

**Department of Emergency Services and Public Protection**  
**Division of Emergency Management and Homeland Security**  
**2011 Federal Disaster Assistance Thresholds Guide**

The following is a summary of the thresholds that must be met to request federal disaster assistance from FEMA or the Small Business Administration. Working together, state and local government must first determine through a **pre-assessment process** if these thresholds have been met before requesting FEMA to conduct a **preliminary damage assessment (PDA)**. The PDA must occur before the Governor can request a **Presidential disaster declaration**, which is necessary for the state to receive federal disaster assistance. Other prerequisites to a Presidential declaration include: (1) a finding that state and local capabilities have been overwhelmed, and (2) that the Governor has taken appropriate action under state law, and has directed the execution of the state emergency plan.

**Public Assistance:** FEMA sets annual dollar thresholds of uninsured eligible damage to public facilities and certain private nonprofit organizations, based on population. The FEMA statewide threshold and county thresholds must **both** be met in order for the Governor to request a Presidential disaster declaration.

FEMA Statewide threshold as of October 2010 is \$4,427, 234.50

FEMA County thresholds as of October 2010 are:

Fairfield \$2,885,994.09  
Hartford \$2,802,988.41  
Litchfield \$595,771.11  
Middlesex \$507,082.17  
New Haven \$2,694,506.16  
New London \$847,217.76  
Tolland \$445,910.28  
Windham \$356,727.57

For **Individual Assistance** to state residents, there are no specific thresholds, but federal regulations provide averages that are used by FEMA as guidelines. For CT, which is defined by FEMA as a medium sized state, the averages are 582 homes with major damage or destroyed, resulting in approximately \$4.6 million in UNINSURED housing assistance. “Major damage” is defined very specifically by FEMA, as follows:

A home or business has sustained structural or significant damages, is uninhabitable, and requires extensive repairs. The following may constitute major damage:

- Substantial failures of structural elements of the residence/building (for example, walls, floors, foundations, etc...);
- More than 50% damage to structure;
- One foot or more of water in the first floor living area (of a home that has a basement, with furnace and water heater in basement—water has filled basement);
- Without a basement, major damage would be water in the 2 to 4 foot range in living area, depending on length of time water remains.

Threshold for a CT county to be eligible for an **SBA** declaration, which provides a loan program: 25 residential and/or business properties with uninsured major damage, as defined above, within the county. For business economic injury loans, the Governor must certify that at least 5 small businesses have suffered economic injury.