
SOUTHWESTERN PENNSYLVANIA COMMISSION FLOOD MITIGATION: GRANT ASSISTANCE

DATE: JULY 28, 2021

*THIS MEETING IS BEING RECORDED

PRESENTED BY:

SEDA-COUNCIL OF GOVERNMENTS & THE PENNSYLVANIA EMERGENCY MANAGEMENT AGENCY

- Teri Provost, Director of Housing & Flood Resiliency
- Geralee Zeigler, Flood Resiliency Program Analyst
- Tom Hughes, State Hazard Mitigation Officer
- Bill Bradfield, State NFIP Program Manager



*This webinar is brought to you by the Southwestern Pennsylvania Commission – Water Resource Center in partnership with SEDA-Council of Governments (SEDA-COG) and the Pennsylvania Emergency Management Agency (PEMA).


SPECIAL THANK YOU TO:

- Erin Kepple Adams
Manager, Water
Resource Center
 - If you or your
organization have
ideas for future
workshop topics,
please contact Erin
Kepple Adams at
ekepple@spcregion.org



Water
Resource
Center

Southwestern Pennsylvania Commission

- 
- PEMA will first present their materials as it relates to Building Resilient Infrastructure & Communities (BRIC).
 - SEDA-COG will present on all other grant topics.

EXPECTATIONS



Pennsylvania Emergency Management Agency

Mitigation, Insurance & Resilient Communities (MIRC) Office

Flood Mitigation: Grant Assistance Webinar



Dickson City —Lackawanna
County 2021,
The Times Tribune

June 28, 2021
12:00-12:35



Topics:

FEMA Building Resilient Infrastructure & Communities Grant
Tom Hughes, PA State Hazard Mitigation Officer

Building Resilient Infrastructure & Communities

BRIC Grant's Intent:

Building Resilient Infrastructure and Communities (BRIC) will support states, local communities, tribes and territories as they undertake hazard mitigation projects, reducing the risks they face from disasters and natural hazards. BRIC is a new FEMA pre-disaster hazard mitigation program that replaces the existing Pre-Disaster Mitigation (PDM) program.

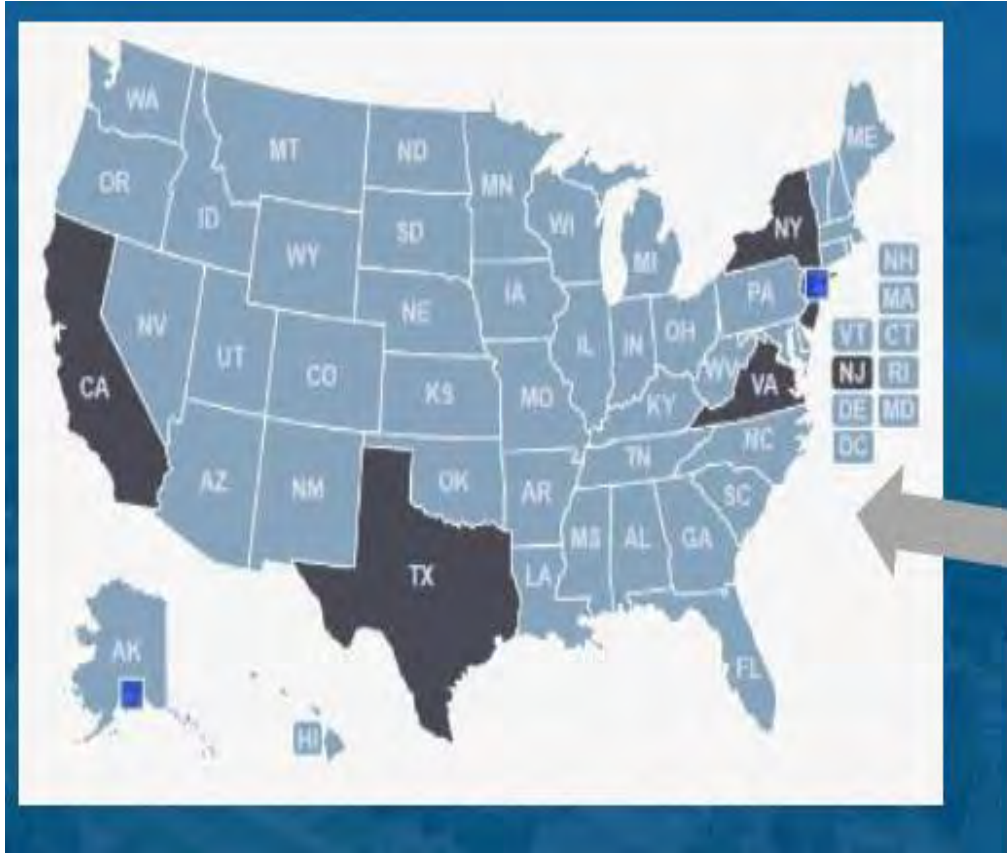
The BRIC program guiding principles are supporting communities through capability and capacity-building; encouraging and enabling innovation; promoting partnerships; enabling large projects; maintaining flexibility; and providing consistency



BRIC FY 2020 Priorities

- Encourage public infrastructure projects
- Increase projects that mitigate risk to one or more lifelines
- Promote projects that incorporate nature-based solutions
- Incentivize adoption and enforcement of modern building codes

BRI C Large-Scale Projects



- 25 different states and territories submitted projects with a combined Federal Share of \$50 million or greater
- 5 states submitted projects with over \$200 million Federal Share (California, New Jersey, New York, Texas, and Virginia)

FY 2020 BRIC Competitive Selections: Competition

 \$17.17 million average federal share



2 small and impoverished community projects

22 Projects Selected

18 projects include nature-based solutions



All infrastructure projects protecting lifelines

All projects selected came from applicants that had mandatory statewide adopted building codes



FEMA

BRI C Capability- and Capacity-Building Activities



BRI C Eligible Activities

Expanded Eligibility Includes:

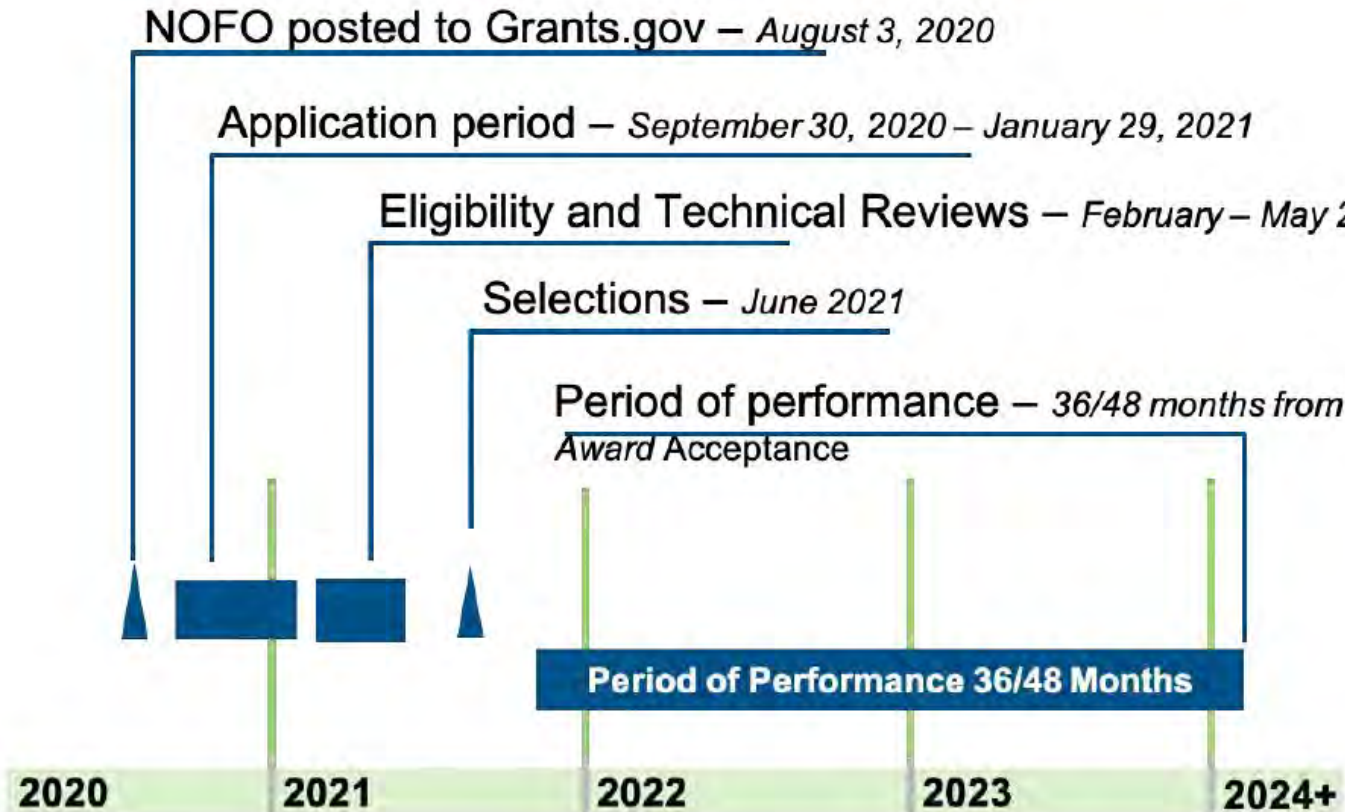
- Project Scoping
- Building Code Activities
- Pre-award costs
- Additional activities for wildfire and wind implementation (DRRA Section 1205)
- Earthquake early warning (DRRA Section 1233)

Project Must:

- Be Cost Effective
- Reduce/Eliminate risk and damage from future natural hazards
- Meet latest 2 consensus codes (i.e., 2015 or 2018 international building code)
- Additional activities for wildfire and wind implementation (DRRA Section 1205)
- Align with Hazard Mitigation Plan
- Meet all environmental and historic preservation requirements

Non-Disaster FEDERAL GRANT TIMELINE

Non-Disaster Mitigation Grants Application Cycle and Funding Deadlines



Application period opens on **September 30, 2020**.

Submission deadline for applications is **3:00 PM ET on January 29, 2021**.

System-related issues must be addressed by **3:00 PM ET on January 27, 2021**.

Pre-Award Selection Notice: **Anticipated in June 2021**

Period of Performance:

Start Date: **When the recipient accepts the Award**

End Date: All projects are **36 months** from the date of the Award EXCEPT for FMA Community Flood Mitigation Projects which are **48 months** from the Award date

2020 Commonwealth of PA Timelines

Deadlines:

- Letter of Interest (one-pager) due by **October 15, 2020, 1600 hours EST;**
- Entry into the FEMA Grants Opportunity once Letter of Interest is approved by PEMA;
- Cut-off of Eligible and COMPLETE applications in the FEMA GO system is **November 18, 1700 hours EST;**
- State Hazard Mitigation Assistance Application Team will meet **December 7-18, 2020;** and
- Based on State Team points, prioritization of State Team and FEMA requirements, enter state FMA and BRIC applications in system by **Saturday, January 15, 2021.**
- FEMA Deadline for all applications by state is **January 29, 2021.**

PEMA Letter of Interest found here:

<https://www.pema.pa.gov/Mitigation/Grants-Projects/Non-Disaster-Forms/Pages/default.aspx> Form 01 Non-Disaster Grant Letter of Interest

Building Resilient Infrastructure and Communities (BRIC)

Guiding Principles

-  Support Community Capability & Capacity Building
-  Encourage and Enable Innovation
-  Promote Partnerships
-  Enable Large Infrastructure Projects
-  Maintain Flexibility
-  Provide Consistency



FEMA

Supports FEMA's Strategic Plan

- 1** Build a Culture of Preparedness
- 2** Ready the Nation for Catastrophic Disasters
- 3** Reduce the Complexity of FEMA

BRIC FY 2021 NOFO and 2020 Project Selections

FY 2020 Cycle: FEMA announced BRIC sections in July 2021



FY 2021 Cycle: FEMA will publish FY 2021 BRIC NOFO this Summer



FEMA

BRIC Funding

President Biden announced **\$1 billion** will be directed to BRIC



- **State/Territory Allocation**

- All 50 states, the District of Columbia, and U.S. territories may apply under the State/Territory Allocation

- **Tribal Set-Aside**

- All Tribal governments (federally recognized) may apply under the Tribal Set-Aside

- **National Competition for Mitigation Projects**



FEMA

BRIC Uses of Assistance

Uses of Assistance	State/Territory Allocations	Tribal Set-Aside	National Competition for Mitigation Projects
Management Costs	✓	✓	✓
Capability- and Capacity-Building Activities	✓	✓	
Mitigation Projects	✓	✓	✓



BRIC Applicant and Subapplicant Eligibility

Who is eligible for funding?

- Applicants:**
- ✓ All 50 States
 - ✓ U.S. territories
 - ✓ Federally recognized Indian Tribal Governments
 - ✓ District of Columbia



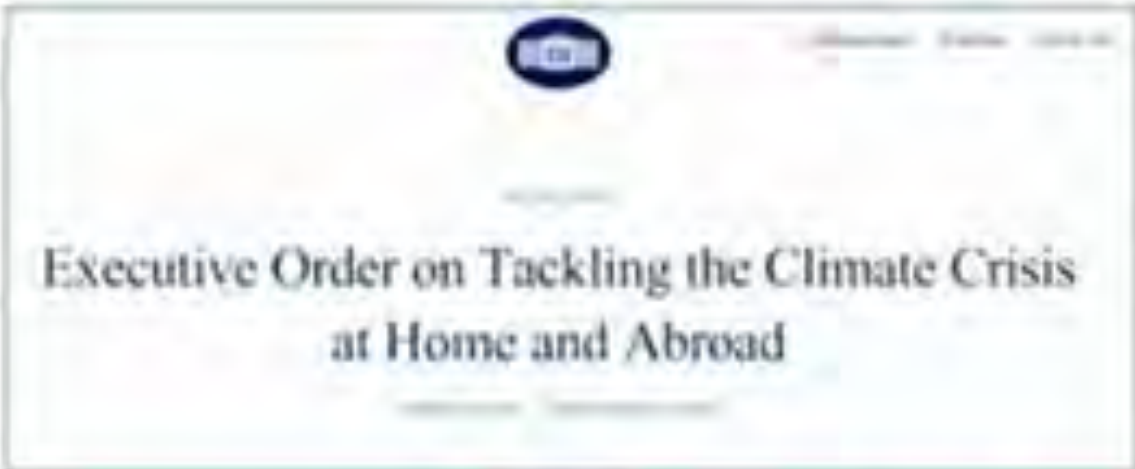
- Subapplicants:**
- ✓ Local Governments
 - ✓ Indian Tribal Governments
 - ✓ State Agencies
 - ✓ Tribal Agencies




Future Desired Impacts

The Federal Insurance and Mitigation Administration (FIMA) has two overarching principles that influence all goals and objectives:

- Deliver our programs with **equity**
- Incorporate **future conditions** in all of our work



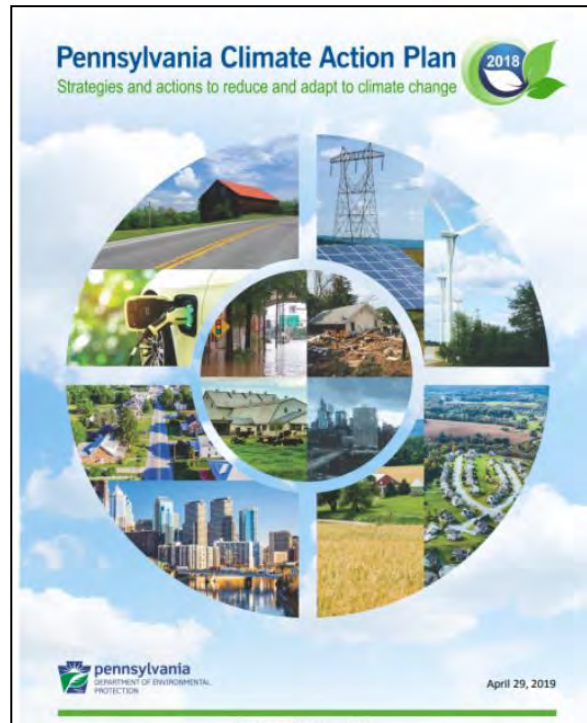
Executive Order on Tackling the Climate Crisis
at Home and Abroad



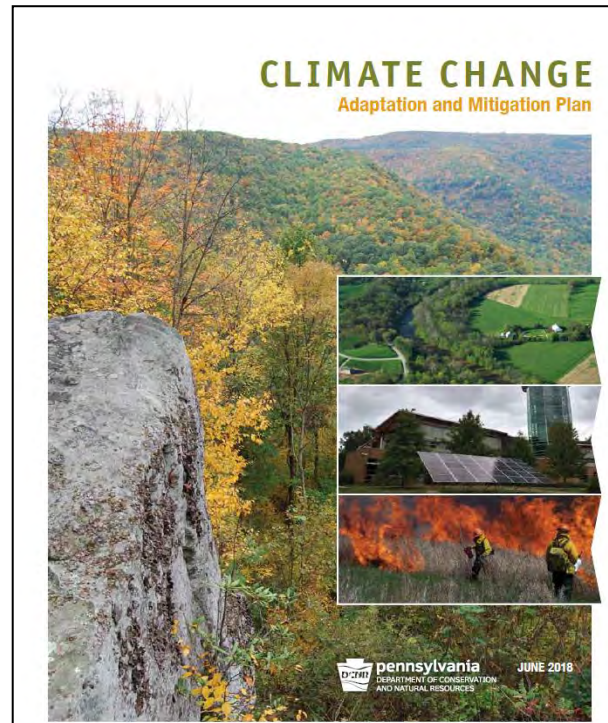
Executive Order On Advancing Racial Equity
and Support for Underserved Communities
Through the Federal Government



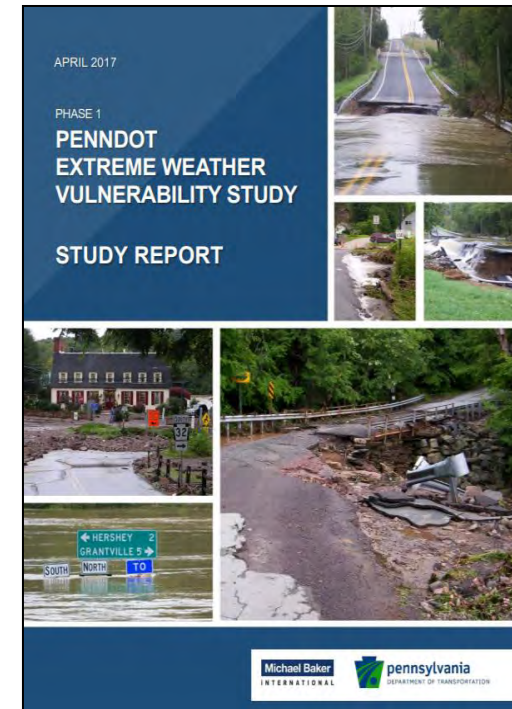
Climate Adaptation/Future Conditions



<https://www.dep.pa.gov/Citizens/Climate/Pages/PA-Climate-Action-Plan.aspx>



http://elibrary.dcnr.pa.gov/GetDocument?docId=1743769&DocName=Climate_Change_Adaptation_Plan_Final_Aug2018.pdf



<http://s3.amazonaws.com/tmp-map/climate/doc/StudyReport-PaVulnerabilityStudy-ver040317.pdf>

FEMA Community Lifelines

Definition

A lifeline enables the continuous operation of **critical business and government functions** and is essential to **human health and safety** or **economic security**.

Purpose

Root Cause Analysis

Interdependencies

Prioritization

Ease of Communication

Assessing

Status → What?

Impact → So What?

Actions → Now What?

Limiting Factors → What's the Gap?

Stabilization

Occurs when basic lifeline services or capabilities are provided to survivors (may be temporary solutions)

COMPONENTS of Lifelines



Safety and Security



Law Enforcement/ Security



Fire Services



Search and Rescue



Government Services



Community Safety



Food, Water, Shelter



Food



Water



Shelter



Agriculture



Health and Medical



Medical Care



Patient Movement



Public Health



Fatality Management



Medical Supply Chain



Energy (Power & Fuel)



Power (Grid)



Fuel



Communications



Infrastructure



Alerts, Warnings, and Messages



911 and Dispatch



Responder Communications



Finance



Transportation



Highway/Roadway



Mass Transit



Railway



Aviation



Maritime



Hazardous Materials



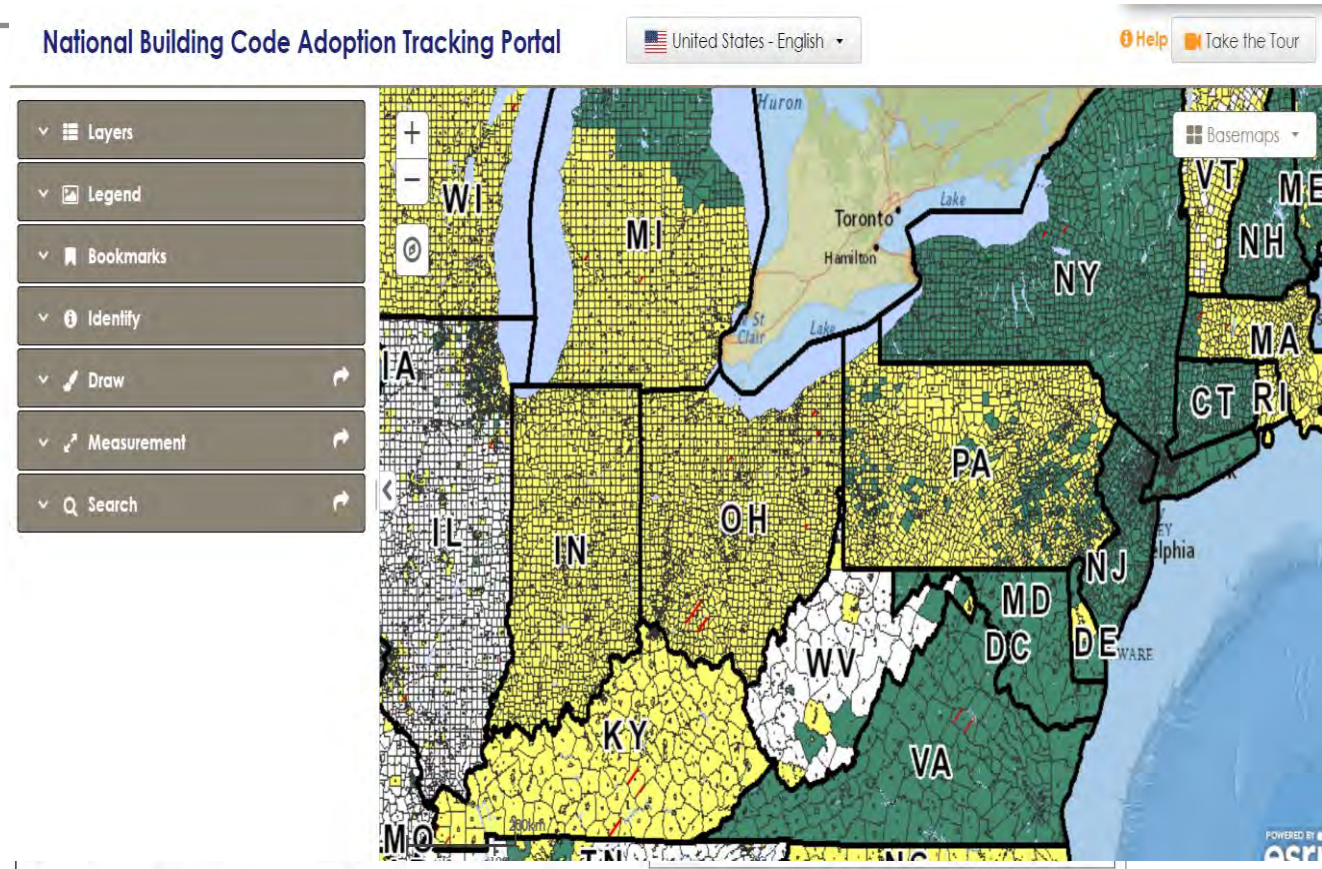
Facilities



HAZMAT, Pollutants, Contaminants









Local Building Codes and Enforcement

Building codes are the cornerstone of a resilient community, but less than 35 percent of communities have adopted the latest, most up-to-date hazard-resistant codes.



One way to check as a quick reference guide regarding local Mandatory building code adoption is to check out this online portal at: https://www.fema.gov/emergency-managers/risk-management/building-science/bcat?utm_source=gd&utm_medium=bcatlp

FY 2020 BRIC – Technical Criteria

 <p>20 points</p>	 <p>15 points</p>	 <p>10 points</p>	 <p>20 points</p>
<p>Infrastructure project</p>	<p>Mitigating risk to one or more lifelines</p>	<p>Incorporation of nature-based solutions</p>	<p>Applicant has mandatory building code adoption requirement (2015 or 2018 versions of International Building Code and International Residential Code)</p>
 <p>15 points</p>	 <p>10 points</p>	 <p>5 points</p>	 <p>5 points</p>
<p>Subapplicant has Building Code Effectiveness Grading Schedule Rating of 1 to 5</p>	<p>Application generated from a previous FEMA Hazard Mitigation Assistance Advance Assistance award</p>	<p>Increased non-federal cost share</p>	<p>Designation as a small impoverished community</p>

FY 2020 BRIC – Qualitative Criteria



**Risk Reduction /
Resiliency Effectiveness**



**Future
Conditions**



**Implementation
Measures**



**Population
Impacted**



**Outreach
Activities**



**Leveraging
Partners**



BRIC – Direct Technical Assistance

Non-financial Direct Technical Assistance will be provided to selected communities to support the mitigation outcomes listed below:



FEMA

FY 2020 BRIC Submissions and Selections

- **\$500 million** was made available for funding
- FEMA received requests for **\$3.6 billion** in applications, with total proposed project costs exceeding **\$5.49 billion**
- **991** subapplications were submitted
- **406** of the subapplications have been selected for further review
- Total project costs for selections exceed **\$1.18 billion**
- 53 states and territories applied and all had selections
- 40 tribes applied and 38 were selected for further review



<https://www.fema.gov/grants/mitigation/building-resilient-infrastructure-communities/fy2020-subapplication-status>

BRI C – Phased Projects



- ❑ Phased projects are where FEMA provides funding for complex mitigation projects to Applicants to allow them to develop all the technical and environmental information, including design, engineering studies, and permitting, before issuing a full construction approval
- ❑ Phasing projects allow monies to flow and good mitigation projects to be developed and evaluated without a community assuming risk of not being funded, which can be especially helpful for smaller communities.

BRI C – Go/No-Go Milestones

New --- The applicant, in coordination with the Applicant, must identify a series of Go/No-Go milestones throughout the work schedule for mitigation activities that FEMA will review and approve



FY 2020 BRIC Selections: Project Types

Project Types Selected:

- 12 Flood Control
- 4 Utility and Infrastructure Protection
- 2 Relocation
- 1 Elevation (Roadway)
- 1 Floodproofing
- 1 Saferoom/Shelter
- 1 Wildfire

12 Phased Projects

Top 5 project types total project costs:

1. Flood Control = \$550 million
2. Utility/Infrastructure Protection = \$91.3 million
3. Wildfire Management = \$49.3 million
4. Relocation = \$21.9 million
5. Saferoom/shelters = \$15.2 million



FY 2020 BRIC Selections: Small Impoverished Communities

- FEMA received 98 small impoverished communities subapplications
- FEMA **selected 46 project subapplications** totaling **\$39.2 million** in project costs
- For FY 2020, the number of small impoverished selections represents about **46.9%** of all small impoverished subapplications submitted, and **11.3%** of all subapplications selected

Small Impoverished Communities:

- Population < 3,000
- Residents with an average per capita annual income not exceeding 80 percent of the national per capita income



FEMA may prioritize Direct Technical Assistance for communities that:

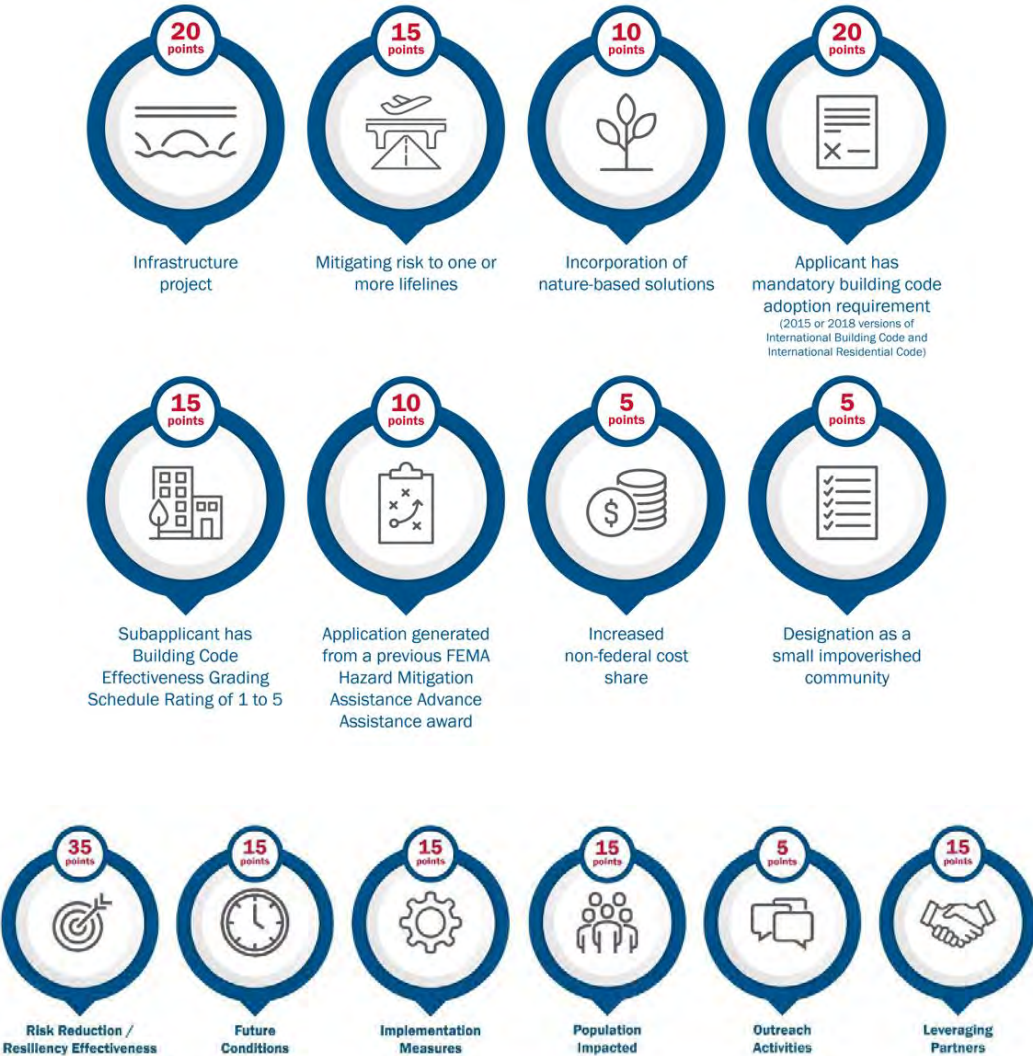
- Have not received a project award under the PDM, FMA, or the HMGP within the past 5 years.
- Have not received an Advance Assistance award under the PDM, FMA, or HMGP within the past 5 years
- Are Tribal entities
- Are small impoverished communities
- Have demonstrated a compelling need (e.g., have significant social vulnerability, multiple major disaster declarations within the past 5 years, etc.)

FY 2020 BRIC Selections: Best Practices

- Ensure eligibility requirements are met
- Maximize State/Territory Allocation and Tribal Set-Aside
- Review Technical and Qualitative Criteria

Projects Must:

- Be cost-effective
- Reduce/eliminate risk and damage from future natural hazards
- Meet latest two consensus codes
- Align with Hazard Mitigation Plan
- Meet all environmental and historic preservation (EHP) requirements



2021 BRIC and FMA Programs Webinar Series

Date and Time	Webinar Topic
July 28 2-3:30 pm ET	Climate Change, Future Conditions, and Nature-based Solutions
August 4 2-3:30 pm ET	BRIC and FMA FY 2020 Data and Trends
August 11 4-5:30 pm ET	BRIC and FMA FY 2021 NOFO Webinar #1
August 18 2-3:30 pm ET	Where Equity Fits into the BRIC and FMA Program Design and Community Resilience
August 24 2-3:30 pm ET	Severe Repetitive Loss/Repetitive Loss Mitigation Priorities
August 26 2-3:30 pm ET	BRIC and FMA FY 2021 NOFO Webinar #2
September 8 2-3:30 pm ET	BRIC FY 2021 NOFO Technical and Qualitative Criteria
September 13 2-3:30 pm ET	BRIC and FMA FY 2021 NOFO Tribal Webinar
October 13 2-3:30 pm ET	Federal Agency Roundtable



FEMA

Mitigation Action Portfolio



https://www.fema.gov/sites/default/files/2020-08/fema_mitigation-action-portfolio-support-document_08-01-2020_0.pdf 107 Pages!

The Pennsylvania Silver Jackets Team's
Mitigation Success Story
Factsheets

October 2015



Table of Contents

Drainage Improvements and Floodplain Enhancements.....	1
<i>Township of Derry Drainage Improvements, Dauphin County.....</i>	<i>1</i>
Emergency Management/Planning.....	3
<i>Wyoming Valley Emergency Action Plan.....</i>	<i>3</i>
Emergency Management/Warning Notification.....	7
<i>Sunbury Flood Operations Center.....</i>	<i>7</i>
Flood Risk Management.....	9
<i>Autoneum North America, Inc. and the Windsor Woods Facility Flood Control System.....</i>	<i>9</i>
<i>Bloomsburg Airport Elevation.....</i>	<i>11</i>
<i>Danville Area Middle School.....</i>	<i>13</i>
<i>Kawneer Company, Inc. Flood Risk Management Project.....</i>	<i>15</i>
<i>Sunbury Flood Risk Management System.....</i>	<i>17</i>
<i>Wyoming Valley Flood Risk Management Project.....</i>	<i>19</i>
<i>Wyoming Valley Electrical Systems Reliability.....</i>	<i>23</i>
Flood Risk Management/Levee Safety.....	25
<i>Wyoming Valley Levee Systems Reliability.....</i>	<i>25</i>
Hazard Mitigation.....	27
<i>Oil City Ice Boom.....</i>	<i>27</i>
Local Preparedness.....	29
<i>City of Altoona Community Rating System (CRS) Program.....</i>	<i>29</i>
<i>Harmony Junction Dam Removal.....</i>	<i>31</i>
<i>Cunningham Dam Removal.....</i>	<i>33</i>
<i>Etna Borough Municipal Building Floodproofing.....</i>	<i>35</i>
<i>Flood Inundation Map Library for the Susquehanna River at Harrisburg.....</i>	<i>37</i>
<i>Storm Ready County.....</i>	<i>39</i>
<i>Acquisition and Demolition of Flood Prone Properties in the Borough of Lewisburg, Union County.....</i>	<i>41</i>
Local Preparedness/Warning Notification.....	43
<i>Cameron County Outdoor Siren Warning System.....</i>	<i>43</i>
<i>Wyoming Valley Susquehanna River Flood Warning and Response System.....</i>	<i>45</i>
Planning.....	47
<i>Integrated Local Planning in Bucks County.....</i>	<i>47</i>
<i>Spatial Data Survey of 67 Counties.....</i>	<i>49</i>
Risk Communication/Outreach.....	51
<i>Pennsylvania Silver Jackets' Flood Risk Management Resources Website.....</i>	<i>51</i>

Cost Share Requirements

- **Generally, FEMA will pay 75% of all eligible costs**
- **Building Resilient Infrastructure & Communities (BRIC)**
 - FEMA will pay 90% for small impoverished communities
 - FEMA will pay up to 100% for management costs
- **Flood Mitigation Assistance**
 - FEMA will pay up to 90% for Repetitive Loss Properties
 - FEMA will pay up to 100% for Severe Repetitive Lost Properties
- **Hazard Mitigation Grant Program (HMGP)**
 - The State will usually pick up the 25% non-federal share
 - **Require a Letter of Intent or Interest (on PEMA webpage)**



2021 BRIC and FMA Programs Webinars and Office Hours

- Application Pitfalls Webinars:
 - September 1 and 20
- FEMA's Hazard Mitigation Assistance Division will hold office hours for the BRIC and FMA Programs on the following dates:
 - October 19, 21, 26, and 28



Full schedule of BRIC and FMA Programs Webinars available at:
<https://www.fema.gov/grants/mitigation/2021-building-resilient-infrastructure-and-communities-and-flood-mitigation-assistance-programs>



FEMA

BRIC Program Support Materials

- [BRIC Website](#)
- [FY 2020 BRIC Notice of Funding Opportunity](#)
- [BRIC Technical Criteria](#)
- [BRIC Qualitative Criteria](#)
- [Mitigation Action Portfolio](#)
- [BRIC Building Code Activities](#)
- [BRIC Partnership Activities](#)
- [BRIC Project Scoping Activities](#)
- [BRIC Mitigation Planning Activities](#)
- [BRIC Direct Technical Assistance](#)
- [HMA Cost Share Guide](#)

Other Resources:

- Community Lifelines Implementation Toolkit: <https://www.fema.gov/media-library/assets/documents/177222>
- Benefit Cost Analysis (BCA): www.fema.gov/benefit-cost-analysis
- Hazard Mitigation Planning: <https://www.fema.gov/hazard-mitigation-planning>
- ISO Mitigation – Building Codes <https://www.isomitigation.com/bcegs/>
- FEMA GO – www.fema.gov/grants/guidance-tools/fema-go
- Sign up for BRIC and HMA Updates: https://public.govdelivery.com/accounts/USDHSFEMA/subscriber/new?topic_id=USDHSFEMA_477



FEMA

Thank you!



FEMA

-
- Provide detailed BCANarratives, separate SOWNarratives, and extensive use of Comment and Justification Boxes
 - This additional context on proposed projects that help organize your thoughts and allows the reviewers to understand your project.
 - Added details, explanations, and references also allow reviewers to provide more pointed and actionable guidance in RFIs.
 - Attach Excel file and source data used to generate BCAs
 - Reviewers validate inputs and methodology used – and make corrections!
 - Use clear and consistent naming conventions for attachment
 - Simple steps like providing easy-to-follow in-text references to additional materials help streamline the review process and allow reviewers to quickly establish a detailed understanding of proposed projects.

-
- If engineering / surveying documents are available, include stamped/sealed reports, figures or data (LFEs, pre- and post-mitigation BFEs)
 - If preliminary design is not started, clearly describe performance-based design measures/level of protection desired (project ABC will be designed to IAW XYZ industry standard, upon completion of project ABC the benefiting area will be protect to XYZ)
 - Consider project scoping or phasing for larger complex projects
 - Program priorities and NOFO



Larger, more complex projects → more information needed and harder to organize

Missing Information

- No H&H study or incomplete study details
- No description or documentation to support level of effectiveness
- No clear description of upstream/downstream impacts

Inaccurate Information

- Recurrence intervals
- Lowest Floor Elevations

Incorrect Application of Data

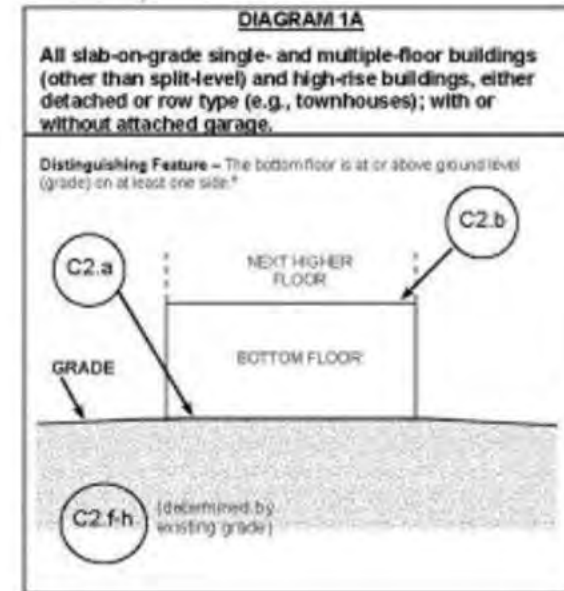
- Referencing NFIP Data
 - Interpretation and use of FIS data to determine water surface elevation, streambed elevation, lowest floor elevation and discharge amounts calculated incorrectly
 - Inaccurate or inexact use of claims data (e.g., using claims data from outside the project area)
- Determining Recurrence Intervals (RIs)
 - Conflating elapsed-years since last-known hazard occurrence with RI
 - Lack of familiarity with event-specific guidance that could be used to determine RI
 - Use the unknown frequency calculator if RIs are unknown
- Sea Level Rise (SLR)
 - Included in BCA, but not design elevations

Incorrect Application of Data

- Calculation of service populations, service benefits, or loss of function
 - Not accounting for other operational critical facilities.
 - Providing values without explanation or documentation.
 - Referencing district-wide operating budget for a single-facility retrofit.
 - Conflating loss of service benefit types (e.g., including wastewater loss of service benefits for stormwater system project)
- Unclear descriptions of the intended level of protection
- Connection between hazard and project not made (rainfall data for coastal protection)

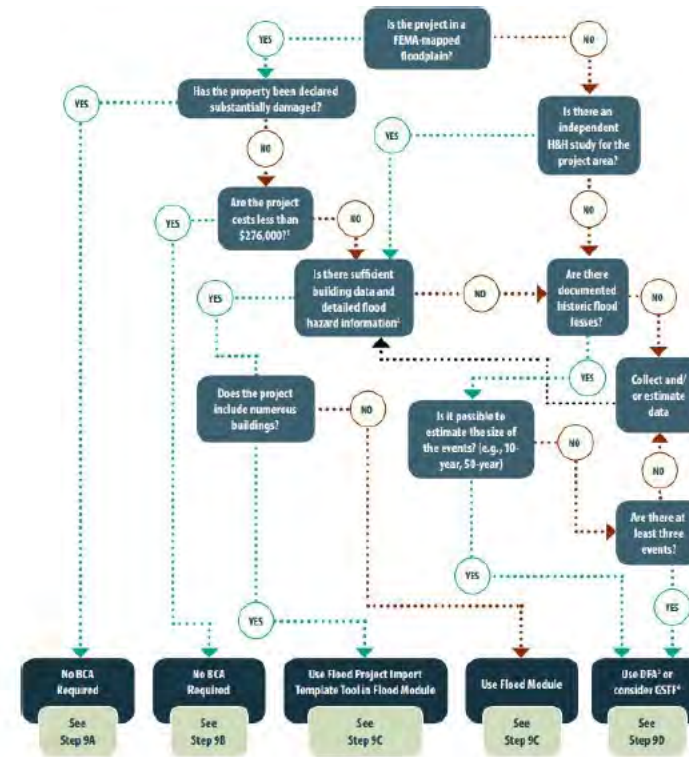
BCA & Technical Feasibility Challenges

- Acquisitions
 - Fair market value not equal to building replacement value
- Elevations
 - Lack of documentation of elevation feasibility for older buildings
 - Incorrect, inconsistent, or incongruent calculation of feet to raise LFE
 - Incorrect LFE (frequently pulling wrong figure from Elevation Certificates)
- Mitigation Reconstruction
 - \$150,000 fed share cap for construction
 - Structure sizes more than 10% greater than the original structure



Precalculated Benefit Challenges

- Structures outside the SFHA
- Substantial Damage not Substantiated
- Aggregating benefits
- Unsupported Location Factors
- Inflation
- Federal Share (Mitigation Reconstruction)



Federal Emergency Management Agency



FEMA

FEMA Eligible Projects under FMA

- Property Acquisition and Structure Demolition
- Property Acquisition and Structure Relocation
- Structure Elevation
- Mitigation Reconstruction
- Dry Floodproofing of Historic Residential Structures
- Dry Floodproofing of Non-residential Structures
- Localized Flood Reduction Projects
- Structural Retrofitting of Existing Buildings
- Non-Structural Retrofitting of Existing Buildings & Facilities
- Infrastructure Retrofit
- Soil Stabilization
- Project Scoping – Individual Home and Community Flood





THIS ENDS PEMA'S PORTION OF THE PRESENTATION

NOW SENDING IT OVER TO SEDA-COG



FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM

- **Provides funds for planning and projects to reduce or eliminate risk of flood damage to buildings that are insured annually under the National Flood Insurance Program (NFIP).**
- Additionally, FEMA chooses recipients based on the applicant's ranking of the project and the eligibility and cost-effectiveness of the project. FEMA requires state, local, tribal and territorial governments to develop and adopt hazard mitigation plans as a condition for receiving certain types of non-emergency disaster assistance, including funding for hazard mitigation assistance projects.
- **Municipally driven**
- ****Structures identified in the subapplication must have an NFIP policy in effect at the FMA application start date, must maintain it through completion of the mitigation activity, and for the life of the structure.***
- **Notice of Funding Opportunity (NOFO) – see next slide for more information**

FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM – CONTINUED...

■ Key Information from FY 2020 FMA NOFO:

6. **Cost Share or Match**

Cost share is required for all subapplications funded under this program. Federal funding is available for up to 75 percent of eligible costs in most cases. The remaining 25 percent of eligible costs must be derived from non-federal sources and applied in accordance with 2 C.F.R. § 200.306. For example, if the total cost is \$400,000 and the non-federal cost share is 25 percent, then the non-federal contribution is \$100,000: 25 percent of \$400,000 is \$100,000. FEMA may consider the non-federal cost share based on availability of remaining federal funds, as noted in Section E, Application Review Information.

- FEMA may contribute up to 100 percent federal cost share for severe repetitive loss (SRL) properties. An SRL property as defined under 42 U.S.C. 4104c(h)(3) is a structure that:
 - (a) Is covered under a contract for flood insurance made available under the NFIP; and
 - (b) Has incurred flood-related damage
 - i. For which four or more separate claims payments (includes building and contents) have been made under flood insurance coverage with the amount of each such claim exceeding \$5,000, and with the cumulative amount of such claims payments exceeding \$20,000, or
 - ii. For which at least two separate claims payments (includes only building) have been made under such coverage, with the cumulative amount of such claims exceeding the market value of the insured structure.
- FEMA may contribute up to 90 percent federal cost share for repetitive loss (RL) properties. An RL property as defined under 42 U.S.C. 4121 is a structure covered by a contract for flood insurance made available under the NFIP that:
 - (a) Has incurred flood-related damage on two occasions, in which the cost of the repair, on the average, equaled or exceeded 25 percent of the market value of the structure at the time of each such flood event; and
 - (b) At the time of the second incidence of flood-related damage, the contract for flood insurance contains Increased Cost of Compliance (ICC) coverage.

FLOOD MITIGATION ASSISTANCE (FMA) PROGRAM – CONTINUED...

- **Application Process:**
 - Subapplication → PEMA → FEMA

HAZARD MITIGATION GRANT PROGRAM (HMGP)

Assists in implementing long-term hazard mitigation planning and projects following a Presidential major disaster declaration. Types of activities under HMGP:

- Acquisition of hazard prone homes and businesses which enable owners to relocate to safer areas (**acquisition**).
- Protecting homes and businesses with permanent barriers to prevent floodwater from entering (**levees, floodwalls, floodproofing**).
- Elevating structures above known flood levels to prevent and reduce losses (**elevation**).
- Reconstructing a damaged dwelling on an elevated foundation to prevent and reduce future flood losses.
- Structural retrofits to make a building more resistant to floods, earthquakes, wind, wildfire and other natural hazards.
- Retrofits to utilities and other infrastructure to enhance resistance to natural hazards (utility retrofits)
- Construction of safe rooms for both communities and individual residences in areas prone to hurricane and tornado activity.
- Slope stabilization projects to prevent and reduce losses to structures.
- Drainage improvement projects to reduce flooding (**flood risk reduction projects**).
- Post-disaster code enforcement.
- Developing and adopting hazard mitigation plans, which are required for state, local, tribal and territorial governments to receive funding for their hazard mitigation projects.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

- **An entitlement program which provides annual funding to designated municipalities.**
- Additionally, a Competitive program is available to all municipalities that are not direct federal recipients of CDBG funds and state Act 179 entitlement municipalities with a population less than 10,000.
- Seventy percent of each entitlement grant must be used for activities that benefit low- and moderate-income persons. <80% Area Median Income (AMI).
- Various types of projects, however, priority is given to the following types of projects:
 - Water and Sewer Infrastructure Projects
 - Impactful neighborhood streetscapes
 - Slum/blight removal for community revitalization
 - Resiliency projects

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) – CONTINUED...

FOR ILLUSTRATION PURPOSES:

U.S. DEPARTMENT OF HUD
STATE: PENNSYLVANIA

PROGRAM	----- 2021 ADJUSTED HOME INCOME LIMITS -----							
	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Lawrence County, PA								
30% LIMITS	13850	15800	17800	19750	21350	22950	24500	26100
VERY LOW INCOME	23050	26350	29650	32900	35550	38200	40800	43450
60% LIMITS	27660	31620	35580	39480	42660	45840	48960	52140
LOW INCOME	36900	42150	47400	52650	56900	61100	65300	69500

*EFFECTIVE AS OF JUNE 1, 2021

COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY (CDBG-DR)

- **When the President declares a major disaster, Congress may appropriate funds to the Department of Housing and Urban Development (HUD) when there are significant unmet needs for long-term recovery.**
- **Currently:** Grants for federally designated disaster areas impacted by Tropical Storm Lee and Hurricane Irene.
- **Types of uses:** Housing rehabilitation, homebuyer assistance, housing development and other housing-related activities, infrastructure improvements, economic development and planning and technical assistance activities.
- **Fifty percent of the grant funding must be used for activities that benefit low- and moderate-income persons.**
- **Eighty percent of the funds must be targeted to the following counties and municipalities within those counties — (*priority given to*) Luzerne, Bradford, Dauphin, Columbia and Wyoming.**

COMMUNITY DEVELOPMENT BLOCK GRANT – DISASTER RECOVERY (CDBG-DR) – CONTINUED...

- Substantial Amendments for the CDBG-DR 2012 [P.L. 112-55] and 2013 [P.L. 113-2] Allocations:
 - Notice is hereby given for a public comment period to review the proposed substantial amendments to the Commonwealth of Pennsylvania for FY 2012 Community Development Block Grant-Disaster Recovery [P.L. 112-55] funds and FY 2013 Community Development Block Grant-Disaster Recovery [P.L. 113-2] funds. **The public comment period is from June 12, 2021, through July 12, 2021.**
 - P.L. 112-55
 - The U.S. Department of Housing and Urban Development (HUD) issued a notice in the Federal Register on April 16, 2012, which awarded \$27,142,501 of Community Development Block Grant-Disaster Recovery (CDBG-DR) funds to the Commonwealth to be administered by DCED. This was the first allocation of CDBG-DR funding to assist the State with recovery from 2011 storm events (Hurricane Irene—FEMA-4025-DR and Tropical Storm Lee—FEMA-4030-DR). An Action Plan for these funds was submitted and subsequently approved. Since then, DCED has published and received approval for six (6) Substantial Amendments to the Action Plan for the CDBG-DR funding received under Public Law 112-55. Priorities for funding were identified in the last Substantial Amendment which was approved by HUD on June 12, 2018.

COMMUNITY DEVELOPMENT BLOCK GRANT – MITIGATION (CDBG-MIT)

- Eligible grantees can provide assistance in areas impacted by recent disasters to carry out strategic and high-impact activities to mitigate disaster risks and reduce future losses. **Congress appropriated \$12 billion in CDBG funds in February 2018 specifically for mitigation activities for qualifying disasters in 2015, 2016, and 2017, and HUD was able to allocate an additional \$3.9 billion, bringing the amount available for mitigation to nearly \$16 billion.** HUD's Federal Register Notice includes the following:
 - Meet the definition of a mitigation activity;
 - Address current and future risks as identified in the grantee's mitigation needs assessment of most impacted and distressed (MID) areas;
 - Be CDBG-eligible activities or otherwise eligible pursuant to a waiver or alternative requirement;
 - Meet a national objective, including additional criteria for mitigation activities and covered projects.

FLOOD MITIGATION PROGRAM (FMP)

- Overview:

- **Act 13 of 2012** establishes the Marcellus Legacy Fund and allocates funds to the **Commonwealth Financing Authority (the “Authority”)** for funding statewide initiatives to assist with flood mitigation projects.
- Grants shall not exceed \$500,000 for any project.
- **A 15% match of the total project cost is required.** Funds may be used by the applicant to pay for any of the following project costs (**see next slide**).

FLOOD MITIGATION PROGRAM (FMP) – CONTINUED...

■ **Eligible Uses of Funds:**

- Acquisition of land, rights-of-way, and easements necessary to construct an eligible project.
- Engineering studies required for levee certification and Hydrologic Engineering Center's River Analysis System (HEC-RAS) studies.
- Construction, improvement, expansion, repair, or rehabilitation of flood control projects. Construction contingencies are limited to 5% of the actual construction costs.
- Debris removal.
- Installation of security measures.
- Construction engineering costs/inspections costs. Maximum of 10% of the grant award.
- Permit fees.
- Costs to secure appropriate bonds and insurance.
- Administrative costs of the applicant necessary to administer the grant. Administrative costs will include advertising, legal, and audit costs as well as documented staff expenses. Administrative costs shall not exceed 2% of the grant. Ineligible costs include but are not limited to public relations, outreach, communications, lobbying, litigation, fees for securing other financing, interest on borrowed funds, application preparation fees and other costs incurred prior to the approval of grant funds.

PA SMALL WATER AND SEWER

- **Overview:**
 - Grants for small water, sewer, storm sewer, and flood control infrastructure projects.
 - **Activities to assist municipalities and municipal authorities with the construction, improvement, expansion, or rehabilitation or repair of a water supply system, sanitary sewer system, storm sewer system, or flood control projects.**
 - Eligible projects are those which have a total project cost of not less than \$30,000 and not more than \$500,000.
 - Funding stream comes through the Commonwealth Financing Authority (the “Authority”) for eligible projects.

US ARMY CORPS OF ENGINEERS (USACOE)

Provided planning assistance to states for “all things water”. **Types of projects:**

- **Planning Assistance:**
 - Flood risk assessments
 - Nonstructural flood proofing assessments
 - Stream and wetland assessments
 - Sewer infrastructure inventories and databases
 - Watershed planning
 - GIS mapping,
 - Water supply demands
- **Floodplain Management Services:**
 - Nonstructural flood proofing assessments
 - Flood inundation tools and mapping
 - Risk communication
 - Flood risk assessments
 - Mitigation planning
 - Post-flood documentation
 - Emergency tabletop exercises
 - Flood preparedness and more

SILVER JACKETS (PART OF USACOE)

- **Purpose:**

- State-led, interagency federal, state and local team focused on sharing knowledge and collaborating on projects to reduce flood risk and enhance response and recovery.

- **Types of Projects:**

- Nonstructural flood proofing assessments
- Flood inundation tools and mapping
- Flood risk communication
- Flood risk assessments
- Mitigation planning
- Emergency tabletop exercises and more

UPCOMING PRESENTATIONS & CONTACT INFORMATION

UPCOMING PRESENTATIONS

- Flood Mitigation: Types/Techniques
Wednesday, November 10, 2021, from 12pm-1pm
 - [Webinar: Flood Mitigation – Types/Techniques – SEDA Council of Governments \(seda-cog.org\)](#)
- Flood Management for Non-Residential Structures
Wednesday, December 15, 2021, from 12pm-1pm
 - [Webinar: Floodplain Management for Non-Residential Structures – SEDA Council of Governments \(seda-cog.org\)](#)



CONTACT INFORMATION

- Teri Provost, Director of Housing & Flood Resiliency
 - tprovost@seda-cog.org
- Geralee Zeigler, Flood Resiliency Program Analyst
 - gzeigler@seda-cog.org

