



Pennsylvania Nonstructural Flood Proofing Workshops

July 17 and 18, 2018

Oakdale, PA and Bradys Bend Township

PEMA Administered Programs



pennsylvania
EMERGENCY MANAGEMENT AGENCY



Hazard Mitigation is:

“any cost-effective action taken to eliminate or reduce the long term risk to life and property from natural and technological hazards.”

Need to also think about PLACE!!

State Mitigation Project Priorities



- ▶ Acquisition/Demolition of damaged, substantially damaged, or destroyed homes.
- ▶ Small structural projects using FEMA Benefit Cost Analysis (BCA) Software.
- ▶ Other eligible State Initiative flood mitigation opportunities (up to 5% of the grant total).
- ▶ Development of County Hazard Mitigation Plans (allowable amount up to 7% of the grant total).
- ▶ Home elevation projects.
- ▶ Eligible business mitigation activities; e.g. flood-proofing or other resilient mitigation retrofitting measures.

Note: Other federal and state programs are available for structural projects.

Grant Programs Available



Disaster Declaration:

Hazard Mitigation Grant Program (HMGP)

Non-Disaster:

Pre-Disaster Mitigation (PDM)

Flood Mitigation Assistance (FMA)

** These are FEMA programs administered by PEMA*

What is the Hazard Mitigation Assistance (HMA) Grant Program?



Created in 1988 by the Stafford Act and the National Flood Insurance Program

FEMA provides 75% or more match funds to States to fund pre- and post-disaster hazard mitigation measures

Overall Goal: Reduce vulnerability to natural hazards

What are the HMGP's objectives?



- ▶ To prevent future loss of life and property due to natural disasters.
- ▶ To provide funding for previously identified mitigation measures that benefit the disaster area.
- ▶ To implement State, County, and Municipal Hazard Mitigation Plans.



Funding

- ▶ 75% Federal share
- ▶ 25% Non-Federal share (usually 22% State and 3% Local)
- ▶ 5% State Initiatives
- ▶ 7% HM Planning
- ▶ **Required FEMA** Approved Hazard Mitigation (HM) Plan
- ▶ State HM Team reviews all projects/ranks/prioritizes
- ▶ In-Kind Match must be stated up front
- ▶ May use Public Assistance Section 403, 407, and ICC Funds for demolition costs
- ▶ State may use CDBG/CDBG-DR funds for Global local match



Prerequisites

- ▶ County must have an **approved and adopted** All Hazard Mitigation (322) Plan.
- ▶ **Municipality must have participated and adopted the approved county plan.**
- ▶ Projects must meet the FEMA, State, and local municipal strategies.
- ▶ Requested project funding must have been identified as a mitigation activity in the county plan.



Who is eligible?

- ▶ State, County, and Municipal Governments
- ▶ Certain private non-profit organizations or institutions that own or operate a private non-profit facility

Are private citizens eligible to apply for the HMGP?



Projects on private property may be eligible for funding under the HMGP only if submitted by a municipal government entity (County, City, Township, Borough, etc.).

Participation in an HMGP project by a private citizen
MUST BE VOLUNTARY!

Eligible HMGP Projects



Mitigation Projects

- ▶ Property Acquisition and Structure Demolition
- ▶ Structure Relocation
- ▶ Dry Floodproofing of Historic Residential Structures
- ▶ Dry Floodproofing of Non-residential Structures
- ▶ Minor Localized Flood Reduction Projects
- ▶ Structural Retrofitting of Existing Buildings
- ▶ Non-structural Retrofitting of Existing Buildings and Facilities
- ▶ Safe Room Construction
- ▶ Infrastructure Retrofit
- ▶ Structure Elevation
- ▶ Soil Stabilization
- ▶ Wildfire Mitigation
- ▶ Post-disaster Code Enforcement
- ▶ 5% Initiative Projects
- ▶ Hazard Mitigation Planning (counties) [7% Cap]





What **Isn't Eligible** for HMGP?

- ▶ **Deferred maintenance !!**
- ▶ Repair or replacement of existing infrastructure, roads, facilities, etc.
- ▶ Debris/snow removal, stream-related work
- ▶ Bridge replacement
- ▶ Mitigation for damaged infrastructure that can be funded under Public Assistance



Pre-Disaster Mitigation (PDM)

- ▶ **Nationally competitive** Annually (Technical & Peer Reviews)
- ▶ 75% Federal share
- ▶ 25% Non-Federal share
- ▶ For BCA Eligible Structural Projects
- ▶ For County Hazard Mitigation Planning
- ▶ State HM Team reviews all projects/ranks/prioritizes
- ▶ In-Kind Match must be stated up front
- ▶ Congress allocates funds each year for this grant program; and an associated national and state cap.
- ▶ **Community Rating System (CRS)** – Receive additional points
- ▶ **Building Code Effectiveness Grading Schedule (BCEGS)** – Receive additional points

Flood Mitigation Assistance- SRL Component



- ▶ Nationally competitive
- ▶ 100% Federal share (SRL State Strategy) – SRL Properties
- ▶ For BCA Eligible Projects – Elevation or Acquisition
- ▶ Must be on NFIP SRL Listing/
- ▶ Community in “Good Standing”/Must carry NFIP policy forever
- ▶ May use Greatest Savings to the Funds Amount vs. BCA
- ▶ State HM Team reviews all projects/ranks/prioritizes
- ▶ In-Kind Match must be stated up front
- ▶ Community Rating System (CRS) – Receive additional points



SRL Definition

- ▶ **Severe Repetitive Loss –**
- ▶ An SRL property is defined as a **residential property** that is covered under an NFIP flood insurance policy and:
 - (a) That has at least **four NFIP claim payments** (including building and contents) over **\$5,000** each, and the **cumulative** amount of such claims payments exceeds **\$20,000**; or
 - (b) For which at least two separate claims payments (**building payments only**) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.
 - c) For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.



RL Definition

- ▶ **Repetitive Loss –**
- ▶ A Repetitive Loss property (RL) is any insurable building for which **two or more claims of more than \$1,000** have been paid by the NFIP **during any rolling 10-year period since 1978.**
- ▶ Claims must be at least 10 days apart but within 10 years of each other.



FMA – RL Component

- ▶ Nationally competitive
- ▶ 90% Federal share –10% Non-Federal share
- ▶ For BCA Eligible Projects – Residential Elevation or Acquisition
- ▶ State HM Team will review all projects/ranks/prioritizes
- ▶ In-Kind Match must be stated up front
- ▶ Must be on NFIP SRL Listing/
- ▶ Community in Good Standing/Must carry NFIP policy forever
- ▶ May use Greatest Savings to the Funds Amount vs. BCA
- ▶ State HM Team reviews all projects/ranks/prioritizes
- ▶ In-Kind Match must be stated up front
- ▶ May use NFIP Increase Cost of Compliance (ICC) funding toward the 10% local match (CHECK THIS JULIE)



How To Apply for Grants

- ▶ Send in Letter of Intent or Interest/Pre-Application (on PEMA Website) – BE SPECIFIC ON DOCUMENT!!
- ▶ PEMA reviews pre-applications.
- ▶ PEMA sends out an application packet if it meets eligibility criteria – (municipality will be notified either way via electronic means).
- ▶ Applicant completes the HMGP application.
- ▶ Disaster Applications must be sent to FEMA within 1 year of the disaster declaration date.
- ▶ Non-Disaster Grants have a few month window

Letter of Intent (LOI) PEMA website



HMGP Letter of Intent/Pre-Application can be downloaded from the
PEMA website

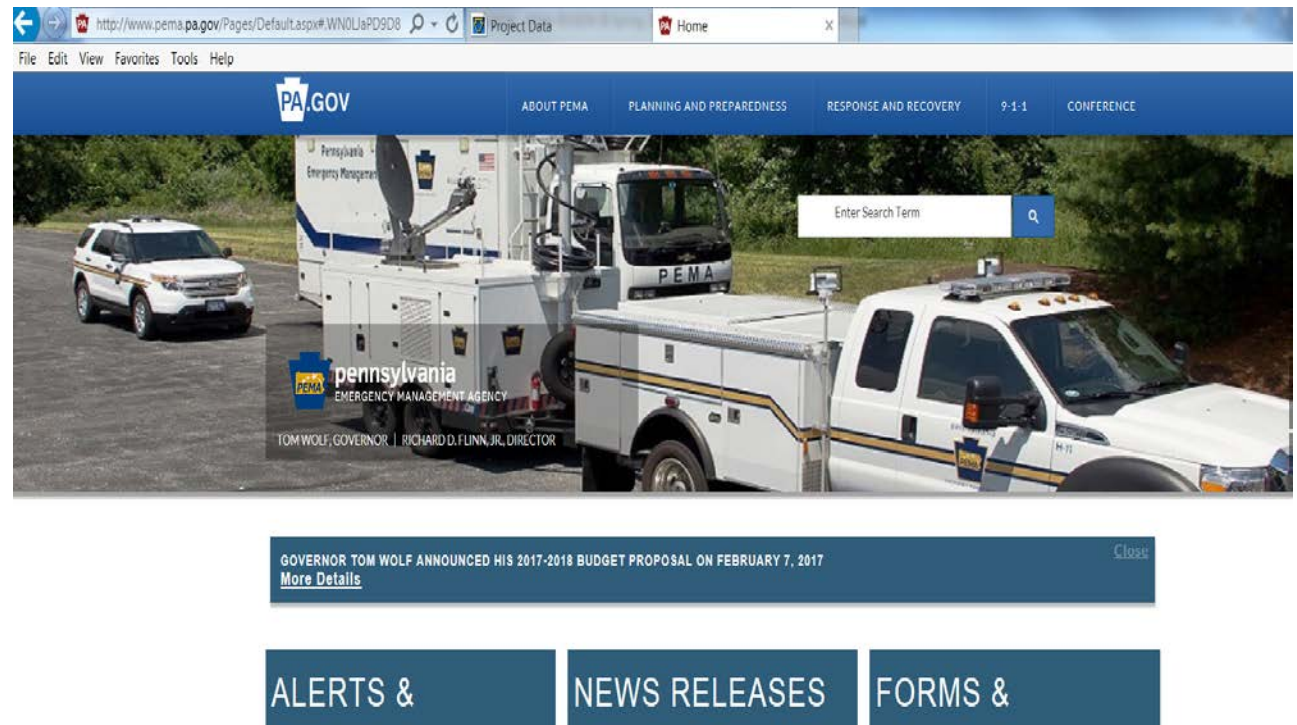
Click on Response &
Recovery

www.pema.pa.gov

Click on Disaster
Assistance, then Hazard
Mitigation Dropdown

Scroll down and click on
HM FORMS,
Presentations, Other
Documents.

LOI form is under Unified
Hazard Mitigation Grant
Program – Form 00 or 19

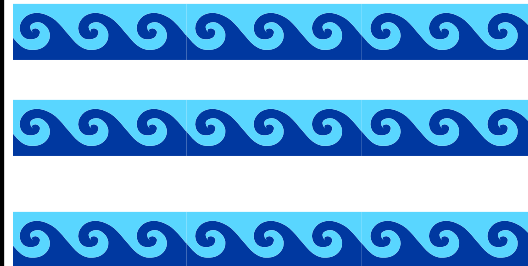


Cost Effectiveness

What is Benefit Cost Analysis?



BENEFIT
(Reduced Damage)
----- = 1.0 +
PROJECT COST



100 yr flood

50 yr flood

10 yr flood

Where a house sits in the floodplain predicts how often and much damage will occur over time.



What is a BCA and BCR?

- ▶ BCA – **B**enefit **C**ost **A**nalysis, a quantitative procedure that compares the cost effectiveness of a hazard mitigation measure by taking a long-term view of avoided future damages as compared to the cost of a project.



BCA and BCR (Continued)

- ▶ BCR – **B**enefit **C**ost **R**atio, a numerical expression of the cost effectiveness of a project calculated as the net present value of total project benefits divided by the net present value of total project cost. A score of above 1.0 is required to be a passing BCR.



BCA and BCR (Continued)

- ▶ Example: An acquisition project has a total cost of \$250,000

BCA – Benefits of \$475,000 over 100 years.

BCR – Benefits divided by cost of project.

$$(\$475,000 \div \$250,000 = 1.88)$$

= Passing BCR

DCED (PEMA) Administered Programs

pennsylvania
DEPARTMENT OF COMMUNITY
& ECONOMIC DEVELOPMENT



Community Development Block Grant (CDBG)



- ▶ HUD program administered by DCED
- ▶ Uses – Nonstructural flood proofing measures, housing rehabilitation, public services, community facilities, infrastructure improvement, development and planning
- ▶ Funding - Entitlement funding is set by formula. Competitive Program is \$500,000 maximum
- ▶ Eligibility – 2 components
- ▶ Entitlement program which provides annual funding to designated municipalities
- ▶ Competitive program is available to all non-federal entitlement municipalities
- ▶ Terms - Seventy percent of each grant must be used for activities that benefit low- and moderate-income persons. Refer to program guidelines.



Mitigation Three Legged Stool

- **Know the Risk**
 - Flood Insurance Rate Maps (FIRMs)
 - Flood Insurance Studies (FIS)
 - High Water Marks
- **Mitigate the Risk**
 - Floodplain Ordinances
 - Hazard Mitigation Plans
 - Hazard Mitigation Grant Programs
- **Insure the Risk**
 - Flood Insurance



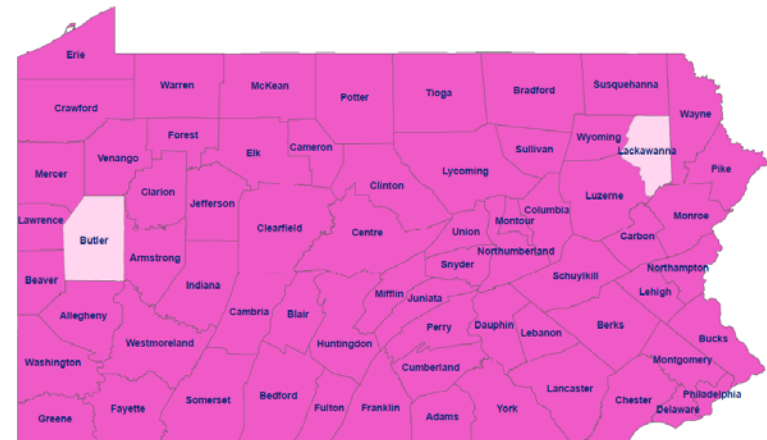
Maps



► Map Modernization - Digital Flood Insurance Rate Maps (**DFIRMs**)

- Digitized representation of the floodplain overlaid on the most recent available topography
- Very little new study data

AVAILABLE COUNTY FLOOD HAZARD LAYERS,
DEP REGIONS & ONLINE PARCEL/GIS DATABASES



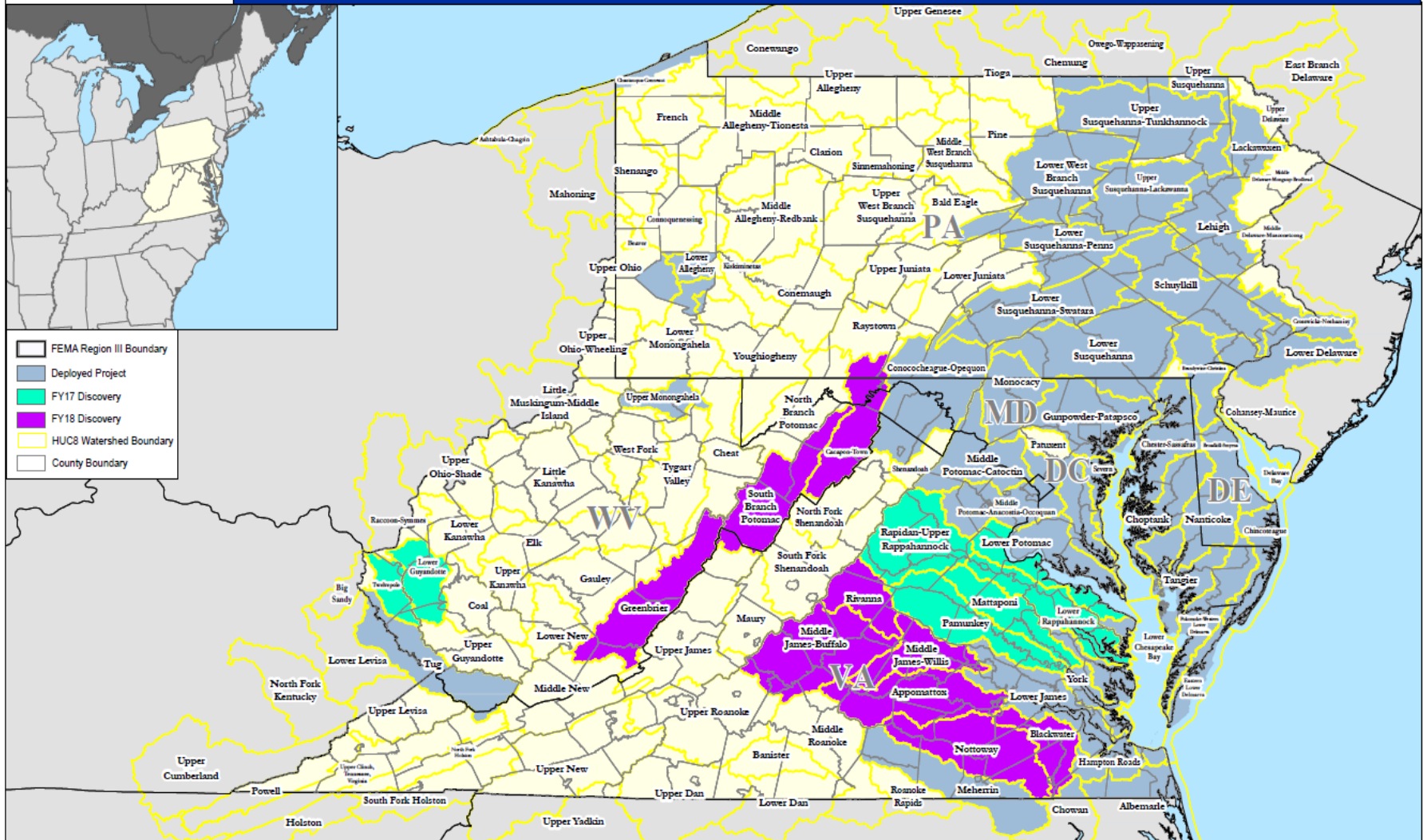
PENNSYLVANIA EMERGENCY MANAGEMENT AGENCY
Bureau of Recovery & Mitigation
Hazard Mitigation Division



Map Type
Natl Flood Hazard Layers
NFHL
NO MAP



April 3, 2018

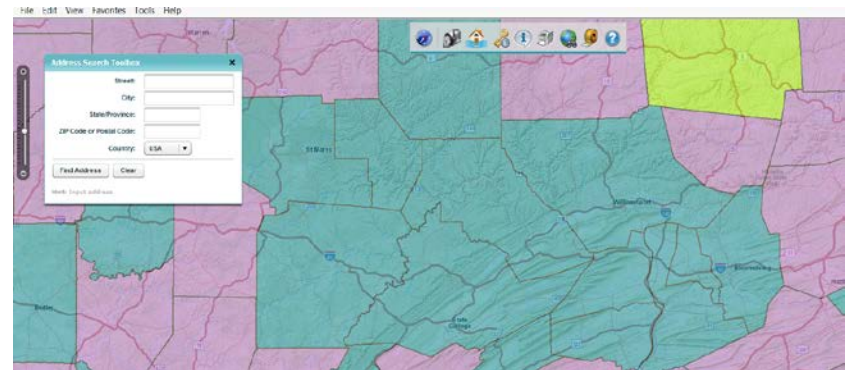


PAFLOODMAPS.COM



- ▶ Resources for municipal officials, homeowners
 - External Links-FEMA, PEMA, NFIP, etc.
 - Links to publications

- ▶ Risk Determination Tool
 - Address Search
 - In or Out
 - Impacts/Responsibilities
 - Insurance
 - Development



PAFLOODMAPS.COM



http://www.floodmaps.pa.gov/Pages/default.aspx PA Flood Maps Home New tab



File Edit View Favorites Tools Help

Hazard Mitigation Grant P... CWOPA VPN Site EMI Courses and Schedules ESS Home - Integrated En... FEMA SSL VPN Free Hotmail http--pemappctr.state.pa... NFIP Training ServiceNow - IT Service M...

PA pennsylvania FLOOD MAPS
TOM WOLF, GOVERNOR | DENNIS M. DAVIN, SECRETARY



RESOURCES
FAQS
GRANT PROGRAM

TOOLS AND RESOURCES





[PA Digital Flood Insurance Rate Maps \(DFIRM\) Map - FEMA Region III \(PDF\)](#)
[Flood Risk Determination Tool](#)
Flood Risk Determination Tool "How-to"

YOUR FUTURE FLOOD RISK



The Digital Flood Insurance Rate Maps (DFIRMs) are being released on a community by community basis. It is important to investigate your flood risk status and contact your insurance agent to

USING THIS WEBSITE



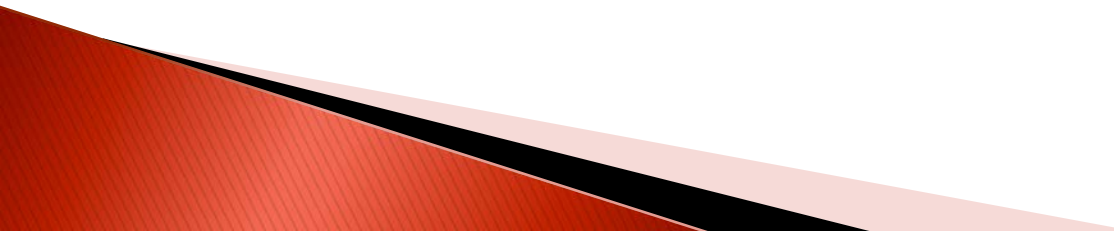
To use this website we recommend starting with your area of interest. If you are a homeowner, please visit the [Homeowners and Tenants](#) section. If you are interested in an entire community

State Model for Ordinances



- ▶ Minimum Regulations
- ▶ Suggested Provisions
- ▶ Municipalities can and are encouraged to be more restrictive

PA Model Ordinance Components

- Pennsylvania Floodplain Management Act (1978-166)
 - FEMA 44 CFR 60.3
 - Article I – Statutory Authorization & Purpose
 - Article II – General Provisions
 - Article III – Administration – D&R of FP Administrator, Permitting
 - Article IV – Provisions for Hazard Reduction – Standards for Construction, Sub-Divisions, Utilities, Development that may endanger life
 - Article V – High Risk Land Uses – Hospitals, Nursing Homes, Jails or Prisons
 - Article VI - Definitions
- 

National Flood Insurance Program (NFIP)



- ▶ Federal Program – 1968
- ▶ Administered Locally – 2450 in PA
- ▶ Each state/territory and District of Columbia has a State Coordinator – PA Dept. of Community & Economic Development

Statistics for Pennsylvania

Community ID	Suspended Communities	County
421303	BURRELL, TOWNSHIP OF	ARMSTRONG COUNTY
420475	CARMICHAELS, BOROUGH OF	GREENE COUNTY
422316	GEORGETOWN, BOROUGH OF	BEAVER COUNTY
422083	JACKSON, TOWNSHIP OF	SUSQUEHANNA COUNTY
420451	LAWRENCE PARK, TOWNSHIP OF	ERIE COUNTY
422136	LONG BRANCH, BOROUGH OF	WASHINGTON COUNTY
421696	MORRIS, TOWNSHIP OF	HUNTINGDON COUNTY
422560	NORTH BETHLEHEM, TOWNSHIP OF	WASHINGTON COUNTY
420866	PROMPTON, BOROUGH OF	WAYNE COUNTY
422639	ROME, TOWNSHIP OF	BRADFORD COUNTY
420432	RUTLEDGE, BOROUGH OF	DELAWARE COUNTY
421459	SNOW SHOE, BOROUGH OF	CENTRE COUNTY
422584	UNIONDALE, BOROUGH OF	SUSQUEHANNA COUNTY
420456	WESLEYVILLE, BOROUGH OF	ERIE COUNTY
421946	WEST CAMERON, TOWNSHIP OF	NORTHUMBERLAND COUNTY
420907	YOUNGSTOWN, BOROUGH OF	WESTMORELAND COUNTY

Number of NFIP Policies – 56,822

Total NFIP Coverage - \$12,987,200.00

Total NFIP Premium - \$65,421,402.00

Total Claims since 1978 – 70,141

Total Claims since 1978 - \$1,182,766,362.00

Total Participating Communities – 2,473

Communities in NFIP Not in SFHA – 58

Communities in CRS – 31*

Total Non-Participating Communities – 85

Probation - 0

Suspended – 16

*31 communities in PA participate in the NFIP's Community Rating System. The voluntary program provides reduced insurance premiums in communities that proactively implement flood plain management practices—such as acquisition, relocation, and elevation of structures; restoration and protection of natural spaces; and flood proofing—that exceed the program's minimum requirements.

The highest-rated communities in PA are Cities of Harrisburg & Wilkes-Barre, receive a 20 % discount for eligible properties (Class 6 Community).

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National Flood Insurance Program (NFIP)



- ▶ Failure to comply – NFIP Flood Insurance will not be available for municipality's residences and businesses
- ▶ Community Withdraws or Suspended – Existing NFIP policies will not be renewed
- ▶ No Federal Grants or Loans by Federal Agencies such as HUD, EPA, SBA and FEMA
- ▶ No federal Disaster Assistance may be provided to repair insurable buildings located in the Special Flood Hazard Areas for damage caused by a flood (Public Assistance, etc.)

Who Can Buy?



- ▶ Any resident of a NFIP participating community
- ▶ No federal disaster declaration required to file claim

Who Must Buy?



- ▶ Buildings in Special Flood Hazard Areas (SFHA) in participating communities
- ▶ Used as security for a federally insured or regulated loan
- ▶ Golden Rule – When your lender says so!!

Increased Cost of Compliance (ICC)



- ▶ Part of every flood insurance policy
- ▶ Up to \$30,000 additional to bring a “Substantially Damaged” structure into compliance w/communities flood plain ordinance
- ▶ Substantial Damage Determination made by municipal official
- ▶ Four options
 - Flood proofing – nonresidential only
 - Relocation
 - Elevation
 - Demolition
- ▶ Can be used for non-federal match for HMGP and SRL projects

Disaster Assistance Versus the NFIP

Disaster Assistance

- Before most forms of federal disaster assistance can be offered, the President must declare a major disaster
- Most common disaster assistance comes in the form of an SBA loan which needs to be repaid over 30 years with a minimum payment of \$303
- Average amount of assistance provided is only \$4,000
- Most often you don't qualify unless the home is heavily damaged or destroyed

National Flood Insurance Program

- The average cost of a Preferred Risk Policy starts at less than \$129
- Flood are the most common and most costly disaster in the US
- 60% of all declared disasters have been flood related
- Because of more buildings, roads and parking lots, flooding has become more severe throughout the US
- A building in a SFHA has a 26% chance of flooding during a 30-year mortgage
- 25-30 % of all claims paid by the NFIP are NOT in the SFHA



Community Rating System (CRS) Goals



- ▶ Reduce flood damage to insurable property
- ▶ Strengthen and support the insurance aspects of the NFIP
- ▶ Encourage a comprehensive approach to floodplain management



Calculation of CRS Discounts

- ▶ Classes 1-9
- ▶ 5%-45% discounts on flood insurance
- ▶ 19 creditable activities in 4 classes
 - Public Information
 - Mapping and Regulations
 - Flood Damage Reduction
 - Flood Preparedness
- ▶ Majority of PA communities already qualify for Class 9

DCED Recovery Resources TEAM



pennsylvania

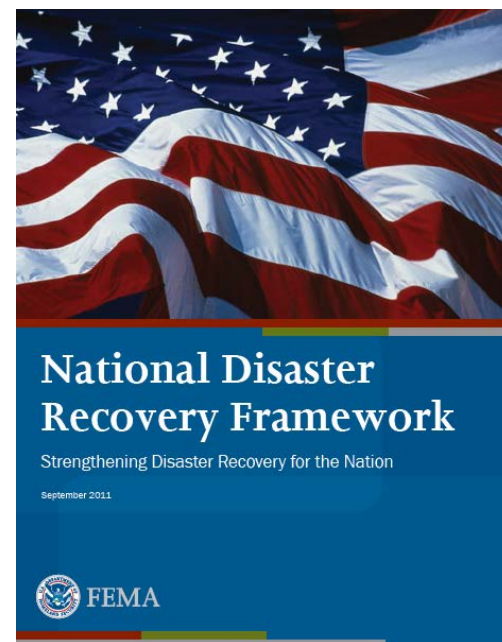
DEPARTMENT OF COMMUNITY
& ECONOMIC DEVELOPMENT

National Disaster Recovery Framework

The Commonwealth of Pennsylvania must develop a central Long-Term Community Recovery synchronizing body, as per the National Disaster Recovery Framework

Still addressing needs from the 2011 disasters:

- Economic Recovery
- Community planners/grant writing
- Strategic preparedness planning
- Natural Resource/Floodplain management
- Infrastructure Projects
- Housing repair, development, planning



NDRF Core Principles

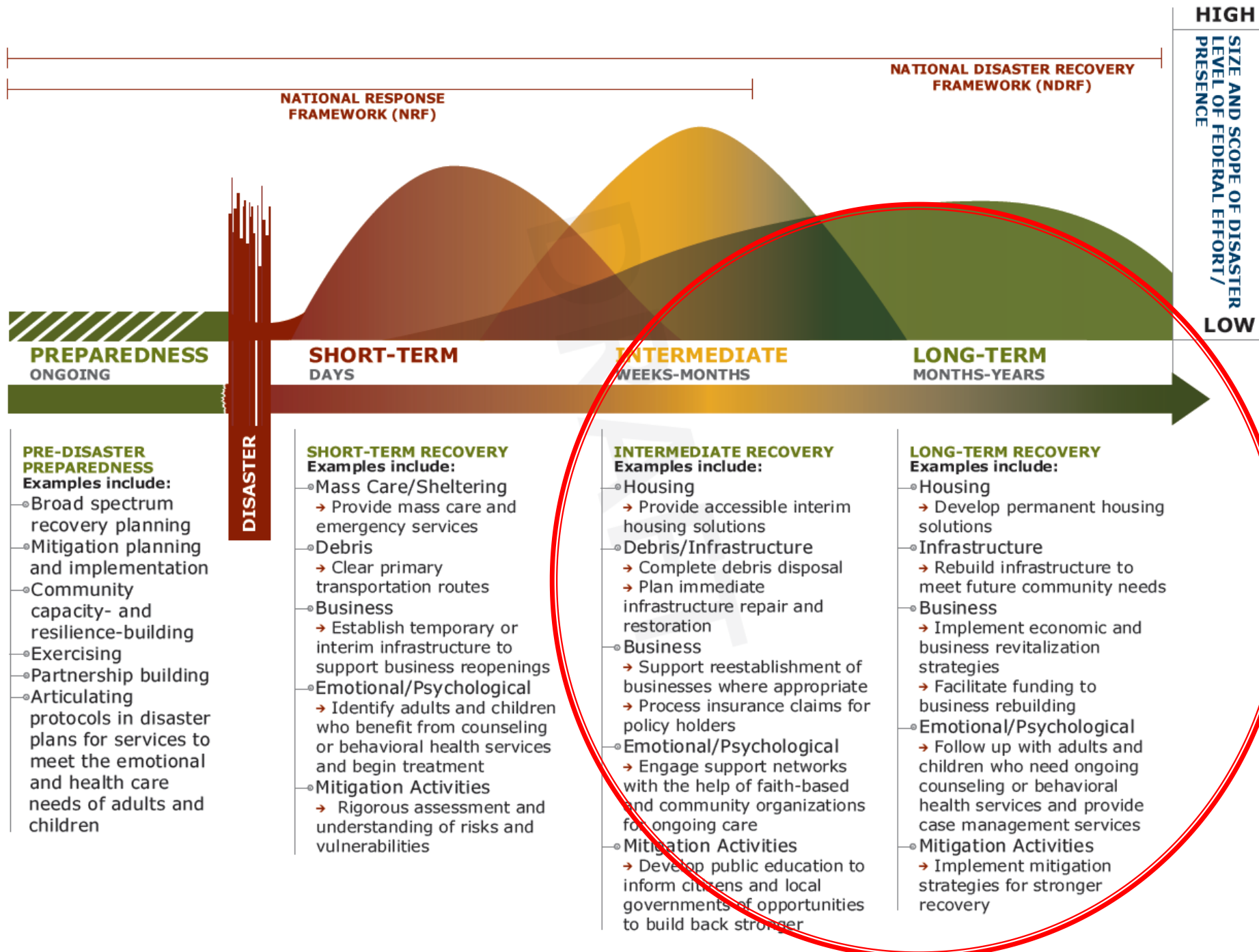
- Individual and Family Empowerment
- Leadership and Local Primacy
- Pre-Disaster Recovery Planning
- Partnerships and Inclusiveness
- Public Information
- Unity of Effort
- Timeliness and Flexibility
- Resilience and Sustainability
- Psychological and Emotional Recovery

PURPOSE

Improve local communities' ability to implement disaster recovery strategies by:

- Institutionalizing a process for ongoing communication and resource coordination among partners
- Encouraging Business Development
- Identifying potential public and private sector resources
- Identifying communities' private sector organizations in-need
- Linking those in-need, with potential resources
- Facilitating coordination among resource providers
- Enhancing communication between those in-need and resources
- Fostering resilient communities

Reduce the amount of bureaucracy for recovering communities

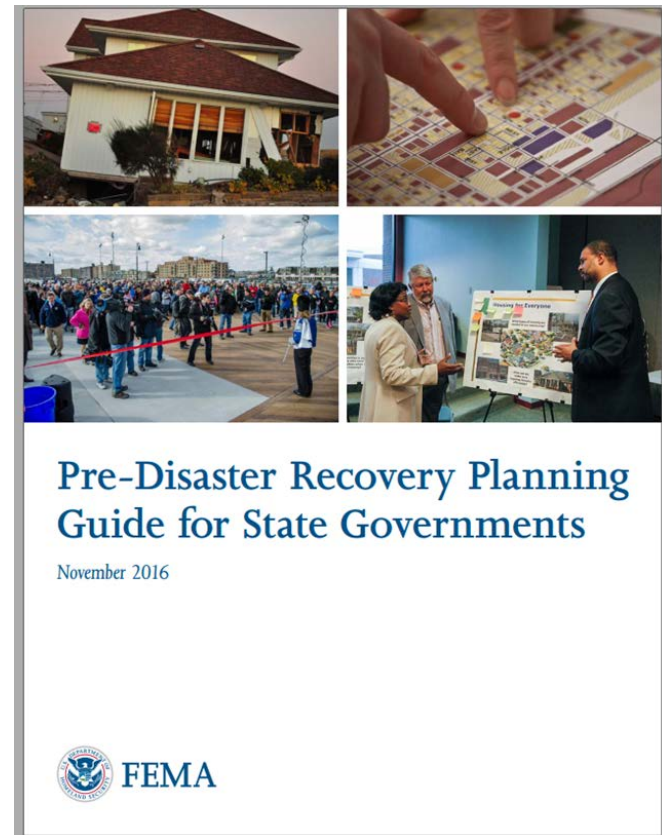


GUIDING CONCEPTS

- “Bottom-up” approach
- The needs of the Community drive the Team’s functions
- What matters is “what you need” **not** “what we have”
- Flatten the lines of communication between stakeholders
- Promote transparency and accountability

What is a Pre-Disaster Recovery Plan?

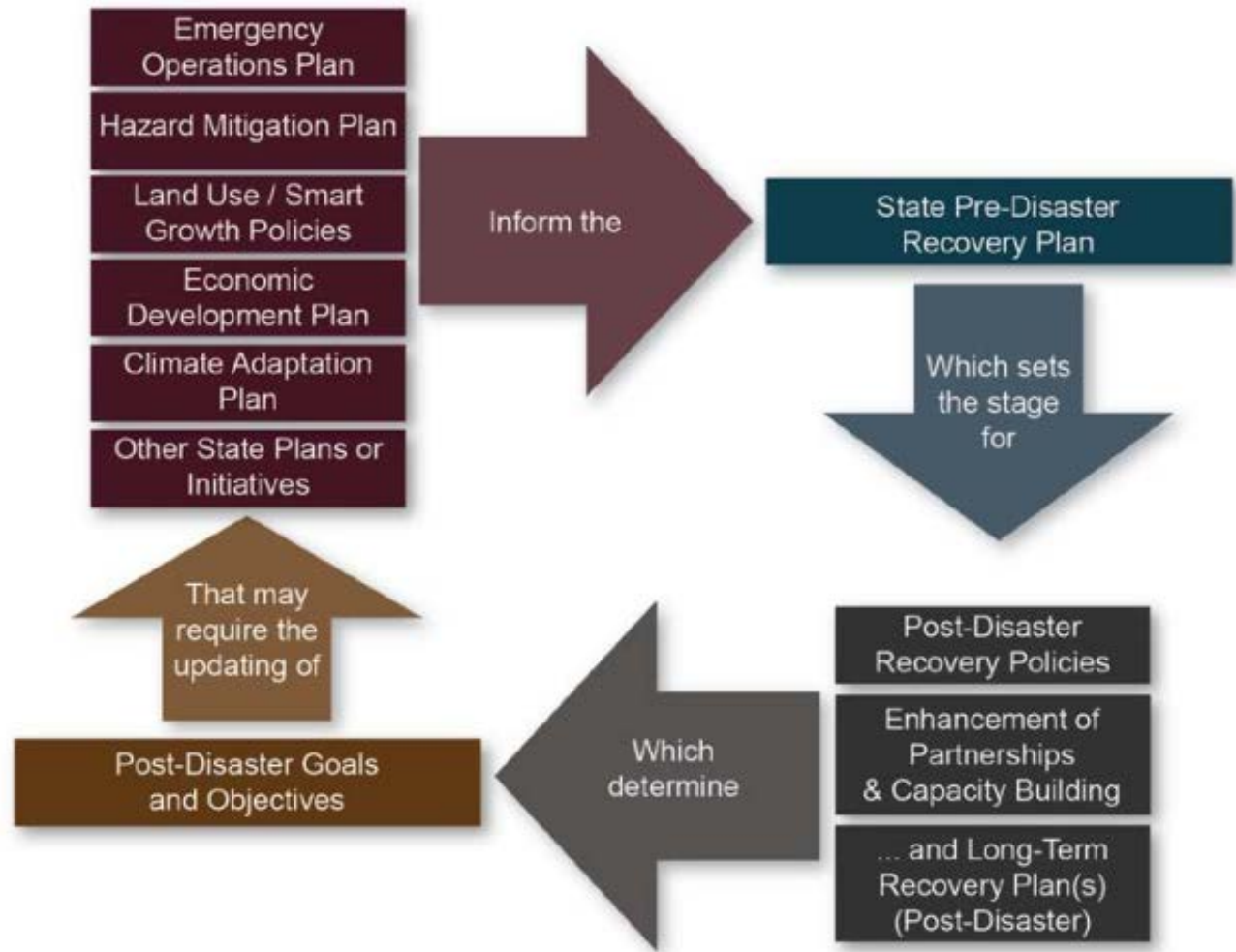
- **Guides** recovery efforts in the aftermath of a disaster
- **Identifies** roles and responsibilities
- **Integrates** recovery actions with other plans
 - *"A pre-disaster recovery plan, and the inclusive process used to develop it, establishes resilience through State-level leadership and structure, forms communication channels, and builds whole-community partnerships to support recovery efforts."*



Recovery Planning Integration

Existing Plans, Laws, Rules, and Regulations

- Pennsylvania Draft Recovery Guidance
- Hazard Mitigation Plan
- State Emergency Operations Plan



Recovery Support Functions (RSF)

<u>Recovery Function</u>	<u>Primary Agency /Task Lead</u>
RSF 1: Community Planning and Capacity Building	DCED
RSF 2: Economic	DCED
RSF 3: Health & Social Services	PA Dept. of Health
RSF 4: Housing	DCED
RSF 5: Infrastructure Systems	PA Infrastructure Investment Authority (PENNVEST)
RSF 6: Natural & Cultural Resources	PA Dept. of Conservation & Natural Resources

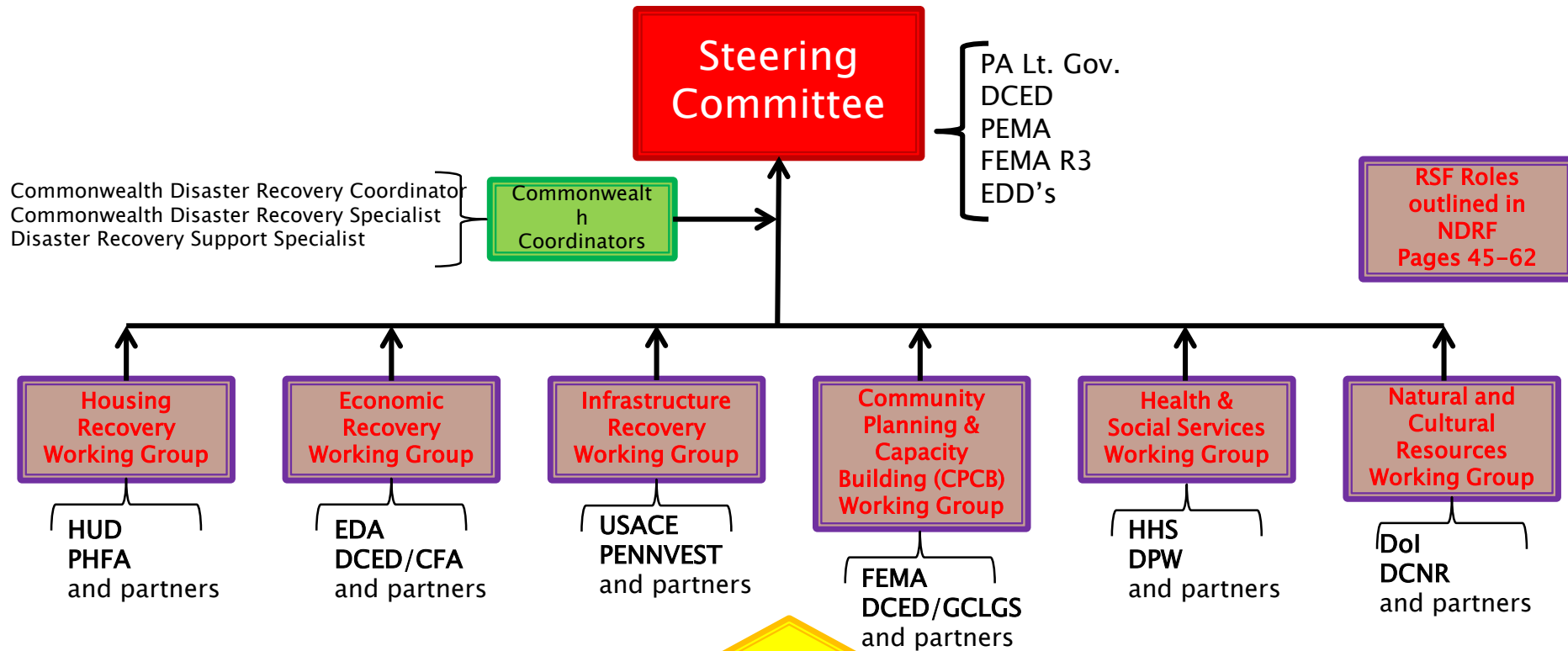
Recovery Resource Team Mission

The mission of the Recovery Resource Team (RRT) is to **institutionalize a process for ongoing communications and disaster recovery resource coordination** among partners.* The RRT is co-chaired by the Pennsylvania Department of Community and Economic Development (PA DCED), the Pennsylvania Emergency Management Agency (PEMA), and the Federal Emergency Management Agency (FEMA).* *

* ED900 Narrative Sections – Revised 5-14-2012, pg 2.

** Award Number: 01-79-14191, Exhibit A, pg 1.

Organization



Businesses, foundations, agencies, consortiums, associations, and other community stakeholders (EDD's, council members, universities, etc.)

What we are and are not...

- A central point of contact for community leaders (mayors, town councils, community organizations)
- Facilitator of communication between communities in need with resource providers; **BUT**
- *NOT* a resource for Individual Assistance
- *NOT* a new level of bureaucracy
- *NOT* a replacement for systems/organizations already in place
- We do *NOT* Provide grants/funds directly

CONTACTS



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