



SIMPLIFYING THE SYSTEM
WESTCOG'S APPROACH TO REGIONAL
RESILIENCE

CIRCA Summit-Resilient CT

November 13, 2025

Kettletown Rd –Southbury



Source: Tyler Russell CT Public

Oxford Home Collapse



Source: Tyler Sizemore/Hearst Connecticut Media Group

Cottage St - Monroe



Source: Hearst Media via Associated Press

Rescue from Oxford Restaurant



Source: Beacon-Hose Co via Associated Press

WHY RESIDENTIAL RESILIENCE MATTERS

- Storm intensity & frequency is rising – but adaptation is behind
- Limited technical & financial resources available to residents to seek solutions
- The result → Community remains at risk

BRIDGING THE GAP

WESTCOG REGIONAL FLOOD MITIGATION ASSISTANCE PROGRAM

- Launched in 2022
- Purpose: Help communities access FEMA HMA funds for flood mitigation & resiliency projects
- Provides free technical assistance
- Supported by a team of multidisciplinary consultants

Eligible FMA Project Types



Individual Flood Mitigation Projects

Home Elevation
Property Acquisition
Mitigation Reconstruction



Other Municipal Projects

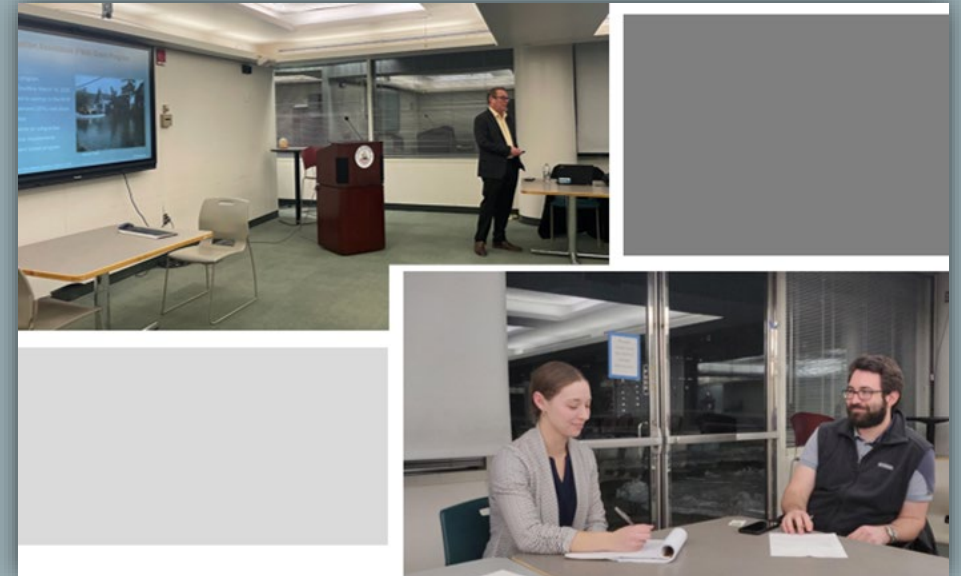
7 WestCOG Property Owners' Flood Mitigation Workshop – February 11, 2025

Dewberry



BUILDING REGIONAL CAPACITY

- WestCOG provides the following *free* grant services:
 - Determining grant eligibility
 - Developing & submitting applications
 - Managing grant awards
 - Other technical guidance
- Annual program –year round support
- Dedicated WestCOG staff member



February 2025 Property Owner Workshop

GRANT APPLICATION PROCESS

Property Owner/Address:

Phone Number and Email Address:

Best Method of Contact and Day/Time:

Interested in: Elevation / Acquisition / Either

Available Data:

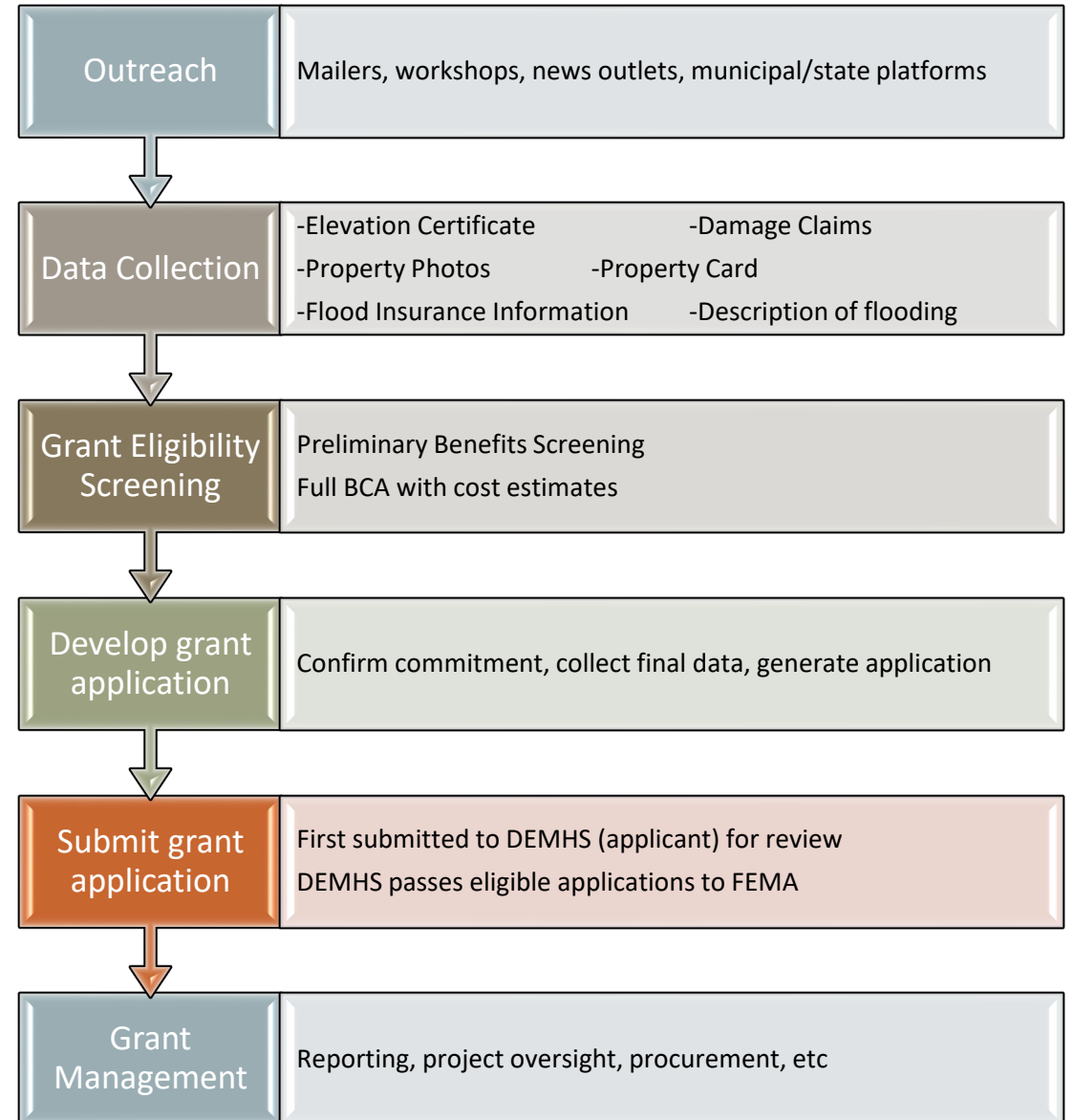
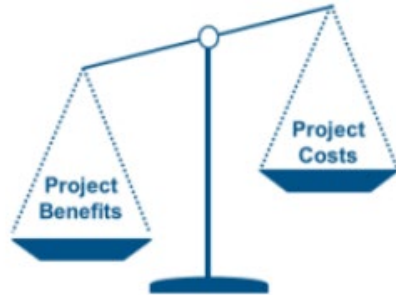
- FEMA Elevation Certificate
- Claims Data
- Property Card
- Recent Appraisal
- Photographs All four sides of home
- Flooding Photos (if available)
- Deed
- Cost Estimates
- Engineering Design
- Prior Application

(If available, please provide copies to expedite the process)

Flood Zone: (if available – if not, consultant will ID)

Notes:

Please describe your property's history of flooding, with as much detail as possible, including what areas of the building received water, how deep was the water, what month and year was the event, what contents were destroyed and any other information you deem pertinent.



PROGRAM ACHIEVEMENTS

Screened 80
properties for
eligibility

FY23
Submitted 8
applications
6 selected by FEMA

FY24
Submitted 8
applications
Pending review

Hosted 4 public
information
sessions

OLD GREENWICH, CT



OUTREACH & COMMUNICATION

KEY FACTORS FOR SUCCESS

- ✓ Consistent and early outreach
- ✓ Know your audience
- ✓ Collaborate with key stakeholders
- ✓ Be transparent & educate




*Attend an
Information
Session!*

-011-

**FLOOD MITIGATION
GRANT SUPPORT**

2.11.25 | 2.27.25
Stamford, CT Virtual

ABOUT THE INFO SESSIONS
The Western Connecticut Council of Governments will be hosting two public information sessions to:

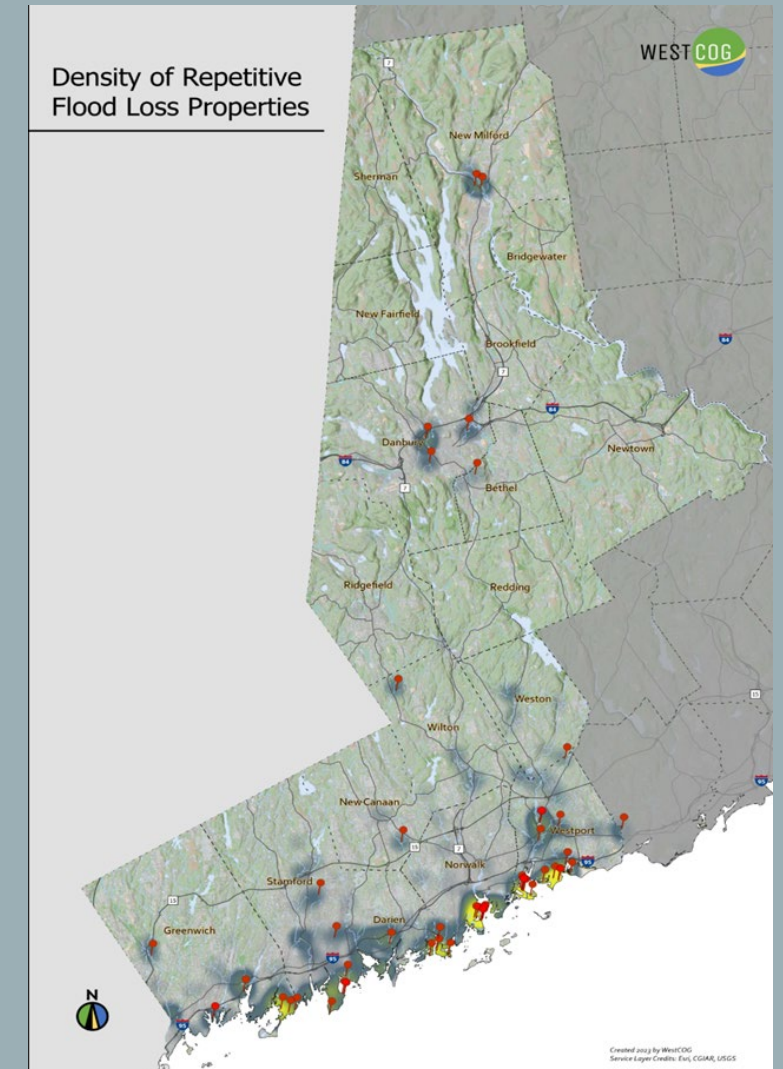


-  Discuss Available Flood Mitigation Grants
-  Review Property Eligibility Requirements
-  Offer Free Technical Assistance

Session I: 2/11/25, 6-8 PM
Stamford Government Center
888 Washington Boulevard
4th Floor Cafeteria, Stamford, CT

Session II: 2/27/25, 6-8 PM via Zoom

Register for either event at westcog.org/fma

1 Riverside Rd, Sandy Hook, CT 06482



LESSONS LEARNED & OVERCOMING CHALLENGES

Challenge: Insurance Eligibility Requirements

- Encourage flood insurance – even if you're not in a flood zone!

Challenge: Grant Management

- WestCOG pilot as subrecipient/subapplicant

Challenge: Grant Timeline

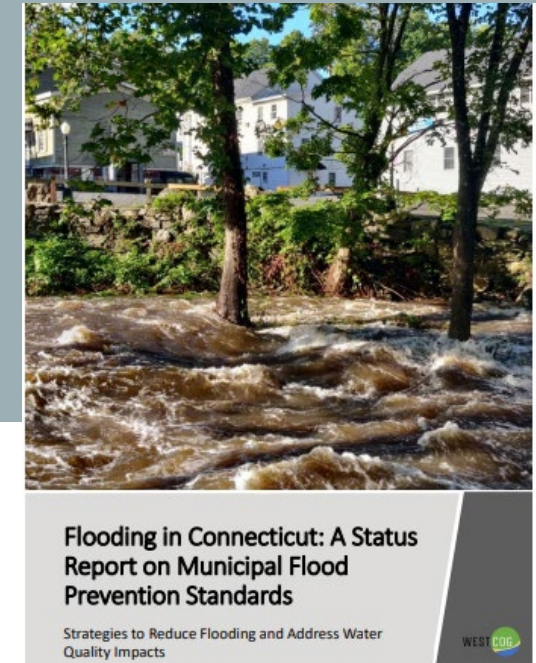
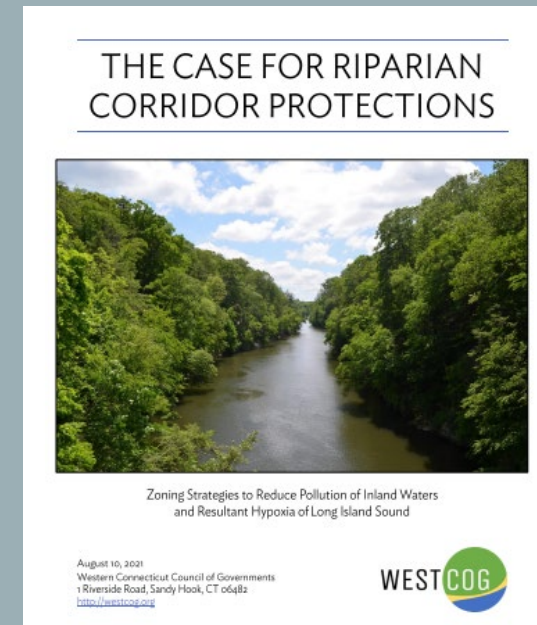
- Be transparent, plan ahead, and be conservative!

Challenge: Ineligible Project

- Identify alternative options & funding sources

THE PATH FORWARD

- Grow the program
- Encourage other local/regional entities to become involved
- Continue providing additional regional flood support:
 - Municipal Flood Prevention Strategies & Guidance
 - Identify alternative funding sources as needed
 - Education & Outreach



THANK YOU!

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<https://westcog.org/fma/>

<https://westcog.org/flood-prevention-zoning-strategies/>

