Pennsylvania Nonstructural Flood Proofing Workshops

July 17 and 18, 2018
Oakdale, PA and Bradys Bend Township
PEMA Administered Programs
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
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!**
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.
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 www.pema.pa.gov

Click on Response & Recovery

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

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

100 yr flood
50 yr flood
10 yr flood
What is a BCA and BCR?

- **BCA** – **Benefit Cost Analysis**, 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.
BCR – Benefit Cost Ratio, 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.
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.

\[
\frac{475,000}{250,000} = 1.88
\]

= Passing BCR
DCED (PEMA) Administered Programs
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
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
FEMA RiskMAP Program
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
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
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

<table>
<thead>
<tr>
<th>Community ID</th>
<th>Suspended Communities</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>421303</td>
<td>BURRELL, TOWNSHIP OF</td>
<td>ARMSTRONG COUNTY</td>
</tr>
<tr>
<td>420475</td>
<td>CARMICHAELS, BOROUGH OF</td>
<td>GREENE COUNTY</td>
</tr>
<tr>
<td>422316</td>
<td>GEORGETOWN, BOROUGHS OF</td>
<td>BEAVER COUNTY</td>
</tr>
<tr>
<td>422083</td>
<td>JACKSON, TOWNSHIP OF</td>
<td>SUSQUEHANNA COUNTY</td>
</tr>
<tr>
<td>420451</td>
<td>LAWRENCE PARK, TOWNSHIP OF</td>
<td>ERIE COUNTY</td>
</tr>
<tr>
<td>422136</td>
<td>LONG BRANCH, BOROUGH OF</td>
<td>WASHINGTON COUNTY</td>
</tr>
<tr>
<td>421696</td>
<td>MORRIS, TOWNSHIP OF</td>
<td>HUNTINGDON COUNTY</td>
</tr>
<tr>
<td>422560</td>
<td>NORTH BETHLEHEM, TOWNSHIP OF</td>
<td>WASHINGTON COUNTY</td>
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<td>420866</td>
<td>PROMPTON, BOROUGH OF</td>
<td>WAYNE COUNTY</td>
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<td>422395</td>
<td>ROME, TOWNSHIP OF</td>
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<td>RUTLEDGE, BOROUGH OF</td>
<td>DELAWARE COUNTY</td>
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<tr>
<td>421459</td>
<td>SNOW SHOE, BOROUGH OF</td>
<td>CENTRE COUNTY</td>
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<tr>
<td>422584</td>
<td>UNIONDALE, BOROUGH OF</td>
<td>SUSQUEHANNA COUNTY</td>
</tr>
<tr>
<td>420456</td>
<td>WESLEYVILLE, BOROUGH OF</td>
<td>ERIE COUNTY</td>
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<tr>
<td>421946</td>
<td>WEST CAMERON, TOWNSHIP OF</td>
<td>NORTHUMBERLAND COUNTY</td>
</tr>
<tr>
<td>420907</td>
<td>YOUNGSTOWN, BOROUGH OF</td>
<td>WESTMORELAND COUNTY</td>
</tr>
</tbody>
</table>

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).
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
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 with 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
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

Diagram:
- Emergency Operations Plan
- Hazard Mitigation Plan
- Land Use / Smart Growth Policies
- Economic Development Plan
- Climate Adaptation Plan
- Other State Plans or Initiatives

Inform the State Pre-Disaster Recovery Plan, which sets the stage for:
- Post-Disaster Recovery Policies
- Enhancement of Partnerships & Capacity Building
- ... and Long-Term Recovery Plan(s) (Post-Disaster)

That may require the updating of Post-Disaster Goals and Objectives, which determine:

Diagram details:
- Arrows indicating flow and relationships between plans and policies.
# Recovery Support Functions (RSF)

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

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

Steering Committee

Commonwealth Disaster Recovery Coordinator
Commonwealth Disaster Recovery Specialist
Disaster Recovery Support Specialist

Housing Recovery Working Group
Economic Recovery Working Group
Infrastructure Recovery Working Group
Community Planning & Capacity Building (CPCB) Working Group
Health & Social Services Working Group
Natural and Cultural Resources Working Group

HUD
EDA
USACE
FEMA
HHS
DoI

PHFA
DCED/CFA
PENNVEST
DCED/GCLGS
DPW
DCNR

EDA
DCED/CFA
USACE
PENNVEST
FEMA
DCED/GCLGS
HHS
DPW
DoI

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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