Federal Programs Segment
Chester County, Brandywine Watershed Resiliency Meeting
Any sustained action taken to reduce or eliminate long-term risk to life and property from hazards

- Reduces loss of life and property in the long-term
- Enables rapid recovery from disasters
- Lessens financial burden
- Protects natural environment
- Builds resilient communities

MITIGATION:
Elevated home by a river

MITIGATION:
Property acquisition

PREPAREDNESS AND RESPONSE: Purchase of police command vehicle
Mitigation Actions

**PROJECTS**
- Acquisition
- Elevation
- Retrofits
- Drainage

**PLANNING MECHANISMS**
- Ordinances
- Land Use Plan
- Capital Improvements Plan

**OUTREACH & COORDINATION**
- Public Awareness
- State/ Federal Program Coordination

**NATURAL RESOURCE PROTECTION**
- Stream and Wetland Restoration
- Erosion Control
Prioritize actions based on cost effectiveness:

- Acquisition of repetitive flood loss properties
- Mitigating homes with first floor elevation below 10-year flood elevation
- Increasing public awareness or implementing building / zoning codes that do not require a large monetary commitment

**Pros**
- Technically Feasible, Reduces Risk

**Cons**
- Monetary and Administrative Costs
- Political Support

**Actions that are acceptable to stakeholders have a greater chance of implementation.**
Hazard Mitigation Assistance (HMA)

- Grants available AFTER a disaster
  - Hazard Mitigation Grant Program (HMGP)

- Grants available BEFORE a disaster
  - Pre-Disaster Mitigation (PDM) Program
  - Flood Mitigation Assistance (FMA) Program (includes former Repetitive Flood Claims [RFC] and Severe Repetitive Loss [SRL] programs)

- FEMA awards grants to States, tribes, and territories
  - Communities contact State Hazard Mitigation Office (SHMO) if interested in applying for HMA
Post-disaster grant, designed to reduced future risk for impacted areas. Available statewide.
HMGP Breakdown

- State Sets Priorities
- 15% of total disaster costs (PA and IA)
  - 88% of funds must be structural projects (BCA required)
  - 7% of funds may be used for mitigation planning projects
  - 5% of funds may be used for initiative projects (no BCA required)
Pre-Disaster Mitigation Grant

- Annual grant focused on climate resilience, infrastructure, and non-flood related projects.
PDM Breakdown

▸ FEMA Priorities
  • Climate Resilient Mitigation Activities
  • Wildfire Mitigation Activities
  • Non-flood mitigation activities
  • Flood mitigation activities
  • Generator projects
  • Mitigation Planning

▸ Funding
  • $90M in FY 2016, $4M fed share cap on projects
  • Each state gets a $575k set-aside
Annual grant focused on mitigation structures that are insured through the NFIP and have sustained numerous flood claims.
FMA Breakdown

• FEMA Priorities
  • Projects that mitigate flood damage for at least 50% of the structures that are Severe Repetitive Loss (SRL)
  • Projects that mitigate flood damage for at least 50% of the structures that are Repetitive Loss (RL)
  • Projects that will mitigate flood damage to the largest number of NFIP-insured properties at the neighborhood level

• Funding
  • $199M for FY 2016, up to 100% fed share
## Eligible Activities

<table>
<thead>
<tr>
<th>Eligible Activities</th>
<th>HMGP</th>
<th>PDM</th>
<th>FMA</th>
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</thead>
<tbody>
<tr>
<td><strong>1. Mitigation Projects</strong></td>
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<tr>
<td>Property Acquisition and Structure Demolition</td>
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<td>Property Acquisition and Structure Relocation</td>
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<tr>
<td>Structure Elevation</td>
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<tr>
<td>Mitigation Reconstruction</td>
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<td>Dry Floodproofing of Historic Residential Structures</td>
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<tr>
<td>Dry Floodproofing of Non-Residential Structures</td>
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<tr>
<td>Generators</td>
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<td>Localized Flood Risk Reduction Projects</td>
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<td>Non-Localized Flood Risk Reduction Projects</td>
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<td>Structural Retrofitting of Existing Buildings</td>
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<td>Non-Structural Retrofitting of Existing Buildings and Facilities</td>
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<td>Safe Room Construction</td>
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<td>Wind Retrofit for One- and Two-Family Residences</td>
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<td>Infrastructure Retrofit</td>
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<td>Soil Stabilization</td>
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<td>Wildfire Mitigation</td>
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<td>Post-Disaster Code Enforcement</td>
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<td>Advance Assistance</td>
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<td>5 Percent Initiative Projects*</td>
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<td>Miscellaneous/Other**</td>
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<td><strong>2. Hazard Mitigation Planning</strong></td>
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<td><strong>3. Technical Assistance</strong></td>
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<td><strong>4. Management Costs</strong></td>
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Not All Floods Are Disasters.....

The Benefits of Flood Insurance Versus Disaster Assistance

**Flood Insurance**
- You are in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- More than 20 percent of NFIP claims come from outside of mapped Special Flood Hazard Areas.
- There is no payback requirement.
- Flood insurance policies are continuous, and are not non-renewed or canceled for repeat losses.
- Flood insurance reimburses you for all covered building losses up to $250,000 for residential occupancies and up to $500,000 for businesses. Contents coverage is also available up to $100,000 for residential occupancies and up to $500,000 for businesses.

**Disaster Assistance**
- Most forms of Federal disaster assistance require a Presidential declaration.
- Federal disaster assistance declarations are not awarded in all flooding incidents.
- The most typical form of disaster assistance is a loan that must be repaid with interest.
- The duration of a Small Business Administration (SBA) disaster home loan could extend to 30 years.
- The average Individuals and Households Program award for Presidential disaster declarations related to flooding in 2008 was less than $4,000.
Flood Insurance

- **Flood Insurance Reform Act of 2012** (Biggert-Waters 2012)
- **Homeowner Flood Insurance Affordability Act of 2014** (HFIAA 2014)

- **Goal:** To make the NFIP more financially stable by gradually eliminating subsidized rates on certain classes of property to reflect true flood risk
- **Mechanism:** Rate changes for some subsidized policies to accurately reflect the flood risk

For more information and updates as they become available, visit: [http://www.fema.gov/flood-insurance-reform](http://www.fema.gov/flood-insurance-reform).
How Will These Changes Affect Me?

- **Flood insurance rates will reflect mapping changes:** With new maps, rates on some properties may rise.

- Structures newly mapped from low- to moderate-risk flood zone to high-risk flood zone are eligible to receive reduced policy premium rates, but only if the policy’s first effective date is within one year of the FIRM Revision effective date.

- Reduced policy premium rates expected to increase 5 to 15% annually until full-risk rates are achieved.
Community Rating System (CRS)

CRS is part of the NFIP.

Participation is **voluntary**

Flood **insurance premium rates discounted** to reward communities

**Benefits of participation**

- Aligns with mitigation action and projects
- Comprehensive approach to floodplain management
- Activities build resilience
Current effective and Pending FIRMs, FISs and digital FIRM Databases are available at FEMA’s Map Service Center at: [https://msc.fema.gov/](https://msc.fema.gov/)

The Pending Chester County FIRM flood risk mapping layer is viewable in the interactive map at ChescoViews: [http://www.chesco.org/2198/ChescoViews](http://www.chesco.org/2198/ChescoViews)

Once the effective date is reached, the Final FIRM databases for Chester and Delaware Counties will be available for viewing on FEMA’s National Flood Hazard Layer (NFHL) at:


FEMA Floodplain Management Publications are available at:


FEMA Region II Podcast is available at:

[https://www.fema.gov/media-library/assets/audio/133813](https://www.fema.gov/media-library/assets/audio/133813)

FEMA Financial Preparedness site is at: [https://www.ready.gov/financial-preparedness](https://www.ready.gov/financial-preparedness)