

Hazard Mitigation Grant Funding Webinar

Virtual - November 26, 2024

*Presented by the Pennsylvania Emergency
Management Agency (PEMA) +
Delaware River Basin Commission (DRBC)*



Welcome!

Project Contacts

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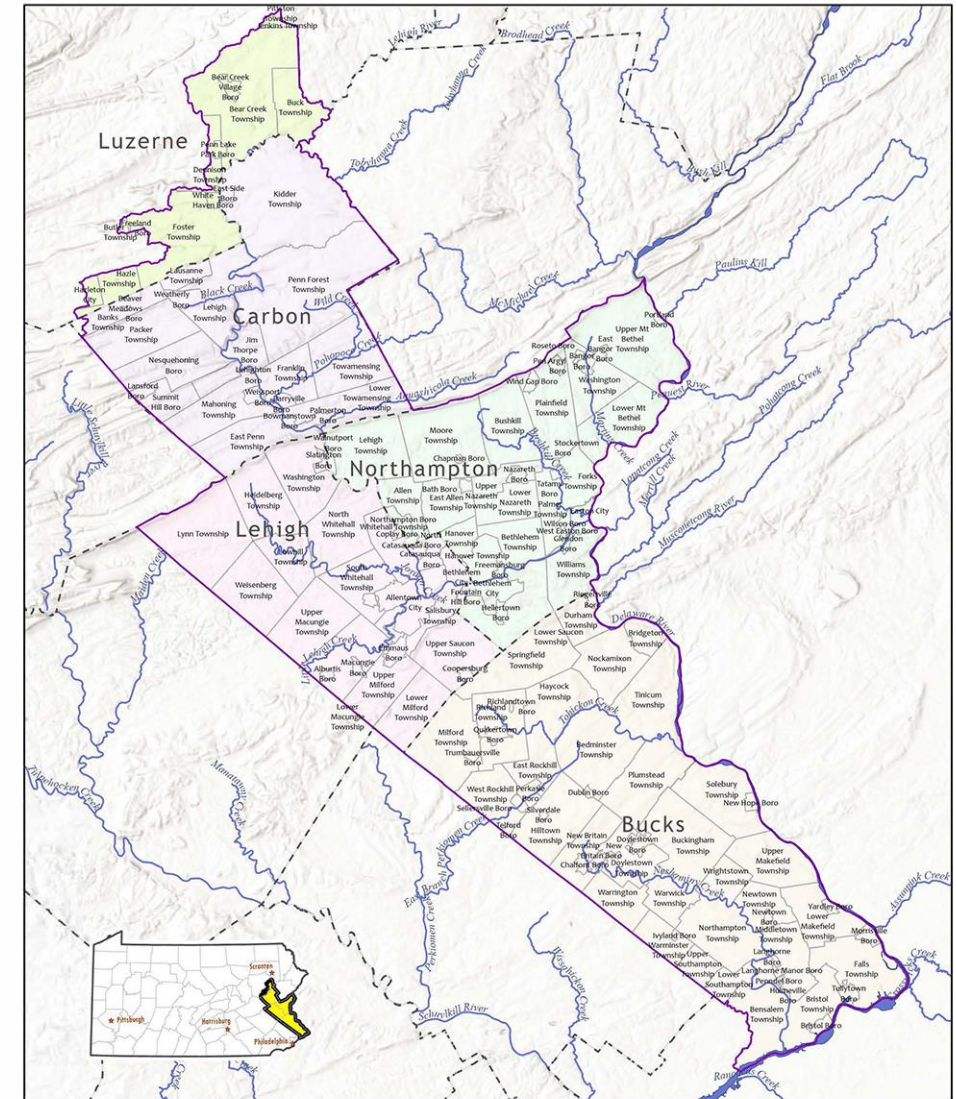
DRBC:

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Project Goals

- Increase the capacity of local municipalities to apply for grants;
- Provide education and outreach on application process and timeline; and
- Advance Hazard Mitigation Plans to mitigation project development and actions.
- Outcome:
 - Municipalities will be better equipped to advance their mitigation, recovery and resilience priorities, especially those with a focus on climate change and equity.

- **Scope:** Carbon, Northampton, Lehigh, Bucks and parts of Luzerne counties
- **Funding source:** PEMA received funding through FEMA's *Building Resilient Infrastructure and Communities* grant program



Legend

- PEMA Study Area, Middle Delaware
- County Boundary
- Major Tributaries

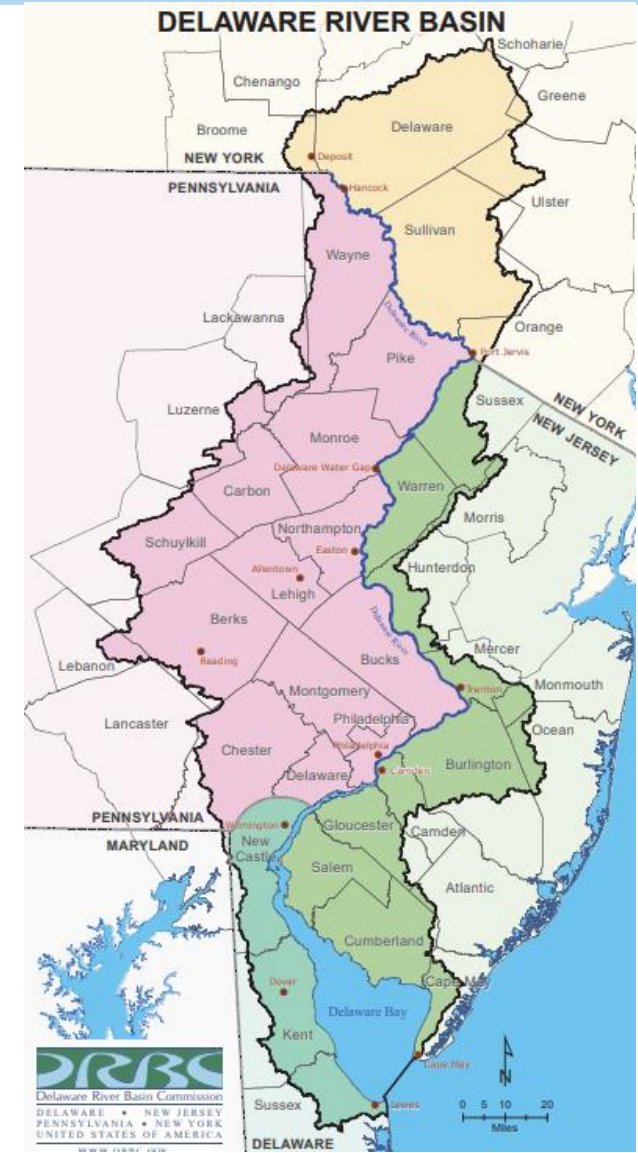


- Continuation of 2021-2022 Upper Delaware project between PEMA and DRBC
- Monroe, Pike, Wayne, and parts of Lackawanna counties
- UP NEXT: “Lower Delaware” PA counties
 - Bucks, Montgomery, Chester, Delaware, and Philadelphia counties



DRBC Background

- There are 42 Counties and 836 Municipalities in the Delaware River Basin
 - Pennsylvania: 17 Counties, 523 Municipalities
- Flood loss reduction is one of the DRBC's key water resource management missions
- Flooding is the leading natural hazard in PA
- DRBC provides: GIS mapping services, as well as outreach planning and communications



Project Update

- **Early 2024**: Introductory webinar for county officials
- **Spring 2024**: Hazard Mitigation Plan Implementation and Grant Development (PIGD) workshops were held throughout the project area in TWO parts (Day 1 + Day 2)
 - Connecting the dots between planning and FEMA funding
- Website: [TinyURL.com/Middle Delaware](https://tinyurl.com/MiddleDelaware)





Pennsylvania
Emergency Management Agency

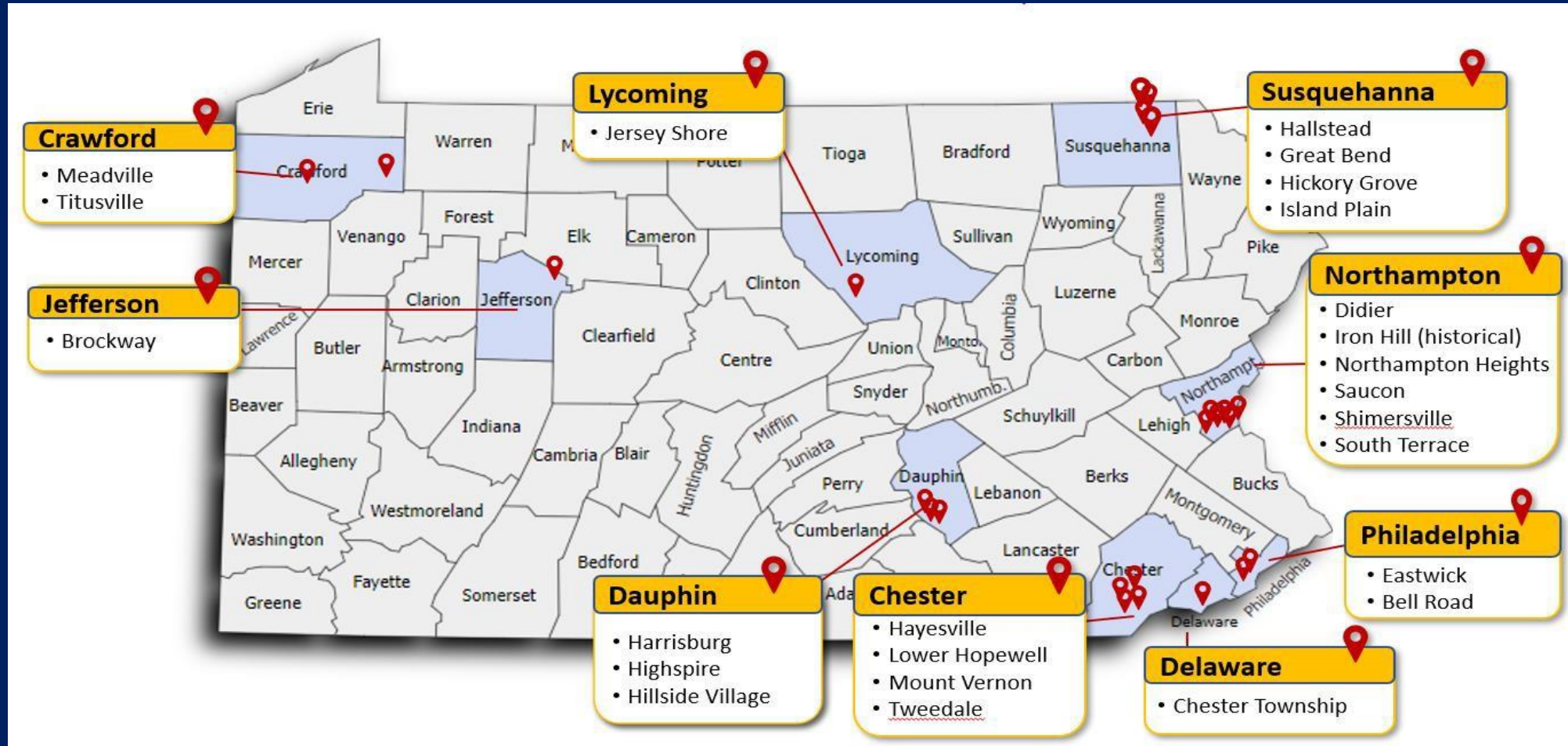


FEMA-4815-DR-PA Tropical Storm Debby August 9 – 10, 2024 & HMA Grant Funds Forthcoming

Declaration Date: September 11, 2024
Public Assistance/HMGP: November 8, 2024



Community Disaster Resilience Zones (CDRZs)



FEMA

[Community Disaster Resilience Zones | FEMA.gov](https://www.fema.gov)



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?

Community Impact

Occurs when basic lifeline services or capabilities are disrupted and reduce their ability to provide critical services to survivors.

COMPONENTS of Lifelines



Safety and Security



Law Enforcement/Security



Fire Services



Search and Rescue



Government Services



Community Safety



Food, Hydration, Shelter



Food



Hydration



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



Water Systems



Potable Water Infrastructure



Wastewater Management



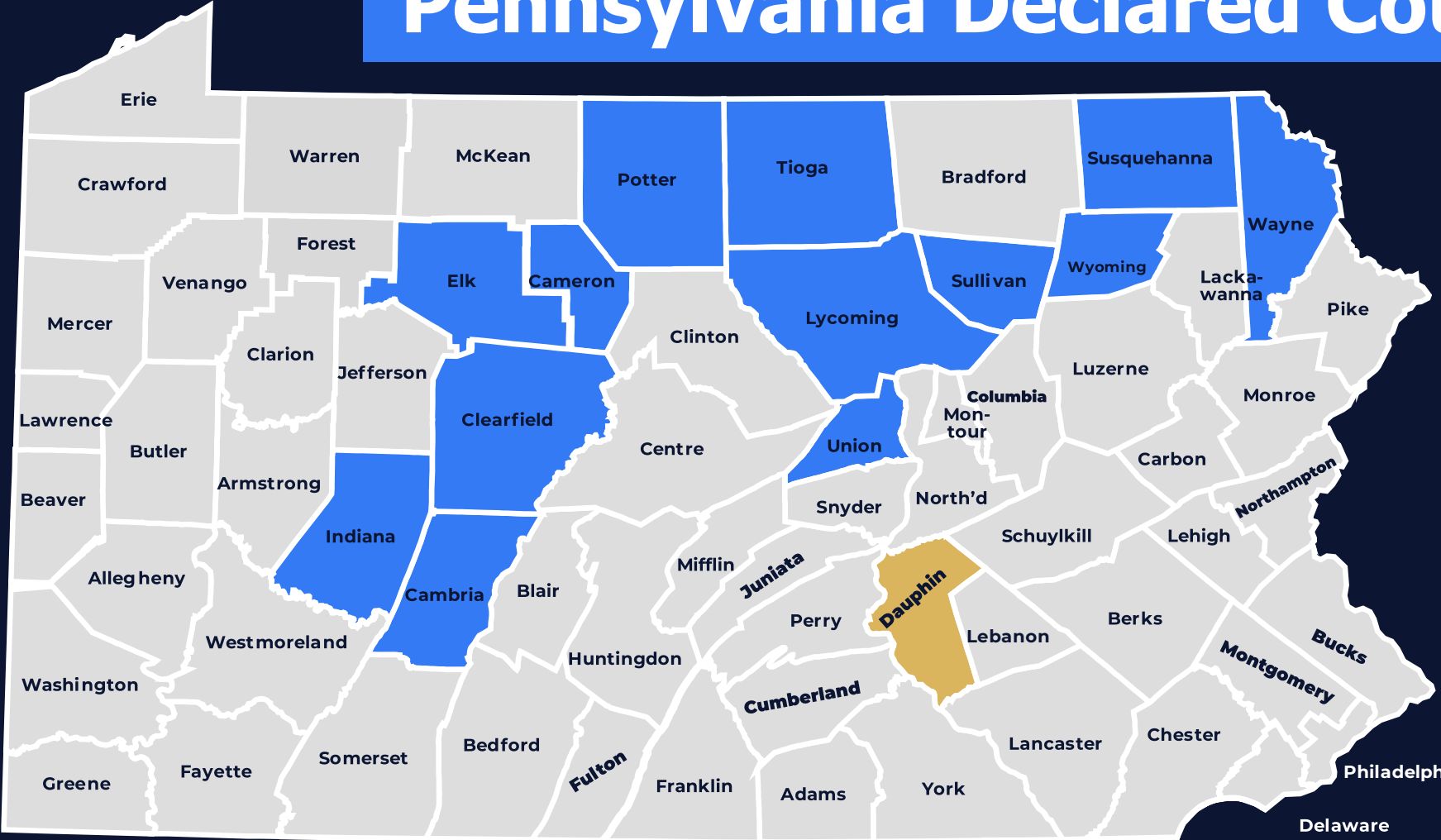
FEMA



pennsylvania

EMERGENCY MANAGEMENT AGENCY

Pennsylvania Declared Counties



Counties declared for Public Assistance

Counties That Have Applied

■ Ineligible Counties

Recovery: Remnants of Hurricane Debby

by the numbers

11/15/2024



Disaster Status

4815-DR-PA



- Lycoming
- Potter
- Tioga
- Union



Public Assistance

Public Assistance (PA): Grants for government entities and certain critical, private, non-profit organizations.

Approved Counties

- Cambria
- Cameron
- Clearfield
- Elk
- Indiana
- Sullivan
- Susquehanna
- Wayne
- Wyoming

Pending Counties: Dauphin & Union

Public Assistance Mitigation Visits



- 5 Virtual Public Assistance sessions scheduled for 11/18, 11/19, and 11/20.
- Visits to all 14 counties have been scheduled, beginning on 11/20 and will be completed by 11/25.



Individual Assistance

Individual Assistance (IA): For eligible individuals and households who have housing needs directly caused by the disaster and uninsured or under-insured necessary expenses and serious needs.

Valid Registrations: 1,165
Total Disbursed: \$12,633,708.18
Average Payment: \$2,786.44

Individuals & Households Program

- Approved: 785
- Payments Disbursed: 2,267
- Disbursed: \$6,316,854.09

Housing Assistance

- Approved: 521
- Payments Disbursed: 552
- Disbursed: \$4,027,761.84

Other Needs Assistance

- Approved: 784
- Payments Disbursed: 1,715
- Disbursed: \$2,289,092.25

Data provided by FEMA. Totals as of: 11.12.24



National Flood Insurance (NFIP) Claims

Number of Claims : 151
Open Claims: 16
Claims Closed with Payments: 121
Net Building Payments: \$3,512,085
Net Contents Payments: \$259,541
Average Net Payment: \$ 27,749

Data provided by FEMA. Totals are as of: 11.12.24



SBA Disaster Loans



Applications Received: 77
SBA Loans Approved: 10
Disbursed: 3
Dollars Approved: \$97,900

Data provided by the Small Business Administration.
Totals as of: 11.12.24





Recovery: Hazard Mitigation Grant Program (HMGP)

by the numbers

11/15/2024

DR 4506 Covid (\$59M)

- HMGP Applicants - 96
- Oversubscribed - 16
- Withdrawn - 9
- Awarded - 62
- Obligated - 5
- Under Review - 7



Community Development Block Grant - Disaster Recovery (CDBG-DR)

HUD CDBG - DR 2022 (\$3.5M)

- Columbia County Acq.
- Lycoming County Acq.

HUD CDBG-DR 2023 (\$9M)

- Applications - 9



DR 4618 TS Ida (\$59M)

- HMGP Applicants - 82
- Oversubscribed - 21
- Withdrawn - 20
- Awarded - 25
- Obligated - 3
- Under Review - 14



On the Radar...

New Mitigation Grant Programs

FMA Swift Current

- Activated with DR 4815
- Letter of Intent period is open until 12/06/2024

HMGP 4518 (TS Debby)

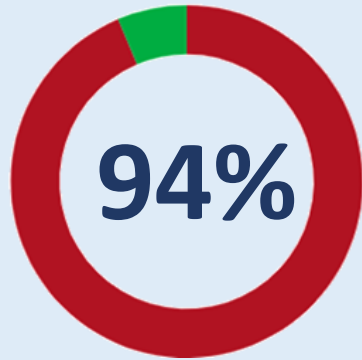
- Public Assistance added on 11/08/2024
- PA and HMGP briefings starting 11/20/2024
- Letter of Intent period is open until 01/17/2025



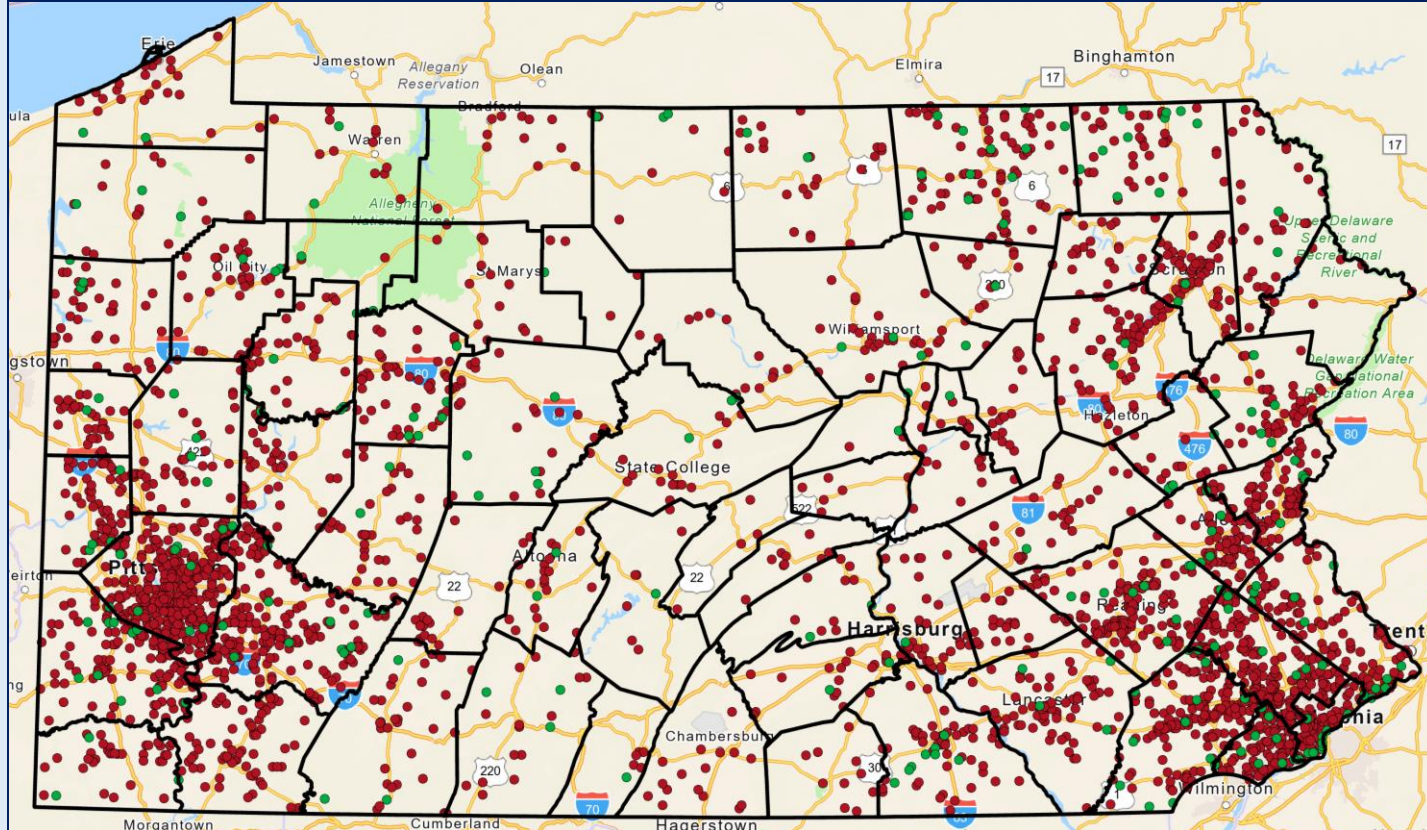
Where it can rain, it can flood



DID YOU KNOW?



Most reports of flooding made to the National Weather Service are **not** in a flood zone.



Locations of flood reports made to NWS between 1993 and 2023.

- Flood reports outside the FEMA designated flood hazard area are in **red**.
- Flood reports inside FEMA designated flood hazard area are in **green**.



www.pema.pa.gov



What is Mitigation?

- **Hazard Mitigation:** FEMA defines as “any cost-effective action taken to reduce or eliminate the long-term risk to life and property from natural and technological hazards.

ELIGIBLE HMA PROJECT TYPES (SLIDE 1)

Acquisition/Relocation, **Catch Basins/Water Retention Projects**, Community Planning, Capacity Building, **Coral Reef Restoration**, Creation or Expansion of Wetlands, Freshwater Marshes, and/or Salt Marshes, Decreasing Slope Angles, Drought, Dry Floodproofing, Dry Floodproofing of Structures, Sewer backup protection, Ecological Forest Management, Elevation of structures, Elevation of utilities, **Erosion and sediment control projects**, Extreme Temperature Projects, Flood control gates, Flood Diversion and Storage Projects, Flood Risk Reduction (Both Localized and Non-localized), Floodplain and Stream Restoration Projects, Floodplain and Stream Restoration to Return Natural Flows to a Riverine System, Floodplain and Stream Restoration, and Improved Surface Infiltration, **Floodplain Reconnection and Restoration**, Floodwalls, Fuel Reduction (that addresses wildfire mitigation and includes restoration to natural conditions), Generator/Co-Generators / **Microgrids/ Solar**

ELIGIBLE HMA PROJECT TYPES (SLIDE 2)

Photovoltaic Systems/Battery Back-Up Systems, Green Roofs, Green Streets, Increasing the Tree Canopy, Landslide/Soil Stabilization, Living Shorelines, Mitigation Reconstruction, Natural Wildlife Buffer Zone (that uses earthen materials and native and/or fire-resistant vegetation), NOAA weather radio projects, Permeable Pavement, Preservation of Mature Vegetation, Rain Gardens, Bioswales, Urban Trees and Forests, and Constructed Wetlands, Riparian Buffers, Greenways, Waterfront Parks, Geotextiles, Stabilizing Sod, Vegetative Buffer Strips, Riverine Flooding, Sand Dune Restoration or Stabilization, Sewer backup protection, Shoreline Stabilization, Slope Stabilization, Tsunami Protection, Tsunami Vertical Evacuation Refuge Projects, Urban Flooding, Urban Forests, Utility and Infrastructure Protection, Water diversion, Wildfire Mitigation - Ecological Forest Management (fuel reduction that addresses wildfire mitigation and includes restoration to natural conditions), Wildfire Mitigation - Creation of Defensible Space (using native and/or fire-resistant vegetation), Wildfire Mitigation - Greenbelts (of diverse vegetation including trees, shrubs, grasses and wildflowers, ideally native to the area, that act as natural buffers to create separation from wildlands), Wildfire Mitigation - Natural wildlife buffer zone that uses earthen materials and native and/or fire-resistant vegetation, Wildlife Mitigation - Post-Fire Soil Stabilization (using earthen materials and native and/or fire-resistant vegetation), Wind Retrofit, Wind Retrofit for One- and Two-Family Residences, etc.





COMMON ACTIVITIES ELIGIBLE FOR HAZARD MITIGATION ASSISTANCE FUNDING

Eligible Activities	HMGP & HMGP Post Fire	BRIC	Flood Mitigation Assistance	Safeguarding Tomorrow RLF
Plan Creation and Updates	✓	✓	✓	✓
Planning-Related Activities	✓	✓		✓
Project Scoping	✓	✓	✓	✓
Financial Technical Assistance			✓	✓
Partnerships		✓	✓	✓
Codes and Standards	✓	✓		✓
Property Acquisition	✓	✓	✓	✓
Structure Elevation	✓	✓	✓	✓
Mitigation Reconstruction	✓	✓	✓	✓
Stabilization	✓	✓	✓	✓
Retrofit	✓	✓	✓	✓
Dry Floodproofing of Non-Residential Structures	✓	✓	✓	✓
Localized Flood Reduction Projects	✓	✓	✓	✓
Non-Localized Flood Reduction Projects	✓	✓	✓	✓
Warning System (excluding earthquake early warning system)	✓			✓
Earthquake Early Warning System	✓	✓		✓
Safe Room	✓	✓		✓
Wildfire Mitigation	✓	✓		✓
Secondary Power Source	✓	✓		✓
Management Costs	✓	✓	✓	✓
Non-Federal Cost Share of FEMA Mitigation Grants				✓

Learn about these and other project types FEMA HMA programs can fund, at www.fema.gov/grants/mitigation/hazard-mitigation-assistance-guidance.



RESOURCES

State Hazard Mitigation Officers (SHMOs):

For questions about Hazard Mitigation Assistance (HMA) programs, please contact your SHMO or FEMA regional office, www.fema.gov/grants/mitigation/state-contacts. Tribal Nations may also refer to this page for relevant contact information.

Hazard Mitigation Assistance Helpline:

For programmatic, eligibility or other questions about HMA grant programs, contact 866-222-3580.

HMA Project Types:

Read more about the most popular Hazard Mitigation Assistance project types, www.fema.gov/grants/mitigation/applying/project-types.

Learn about activities that may be funded in FEMA's Mitigation Action Portfolio, www.fema.gov/sites/default/files/documents/fema_mit-FY2023_BRIC_Mitigation_Action_Portfolio.pdf.

Hazard Mitigation Assistance Grants:

To learn more about HMA programs and funding options, visit FEMA's HMA web page by scanning the below QR code or at www.fema.gov/grants/mitigation.



FEMA



FEMA'S HAZARD MITIGATION ASSISTANCE GRANT PROGRAMS AND OTHER FUNDING OPPORTUNITIES

This brochure will be especially helpful for state, local, tribal and U.S. territorial governments interested in funding mitigation projects that reduce disaster losses.



FEMA



HAZARD MITIGATION ASSISTANCE (HMA)

FEMA's HMA programs fund projects that reduce or eliminate long-term risk to people and property from future disaster damage. These programs allow U.S. communities to enhance resilience and to reduce disaster suffering. According to the National Institute of Building Science, www.nibs.org/files/pdfs/ms_v4_overview.pdf mitigation saves up to \$13 per \$1 invested.



ELIGIBILITY

- States, territories, the District of Columbia, and federally recognized tribes are eligible applicants for Hazard Mitigation Assistance programs.
- All subapplicants apply for funding through their respective applicant. Subapplicants can include state agencies, federally recognized tribes, and local governments.
 - Homeowners, business operators, and certain non-profit organizations cannot apply directly to FEMA for a grant, but they can be included in a subapplication submitted by an eligible subapplicant.
- Private nonprofits may be eligible subapplicants through the Hazard Mitigation Grant Program (HMGP) and HMGP Post Fire if they own or operate an eligible facility.

For complete explanations of eligibility requirements, refer to the HMA Policy and Program Guide at www.fema.gov/grants/mitigation/guide.



MITIGATION GRANT PROGRAMS & OTHER FUNDING OPPORTUNITIES

Hazard Mitigation Grant Program (HMGP)

Funds long-term mitigation projects after a major disaster declaration. HMGP gives funds to rebuild communities and to reduce future losses.

Hazard Mitigation Grant Program Post Fire

Provides funding to help communities manage risk after wildfire disasters. Funding is available for areas with a Fire Management Assistance Grant declaration.

Flood Mitigation Assistance

Provides annual funds for flood mitigation projects that reduce or eliminate the risk of repetitive flood damage to buildings insured by the National Flood Insurance Program.

Flood Mitigation Assistance Swift Current Funding Opportunity

After a flood-related major disaster Swift Current can provide funding to mitigate repetitively and substantially flood-damaged buildings insured by the National Flood Insurance Program.

Building Resilient Infrastructure and Communities (BRIC)

Annual program supports states, tribes, territories, and local communities as they implement hazard mitigation projects to reduce the risks from disasters.

Safeguarding Tomorrow Revolving Loan Fund Program

Provides grants for revolving loan funds to states, eligible Tribal Nations, territories, and the District of Columbia. The funds go to local government or tribe mitigation projects.

Public Assistance (PA) Mitigation

Helps community post-disaster recovery and gives funds to restore and strengthen public infrastructure. HMA coordinates with PA.



COST-SHARE REQUIREMENTS

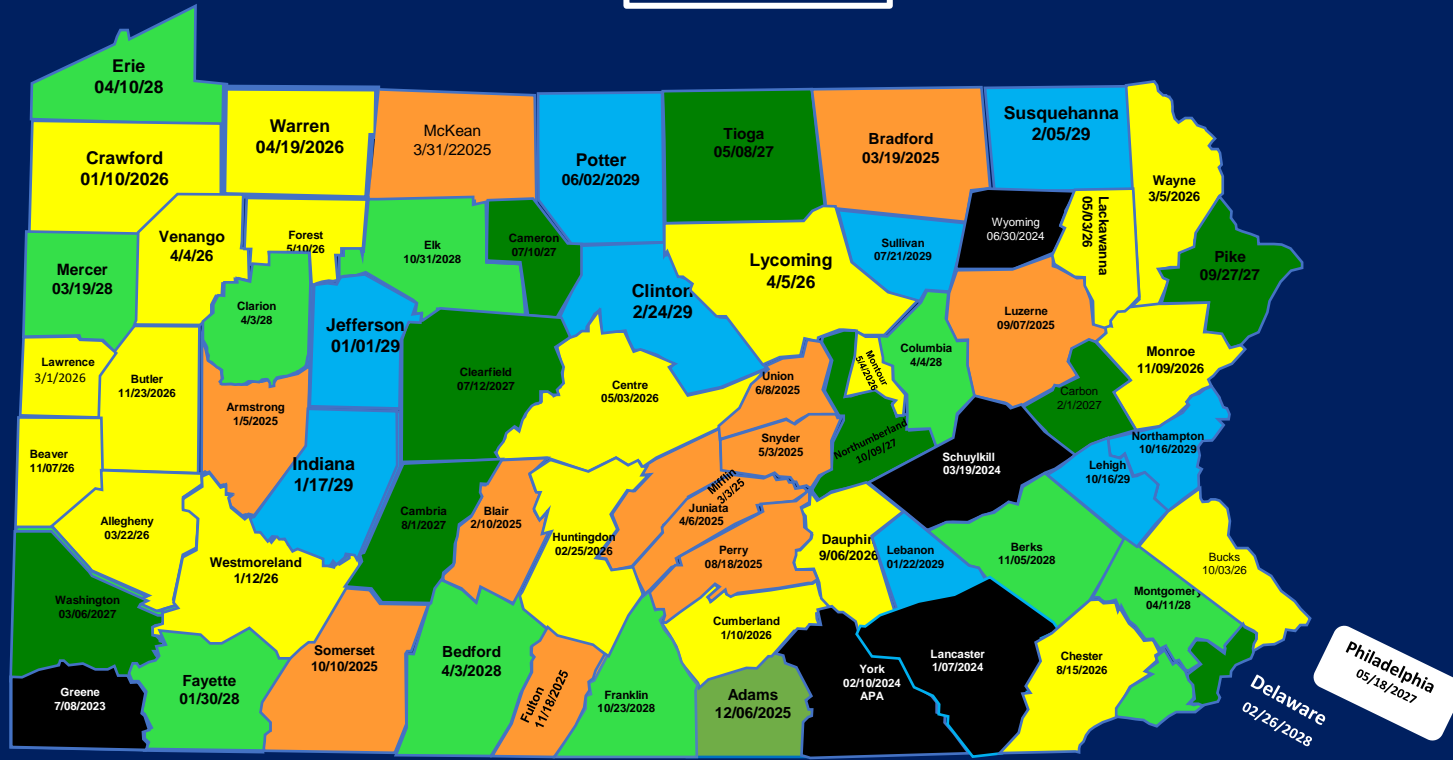
HMA grants provide federal cost shares between 75-100%, depending on the funding opportunity. The total cost to implement approved mitigation activities is generally funded by a combination of federal and non-federal sources.

Grant Program	Federal Cost Share	Non-Federal Cost Share
HMGP, HMGP Post Fire, BRIC, Flood Mitigation Assistance, Swift Current	Up to 75%	Up to 25%
BRIC for Economically Disadvantaged Rural Communities (EDRCs)*	Up to 90%	Up to 10%
Flood Mitigation Assistance and Swift Current Repetitive Loss properties	Up to 90%	Up to 10%
Flood Mitigation Assistance and Swift Current Severe Repetitive Loss properties	Up to 100%	0%
Flood Mitigation Assistance and Swift Current enhanced cost share for socially vulnerable communities	Up to 90%	Up to 10%

* EDRC's are defined as small, impoverished communities in the Stafford Act. BRIC EDRC hazard mitigation projects performed within and or that primarily benefit a designated Community Disaster Resilience Zone are eligible for an increased federal cost share of upto 90%. This is done to lessen the financial burden on communities performing resilience-related activities.



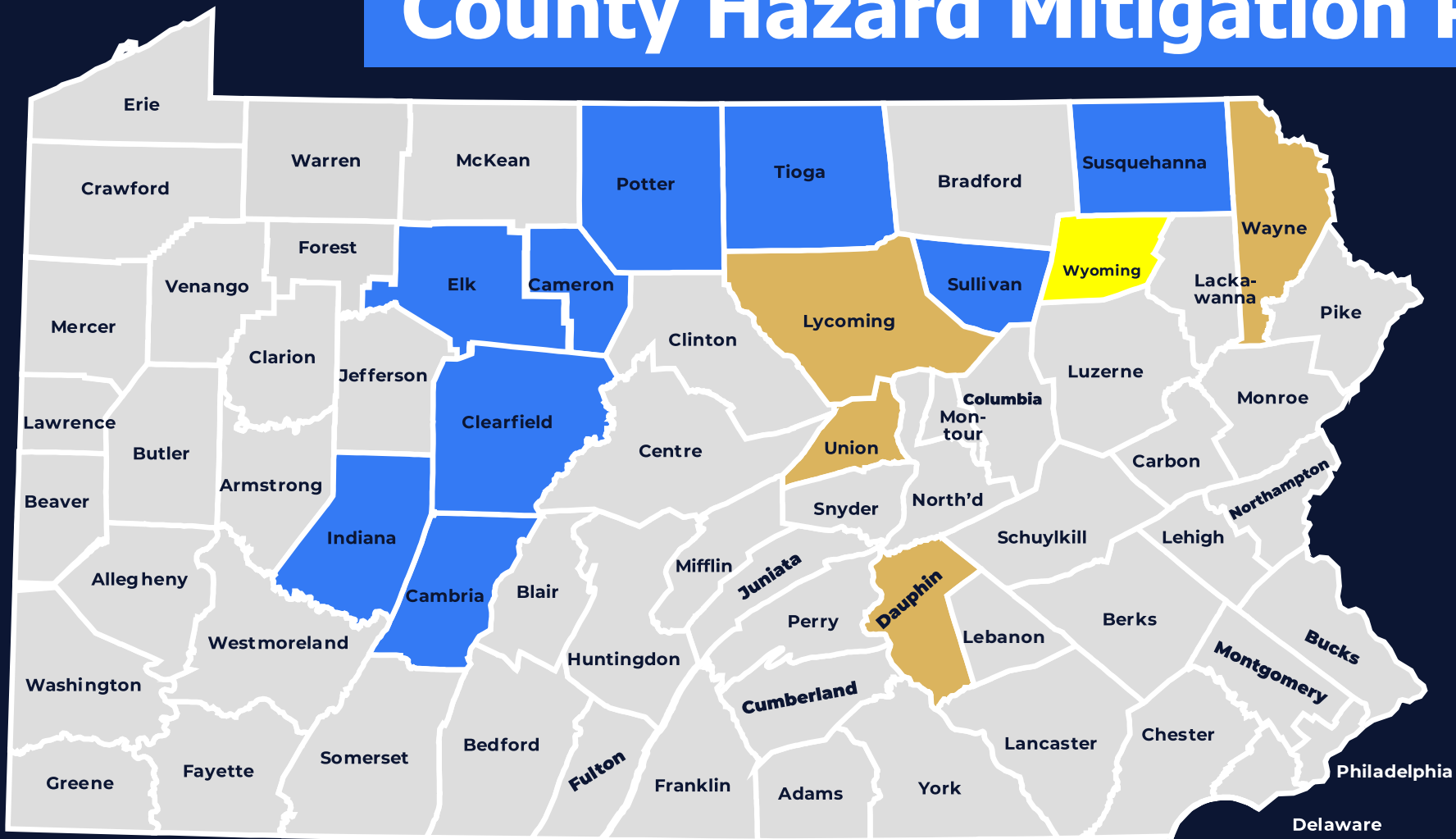
26 Nov 2024



- Current plan expires 2027
- Current plan expires 2028
- Current plan expires 2026
- Current plan expires 2025
- Current plan expires 2024
- Current plan expired
- Current plan expires 2029



County Hazard Mitigation Plans



HMP Expires 2027-2029

HMP expires 2025-2026

HMP Expired

FEMA Hazard Mitigation Assistance Grant Programs

Post-Disaster Grant Programs



Hazard Mitigation Grant Program (HMGP)
Implements long-term hazard mitigation measures after a major disaster declaration



HMGP Post-Fire
Helps communities implement hazard mitigation measures after wildfire disasters

Pre-Disaster Grant Programs



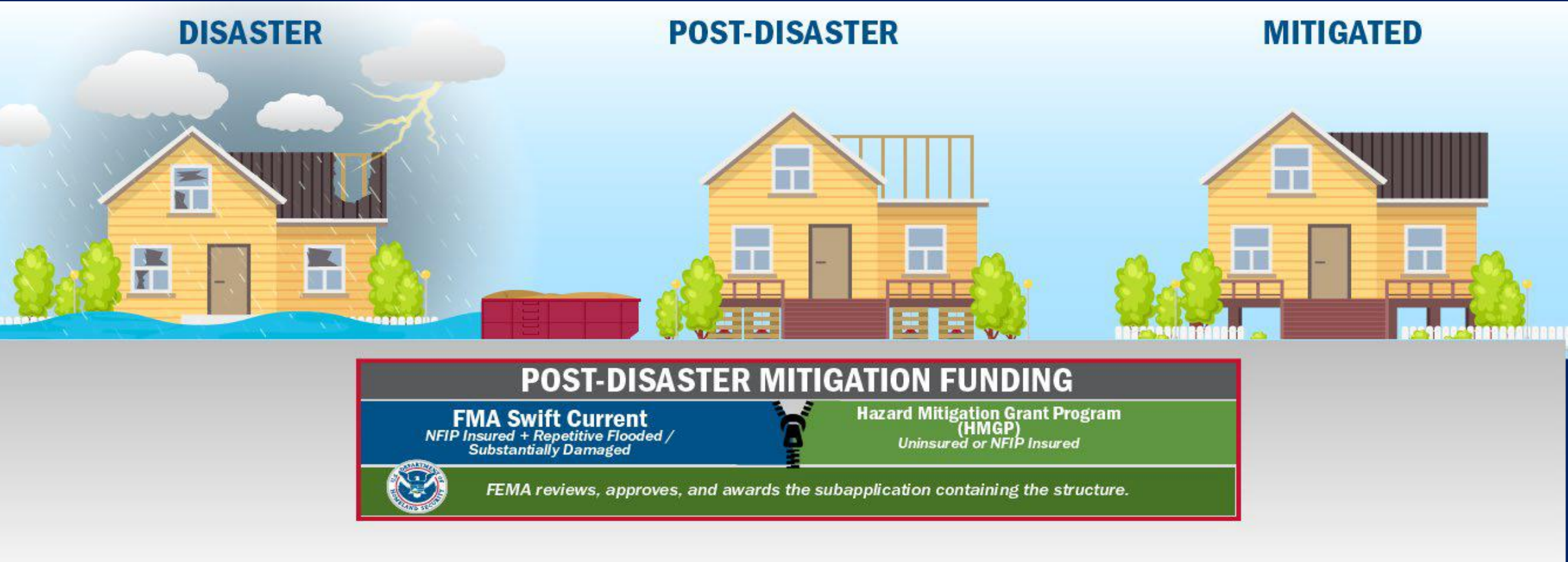
Flood Mitigation Assistance (FMA)
Reduces or eliminates the risk of repetitive flood damage to buildings and structures insured under the National Flood Insurance Program (NFIP)



Building Resilient Infrastructure and Communities (BRIC)
Supports the undertaking of new and innovative infrastructure projects reducing the risks faced from disasters and natural hazards

Congressional Directed Spending (CDS) Pre-Disaster Mitigation (PDM)
Swift Current – Flood Mitigation Assistance (SC-FMA)

Mitigating Insured and Uninsured Post-Disaster: Swift Current and Hazard Mitigation Grant Program



So what is the Hazard Mitigation Grant Program?

HMGP: Federal disaster assistance program administered by PEMA to provide funding for projects to reduce/eliminate disaster-related losses to life and property.

Robert T. Stafford Act 1988: FEMA (Federal) provides 75% cost match for post-disaster hazard mitigation measures.



So how is HMGP funded?

- **Disaster-funded:** Need to receive a Presidentially-declared disaster.
- **Breakdown:** HMGP will get 20% of federal funds spent on certain Individual Assistance (IA) programs and all Public Assistance (PA) programs for the disaster.
- **Example:** Every \$1 million in IA & PA funding, HMGP gets \$200,000.



What are the HMGP objectives

• 01 •

Prevent future loss of life and property due to natural disasters.

• 02 •

Provide funding for previously identified mitigation measures that benefit the disaster area

• 03 •

Implement State, County and Municipal Hazard Mitigation Plans

• 04 •

Implement and enhance building and floodplain codes

Who is Eligible?

State, County, & Municipal Governments

Certain private non-profit organizations or institutions that own or operate a private non-profit facility

Indian tribes and organizations

Types of Projects?

• 01 •

Acquisition/Demolition
of Structures

• 02 •

Elevation of
Structures

• 03 •

Small floodwalls,
debris basins,
culverts, etc.

• 04 •

Development of
codes and
standards

Home Buyouts (Acquisitions)

Voluntary Participation: 100% voluntary for the municipality and the individuals

Structure Demolished: Structure(s) demolished and land is owned by local government and must remain in “open space” in perpetuity.

Appraisals Performed by State-Certified Appraisers: Provide either pre-flood or post-flood values of both structure(s) and land separately.

Disaster Assistance: If homeowner received disaster assistance it may be deducted from the final purchase price.

Acquisition & Elevation Special Concerns

Owners must be U.S. Citizens/legal aliens

Project can include rentals, but must include relocation costs for tenants (Uniform Relocation Act, URA)

Payments to owners are exempt from Federal Income Tax

Only basic elevation costs to minimum level are eligible under HMGP

Uniform Relocation Act (URA)

Displaced tenants of rental properties acquired under HMGP are entitled to URA assistance. Eligible for up to \$7,200.

URA costs must be included in the application budget.

URA procedures and provisions are responsibility of the local community.

Duplication of Benefits

Duplication of Benefits (DOB): federal disaster assistance and other damage-related claims or funds paid to homeowner following most recent disaster that have not been expended for the intended disaster recovery purposes.

In short: You can't make money off a disaster!

Prerequisites

• 01 •

County must have an approved & adopted All-Hazard Mitigation Plan.

• 02 •

Municipality or Special District must have participated & adopted the FEMA approved county plan.

• 03 •

Project must meet the FEMA, State, and Local municipal mitigation strategies.

• 04 •

Requested funding must have been identified as a mitigation activity in the county plan.

Application Process

• 01 •

Letter of Intent (LOI
HMGP) or Letter of
Interest (LOI Non-
Disaster)
Pre-Application

• 02 •

PEMA
reviews/approves
LOI and provides
application access
and instructions.

• 03 •

Application
completion &
submittal

• 04 •

State application
review and
submittal to FEMA

Typical Application Contents

Buyouts/Elevations: Homeowner/property information, appraisal(s), latitude/longitude, site elevations

Structural Projects: Engineering/Design, Lat/Long, site elevations

All projects: Budget breakdown, damage history/information, photos, maps, FEMA Flood Insurance Study (FIS), Local Mitigation Plan information

Application Development

Costs: Associated costs including appraisals, elevation surveys, personnel are reimbursable – IF included in the application under project costs AND approved by FEMA.

Selection Process

DR-4815 Administrative Plan: Eligibility criteria contained in the HMGP Admin Plan for the disaster

- Projects that are cost-effective
- Substantially reduce risk
- have multi-hazard application



FEMA Cost-Effectiveness Policy

Properties in the 100-year floodplain only.

- Acquisitions: Costs \$775,411 or less
- Elevations: Costs \$355,522 or less
 - Project considered cost-effective, not Benefit Cost Analysis (BCA) is required
- All other projects a BCA is required



What is a Benefit Cost Analysis?

Benefit Cost Analysis (BCA): is the federally-required method of determining the cost effectiveness of a hazard mitigation measure using a standardized method of determining avoided future damages.

Benefit Cost Ratio

Benefit Cost Ratio (BCR): numerical expression of the cost-effectiveness of the project.

This is derived by project benefits divided by overall project costs.

Minimum BCR: 1.0 or above

Environmental & Historic Preservation (EHP)

- All projects must be reviewed for environmental considerations
- Structures 50 years old or more must be reviewed for historic consideration
- Potential EHP impacts can require additional review time to determine eligibility



BCA/BCR Example

Single Home Acquisition: \$300,000

BCA – Benefits of \$450,000 over 100 years

BCR – Benefits (\$450,000) / Cost
(\$300,000) = **1.50**

Project Status: Cost-Effective





As a private citizen, can I apply?

State, local, certain non-profits are eligible to apply for funding under HMGP.

Participation: 100% Voluntary for both citizen & applicant



What is NOT eligible?

Repair/Replacement of Existing Infrastructure: Roads, Facilities, Deferred Maintenance, etc.

Debris/Snow Removal, Stream-related work

Bridge replacement

Public Assistance mitigation work

Designs/Studies not directly related to HM projects

What next?

• 01 •

Decide if there are any mitigation projects in your community

• 02 •

Complete the HMGP Letter of Intent (LOI)

• 03 •

Submit LOI to PEMA Mitigation Resource Account:
Ra-shazmitoff@pa.gov

• 04 •

Questions:
Contact Resource Account or State Hazard Mitigation Officer (SHMO)



Letter of Intent or Letter of Interest (LOI)

Non-contractual

Signed by applicant signatory

Identify the Point of Contact

Describe problem & proposed mitigation
project

Estimated budget



HMGP LOI Important Dates

• 01 •

Phase 1:
Letter of Intent due
**Friday January 17,
2025**

• 02 •

Phase 1:
Application due
Friday April 25,
2025

• 03 •

Phase 2:
Letter of Intent due
**Friday June 30,
2025**

• 04 •

Phase 2:
Application due
Friday September
26, 2025

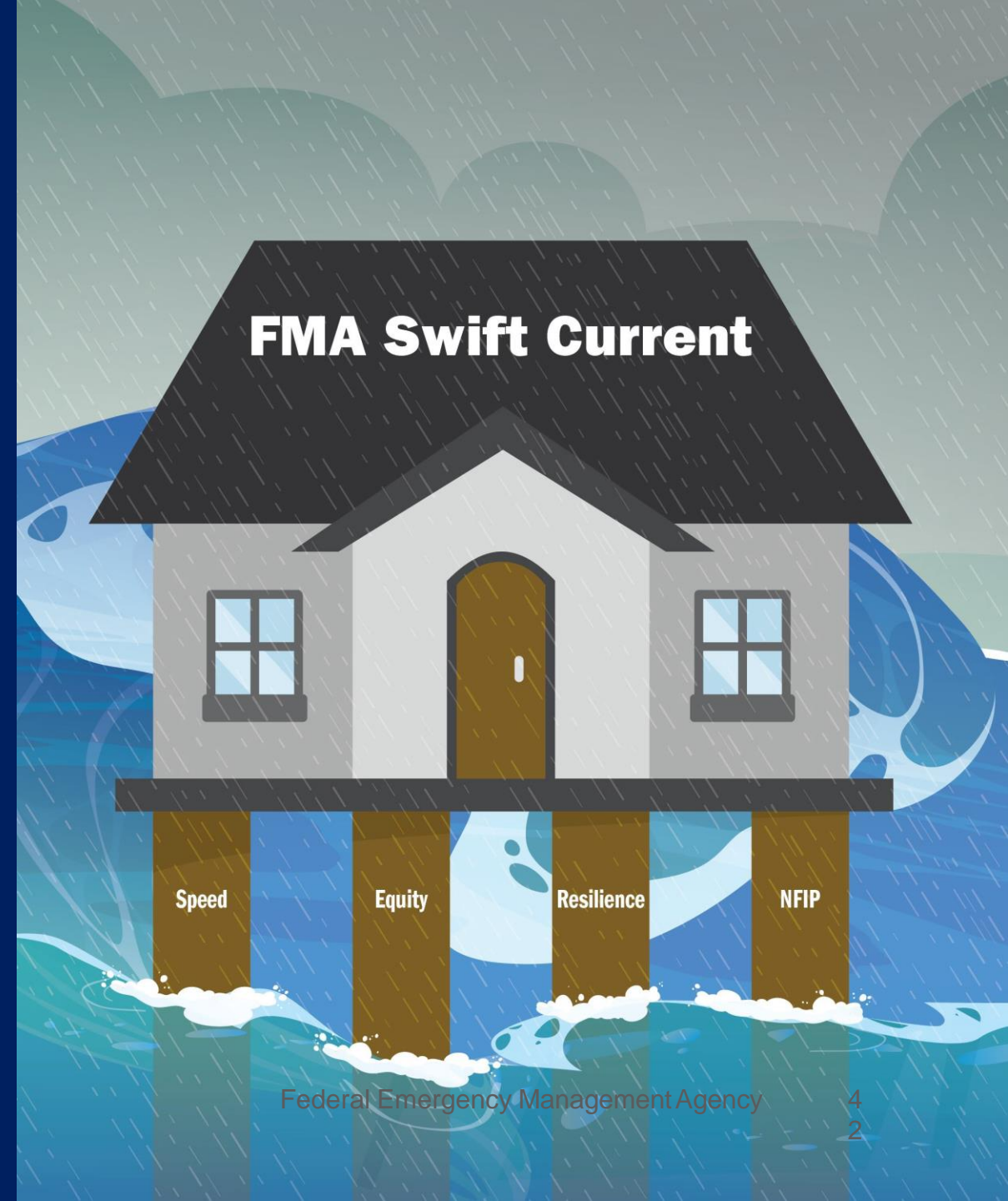
FEMA Flood Mitigation Assistance (FMA) “Swift Current”

Disaster set-aside of \$20 million federal share



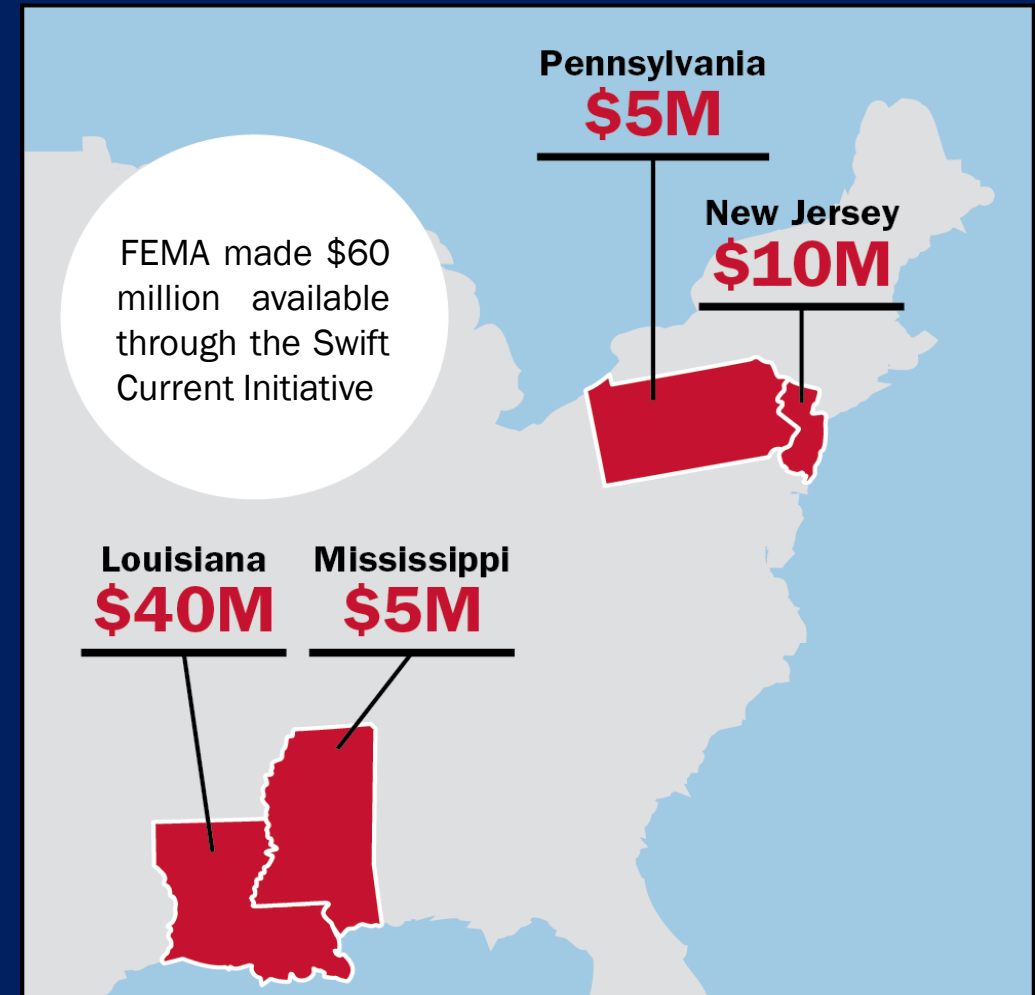
Swift Current Goals

- **Speed of Funding**
Aligning mitigation outcomes with survivor recovery.
- **Equitable Outcomes**
Improving access and outcomes for socially vulnerable communities.
- **Together Towards Resilience**
Advancing long-term community resilience through fostering FEMA and State, Local, Tribal and Territorial government continuity and community partnerships.
- **National Flood Insurance Program (NFIP)**
Reduce future claims against the NFIP through mitigation of repetitively flooded properties.



Swift Current Initiative in Fiscal Year 2022

- In fiscal year (FY) 2022, FEMA launched a new initiative to better align delivery of Flood Mitigation Assistance funding to disaster survivors.
- FEMA made \$60 million available in funding to four states impacted by Hurricane Ida that had the highest number of National Flood Insurance Program claims.
- Within one year from the close of the application period, over 80% of the funding was awarded



FY 2024 Swift Current – Eligible Individual Flood Mitigation Activities

Eligible Project Types

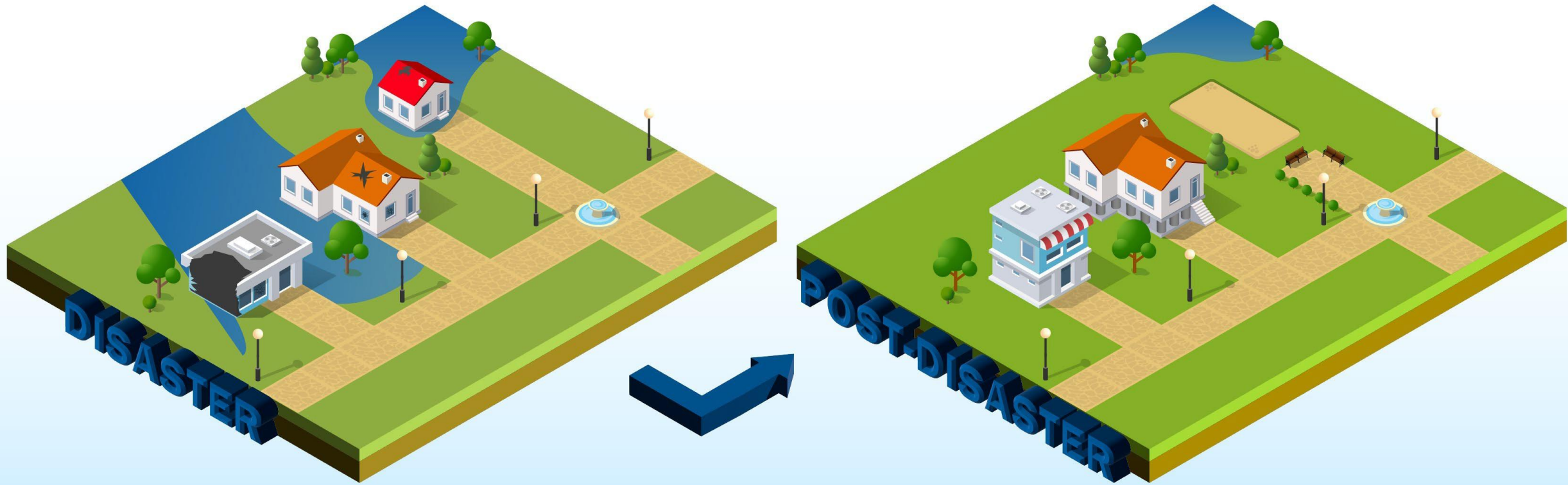
- Individual Flood Mitigation Projects
 - Structure Elevation
 - Property Acquisition and Structure Demolition/Relocation
 - Dry Floodproofing of Historic Residential Buildings or Non-residential Buildings
 - Non-structural Retrofitting of Existing Buildings and Facilities
 - Mitigation Reconstruction
 - Structural Retrofitting of Existing Buildings

Eligible Buildings*

- FMA Severe Repetitive Loss (SRL)
- FMA Repetitive loss (RL)
- NFIP Severe Repetitive Loss (SRL)
- NFIP Repetitive Loss (RL)
- Structures deemed substantially damaged

*All structures must be NFIP-insured





INDIVIDUAL PROPERTY FLOOD PROJECT TYPES

MITIGATION RECONSTRUCTION

Building an improved, elevated structure that meets the latest building codes. The new structure will sit on the same site where an existing structure and/or foundation has been partially or completely removed.

ELEVATION

Raising and/or retrofitting a structure to make it taller.

ACQUISITION

An owner volunteers to sell their at-risk structure and any land beneath it. The structure is demolished or moved to a safer area. The land is converted to open space.



FEMA

NEW in FY 2024 Swift Current: Project Scoping as an Eligible Activity

- Applicants may submit Project Scoping applications up to 1% of the total maximum set-aside, and tribes and territories applying as applicants may submit up to 5%.
 - Project Scoping is considered part of the maximum set-aside amount.
 - The standard federal cost share for Swift Current project scoping is 75%.
 - (Can pursue use of Increase Cost of Compliance from NFIP Policy)



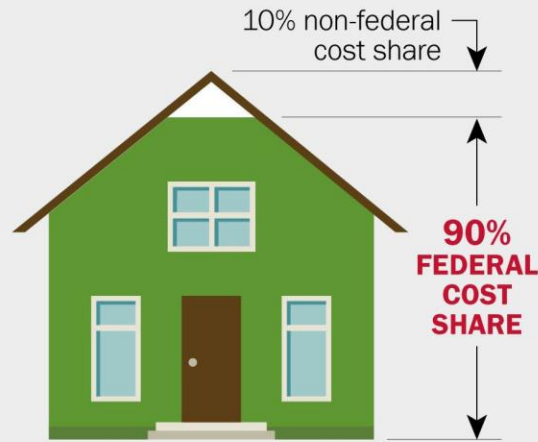
Pictured: Swift Current FY 2022 elevation project 334 East Ninth Street Bloomsburg, Pennsylvania (Columbia County)

Individual Flood Mitigation Projects – Federal Cost Shares



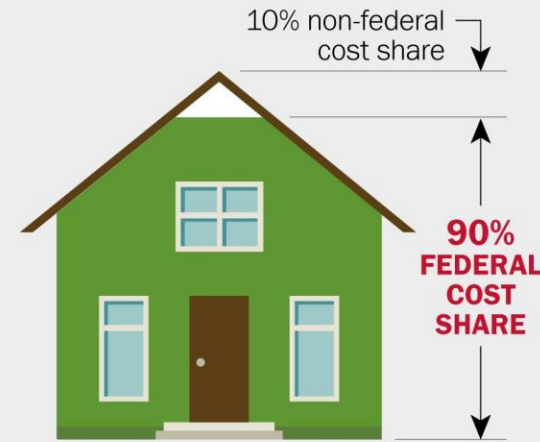
Up to 100 percent federal cost share funding for **FMA defined Severe Repetitive Loss (SRL)** (B)(i) or (B)(ii) properties in 42 U.S.C. § 4104c(h)(3)

**FMA defined SRL
Federal Cost Share**



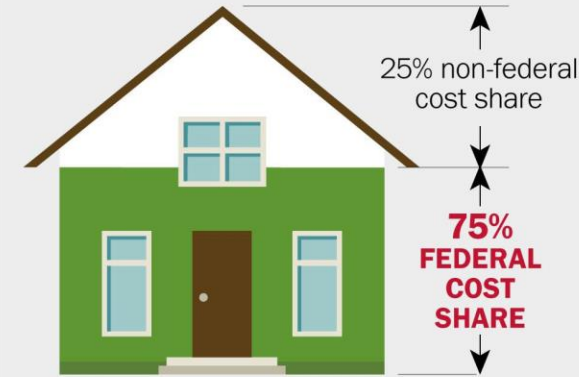
Up to 90 percent federal cost share funding for **FMA defined Repetitive Loss (RL)** properties in 42 U.S.C. § 4121(a)(7)

**FMA defined RL
Federal Cost Share**



Up to 90 percent federal cost share funding for each **National Flood Insurance Program (NFIP)-insured property located within a census tract with a Centers for Disease Control and Prevention (CDC) Social Vulnerability Index (SVI) score not less than 0.5001,*** and the activity is funded by the Bipartisan Infrastructure Law (BIL)

**BIL
Federal Cost Share**



Up to 75 percent federal cost share funding if a higher federal cost share is not available (for NFIP-insured properties that do not meet the conditions for SRL, RL, or BIL cost share)

**General
Federal Cost Share**

* FEMA will determine the CDC SVI score using the following three SVI themes: Socioeconomic Status, Household Characteristics, and Housing Type and Transportation.



FEMA

Repetitive Loss vs Severe Repetitive Loss

Repetitive Loss (RL): NFIP defines RL as NFIP-insured structure that has had at least 2 paid flood losses of more than \$1,000 each in any 10-year period since 1978.

Severe Repetitive Loss (SRL): designated after meeting at least one of the following paid loss criteria:

- 4 or more separate claim payments greater than \$5,000 (includes building and contents payments)
- 2 or more separate flood insurance claims payments (building only) where total is greater than the property's current value

FEMA Flood Mitigation Assistance (FMA) “Swift Current”

FMA Swift Current: includes Repetitive Loss (RL) & Severe Repetitive Loss (SRL) acquisition & elevation

- Must have current NFIP insurance (All properties)

Cost Share: varies SRL up to 100%, RL up to 90%, all others 75% (federal share)

Note: Cost Share – use of Increased Cost of Compliance

PEMA Letter of Intent: December 6, 2024

Flood Mitigation Assistance – “Blue Sky” Annual

- Funding comes from the FEMA National Flood Insurance Program
- For Residential Projects – Must have an active NFIP flood policy
- For Community-wide projects must show benefit of NFIP
- Non-Federal Cost Share could be 25%, 90% or 0% depends on the community and project type
- Below is an EXAMPLE as we don't have the 2024 FMA NOFO yet



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

FY23 Funding for BRIC: \$1 Billion – Don't know about 'FY

- **State/Territory Allocation: \$112 million (up to \$2 million per applicant)**
 - A total of \$1.5 million must be used for capability- and capacity-building activities per applicant.
 - A minimum of \$400,000 must be used on any combination of capability- and capacity-building activities and projects primarily benefiting Community Disaster Resilience Zones.
- **Building Code Plus-Ups Added**
 - State/Territory Building Code Plus-Up: \$112 million (up to \$2 million per applicant).
 - Tribal Building Code Plus-Up: \$25 million
- **Tribal Set-Aside: \$50 million**
 - The combined cost of the applicant's capability- and capacity-building activities under the Tribal Set-Aside must not exceed \$2 million per applicant.
 - Up to \$1 million may be used for hazard mitigation planning and planning-related activities per applicant.
- **National Competition for Hazard Mitigation Projects: \$701 million (\$50 million per subapplication)**

Mitigation Saves






The Nation Saves Through Mitigation Programs:

\$4 for every \$1 spent exceeding select provisions of the 2015 model building codes.

Beyond code requirements: The costs and benefits of designing all new construction to exceed select provisions in the 2015 International Building Code (IBC) and the 2015 International Residential Code (IRC) and the implementation of the 2015 International Wildland-Urban Interface Code (IWUIC). This resulted in a national benefit of \$4 for every \$1 invested.







\$6 for every \$1 spent through mitigation grants funded via select federal agencies.

Federally-funded: The impacts of 23 years of federal mitigation grants provided by the Federal Emergency Management Agency (FEMA), Economic Development Administration (EDA) and Department of Housing and Urban Development (HUD), resulting in a national benefit of \$6 for every \$1 invested.

National Benefit-Cost Ratio (BCR) Per Peril <i>*BCR numbers in this study have been rounded</i>		Beyond Code Requirements	Federally Funded
Overall Hazard Benefit-Cost Ratio		\$4:1	\$6:1
	Riverine Flood	\$5:1	\$7:1
	Hurricane Surge	\$7:1	Too few grants
	Wind	\$5:1	\$5:1
	Earthquake	\$4:1	\$3:1
	Wildland-Urban Interface Fire	\$4:1	\$3:1



Building Code Saves

 National Institute of BUILDING SCIENCES™		ADOPT CODE	ABOVE CODE	BUILDING RETROFIT	LIFELINE RETROFIT	FEDERAL GRANTS
Overall Benefit-Cost Ratio		11:1	4:1	4:1	4:1	6:1
Cost (\$ billion)		\$1/year	\$4/year	\$520	\$0.6	\$27
Benefit (\$ billion)		\$13/year	\$16/year	\$2200	\$2.5	\$160
	Riverine Flood	6:1	5:1	6:1	8:1	7:1
	Hurricane Surge	not applicable	7:1	not applicable	not applicable	not applicable
	Wind	10:1	5:1	6:1	7:1	5:1
	Earthquake	12:1	4:1	13:1	3:1	3:1
	Wildland-Urban Interface Fire	not applicable	4:1	2:1	not applicable	3:1

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TABLE 1. Nationwide average benefit-cost ratio by hazard and mitigation measure. BCRs can vary geographically and can be much higher in some places. Find more details in the report.

nibs.org/mitigationsaves

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BRIC Capability- and Capacity-Building Activities

Example Building Code Adoption and Enforcement Activities



Evaluate adoption
and/or implementation
of codes that reduce risk



Enhance existing adopted
codes to incorporate more
current requirements or
higher standards



Develop professional
workforce capabilities
through technical
assistance and training






Building Code Saves



Let *Building Codes Save* You from Flood Loss

Findings from across the nation indicate the adoption and enforcement of modern flood-resistant building codes since 2000 indicates an average annual savings of \$484 million. Texas and Florida account for 48% of the nation's total savings.

State		Number of Post-2000 Structures	Money Saved annually, on average
	TX	95k	\$63 million
	FL	311k	\$169 million
	National	786k	\$484 million

The study's model considers freeboard and requires building to have a design flood elevation higher than the minimum elevation standard to estimate the total annual average losses avoided to structural damage as well as content inside the building.

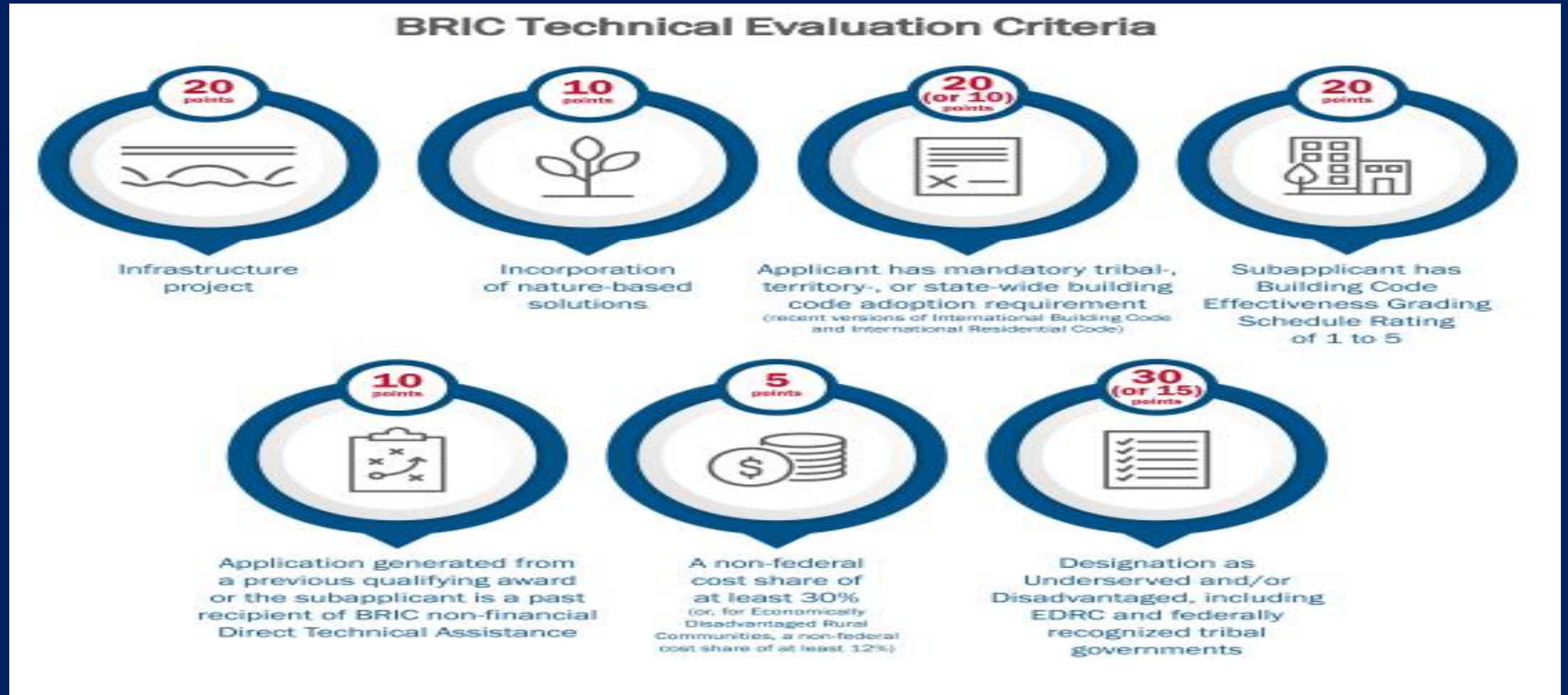
BRIC – Phased Projects



- ❑ **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.**



BRIC Technical Evaluation Criteria



https://www.fema.gov/sites/default/files/documents/fema_fy22-bric-technical-evaluation-criteria-psm.pdf



FEMA



pennsylvania
EMERGENCY MANAGEMENT AGENCY

BRIC Qualitative Criteria



https://www.fema.gov/sites/default/files/2020-08/fema_bric-qualitative-criteria_support_document_08-2020_0.pdf



FEMA



pennsylvania
EMERGENCY MANAGEMENT AGENCY

BRIC Program Support Material

Program Support Materials (PSMs) describe or provide additional details on the types of projects or activities that are eligible for funding or non-financial direct technical assistance under the Building Resilient Infrastructure and Communities (BRIC) program. These materials are updated annually to support topics and themes in the current BRIC funding opportunity.

[Program Support Material \(PSM\) Resources for the BRIC Grant Program | FEMA.gov](#)

Fifteen PSMs have been updated or created to supplement the FY23 BRIC application cycle. These resources are not guidance; they are designed to provide applicants and subapplicants with information that might aid them in the development of their FY23 BRIC applications.

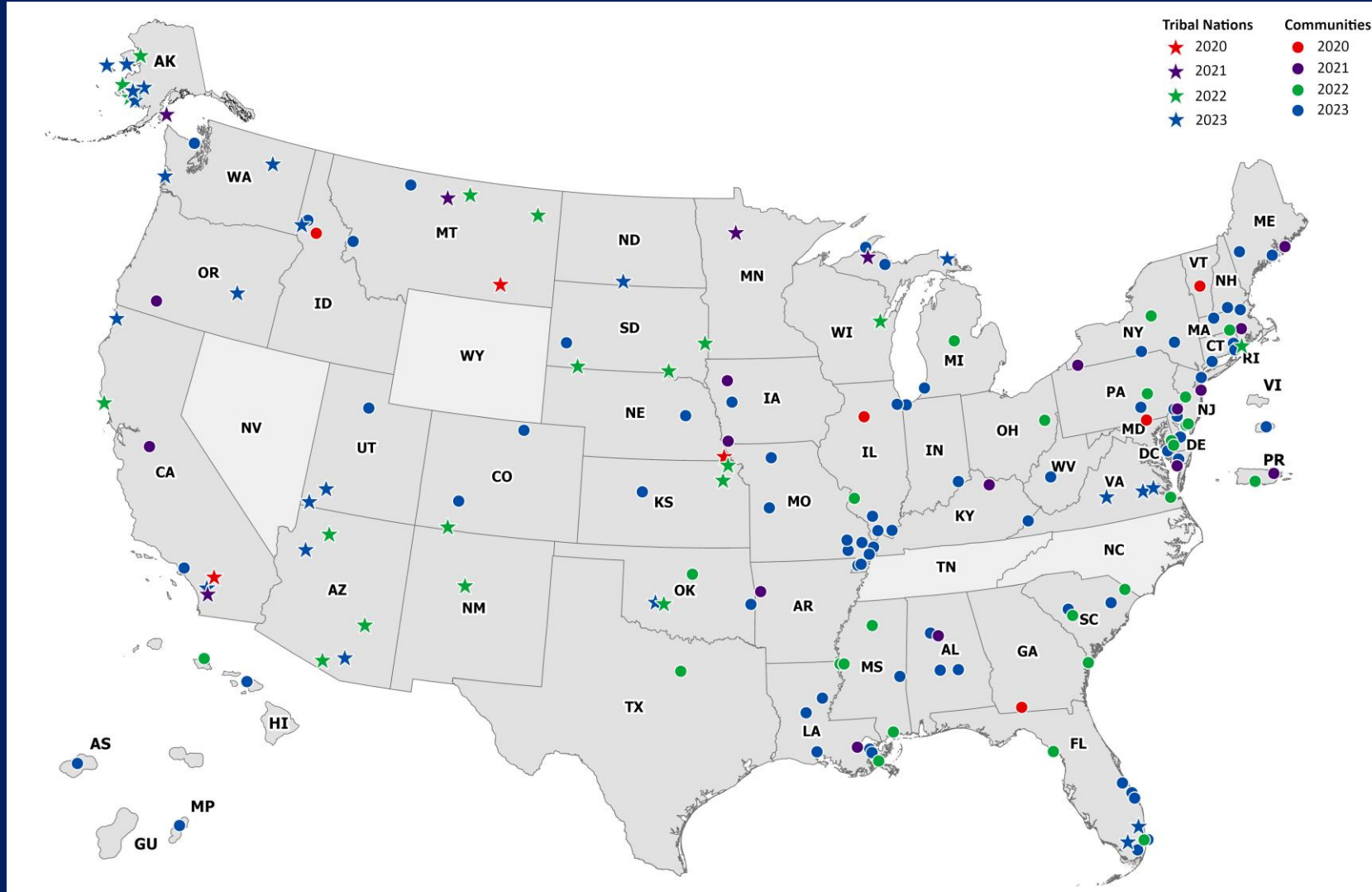
Building Resilient Infrastructure & Community Subapplication Tips:

https://www.fema.gov/sites/default/files/documents/fema_hma_bric-project-subapplication-tips_fy23.pdf

BRIC DTA Overview: A Non-Financial Initiative Under the BRIC Program



Selectees for FEMA DTA Support



Rehabilitation High Hazard Potential Dam (HHPD)

- Partnership with PADEP Dam Safety Office to execute
- *Must be designated as a HHPD by PADEP – worked*
- Two Rounds of the application process
- **First Round** – Call goes out from PADEP
- PEMA Ensure HHPD is in County Hazard Mitigation Plan
- **Second Round** – FEMA lets state know federal share (\$18 million)
- Confirmation call on continued volunteer participation
- PADEP works up the budget
- PEMA submits application in FEMA GO
- *Just submitted \$18 million in 2nd Phase last Thursday evening for 17 HHPDs.*

FREE RESOURCES!!!



Mitigation Action Portfolio

[Hazard Mitigation Assistance Mitigation Action Portfolio \(fema.gov\)](https://www.fema.gov/hazard-mitigation-assistance/mitigation-action-portfolio) 118 Pages of Mitigation Actions!!



PA SJ Interagency Flood Mitigation Program Guide

- PA SJ Team developed a document that lists and describes many of the federal, state, and local flood related assistance programs available in PA
- Developed in 2011, updated in 2015 and again in March 2022

https://www.iwr.usace.army.mil/Portals/70/docs/silverjackets/PA%20Mitigation%20Program%20Guide%20Final%20Mar2022.pdf?ver=kNeAzclUleg6jx6uwkX_Vg%3d%3d

COMMONWEALTH OF PENNSYLVANIA FLOOD MITIGATION PROGRAMS GUIDE



PENNSYLVANIA SILVER JACKETS

The Pennsylvania Silver Jackets, an interagency flood risk management team, has compiled this guide to assist local governments, communities, businesses, and individuals identify programs, services, and tools available to support flood risk management activities. This guide includes Pennsylvania specific programs as well as federal agency programs. Complementing this resource is an on-line searchable Federal Flood Risk Management Program database developed by the National Silver Jackets Team that only includes the federal programs. The database can be filtered by user type, federal agency, program purpose and type of assistance and is located on the U.S. Army Corps of Engineers' Silver Jackets website.

Please contact Pennsylvania.SilverJackets@usace.army.mil to be directed to an agency representative for any of the programs described in this guide.

Summary Table of Agencies and Type of Assistance

Agency	When Can Agency Provide Assistance?			
	Preparation	Response	Recovery	Mitigation
U. S. Department of Transportation (DOT)	✓	✓	✓	✓
Environmental Protection Agency (EPA)	✓	✓	✓	✓
Federal Emergency Management Agency (FEMA)	✓	✓	✓	✓
U.S. Department of Housing and Urban Development's (HUD)	✓		✓	✓
National Aeronautics and Space Administration (NASA)	✓	✓	✓	✓
National Oceanic and Atmospheric Administration - National Weather Service (NWS)	✓	✓	✓	✓
National Oceanic and Atmospheric Administration - National Ocean Service (NOS)	✓		✓	✓
Natural Resources Conservation Service (NRCS)	✓		✓	✓
U.S. Department of Agriculture Rural Development (RD)	✓	✓	✓	✓
U.S. Army Corps of Engineers (USACE)	✓	✓	✓	✓
U.S. Fish and Wildlife Service (USFWS)	✓	✓	✓	✓
U.S. Geological Survey (USGS)	✓	✓	✓	✓
Pennsylvania Emergency Management Agency (PEMA)	✓	✓	✓	✓
Pennsylvania Department of Environmental Protection (PA DEP)	✓	✓	✓	✓
Pennsylvania Department of Community and Economic Development (DCED)	✓		✓	✓
Pennsylvania Department of Transportation (PennDOT)				✓
Pennsylvania Historical and Museum Commission (PHMC)			✓	
Pennsylvania Insurance Department (PID)			✓	
Pennsylvania Department of Conservation and Natural Resources (DCNR)	✓			✓
Pennsylvania Infrastructure Investment Authority (PENNVEST)	✓	✓	✓	✓
Susquehanna River Basin Commission (SRBC)	✓			
Delaware River Basin Commission (DRBC)	✓			
Interstate Commission on the Potomac River Basin (ICPRB)	✓			
The Nature Center (NNC)	✓			✓
Keystone Emergency Management Association (KEMA)	✓	✓		
Pennsylvania Association of State Floodplain Managers (PAFPM)	✓			
Pennsylvania Voluntary Organizations Active in Disasters (VOAD)	✓	✓	✓	
Rails-to-Trails Conservancy (RTC)				
National Trails Training Partnership (NTTP)				

Pennsylvania Silver Jackets Flood Mitigation Programs Guide
March 2022

Mitigation Success Stories Factsheets

Pennsylvania Flood Resiliency Success Stories



Developed by the Pennsylvania Silver Jackets Team
September 2023

Table of Contents

Building Acquisitions	
Pine Grove Borough FEMA Home Buyouts.....	1
Dam Related	
Cunningham Dam Removal	3
Harmony Junction Dam Removal.....	5
Lake Williams Dam Flood Exercise.....	7
Emergency Management	
Luzerne County Emergency Operations Plan.....	9
Flood Inundation Mapping	
Flood Inundation Map Library for the Susquehanna River at Harrisburg	13
Flood Monitoring/Flood Gages	
Chester County Dam Monitoring During Floods	17
Conshohocken Flood Response – Streamgage Installation	19
Flood Risk Management Project	
Bloomsburg Flood Risk Management Project.....	21
Duryea Levee Rehabilitation	23
Mount Carmel (Shamokin Creek) Flood Protection Project	27
Wyoming Valley Pump Stations Electrical Systems Reliability.....	29
Wyoming Valley Flood Risk Management Project.....	31
Wyoming Valley Levee Systems Reliability and Inspections.....	35
Wyoming Valley Closure Structure Modifications Project.....	37
Wyoming Valley Wilkes-Barre to Hanover and Plymouth Levee Reaches USACE Semi-Quantitative Risk Assessments	41
Floodplain/Stream Restoration	
Bull Run Greenway and Kidsburg Park.....	43
Donaldson Culmbank and Good Spring Creek Floodplain Restoration Project	47
Fox Run Floodplain Restoration.....	49
Little Conestoga Creek Blue / Green Corridor.....	53
Memorial Park Stream Restoration Project.....	57
Painters Crossing Floodplain Restoration	59
Rock Lititz Floodplain Restoration	63
Swatara Creek Floodplain Restoration Phase 1.....	65
Floodproofing	
Danville Area Middle School Wet Floodproofing	67
Etna Borough Municipal Complex Protection/Preparedness.....	69
Bloomsburg Municipal Airport Floodproofed Terminal Building.....	73
Green Infrastructure/Natural and Nature-Based Solutions	
Long's Park Water Quality Improvement Project.....	75
Shelley Road – Green Infrastructure	77
Walnut and Plum Streets Green Infrastructure	79

<https://usace.contentdm.oclc.org/utis/getfile/collection/p16021coll2/id/13042>

Non-Disaster FEDERAL GRANT TIMELINE

Non-Disaster Mitigation Grants Application Cycle and Funding Deadlines

NOFO posted to Grants.gov – August 9, 2021

Application period – September 30, 2021 – January 28, 2022

Eligibility and Technical Reviews – February – May 2022

Selections – Summer 2022

Period of performance – 36/48 months from
Award Acceptance



Application period opens on September 30, 2021

Submission deadline for applications is 3:00 PM ET on January 28, 2022

System-related issues must be addressed by 3:00 PM ET on January 26, 2022

Pre-Award Selection Notice: Anticipated in Summer 2022

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



LAST YEAR 2023 Non-Disaster Grants Commonwealth of PA Timelines

Deadlines:

- ☐ Letter of Interest (one-pager) due by **October 30, 2023, 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 December 30, 2023, 1700 hours EST**;
- ☐ State Hazard Mitigation Assistance Application Team met **in January**
- ☐ Based on State Team points, prioritization of State Team and FEMA requirements, PEMA entered state FMA and BRIC applications in system by **Saturday, February 24, 2023**.
- ☐ FEMA Deadline for all applications by the state is **February 29, 2024**.

PEMA Letter of Interest found here:

<https://www.pema.pa.gov/Grants/HMGP/Forms/Documents/19-Non-Disaster-HM-Grants-Letter-Of-Interest.pdf>

How to Apply to FEMA GO (Grants Outcomes)


- ❑ Eligible Applicants must apply for funding using the new FEMA Grants Outcomes (FEMA GO) at the FEMA GO portal: <https://go.fema.gov/login?redirect=%2F>
- ❑ Visit FEMA GO Guides and Resources to view the technical user manuals and support materials: <https://www.fema.gov/grants/guidance-tools/fema-go/assistance-firefighters-grants>
- ❑ FEMA - FEMA GO Technical Support, contact the Help Desk by calling 1-877-611-4700 or by e-mail at: <https://www.fema.gov/grants/guidance-tools/fema-go/assistance-firefighters-grants>
- ❑ New Government Login Procedures

Welcome to FEMA Grants Outcomes!

Grants Outcomes (GO) is FEMA's new platform for submitting, approving, and managing FEMA grants.

FEMA customers

FEMA Grants Outcomes is now using Login.gov to manage your login and authentication experience. To view or manage your account, sign in to or create an account with Login.gov.

Sign in with  LOGIN.GOV

FEMA employees and partners

Insert your PIV card into your smart card reader



Sign in with your PIV card

Login.gov

What is Login.gov?

Login.gov is a service that offers secure and private online access to government programs, such as federal benefits, services and applications. With a Login.gov account, you can sign into multiple government websites with the same email address and password.

How do I get started with Login.gov?

If you do not already have a Login.gov account, visit the site by clicking the Sign in with Login.gov button above. At the login page, select "Create an account" and follow the prompts to create your account with your email address and at least one method of authentication (such as a mobile phone number or a link to authenticator app).

PA Silver Jackets

PA Silver Jackets: Team of the Year for 2023

Interagency Flood Mitigation Program Guide:
used as a Best Practices Reference Document

[PA Silver Jackets 2022 Program Guide](#)

PA Silver Jackets: <http://silverjackets.nfrmp.us/State-Teams/Pennsylvania>



Pennsylvania
Emergency Management Agency



Contact: Rick Deal, State Hazard Mitigation Officer (SHMO)



rdeal@pa.gov



717-651-2711



pema.pa.gov



Find us on social: @pemahq

Questions

