



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

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INTRODUCTION

In 2023, my office was given an interesting and challenging assignment: to design and implement a program to compensate Hartford residents, businesses and non-profits who for years had experienced flood damage as a result of the chronic under-funding of infrastructure needs in the city. The following report details what we did between then and now.

I am grateful to have partnered with Hartford's legislative delegation, Program Administrator Dr. Gary Rhule and local community organizations to create this first-of-its-kind program to help the residents and property owners of the City of Hartford.

The Hartford Flood Relief and Compensation Programs (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 mitigation of the underlying problem remains.



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 tenants 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. The Program received a final round of funding during the 2025 Legislative session and has since allocated the remaining \$4.7M.

EXECUTIVE SUMMARY

The Hartford Flood Relief and Compensation Programs 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 660 checks to property owners and tenants across the city of Hartford in the amount of \$ 12,521,856.49. An additional 15 applications have been approved and allocated in the amount of \$201,983.91, 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 675 with a total claim pay out of 12,723,840.40. The average claim pay out was \$18,850.13.

The HRFPCP received 101 applications that either did not respond to notifications of next steps for the program, though they were contacted through mail and email to encourage their participation, were deemed ineligible for the program as the damage was not caused by ground flooding or applicants withdrew their application for various reasons.

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 \$38,144. Another component that was statutorily required was the use of Blue Hills Civic Association (BHCA) for outreach and application assistance. BHCA were valuable partners in that they received the vast majority of applications for the program and were accountable for transmitting them for program review. The BHCA was compensated a total of \$150,000 for their efforts in 2023 and 2024.

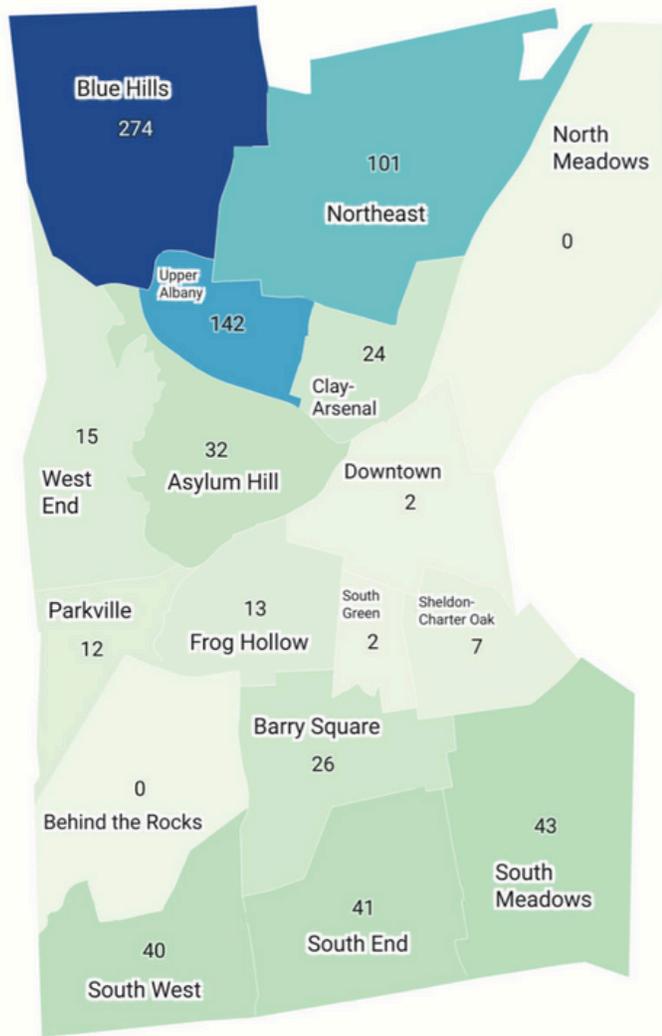
OSC contracted with a third-party administrator to carry out the inspections necessary to determine whether or not the damages being claimed were caused by ground flooding and to value claims to determine the level of compensation to get the property back to preloss condition. The company, Crawford and Company, was responsible for performing 649 inspections and was compensated \$748,529.40.

The Program had some other administrative costs to the total of \$ 16,716.72.

DATA

Overview: Hartford Flood Program # of Properties

Current as of 2/1/26. Displays the number of applicants to the Hartford Flood Program by Neighborhood. Overall number citywide is 776 applications.



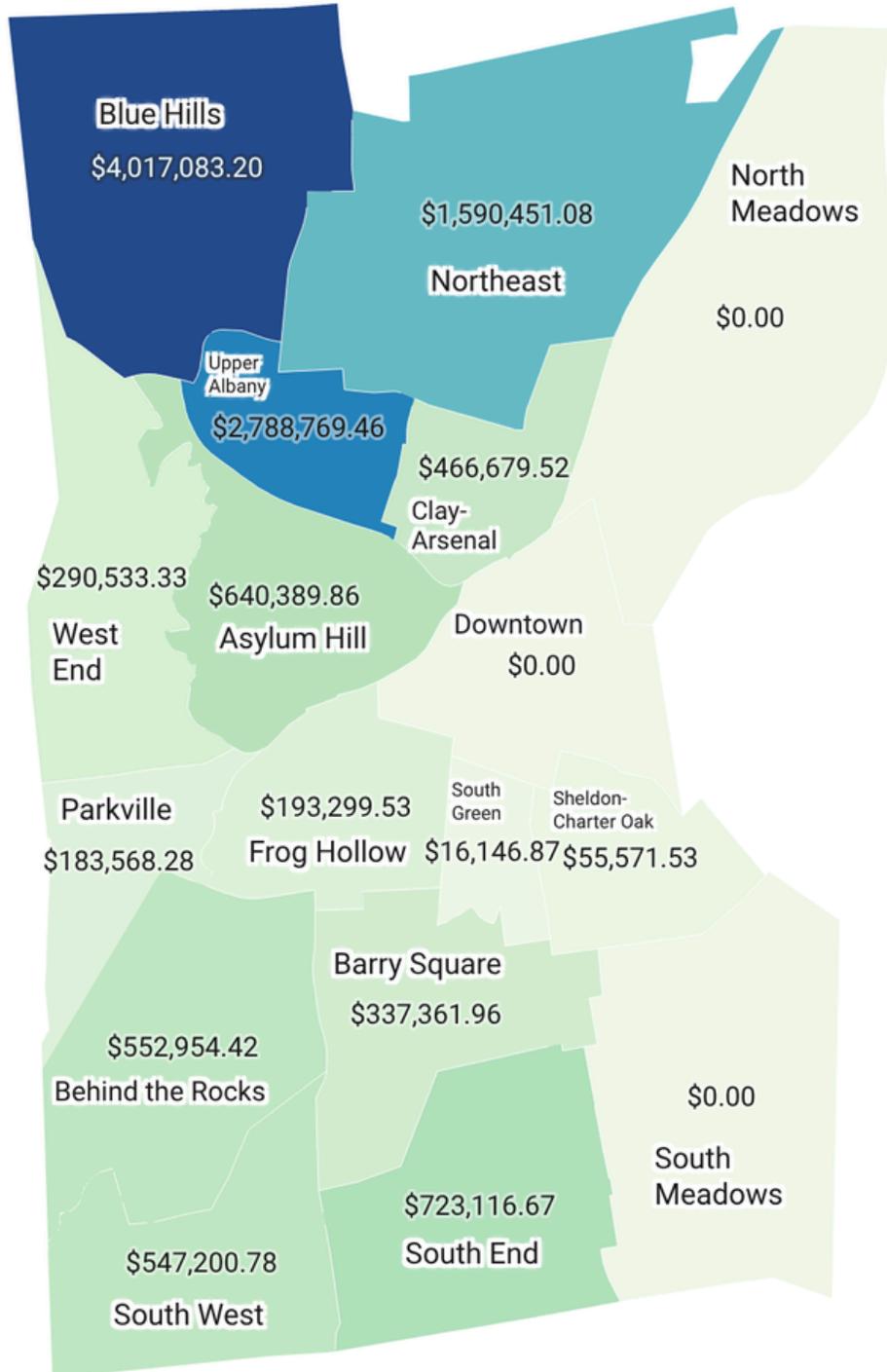
Map: Brandon Young • Source: Betsy McDermott • Created with Datawrapper

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

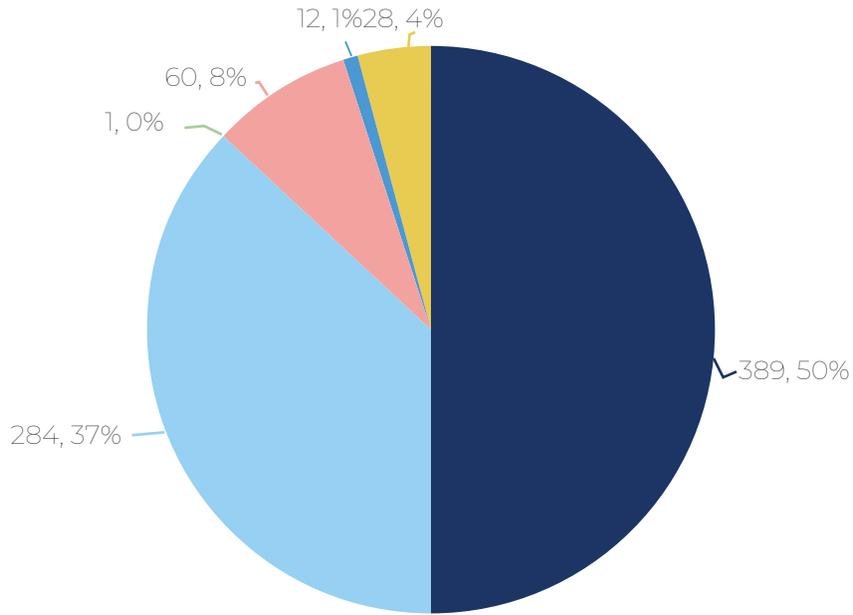
Current as of 2/1/26. Displays total amount of Hartford Flood Program payouts to each Hartford neighborhood. Total payouts are \$12,723,840.40



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

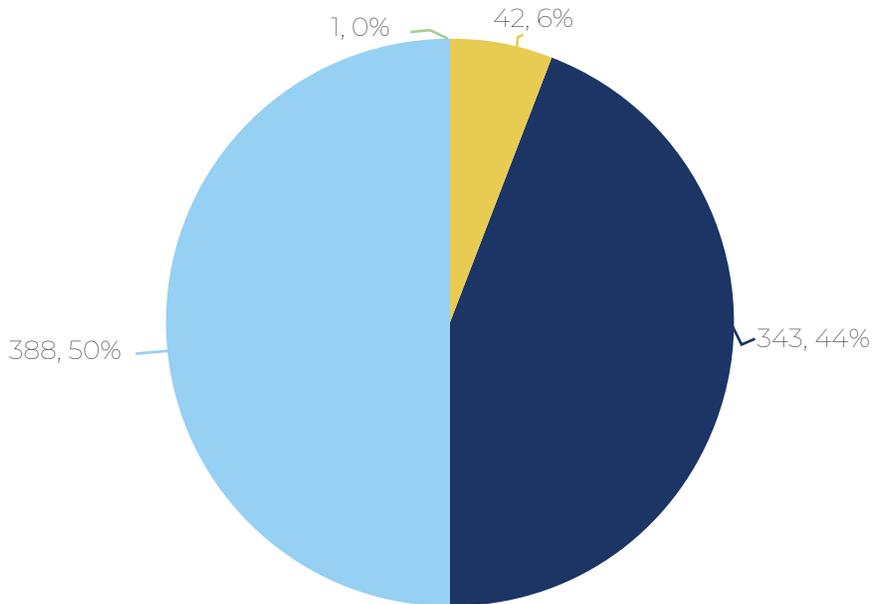
Property Types Applying:

Citywide Property Damage Type Breakdown



- Both Real/Personal
- Real
- Personal
- Both Commercial/Personal
- Both Commercial/Real
- Commercial

Citywide Property Type Breakdown



- Multi-Family Home
- Single Family Home
- Commercial
- Vehicle

Conclusion:

The Hartford Flood Relief and Compensation Programs have demonstrated the positive impact government can have when we partner with communities to address chronic challenges and better the lives of citizens. While the HFRCP provided direct relief to numerous residents and property owners in the City of Hartford, the work to mitigate the underlying issues causing the ground flooding needs to be addressed. Long-term infrastructure projects through out the city need to continue to provide essential, safe, and resilient services that foster economic growth and improve the quality of life for residents and property owners.