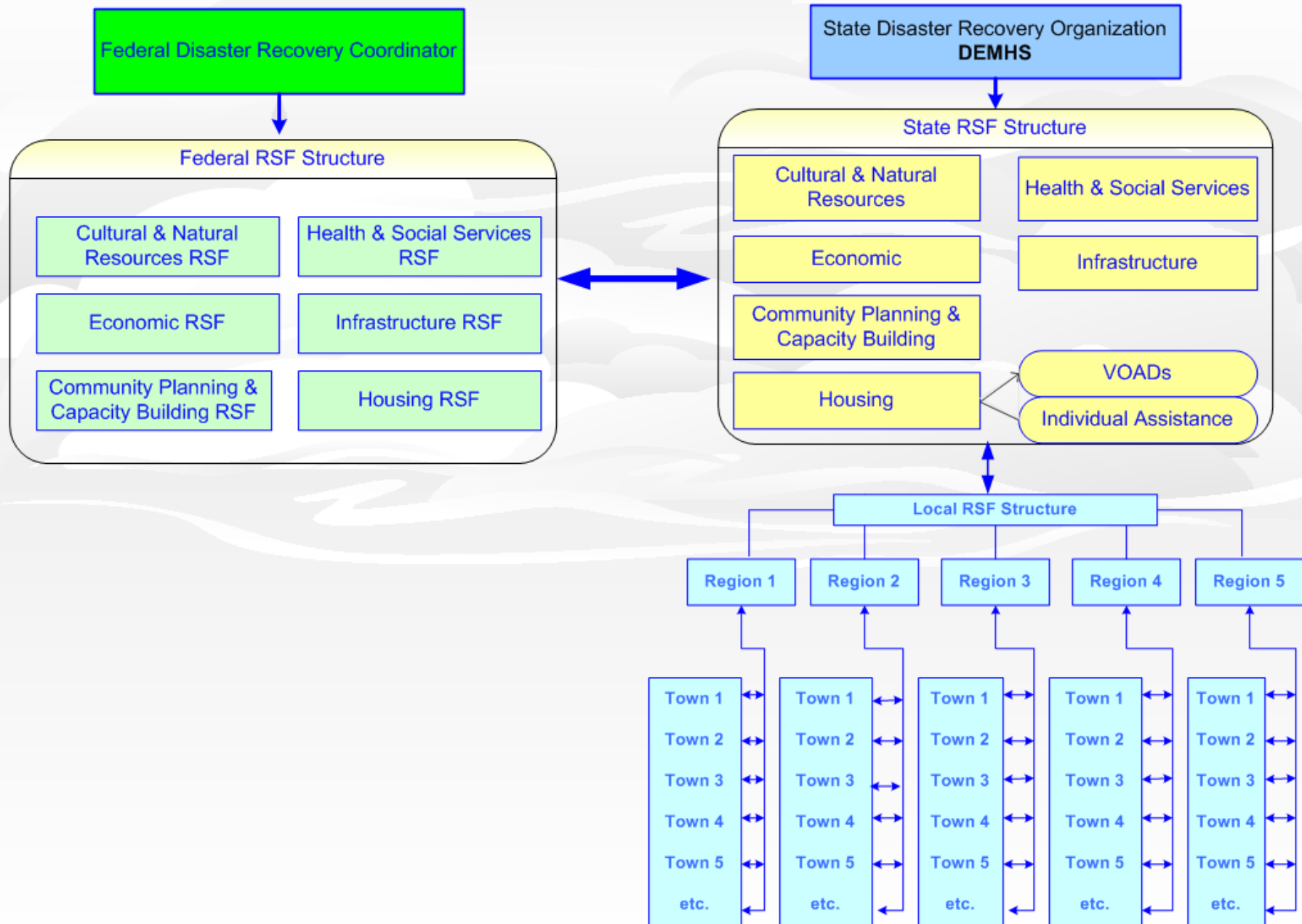
PRE-DISASTER

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

POST DISASTER

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

FEDERAL AND STATE RECOVERY SUPPORT FUNCTIONS



Recovery Activities to Date

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

Disaster Recovery Coordinator: William
Shea, DEHMS

DEMHS Advisory Council
State Disaster Recovery Plan

**Long Term Recovery
Committee**

Co-Chairs: George Bradner, CID
Michael Lettieri, DECD

**Connecticut Care
Disaster Relief Fund**

**Individual Assistance Working
Group**

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

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

**Housing
Working
Group**

Co-Chairs:
Nick Lundgren,
DOH
Neil Newman,
DOH

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

**Volunteer
Organizations
Available for
Disasters
(VOADs) & Non-
Governmental
Organizations
(NGO)**

Chair: Chris Baker,
CT Red Cross

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

**Economic Recovery
Working Group**

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

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

RESPONSIBILITIES

•SBA Loans
•HUD FHA Loans
•Gas Station Generators

**Natural & Cultural Resources
Working Group**

Co-Chairs: Jennifer Pagach, DEEP
Daniel Forrest, DECD

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

RESPONSIBILITIES

•Hazard Mitigation
•Environmental Review & Compliance
•Environmental Restoration
•Historic Property Restoration

**Community Planning &
Capacity Building (CPCB)
Working Group**

Co-Chairs: Mike Muszynski,
CCM
Garrett Eucalitto, OPM

•DEMHS/FEMA Coordinators
•DOE/DOHE
•University/Coll
eges
•Regional LTR

RESPONSIBILITIES

•Community Planning
•Capacity Building
•Mitigation and Community
Resilience

CT Recovers Web Site

http://www.ct.gov/ctrecovers/site/default.asp Connecticut Recovers Official Connecticut Health Connecticut Insurance De... National Association of Ins...

Find department Previous Next Options

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RESOURCES & OPPORTUNITIES

RESIDENTS

BUSINESSES

MUNICIPALITIES

Connecticut WEATHER

2-1-1

HOME LONG-TERM RECOVERY COMMITTEE RESILIENCY RESOURCES CONTACT US



Building a State of Resilience

Green Ledge Lighthouse, Norwalk, CT

Governor Malloy and Lt. Governor Wyman are working hard with agency commissioners, non-governmental organizations, and other non-profit partners to ensure that the State of Connecticut is prepared for natural disasters and other major incidents to support residents as they try to recover from these disruptions; as well as taking necessary steps to provide communities with resources as they seek resiliency in their long-term recovery plans.

ANNOUNCEMENTS

9/13/2013
Gov. Malloy: Non-Profit Organizations, Municipalities Can Now Apply For Super Storm Sandy Relief

8/30/2013
Gov. Malloy: Application for Storm Sandy Homeowner Relief Funds Now Available Online

07/31/2013
Gov. Malloy: State Awarded Super Storm Sandy Disaster Relief To Preserve And Restore Historic Properties

07/30/2013
Gov. Malloy: State Gains Federal Nod To Distribute \$10.5 Million in Social Services Aid Resulting From Storm Sandy

3:18 P 9/23/13

Legislative Activities:

Shoreline Preservation Task Force Formed

- Legislature formed post-Irene task force
- Gathered info over several months on mitigating shoreline risk
- CID testified on balancing act of regulator:
 - ✓ CID requires carriers to write in all areas
 - ✓ Industry cannot pick and choose
 - ✓ Must balance consumer protection with industry solvency
- CID shared data of storm impact on premiums, availability
 - ✓ More costly storms
 - ✓ More risk and more costly risk
 - ✓ More people living on shoreline/building bigger homes

CID Input To Task Force

- CID shared data on industry response
 - ✓ Higher premiums
 - ✓ Higher deductibles
 - ✓ Lower limits
 - ✓ Exclusions
 - ✓ Non-renewal
 - ✓ Market withdrawal

Task Force Recommendations To Legislature

Recommendations for legislation:

- More stringent design of water treatment plant to qualify for state funding
- Factor sea level rise of 2-5 inches for emergency planning
- Gather state, federal data to develop a guide for CT
- Establish a CT Center for Coasts to collect/analyze data

Recommendation rejected by legislature:

- Require local zoning codes reflect sea level rise & new flood mapping

Resulting Legislation

- Catastrophe Claims Mediation
 - ✓ Non-binding for differences over \$5,000
 - ✓ Similar to NY program implemented after Sandy
- Ban on non-renewals due to catastrophe claims
- Established CT Care Relief Fund (gives private sector, business community a place to donate for specific events)

Challenges & Lessons In The Land of Steady Habits

- 169 Municipalities – Home Rule
- Different building codes
- Different zoning standards
- Local long-term disaster coordinator should NOT be emergency responder
- Educate insureds & Department on NFIP
- Manage public expectations on federal aid
 - ✓ FEMA \$/NFIP not intended to make homeowners whole

One of the greatest lessons from last 2 years...

We Are Not In This Alone

- Hurricane deductible language (Northeast states)
- Mediation programs (NY, NJ, RI, MD)
- Credentialing reciprocity (NY, RI, NJ, FL, N.Car.)
- Claims data compilation (NAIC NE zone members)

After the Storm...

...the calm

