



Creating Strategies for Flood Preparedness

Shore Up Connecticut

This program is one of 12 featured in our Creating Strategies for Flood Preparedness profile series. The flood assistance/preparedness programs highlighted in this series represent state and local efforts across the country to make homes and communities flood resilient and to aid in recovery efforts after flooding events. When possible, each program's background information, funding, impact, eligibility, services, and challenges/lessons learned are summarized in the series. These examples can be used as models for other states and local agencies as they consider local possibilities to develop, fund, and implement their own programs.



Program Background. Previously known as the **Shoreline Resiliency Fund**, **Shore Up Connecticut** was a state-funded low-interest loan program that provided funding to property owners in coastal cities located in **flood zones VE and AE**. Funds were used to repair and upgrade structures to be more resilient to weather events, such as flooding and extreme storms.



Funding. In 2014, the Connecticut legislature provided \$25 million in bond funding to the program. Homeowners could borrow up to \$300,000 for flood resilience improvements with no monthly interest or principal payments for the first year.



Impact. The Connecticut Department of Housing (DOH) estimated that 204 loans would be provided; however, only 12 loans were procured between 2016 and 2017, with an average of \$58,333 given per loan and \$700,000 paid in administrative fees to the lender.



Program Eligibility. The program was first created to aid property owners who were not eligible for federal disaster relief after Hurricane Sandy. Homeowners who owned primary and secondary single-family homes or one- to four-unit owner-occupied rentals were eligible for the loan, providing that the owner resided in the property at least 14 days per year. Business owners with fewer than 100 employees who were in good standing with all state agencies were also eligible. Prospective applicants were also required to be current in their payment of all local, state, and federal taxes.



Program Services. The program provided loans to eligible property owners at a 2.75% fixed interest rate for a term of 15 years. The program required that awarded property owners elevate their homes one foot above the 500-year flood elevation, businesses be flood-proofed or elevated within at least one foot of freeboard above the 100-year base flood elevation, and all retrofits abided by applicable local laws and building codes as well as state and national regulations and guidelines.



Challenges and Lessons Learned. Challenges faced by the program included the low number of loans funded and the excessive loan administration fees. An audit of the program alleged that DOH did not adequately monitor the loans provided through the Shoreline Resiliency Fund. DOH thought that internal controls for the programs were not cost effective. It was also noted that the Department of Economic and Community Development lacked the resources to review independent reports for lending partners. To learn more about the audit, read “[Gov. Malloy’s Shore Up CT Program Gets Few Takers, Paid Out Exorbitant Administrative Fees](#),” published by Yankee Institute.

For more information about the Shoreline Resiliency Fund and Shore Up Connecticut, visit [Connecticut’s Official State Website](#) or [Adaptation Clearinghouse](#).

For additional examples and resources related to flood preparedness, visit...

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