



**HARTFORD**  
**Flood Relief & Compensation Programs**  
*by the* **OFFICE of the STATE COMPTROLLER**

**September 2023-December 2024**



*Comptroller Sean Scanlon*  
165 Capitol Avenue  
Hartford, Connecticut 06106

# INTRODUCTION

The Office of the State Comptroller was charged with creating the Hartford Flood Relief and Compensation Programs (HFRCP), which was included in the Governor's 2024-2025 biennium budget. I am so proud of the work our office has done, in conjunction with our legislative leadership and delegation, Program Administrator Dr. Gary Rhule, and community partners like Blue Hills Civic Association, in creating a first-of-its-kind program to help the residents and property owners of the City of Hartford. Since September 2023, the HFRCP has helped keep businesses open, allowed families to stay in their homes, and compensated people for irreplaceable items lost in floods. This report will show great success, but the need for further compensation remains evident, and I hope the General Assembly will consider future funding to meet those needs.



*Sean Scanlon*  
*State Comptroller*

# BACKGROUND

The Hartford Flood Relief and Compensation Programs were established through the adoption of the Governor's 2024-2025 biennium budget. The pilot program was originally allocated \$5,000,000 to be overseen by the Office of the State Comptroller (OSC), who were charged with creating a program to provide financial assistance or reimbursement to eligible owners and tenant of real property in the city of Hartford who experienced damage caused by flooding on or after January 1, 2021. After successfully and effectively exhausting the pilot funding, the program received an additional \$4,000,000 during the 2024 legislative session. As of today, the program has allocated all available remaining funds to be issued to approved applicants on a first come first served basis.

# EXECUTIVE SUMMARY

The Hartford Flood Relief and Compensation Programs have received 776 applications since launching September 1, 2023. This well exceeded expectations since the original allocation was established. The HFRCP has approved and issued a total of 523 checks to property owners and tenants across the city of Hartford in the amount of \$8,191,494.97. An additional 34 applications have been approved and allocated in the amount of \$565,803.01, but have yet to be sent to claimants due to lack of response for requested paperwork necessary to process the payments. The total number of approvals is 557 with a total claim pay out of \$8,757,297.98. The average claim pay out was \$15,722.25.

The HRFCP received 59 applications that did not respond to notifications of next steps for the program; therefore, they did not proceed in the application process, though they were contacted through mail and email to encourage their participation. In addition, 21 applications were deemed ineligible for the program as the damage was not caused by ground flooding or applicants withdrew their application. There were 139 applications that were received on or after November 1st that will not receive a notification for the next step, as the program has exceeded its \$9,000,000 allocation. It will be a recommendation of OSC to urge the Legislature to appropriate more funding as the demand for assistance is clearly evident.

While properties were affected across the city, you will see in the maps included in this report, the majority of properties who applied to and were approved for the program are located in the North End of Hartford, which is an area that has been plagued by ground flooding for a very lengthy time. The neighborhoods of Blue Hills and Upper Albany had the highest rate of applications compared to the other neighborhoods in the city.

Statutorily, the Comptroller was responsible for making a recommendation to the Governor on who to appoint as the Program Administrator. The Comptroller recommended Dr. Gary Rhule, and the Governor appointed him as Program Administrator. Dr. Rhule's role was to review all applications and inspection reports/estimates to make a determination on the level of compensation. I wish to thank Dr. Rhule for his service on such an important program. He was compensated for the work he completed to the tune of \$32,780. Another component that was statutorily required was the use of Blue Hills Civic Association (BHCA) for outreach and application assistance. Working closely with the OSC and Dr. Rhule, BHCA was an integral part of the program's success. I wish to thank all who knocked on doors, answered calls, and handled daily drop in visits. The BHCA was compensated \$150,000 for their efforts.

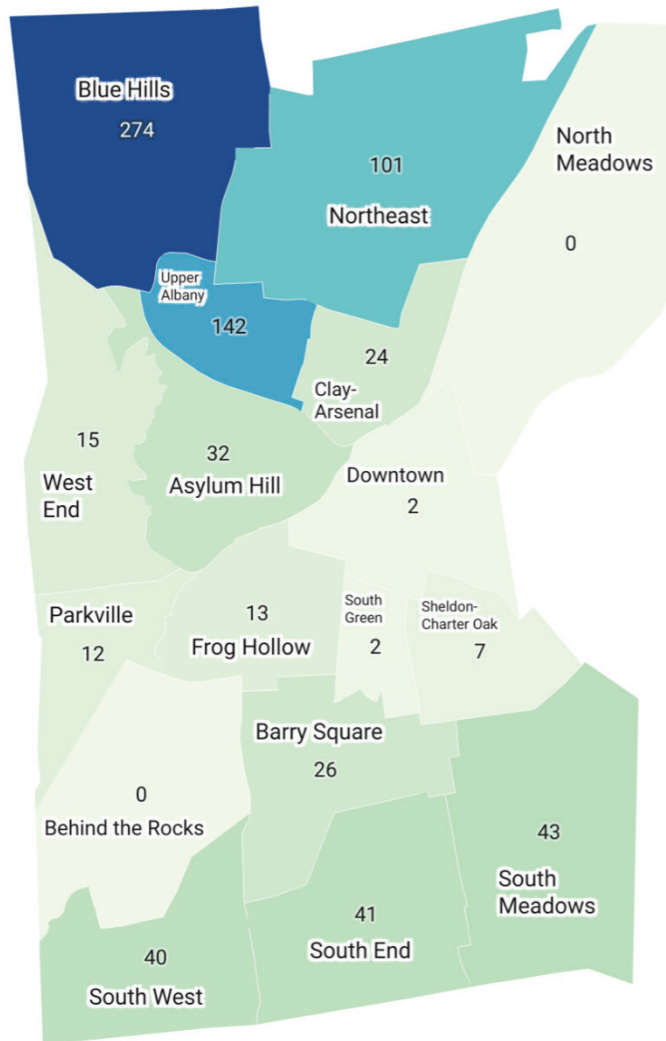
OSC contracted with a third-party administrator to carry out the inspections necessary to determine whether or not the damages being claimed were caused by ground flooding and to value claims to determine the level of compensation to get the property back to pre-loss condition. The company, Crawford and Company, was responsible for performing 541 inspections and was compensated \$598,369.12.

# DATA

## Overview:

### Hartford Flood Program # of Properties

Current as of 12/12/24. Displays the number of applicants to the Hartford Flood Program by Neighborhood. Overall number citywide is 776 applications.



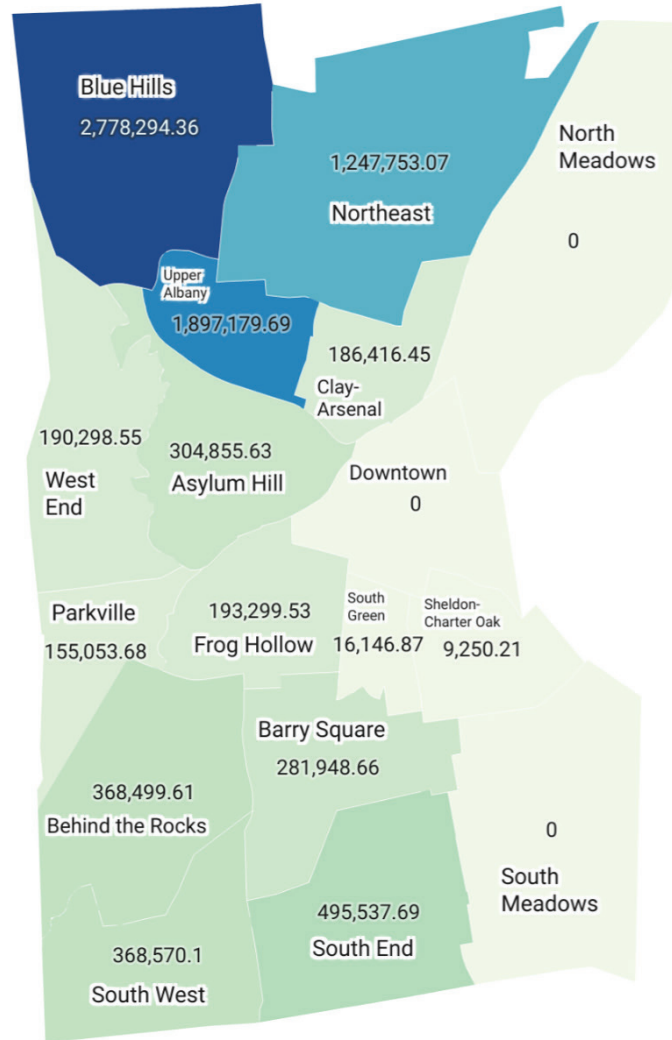
Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

As expected, the northern half of Hartford saw the largest draw of applications. The northwestern flank of the city sits next to the now-buried Park River. Along with this, antiquated storm drainage systems and increasing precipitation brought on by climate change has only worked to increase the frequency and severity of flooding. The neighborhood of Blue Hills is located at the epicenter of flooding. As such, it has seen the most applications at 274. This is followed by Upper Albany with 142 applications. Upper Albany contains a high concentration of multi-family and commercial properties. HFRCP's funds have helped bring essential relief to many affected businesses in Upper Albany.

## Payout Totals and Distribution:

### Total Hartford Flood Program Payouts

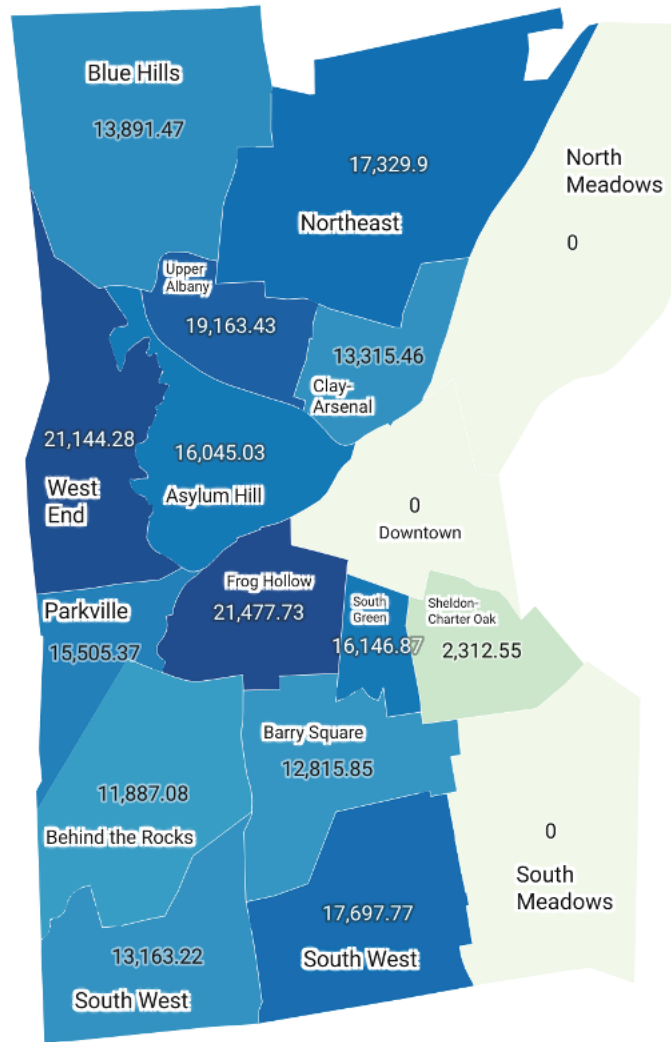
Current as of 12/12/24. Displays total amount of Hartford Flood Program payouts to each Hartford neighborhood. Total payouts are \$8,057,784.40



Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

# Hartford Flood Program Average Payout per Property

Current as of 12/12/24. Citywide average (excluding areas with no payouts) payouts per property is \$15,664.21.

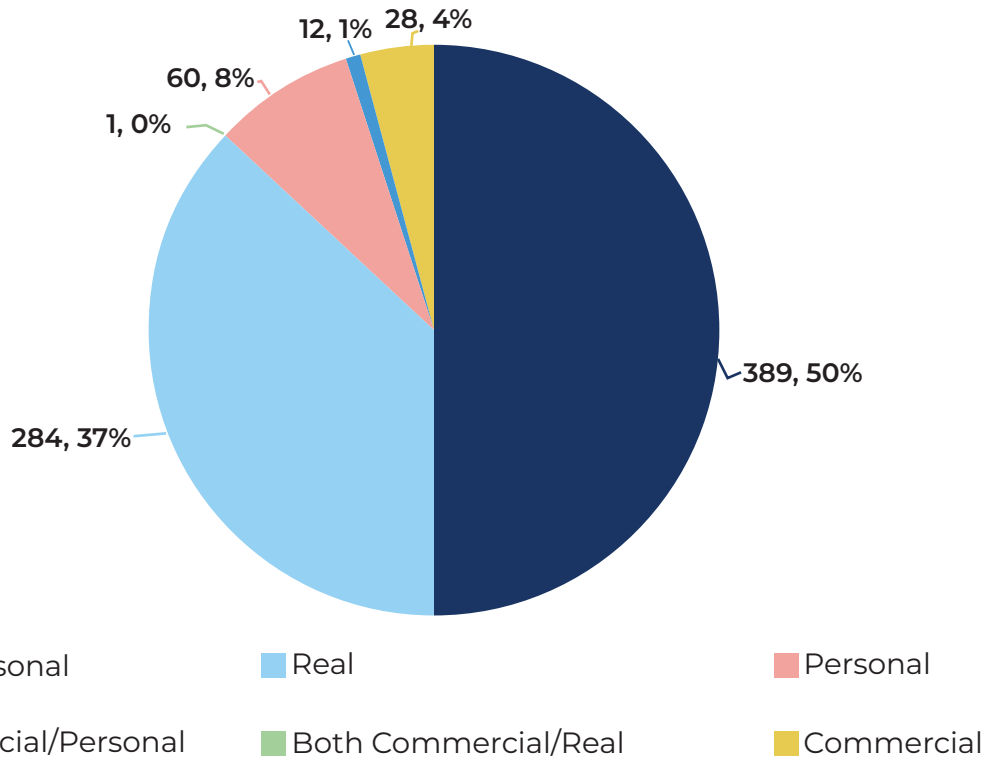


Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

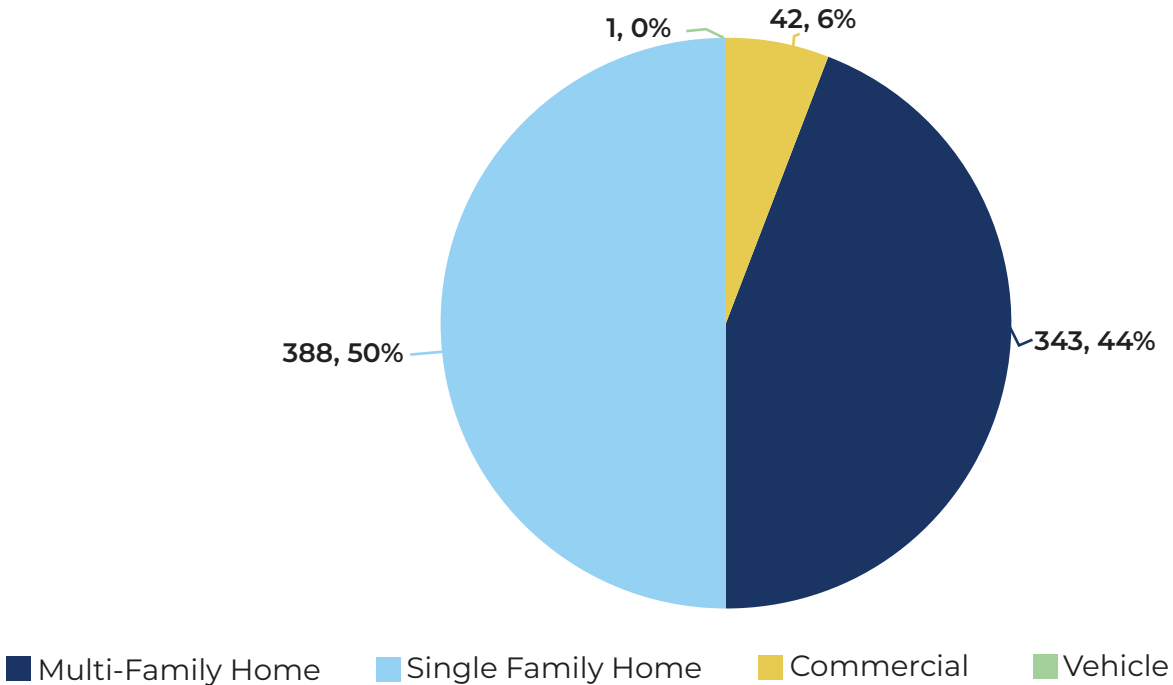
Unsurprisingly, Blue Hills has received the highest raw total of HFRCF funds at almost \$2.8 million of the \$8.5 million that has been slated for disbursement so far. However, Blue Hills per-property payouts are overshadowed by the West End and Frog Hollow. Both of these neighborhoods have received nearly \$8,000 more per property than Blue Hills due to a string of high value properties in both neighborhoods being afflicted by flooding.

Property Types Applying:

Citywide Property Damage Type Breakdown



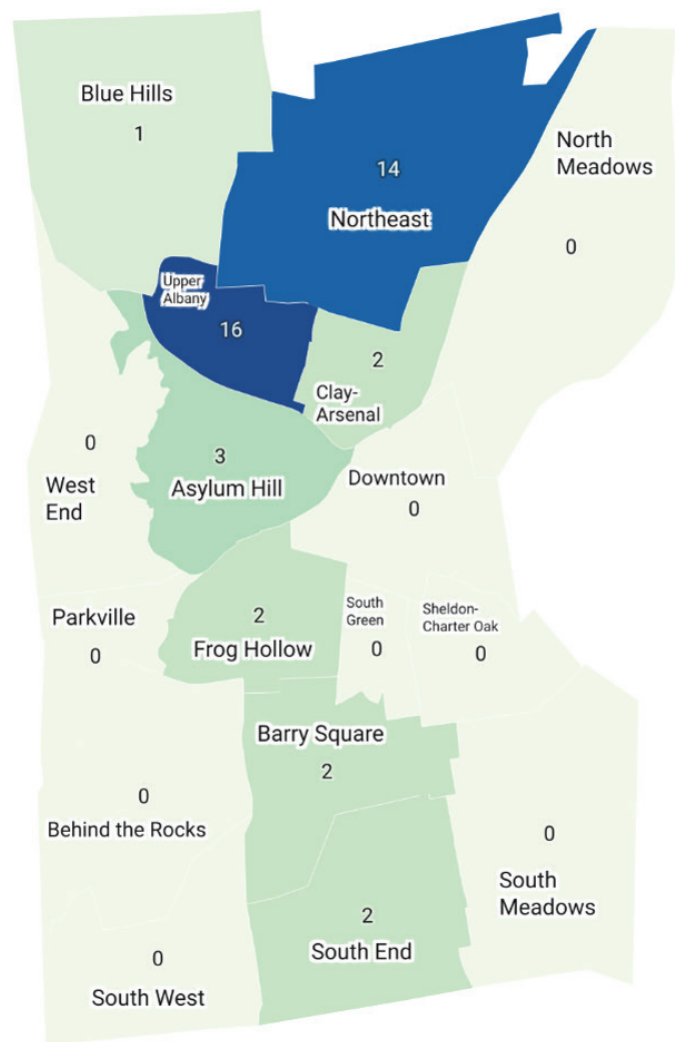
Citywide Property Type Breakdown





# Hartford Flood Program # of Commercial Properties

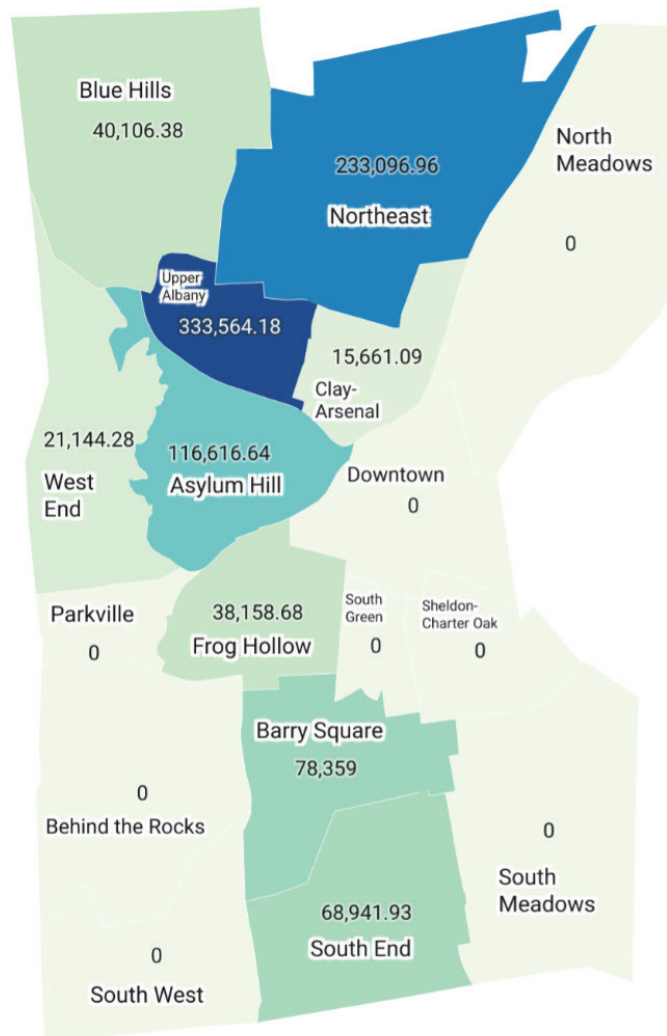
Current as of 12/12/24. Displays the number of commercial properties applying to the Hartford Flood Program by Neighborhood. Overall number citywide is 42 commercial properties.



Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

## Total Hartford Flood Program Commercial Payouts

Current as of 12/12/24. Displays total amount of Hartford Flood Program commercial payouts by each Hartford neighborhood. Total commercial payouts are \$924,504.86.

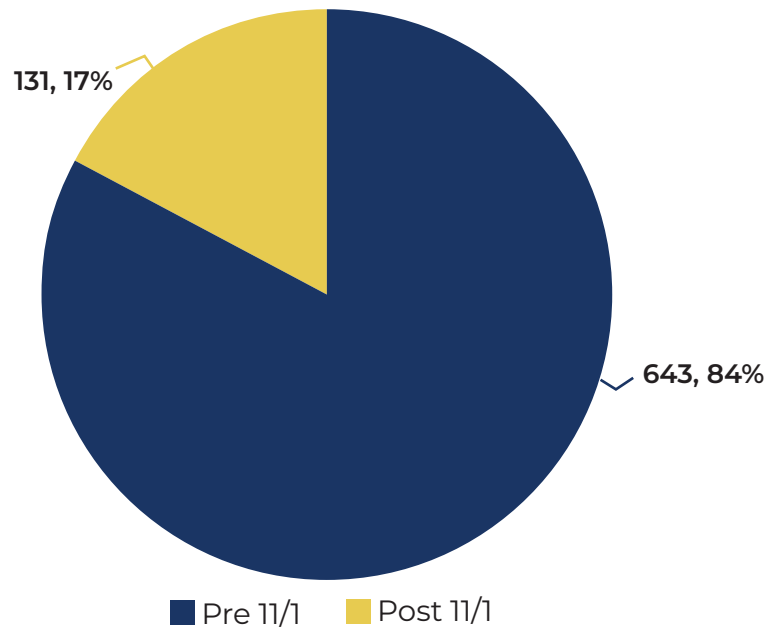


Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

Much of northern Hartford is residential in its character. This is especially apparent in Blue Hills where only one property of its 274 is non-residential (a single church). As such, around 87% of applications are seeking reimbursement for residential real/personal property damage. Other than Upper Albany and its concentration of multi-family housing, half of the properties applying for HFRCF funds are single-family with the largest density of such being in Blue Hills. As for commercial properties, they largely lie in belts along Main Street in the Northeast and Albany Avenue in Upper Albany. Although they only make up 6% of properties applying, commercial properties have received 11.5% of all payouts so far. Much of these commercial payouts are similarly concentrated in Upper Albany and the Northeast.

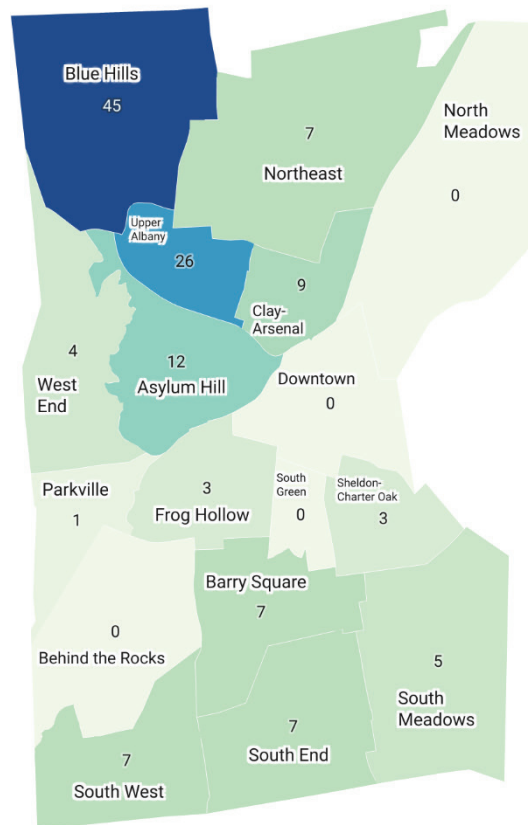
## Applications After 11/1/24:

Citywide # of Post 11/1 Applications



## Hartford Flood Program # of Properties Applying After 11/1/24

Current as of 12/12/24. Displays the number of properties applying on and after 11/1/24 to the Hartford Flood Program by Neighborhood. Overall number citywide is 139 properties.



Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

With a deadline slated for early this month, our office ran a concentrated publicity campaign to encourage more residents to take advantage of the program. This caused a surge of applications starting on 11/1/24 and has ended up constituting 17% of all applications since the program's start. Most of these new applications can be found in Blue Hills and neighboring Upper Albany. Nearly all of these applicants come from residential settings although a few commercial properties on Albany Avenue are also new applicants. Not including the roughly \$500,000 in pending payouts already scheduled, this new batch of applications is projected to cost an extra \$3.5 million to the program. Overall, the program would need approximately \$4 million to have the ability to fulfill all outstanding applications.

### **Recommendations:**

With the overwhelming response from the community and property owners in the city, the OSC is recommending the Legislature provide the program with additional funds to continue operating the HFRCP for 2025. The program received 131 applications that will need to be inspected and valued. This would require additional funding to cover the claim pay out and administrative costs. Given the average claim pay out of \$15,680.67 and administrative cost associated with each claim, the program would need approximately \$4 million to continue operations and fulfill these remaining pending applications.