



# Disaster Resource and Recovery Guide

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Assembled by the Office of  
Congressman Jim Himes

US CONGRESSMAN —————

**JIM HIMES**

REPRESENTING CONNECTICUT'S FOURTH DISTRICT

Congressman Jim Himes  
Flood Resource and Recovery Guide

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## A Message From Congressman Himes

Dear Friends,

As a nation, we have always provided federal assistance in times of disaster. Help for Ida's victims is long overdue.

In the weeks since the storm ripped through Connecticut, I have been in constant contact with federal, state, and local officials as we've carefully cataloged the damage. With the backing of President Biden, Fairfield County residents, businesses, cities, and towns are now eligible to receive recovery funding through the Federal Emergency Management Agency (FEMA) and the Small Business Administration (SBA).

I created this Disaster Resource and Recovery Guide in consultation with federal agencies to help answer frequently asked questions and assist you as we begin to rebuild. Please call my office at (203) 333-6600 if you have any additional questions about the information in this guide.

Sincerely,

A handwritten signature in black ink, appearing to read "Jim Himes".

Jim Himes  
Member of Congress

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## Ida Disaster and Recovery Resources

The information included in this guide was gathered in conjunction with, and thanks to the work of, FEMA, SBA, and the Congressional Research Service.

### Presidential Disaster Declaration: What It Means For You

On October 30, 2021, President Biden approved a Major Disaster Declaration for Connecticut. The disaster declaration authorizes various federal disaster assistance for certain expenses which are not covered by insurance policies. By law, the assistance provided through a federal disaster declaration cannot cover losses already covered by insurance. Residents in disaster-impacted areas who have not contacted their insurance companies should do so as soon as possible. As outlined below, eligible Ida-affected residents can apply for assistance through [DisasterAssistance.Gov](https://www.disasterassistance.gov) and [DisasterLoanAssistance.SBA.Gov](https://www.disasterloanassistance.sba.gov).

### Stafford Act Recovery Assistance for Individuals and Businesses

#### Individual Assistance

##### Overview

Individual Assistance provides aid to affected individuals and households, and can take the form of housing assistance, so-called “other needs assistance,” crisis counseling, case management services, legal services, and disaster unemployment assistance. The Individuals and Households Program, a subprogram within Individual Assistance, is the primary vehicle for FEMA to directly assist those in need after a major disaster declaration.

#### Individuals and Households Program

FEMA’s Individuals and Households Program (IHP) provides financial and direct services to eligible individuals and households affected by a disaster, who have uninsured or under-insured necessary expenses and serious needs. IHP assistance is not a substitute for insurance and cannot compensate for all losses caused by a disaster. Put another way, the amount of financial assistance an individual or household may receive under IHP is limited: aid is intended to help meet basic needs.

There are two categories of IHP assistance: Housing Assistance and Other Needs Assistance, which themselves are umbrella programs for several sub-programs. Housing Assistance and Other Needs Assistance have independent and equal financial maximums, which are adjusted annually to reflect the Consumer Price Index. For FY21 the limits are each capped at \$36,000, with exemptions for Lodging Expense Reimbursement, Rental Assistance, and Continued Temporary Housing Assistance.

FEMA rarely pays out Housing Assistance and Other Needs Assistance that reaches those caps. In the aftermath of Hurricane Harvey, the average IA payment in Texas was only \$4,426.

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## **Housing Assistance**

Housing Assistance may be provided in the form of financial assistance (funds provided to an applicant) or direct assistance (housing provided to the applicant by FEMA). Assistance takes the form of the following programs:

- **Lodging Expense Reimbursement (LER)** for hotels, motels, or other short-term lodgings;
- **Rental Assistance** for alternate housing accommodations while the applicant is displaced from their primary residence;
- **Home Repair Assistance** for an owner-occupied primary residence;
- **Replacement Assistance** for an owner-occupied primary residence when the residence is destroyed;
- **Multifamily Lease and Repair (MLR)** to place disaster survivors in FEMA-leased multifamily temporary housing;
- **Transportable Temporary Housing Units (TTHUs)** to place disaster survivors in FEMA-purchased or -leased temporary housing units;
- **Direct Lease** to place disaster survivors in FEMA-leased residential properties; and
- **Permanent Housing Construction (PHC)** to provide home repair and construction services in insular areas outside the continental United States and other locations where no alternative housing resources are available and where types of FEMA housing assistance that are normally provided (such as rental assistance) are unavailable, infeasible, or not cost-effective.

Home Repair Assistance, which helps impacted Americans repair their homes to a safe and sanitary living or functioning condition, may be of particular interest to Ida-affected Connecticut residents. Notably, this funding is not intended to return a home to its condition before a disaster. Affected residents may apply for Small Business Administration (SBA) disaster loans, mentioned below, to cover additional repair costs.

## **Other Needs Assistance (ONA)**

ONA provides financial assistance for other disaster-related necessary expenses and serious needs. The types of ONA are divided into two categories that are either dependent or non-dependent on the applicant's ability to secure an SBA disaster loan.

### **SBA-Dependent ONA**

FEMA and the SBA collaborate in determining applicant eligibility for SBA-dependent ONA programs: Personal Property Assistance, Transportation Assistance, and Group Flood Insurance Policy. To be eligible to receive this aid, applicants must first apply for an SBA disaster loan. SBA-dependent ONA is only available to individuals or households who do not qualify for an SBA disaster loan or whose SBA disaster loan amount is insufficient. Types of SBA-Dependent ONA include the following:

- **Personal Property Assistance** to repair or replace eligible items (i.e., appliances, essential clothing, furnishings, accessibility items as defined by the Americans with

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Disabilities Act, and essential, specialized tools and equipment required by an employer or educational facility);

- **Transportation Assistance** to repair or replace a vehicle damaged by a disaster and cover other transportation-related costs;
- **Moving and Storage Assistance** to relocate and store personal property from the damaged primary residence while repairs are made, and return the property to the repaired primary residence; and
- **Group Flood Insurance Policy** to enable FEMA or the state to pay \$600 for three years of flood insurance for real and personal property through the National Flood Insurance Program (NFIP).

### **Non-SBA-Dependent ONA**

Non-SBA-dependent types of ONA may be awarded regardless of the individual or household's SBA disaster loan status and may include the following:

- **Funeral Assistance** for expenses incurred as a direct result of a declared emergency or major disaster (e.g., interment or reinterment, officiant services, and death certificates);
- **Medical and Dental Assistance** for expenses caused by a declared emergency or major disaster (e.g., injury, illness, loss of prescribed medication and equipment, and insurance deductibles and copayments);
- **Childcare Assistance** in the form of a one-time payment that covers up to eight cumulative weeks of childcare expenses to care for children aged 13 and under, and/or children up to age 21 with a disability as defined by federal law who need assistance with activities of daily living;
- **Miscellaneous Expenses** to provide reimbursement for eligible items purchased or rented after a major disaster to assist with recovery, such as gaining access to the property or assisting with cleaning efforts (e.g., chainsaw, dehumidifier, etc.);
- **Critical Needs Assistance** in the form of a one-time payment of \$500 to individuals or households who need life-saving and life-sustaining items because they are displaced from their primary dwelling as a result of a disaster; and
- **Clean and Removal Assistance** in the form of a one-time payment to address floodwater contamination for individuals and households whose primary residences experienced flood damage.

### **Individuals and Households Program Eligibility**

These general conditions must be met for an applicant to be eligible to receive IHP assistance:

- The applicant must be a U.S. citizen, non-citizen national, or qualified alien.
- FEMA must be able to verify the applicant's identity.
- The applicant's insurance, or other forms of disaster assistance received, cannot meet their disaster-caused needs.
- The applicant's necessary expenses and serious needs are directly caused by a declared disaster.

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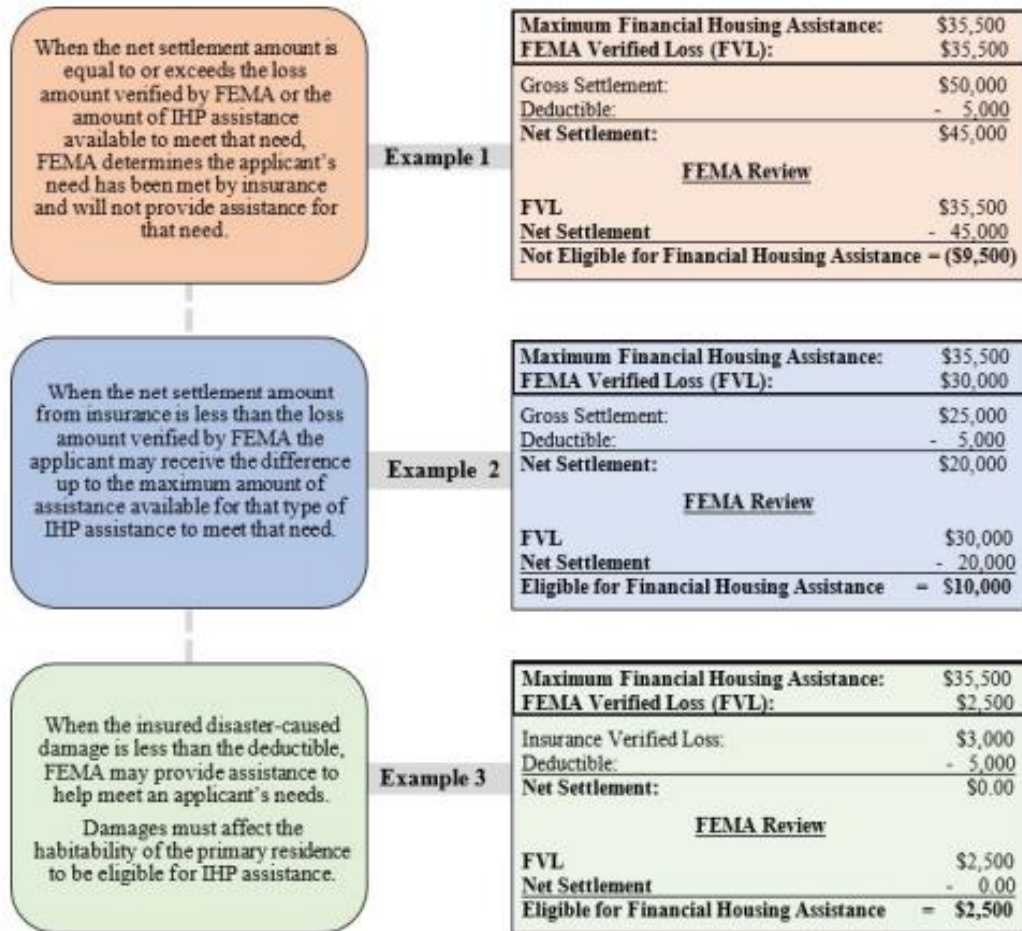
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As it pertains to insurance requirements, applicants must inform FEMA of all insurance coverage (flood, homeowners, vehicle, mobile home, medical, burial, etc.) available to them. Insured applicants must provide documentation that identifies their insurance settlements or benefits before FEMA will consider their eligibility for categories of assistance that may be covered by private insurance. After an applicant submits their insurance settlement information, FEMA compares the net settlement amount received for each loss to the maximum amount of assistance available for that type of IHP assistance. This process is outlined in the below graphic.



 **Insurance Deductible**

In an insurance policy, the deductible is the amount that the policyholder agreed to pay out of pocket before an insurance company pays any benefits. This amount is subtracted from the total amount paid by the insurance company. Insurance premiums are typically more affordable when they involve higher deductibles.

 **FEMA-Verified Loss (FVL)**


The total dollar amount of IHP eligible disaster-caused damage to real and personal property as verified by FEMA.

The FVL represents the total potentially eligible damage, but due to insurance coverage, the financial Housing Assistance maximum, and other eligibility factors an applicant may not ultimately receive assistance for their full FVL.

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Exceptions:

- **Uninsurable Items:** Insured applicants may receive assistance for items not typically covered by homeowners or flood insurance, such as wells, septic systems, access roads, etc., regardless of the type of disaster-caused damage or the applicant's insurance coverage.
- **Delayed Settlement:** While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may help meet an applicant's immediate needs when their insurance benefits are delayed. Two important conditions for receiving this form of FEMA assistance are:
  - Applicants who demonstrate their insurance settlement has been significantly delayed (30 days or more from the date a claim was filed) through no fault of their own, may be considered for initial Rental Assistance.
  - Applicants accepting assistance in advance of receiving their insurance settlement must agree to repay FEMA upon receiving their insurance settlement.



**IHP Assistance Scenario**

An applicant's FEMA inspection recorded \$900 in real property damage and \$25 in personal property damage. The applicant's insurance settlement totaled \$875 for real property, which left an unmet need of \$25 in real property and \$25 in personal property. In this scenario, the applicant is eligible for the total IHP award of \$50, which is a combined total of Home Repair Assistance and Personal Property Assistance.

For additional information regarding program eligibility, please read FEMA's [Individual Assistance Program and Policy Guide](#).

**FEMA Disaster Assistance Application: [DisasterAssistance.Gov](#) & More**

Generally, applicants have 60 days following a disaster declaration to register for disaster assistance.

Review eligibility and apply using one of the following resources:

- Online: <https://www.disasterassistance.gov/>
- Phone: (800) 621-3362 | TTY: (800) 462-7585
- Through the FEMA App: [Apple](#) | [Android](#)

Once an applicant applies, FEMA communicates with that person throughout the process to gather information, inform them of their eligibility for assistance, refer them to other sources of assistance, and guide them on the proper use of funds.

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### **Information to Apply**

- Social Security Number (SSN) *OR* the SSN of a minor child in the household who is a U.S. Citizen, Non-Citizen National or Qualified Alien
- Financial Information (e.g., total annual household income, before taxes, at the time of the disaster)
- Contact Information (phone number, mailing address, email address\*, and damaged home address)
- Insurance Information (coverage, insurance company name, etc.)
- Information about damages and losses (maintain as many documents, pictures of damages and keep all relevant recovery-related receipts)
- Bank Account Information (if you are eligible to receive financial assistance, the money can be deposited in your account)

### **After Submitting an Application**

Once disaster survivors register for assistance, FEMA is required to verify losses to determine their eligibility. FEMA uses multiple loss verification methods, including onsite inspection, geospatial inspection, or documentation. For more information about the verification process, please read FEMA's [Individual Assistance Program and Policy Guide](#).

### **Questions About FEMA Disaster Assistance**

You may reach out to FEMA with questions about the help offered by the agency, how to apply for assistance, and other information by emailing [AskIA@fema.dhs.gov](mailto:AskIA@fema.dhs.gov). Please include your name and location of the disaster (city and state) when contacting FEMA.

FEMA requests that you include the following in your email **ONLY** if you are requesting case-specific information:

- Your full name
- Damaged property address
- Your current mailing address, if different from damaged property address
- Your current phone number, and
- The last four (4) digits of your Social Security number

Individuals can also contact the FEMA helpline from 7 A.M. to 1 A.M. EST, 7 days a week by phone:

- 1-800-621-3362 (711 or VRS available)
- TTY 1-800-462-7585
- If you use a relay service (a videophone, InnoCaption, CapTel, etc.), please provide your number assigned to that service. FEMA must be able to contact you. Be aware that phone calls from FEMA may appear to come from an unidentified number.

You may opt to write to FEMA by mail:

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FEMA  
P.O. Box 10055  
Hyattsville, MD 20782-8055

## **SBA Loans for Individuals and Households**

FEMA may be able to help with temporary housing expenses, basic home repairs, or other essential disaster-related needs that are not covered by insurance. SBA, which many Americans typically assume only provides assistance for businesses, is the largest source of federal disaster recovery funding for rebuilding, replacement, or repair of damaged homes that are not fully covered by insurance. SBA offers Home Disaster Loans in the form of Personal Property Loans and Real Property Loans.

Even if you do not think that you can afford a loan, if you are a homeowner or renter and SBA determines you cannot afford a loan, SBA may refer you to FEMA's ONA program mentioned above. The ONA program is a safety net available only to individuals and families, and is not available to businesses. It is intended to help meet essential needs not met by any other form of assistance, including SBA disaster loans.

For additional information not found below, read this [fact sheet](#) that includes answers to frequently asked questions about SBA disaster loan assistance for homeowners and renters.

### **Personal Property Loans**

A Personal Property Loan provides a creditworthy homeowner or renter located in a declared disaster area with up to \$40,000 to repair or replace personal property owned by the disaster survivor. Eligible items include furniture, appliances, clothing, and automobiles damaged or lost in a disaster. Eligibility of luxury items with functional use, such as antiques and rare artwork, is limited to the cost of an ordinary item meeting the same functional purpose. Interest rates for Personal Property Loans cannot exceed 8% per annum, or 4% per annum if the applicant is found by SBA to be unable to obtain credit elsewhere. Generally, borrowers pay equal monthly installments of principal and interest, beginning five months from the date of the loan. Loan maturities may be up to 30 years.

### **Real Property Loans**

Real Property Loans provide creditworthy homeowners with uninsured or underinsured loss located in a declared disaster area with up to \$200,000 to repair or replace the homeowner's primary residence to its pre-disaster condition. The loans may not be used to upgrade a home or build additions to the home, unless the upgrade or addition is required by city or county building codes, such as a code-required elevation. Repair or replacement of landscaping and/or recreational facilities cannot exceed \$5,000. A homeowner may borrow funds to cover the cost of improvements to protect their property against future damage (e.g., elevation, retaining walls, sump pumps, etc.). Mitigation funds may not exceed 20% of the disaster damage, as verified by SBA, to a maximum of \$200,000 for home loans. As previously mentioned, interest rates cannot exceed 8% per annum, or 4% per annum if the applicant is unable to obtain credit elsewhere.

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Generally, borrowers pay equal monthly installments of principal and interest, beginning five months from the date of the loan. Loan maturities may be up to 30 years.

## **SBA Loans for Businesses**

SBA business disaster loans fall into two categories: Business Physical Disaster Loans to repair and rebuild businesses and/or repair and replace damaged equipment; and Economic Injury Disaster Loans (EIDL) to help recover from economic losses after a declared disaster.

For additional information not found below, read this [fact sheet](#) that includes answers to frequently asked questions about SBA disaster loan assistance for businesses of all sizes.

### **Business Physical Disaster Loans**

Business Physical Disaster Loans provide up to \$2 million to repair or replace damaged physical property, including machinery, equipment, fixtures, inventory, and leasehold improvements not covered by insurance. Interest rates for SBA business physical disaster loans cannot exceed 8% per annum, or exceed 4% per annum if the applicant cannot obtain credit elsewhere and has loan maturities up to 30 years.

### **Economic Injury Disaster Loans (EIDL)**

EIDLs provide up to \$2 million in working capital to help meet financial obligations and operating expenses that could have otherwise been met had the disaster not occurred. These loans have interest rates statutorily set at 4% or less per annum and have maturities up to 30 years.

## **SBA Disaster Assistance Application Information**

First, consider applying with FEMA on [DisasterAssistance.gov](https://www.disasterassistance.gov). If you want to apply by phone, please call the FEMA Disaster Assistance Helpline:

- 1-800-621-3362 (also for 711 & VRS)
- TTY 1-800-462-7585
- If you use a relay service (a videophone, InnoCaption, CapTel, etc.), please provide your number assigned to that service. FEMA must be able to contact you. Be aware that phone calls from FEMA may appear to come from an unidentified number.

To apply with SBA, you may apply online using SBA's [Disaster Loan Application](#) or from your [DisasterAssistance.gov](#) account:

1. Create or log in to your account.
2. On the "Status" tab, find the section for "Other Government Agencies."
3. On the line for SBA, under the "Application Status" column, click **Apply**.

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If you have already applied with FEMA, FEMA can transfer your information to SBA.

To get personal, one-on-one help from SBA, you may also apply in person at one of the centers below:

- [FEMA Disaster Recovery Center](#) (DRC)
- SBA Disaster Loan Outreach Center
- SBA Business Recovery Center

If you prefer to mail your application to SBA, please use the following address:

Processing and Disbursement Center  
14925 Kingsport Road  
Fort Worth, Texas 76155

### **Information to Apply for SBA Disaster Assistance**

Applicants will need to submit information such as their social security number, income, insurance, assets, debt amounts, employment information, proof of residency, registration information, or tax information. This typically involves filling out SBA Form 5C and IRS Form 4506-C.

### **Questions About SBA Disaster Assistance**

Email [DisasterCustomerService@sba.gov](mailto:DisasterCustomerService@sba.gov) or call 800-659-2955. The SBA Disaster Assistance Customer Service Center is open from 8:00 A.M. to 8:00 P.M. EST, seven days a week.

### **Possible Flooding Assistance Funding Pools**

Owner Occupied Home	Home and Flood Insurance	NFIP Max \$250,000 Building & \$100,000 Contents
	SBA Disaster Assistance Loan	Max \$200,000 Building & \$40,000 Contents
	FEMA Individual and Household Assistance	Max \$36,000

- SBA and FEMA assistance are not available if home is located in a flood zone and was required to have flood insurance due to a mortgage or federal disaster assistance previously received and failed to maintain flood insurance.
- SBA Disaster Assistance Loan eligibility and interest rates based on credit. Cannot exceed damage minus insurance proceeds.

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Renter	Renters and Flood Insurance	NFIP Max \$100,000 Contents
	SBA Disaster Assistance Loan	Max \$40,000 Contents
	FEMA Individual and Household Assistance	Max \$36,000

- SBA and FEMA cannot provide assistance with contents if you live in a flood zone and were required to maintain flood insurance due to federal disaster assistance previously received and failed to maintain flood insurance.
- SBA Disaster Assistance Loan eligibility and interest rates are based on credit. Cannot exceed damages minus insurance proceeds.

Business including rental properties	Business and Flood Insurance	NFIP Max \$500,000 & \$100,000 Contents
	SBA Disaster Assistance Loan	Max \$2,000,000

- SBA and FEMA cannot provide assistance with contents if you live in a flood zone and were required to maintain flood insurance due to federal disaster assistance previously received and failed to maintain flood insurance.
- SBA Disaster Assistance Loan eligibility and interest rates are based on credit. Cannot exceed damages minus insurance proceeds.

Secondary homes or vacation properties	Home and Flood Insurance	NFIP Max \$250,000 Structure
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- SBA and FEMA assistance unavailable

## Flood Insurance

The [National Flood Insurance Program](#) (NFIP) is the main program intended to provide federal assistance to those recovering from flood losses. Many individuals and families buy NFIP policies through private insurance companies, even though FEMA oversees the program. NFIP flood insurance pays policyholders for covered floods, and it does not require a major disaster declaration to pay out claims. The federal disaster assistance that is detailed in this guide requires a Presidential declaration; filing a flood insurance claim does not.

Flood insurance and a disaster declaration work in tandem, however. Those in impacted areas seeking disaster assistance must first work with their insurance company before seeking federal assistance. However, SBA encourages businesses and individuals not to wait for insurance before applying for assistance with the understanding that insurance settlement may be used to

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reduce or pay off disaster loans. Ida-affected residents with flood insurance who have not contacted their insurance companies should do so as soon as possible.

The NFIP offers two types of coverage – building coverage and contents coverage. [For residential properties](#), a policyholder can secure coverage up to \$250,000 for the building and \$100,000 for the building contents. [For commercial properties](#), a policyholder can receive coverage up to \$500,000 for the building and \$500,000 for the building contents.

In addition to NFIP claims payments, policyholders can also access declared disaster programs to mitigate the financial impact of severe flood damage. Although the NFIP may not cover all flood-related losses, an individual or family will generally be able to get more from NFIP insurance than from disaster assistance. Put simply, disaster assistance is designed to supplement, but not substitute for, existing insurance coverage.

## Information for Municipalities

[FEMA's Public Assistance \(PA\) Program](#) provides supplemental assistance to states, local governments, and eligible non-profits — not businesses, individuals, or homeowners — for debris removal, emergency protective measures, and the restoration of disaster-damaged, publicly owned facilities and specific facilities of certain non-profits.

PA awards fund the costs of response activities (known as PA emergency work), including debris removal and emergency protective measures, or recovery (referred to as PA permanent work), meaning the costs of restoring or replacing eligible disaster-damaged public and non-profit facilities.

The federal government shares the cost of work eligible for PA with entities receiving assistance. The federal share covers at least 75 percent of the eligible costs, and FEMA may recommend an increase up to 90 percent if actual federal obligations, excluding administrative costs, meet or exceed a qualifying threshold. For emergency work specifically, the federal



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cost share may be increased in limited circumstances, and for limited periods of time. Notably, each state has different approaches to meeting PA non-federal cost shares.

FEMA and Connecticut must reach a FEMA-State Agreement that details the terms, roles, and commitments under which Stafford Act assistance, including PA, is to be provided. Once the agreement is reached, the state administers PA subawards. FEMA obligates funds for approved projects to the state, which then reimburses applicants for approved costs of completed work.

For more information about PA, please review the [FEMA Public Assistance Program and Policy Guide \(PAPPG\)](#) and visit [FEMA.gov/assistance/public](https://www.fema.gov/assistance/public). The Congressional Research Service also assembled a report, some of which is used above, that includes [additional details about PA](#).

## Ida Response Timeline

**September 2, 2021** – Governor Lamont Declares State of Emergency in Response to flooding from the remnants of Hurricane Ida

**September 2, 2021** – Local officials analyze and respond to damages to begin the process of accessing federal aid. Over the next several days, Congressman Himes joins officials across the district in surveying damage. This process is the first step in the “bottom-up” approach laid out in the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Governors may only request a major disaster declaration when an incident is “of such severity and magnitude” that state or local governments are unable to effectively respond without federal assistance.

**September 17, 2021** – To ensure local and state officials have sufficient time to review, analyze, and report the full scope of Ida damages, Governor Lamont requests an extension for Connecticut to request a major disaster declaration as a result of the remnants of Hurricane Ida.

**September 18, 2021** – Congressman Himes writes to the House Committee on Appropriations and Transportation & Infrastructure requesting that the disaster supplemental appropriations bill make already authorized U.S. Army Corps of Engineers (USACE) projects in Ida-affected areas, including the Byram River Basin project, eligible for construction funding and that all local match requirements are waived.

The project, a year’s long priority for Rep. Himes, would help facilitate the removal of two U.S. Route 1 bridges. Rep. Himes secured the authorization for their removal in the Consolidated Appropriations Act, 2021. Without funding to complete construction, however, residents near the Byram River will continue to suffer flood damage.

**September 21, 2021** – Congressman Himes votes in favor of the Extending Government Funding and Delivering Emergency Assistance Act, which provides emergency aid to those devastated by recent storms such as Hurricane Ida.

At the request of Congressman Himes, the disaster relief and government funding package include \$3 billion for USACE to accelerate the construction of flood and storm damage reduction projects, \$1.5 billion of which is for construction projects in states that have declared a major

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disaster due to Hurricane Ida. The bill includes generous financing terms for such projects.

**September 22, 2021** – Connecticut’s Division of Emergency Management and Homeland Security requests that FEMA participate in joint Preliminary Damage Assessments (PDA) for Public Assistance and Individual Assistance in response to Tropical Storm Ida.

**October 7, 2021** – Congressman Himes, along with Senator Richard Blumenthal (D-CT), Senator Chris Murphy (D-CT), and Congressman Mondaire Jones (NY-17), send a letter to USACE asking it to prioritize using recently approved construction funding for the Byram River Basin project.

**October 14, 2021** – The Connecticut Division of Emergency Management and Homeland Security provides a briefing on the status and timeline of requesting a disaster declaration for Fairfield County to Rep. Himes and municipal leaders at the Congressman’s request.

**October 22, 2021** – After FEMA, state, and local officials complete the damage assessment process, Governor Lamont submits a request to President Biden to declare a major disaster for the State of Connecticut.

**October 22, 2021** – Congressman Himes and the Connecticut Congressional Delegation write to President Biden urging approval of Governor Lamont’s major declaration request.

**October 30, 2021** – President Biden approves a Major Disaster Declaration for Connecticut.

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