CIRMA

BULLETIN

PREPARING BUILDINGS FOR NATURAL DISASTERS

BACKGROUND

Over the past decade, insurance rates—particularly for property coverage—have risen sharply due to the increasing frequency and severity of natural disasters, including flooding, hail, and extreme cold. This trend has had a direct financial impact on Connecticut municipalities, which are responsible for maintaining large, aging property portfolios that include schools, town buildings, and public infrastructure. As climate patterns continue to shift, experts warn these events will likely intensify—further straining municipal resources and underscoring the need for proactive building preparedness and risk mitigation.

Between 1980 and 2024, Connecticut experienced **45 confirmed weather and climate disaster events** with losses exceeding $1 billion each. These included one drought, three flooding events, one freeze, thirteen severe storms, ten tropical cyclones, and seventeen winter storms. The annual average from 1980 to 2024 was **1.0 event per year** (CPI-adjusted), while the average over the past five years (2020–2024) has doubled to **2.0 events per year**, illustrating a rising trend in disaster frequency. Notably, since 1978, **Connecticut has received more flood insurance payments than any other state in New England**.

This bulletin highlights key strategies for preparing municipal buildings against natural disasters like hurricanes, snowstorms, flooding, and power outages. Following these best practices can help minimize property damage, safeguard occupants, and ensure operational continuity.

Common Types of Natural Disasters in Connecticut:

- Heavy Rain and Flooding
- Severe Thunderstorms/High Winds/Microbursts
- Snow and Ice Storms
- Tropical Storms/Possible Hurricanes
- Extended Power Outages (Tree Exposure)

BUILDING PREPAREDNESS CHECKLISTS

STRUCTURAL PROTECTION

- ☐ Inspect roofs, gutters, and windows for damage or wear before the storm arrives
- ☐ Secure any loose shingles, flashing, and siding
- ☐ Reinforce garage doors and entry points against wind uplift
- ☐ Consider storm shutters or impact-resistant windows in any areas typically affected by wind
- ☐ Evaluate trees and shrubs near the building and trim back any branches that could fall and cause damage during a storm
- ☐ Bring in or anchor any outdoor furniture securely. Signage, decorations or any items that could become projectiles during high winds

FLOOD PROTECTION

- ☐ Install or inspect sump pumps and backup batteries
- ☐ Clear storm drains and downspouts of debris
- ☐ Elevate critical equipment and documents above known flood levels
- ☐ Consider floodproofing techniques if appropriate for the location, and consider constructing barriers to prevent water entry

UTILITY AND BACKUP SYSTEMS

- ☐ Service generators and verify fuel supply
- ☐ Test and document emergency lighting and backup power systems regularly
- ☐ Protect HVAC, electrical panels, and water heaters from water damage
- ☐ Label all shutoff valves and panels for quick access
- ☐ Disconnect non-essential electronics to prevent surge damage
- ☐ Ensure servers and IT equipment are protected with surge protectors and backed up off-site

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BULLETIN

SNOW AND ICE PREPAREDNESS

- ☐ Inspect the roof loading capacity and snow guards
- ☐ Clean and empty any gutters to avoid freezing of debris within gutter
- ☐ Inspect walkways and entryways for ice hazard potential and drainage issues
- ☐ Stock adequate de-icing materials and snow removal equipment
- ☐ Ensure heating systems are maintained and operable

EMERGENCY SUPPLIES AND SIGNAGE

- ☐ Maintain an emergency kit with flashlights, radios, batteries, water, and first-aid
- ☐ Post clear evacuation routes and emergency contacts
- ☐ Ensure fire extinguishers are accessible and inspected

DOCUMENTATION & COMMUNICATION

- ☐ Develop an emergency response plan and share it with all relevant personnel
- ☐ Maintain updated emergency contact lists
- ☐ Back up critical building documents digitally (records, insurance, blueprints, leases, etc.)
- ☐ Confirm designated meeting places for staff that may be onsite during storm; establish shelter in place instructions, if applicable
- ☐ Periodically review and update the emergency plan and supply kit to ensure everything is current and in good working condition

POST-DISASTER ACTIONS

- ☐ Conduct a damage assessment and report hazards immediately after storm
- ☐ Document damages with photos for CIRMA and FEMA claims
- ☐ Contact CIRMA promptly with report a of any damages
- ☐ Engage appropriate mitigation vendors if necessary (Water remediation, Tree Removal)
- ☐ Begin cleanup only when safe; use licensed contractors where necessary

HELPFUL RESOURCES

- CIRMA Claims Department:

  To report a liability, auto or property claim: https://cirma.ccm-ct.org/cirma-member-lap/

  Phone: 1.800.526.1647

  After-hours Property Emergencies: 1.203.946.3701

  Email: lapnewclaims@ccm-ct.org

  Liability-Auto-Property Loss Notice Form: https://downloads.ccm-ct.org/pdf/ClaimCentral/LAP-Incid-Report-Wrksht-Instr-LossNotice-060524.pdf

- CT Division of Emergency Management & Homeland Security – https://portal.ct.gov/DEMHS
- FEMA Ready.gov – https://www.ready.gov

Additional questions or requests for risk management services can be directed to Tanya Red, CIRMA Senior Risk Management Consultant, TRed@ccm-ct.org