Action Plan Substantial Amendment 1

Public Law 113-2, January 29, 2013
FR-5696-N-03; March 5, 2013

TABLE OF CONTENTS

Introduction **2**
Overview 2
Prior CDBG-DR Allocation (Public Law 112-55) 2
Summary of Funding Distribution under both CDBG-DR Allocations 3
Storm Impact **3**
Unmet Needs Assessment **6**
Housing 7
Businesses 11
Infrastructure 13
Method of Distribution **14**
Overview 14
Housing 15
Infrastructure 18
Planning and Administration 19
Definition of "Not Suitable for Rehabilitation" **20**
Green Building **20**
Projected Expenditures and Anticipated Outcomes **21**
Outreach and Citizen Participation **21**
Citizen Participation Plan Requirements 21
Public Outreach 21
Public Notices, Outreach and Comment Period 21
Appendices **26**
Appendix 1: Unmet Need Methodology 26
Appendix 2: Impacted Communities 29
Appendix 3: Vulnerable Populations 37
Appendix 3: Map Series 39
Appendix 4: Image References 47
Appendix 5: Citizen Participation Documents, Comments, Questions and Responses 48

INTRODUCTION

Overview

The Commonwealth of Pennsylvania received $29,986,000 from the Department of Housing and Urban Development (HUD) under The Disaster Relief Appropriations Act, 2013 (Public Law 113-2, approved January 29, 2013). This was the second allocation of CDBG-DR funding to assist the State with recovery from 2011 storm events (April 2011 Storms – FEMA-4003-DR; Hurricane Irene – FEMA-4025-DR; and Tropical Storm Lee – FEMA-4030-DR). The HUD guidance for the funding was published March 5, 2013 in the Federal Register as Docket Number FR-5696-N-01 and the funding appropriation for the Commonwealth of Pennsylvania was published in the Federal Register as Docket Number FR-5696-N-03 on May 29, 2013. The Department of Community and Economic Development (DCED) is the recipient and administrator of CDBG-DR funding for the Commonwealth of Pennsylvania.

The Action Plan guiding the distribution of the $29,986,000 appropriation was published on August 30, 2013 and allocated $8.5 million toward Housing Buyouts, $425,000 towards Administration and outlined additional programs with funding allocations "To be determined after the needs assessment and submittal of applications." This Action Plan amendment includes an updated unmet needs analysis based on the latest available data from the qualifying disaster events. The entirety of the PL 113-2 appropriation has been allocated to a mix of Housing and Infrastructure Programs as reflected in the table below based on the remaining unmet need as well as the Commonwealth of Pennsylvania's strategic priorities and long term recovery plans.

The 2011 storm events damaged infrastructure throughout the region and the Commonwealth of Pennsylvania has worked and continues to work closely with the impacted municipalities to address infrastructure damage and carry out projects that make infrastructure more resilient in the event of future flooding events. The remainder of the funding has been allocated to Housing programs that will create affordable rental units by providing financing for Low Income Housing Tax Credit (LIHTC) deals (Multifamily Rental Program); help homeowners repair and reconstruct their damaged houses (Housing Repair, Reconstruction and Elevation Program); acquire properties from owners of properties located in flood prone areas so that the land can be permanently converted to green space (Buyout Program); and provide down payment assistance to homeowners that may not have sufficient funding to purchase replacement housing from their buyout proceeds or who lost their housing due to the storm and are unable to purchase a replacement home (Down Payment Assistance Program).

Prior CDBG-DR Allocation (Public Law 112-55)

The Commonwealth of Pennsylvania received its first allocation of $27,142,501 in CDBG-DR funding from the Department of Housing and Urban Development (HUD), pursuant to Public Law 112-55 (approved November 18, 2012). The appropriation was announced on April 16, 2012 in the Federal Register as Docket Number FR-5628-N-01. The Action Plan for this appropriation was published on July 12, 2012. The Commonwealth of Pennsylvania has published three Substantial Action Plan Amendments for this CDBG-DR allocation, the first on March 24, 2014; the second on May 21, 2014; and the third on August 11, 2014. The fourth Substantial Action Plan Amendment for this appropriation is being published for a 30 day public comment period at the same time as this Action Plan Amendment.

Summary of Funding Distribution under both CDBG-DR Allocations

The Commonwealth of Pennsylvania has allocated funding under each CDBG-DR Allocation as outlined in the table below.

Table 1: Current CDBG-DR Funding Distribution under Both Allocations

Program	PL 112-55 Appropriation	PL 113-2 Appropriation	Total
Housing Repair, Reconstruction and Elevation Program	9,660,501	7,000,000	16,660,501
Buyout Program	1,963,501	8,500,000	10,463,501
New Housing Construction Program	500,000		500,000
Down Payment Assistance Program	1,000,000		1,000,000
Multifamily Rental Housing Program	500,000	7,500,000	8,000,000
Infrastructure Program	11,536,374	5,386,700	16,923,074
Planning	625,000	100,000	725,000
Administration	1,357,125	1,499,300	2,856,425
TOTAL	**27,142,501**	**29,986,000**	**57,128,501**

STORM IMPACT

In 2011, Pennsylvania was impacted by three natural disasters: a flooding event in April; Hurricane Irene in August; and Tropical Storm Lee in September. These three events caused severe flooding in many of Pennsylvania's communities, damaging or destroying homes, businesses, public facilities and infrastructure.

The flooding that occurred on April 25 through April 28, 2011, impacted five counties in the northern portion of the state, including Bradford, Lycoming, Sullivan, Tioga and Wyoming. These counties were eligible for FEMA Public Assistance to address public facility and infrastructure damage. Then in late August 2011, Hurricane Irene's heavy winds and severe rains caused major to catastrophic flooding in northeastern Pennsylvania. Roads flooded, requiring evacuation of stranded residents. Lycoming and Wyoming were most significantly impacted. Impacted counties were designated as eligible for both FEMA Public Assistance and Individual Assistance to address damages to infrastructure, homes and businesses. A map of impacted counties is illustrated in Exhibit 1.

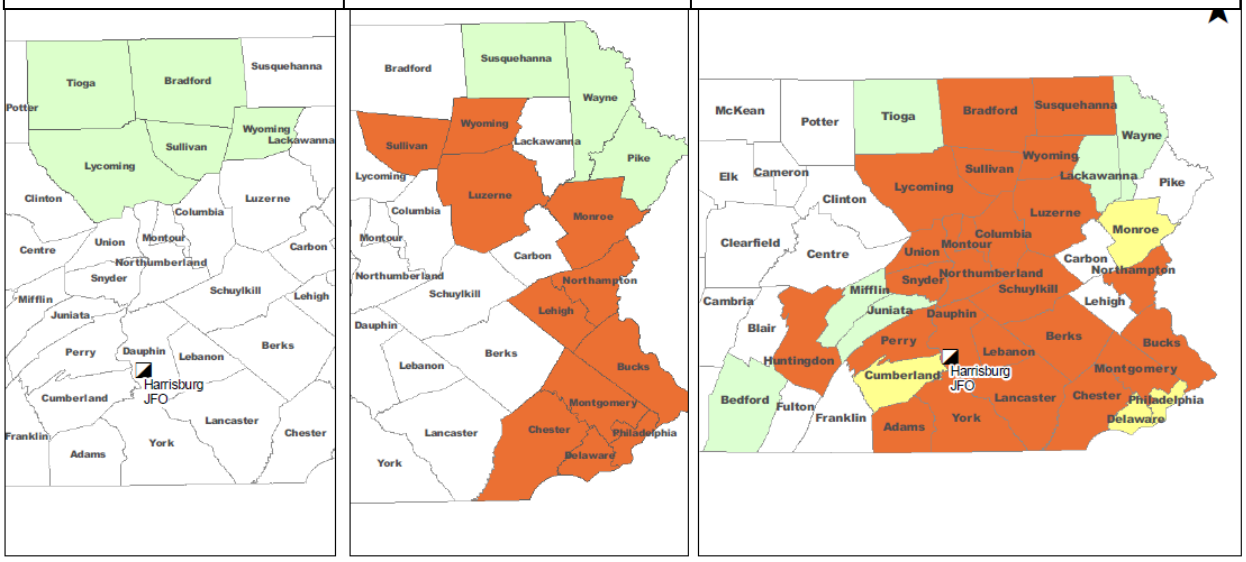
Within weeks of Hurricane Irene, Tropical Storm Lee impacted much of central Pennsylvania, causing widespread flooding along the Susquehanna and Delaware River basins in early September 2011. Of the three events, Tropical Storm Lee caused the most extensive damage in the state, largely due to heavy rains in central Pennsylvania, ranging between 10 and 15 inches over a three-day period. In particular, the counties of Bradford, Columbia, Dauphin, Luzerne, and Wyoming were most impacted. Flooding predominantly occurred within river towns. Communities like Athens, Towanda, Danville, Bloomsburg, Wilkes-Barre, Sunbury, Harrisburg and Marietta suffered catastrophic flood losses.

As a result of these three Nationally Declared Disasters, 9,059 homes suffered major to severe damage and there were 18 fatalities. Following these disasters:

- 94,385 persons registered for FEMA Individual Assistance and 60,898 received assistance;
- 780 businesses applied for SBA emergency business loans of which 272 received assistance;
- NFIP paid more than $327 million to cover property and content loss;
- FEMA obligated $181,520,786 to remove debris, provide emergency relief services, and restore public infrastructure;
- 23 Disaster Recovery Centers were set up and in operation between September 14, 2011 and November 30, 2011; and
- 291 households were placed into temporary housing units provided by FEMA.

Exhibit 1. Counties Eligible for FEMA Assistance

April 2011 Storms FEMA-4003-DR	Hurricane Irene FEMA-4025-DR	Tropical Storm Lee FEMA-4030-DR



	Individual Assistance Only
	Public Assistance Only
	Individual & Public Assistance

Exhibit 2. Images of Flooding in Impacted Communities

Image 1 Bloomsburg

Image 2 Route 11, Bloomsburg

Image 3 West Pittston

Image 4 Loyalsock Bridge, Loyalsocksville

Image 5 Hershey Park Amusement Park, Hershey

Image 6 Lower Swatara Township

Source: See Appendix 4: Image References.

The April 2011 storm, Tropical Storm Lee, and Hurricane Irene caused flooding and wind damage throughout much of Pennsylvania, particularly in the river communities along the banks of the Susquehanna River. Table 2 lists the 10 communities with the greatest number of housing units that suffered major to severe damage.

Table 2: Communities with Major to Severe Damage from the 2011 Disasters

Community	County	Owner-Occupied	Renter-Occupied	Total
West Pittston	Luzerne	350	87	437
Bloomsburg	Columbia	211	148	359
Philadelphia	Philadelphia	117	176	293
Athens	Bradford	157	74	231
Middletown	Dauphin	159	19	178
Espy	Columbia	108	33	141
Duryea	Luzerne	76	27	103
Pine Grove	Schuylkill	64	13	77
Harrisburg	Dauphin	67	8	75
Shickshinny	Luzerne	50	22	72

Source: FEMA Individual Assistance Data effective February 6, 2016.

The most impacted counties of Bradford, Columbia, Dauphin, Luzerne and Wyoming will receive at least 80%, or $20,509,800 of the funding from this allocation[1].

UNMET NEEDS ASSESSMENT

The unmet needs analysis included in this amendment represents a revised methodology from two previous Action Plan Amendments published in September 2012 and May 2014. The revisions closely follow the methodology HUD outlines in Federal Register Docket Number 5696-N-03. The revisions are also based on updated data from the following sources:

- FEMA Individual Assistance data as of February 6, 2016;
- FEMA Public Assistance data as of January 3, 2016;
- SBA business loan information as of January 2015;
- SBA housing loan information as of January 2015; and
- DCED State Match for FEMA Public Assistance (at time of program closeout in August 30, 2013).

These data sources serve as the basis for estimates of unmet needs in the most impacted and distressed areas related to:

- Restoration of housing;
- Economic revitalization; and
- Restoration of infrastructure

A detailed description of the methodology used to determine the unmet need and the data sources can be found in Appendix 1: Unmet Need Methodology.

Based on the updated Unmet Needs Analysis, the remaining unmet need is estimated at $259,933,500.

[1] For PL 113-2: Per FR-5696-N-03, 80% of the total funding is calculated based on the total PL 113-2 appropriation provided to the Commonwealth of Pennsylvania ($29,986,000) as well as Luzerne County ($9,763,000) and Dauphin County ($7,632,000).

Table 3: Summary of Unmet Needs

	Housing	Businesses	Infrastructure	Total
Estimated Damage	$1,554,984,424	$102,718,911	$237,071,699	$1,894,775,034
Minus FEMA	$172,515,559	$0	$147,080,976	$319,596,535
Minus Insurance	$1,069,441,048	$27,949,800	NA	$1,097,390,848
Minus SBA Loans	$78,481,100	$26,692,300	$0	$105,173,400
Minus State Match		$0	$46,900,643	$46,900,643
Minus State CDBG-DR Allocations	$22,160,501	$0	$7,953,500	$32,114,001
Minus Dauphin County CDBG-DR Allocations	$560,000	$463,000	$11,691,483	$12,714,483
Minus Luzerne County CDBG-DR Allocations	$11,659,602	$1,292,023	$10,000,000	$22,951,625
Remaining Unmet Need	$200,166,615	$46,321,788	$13,445,097	$259,933,500

Source(s): FEMA Individual Assistance Data effective February 6, 2016; FEMA Public Assistance Data effective January 3, 2016; Small Business Administration Business Loan Data effective January 2015; DCED State Match for FEMA Public Assistance Projects Data effective August 30, 2013; and DCED Survey of Infrastructure Needs administered April 2014.

Housing

The storms of 2011 caused widespread damage to owned and rented homes throughout much of the state, particularly in towns along the Susquehanna and Delaware Rivers. In total, roughly 95,000 individuals applied for FEMA assistance, and according to FEMA, at least 59,793 of these applicants incurred damage to their homes. The majority of this damage was classified as minor damage, but 9,059 homes were determined by FEMA to have major to severe damage. (For a detailed description of methodology for housing damage estimates and unmet need, see Appendix 1: Unmet Need Methodology.)

The counties with the most significant housing damage are listed below in Table 4.

Table 4: Damaged Owner-Occupied Homes and Rental Units by Damage Category by County

County	Minor-Low	Minor-High	Major-Low	Major-High	Severe	Unknown	All Damage	Major and Severe Damage
Grand Total	44,492	6,142	1,707	4,857	2,495	100	59,793	9,059
Luzerne	683	254	106	688	617	3	2,351	1,411
Dauphin	2,881	742	234	643	359	21	4,880	1,236
Columbia	515	233	187	619	225	5	1,784	1,031
Bradford	286	191	87	458	268	15	1,305	813
Lebanon	1,994	669	91	378	186	22	3,340	655
Lycoming	384	167	99	324	187	6	1,167	610
Lancaster	1,769	335	120	249	102	6	2,581	471
Northumberland	746	243	48	287	67	4	1,395	402
Philadelphia	24,849	1,474	211	124	29	2	26,689	364
Wyoming	174	66	31	168	136	11	586	335
Montgomery	1,642	332	96	145	59		2,274	300
York	2,661	403	70	131	32	2	3,299	233
Schuylkill	313	69	49	140	42		613	231
Bucks	1,046	240	73	109	24		1,492	206
Susquehanna	99	54	27	72	33	1	286	132
Snyder	50	27	35	38	35		185	108
Sullivan	92	35	20	53	30		230	103

Source: Analysis using FEMA IA Data effective February 6, 2016.

Homeowners and Renters

According to FEMA Individual Assistance data, 52,611 homeowners experienced some damage to their homes due to the 2011 storms. Of this number, 5,752 owner occupied properties had damage that was considered major or severe. The total homeowner damages are estimated at $1,323,585,126 with an estimated unmet need of $178,684,367. A substantial number of rental units were also damaged, with 7,182 renters having verifiable losses, and 1,600 rental units experienced major to severe damage. The total rental damages are estimated at $231,399,299, with an estimated unmet need of $55,862,351. A damage count of owned and rented homes by community, county and state can be found in Appendix 2. The statewide summaries of damage counts, damage cost estimates, and estimated unmet need are found in Tables 5, 6 and 7 below.

In total, the estimated unmet housing need is $234,546,718. To date, the Commonwealth, Luzerne County, and Dauphin County have allocated $33,820,103 in CDBG-DR funds towards housing recovery, leaving a remaining unmet need of $200,166,615.

Table 5: Damage Counts for Owned and Rented Homes Damaged in the 2011 Disasters

Damage Category	Owner	Renter	Total
Minor-Low	40,364	4,128	44,492
Minor-High	5,247	895	6,142
Major-Low	1,182	525	1,707
Major-High	3,690	1,167	4,857
Severe	2,062	433	2,495
Unknown	66	34	100
Total	**52,611**	**7,182**	**59,793**

Source: Analysis of FEMA IA Data effective February 6, 2016.

Table 6: Damage Estimates for Owned and Rented Homes Damaged in the 2011 Disasters

Damage Category	Owner	Renter	Total
Minor-Low	$717,371,313	$73,365,097	$790,736,411
Minor-High	$120,856,737	$20,614,976	$141,471,713
Major-Low	$42,295,010	$18,785,855	$61,080,865
Major-High	$240,845,653	$76,169,885	$317,015,538
Severe	$202,216,412	$42,463,485	$244,679,898
Total	**$1,323,585,126**	**$231,399,299**	**$1,554,984,424**

Source: Analysis of FEMA IA Data effective February 6, 2016.

Table 7: Unmet Need for Owned and Rented Homes Damaged in the 2011 Disasters

Damage Category	Owner	Renter	Total
Unmet Need	$178,684,367	$55,862,351	$234,546,718
Minus CDBG-DR allocations			$34,380,103
Remaining Unmet Need			$200,166,615

Source: Analysis of FEMA IA Data effective February 6, 2016 and CDBG-DR allocations from the Commonwealth, Luzerne and Dauphin Counties. CDBG-DR allocations include $22,160,501 from the Commonwealth; $11,659,602 from Luzerne County; and $560,000 from Dauphin County.

Repetitive Flood Loss

Much of the 2011 damage impacted riverine communities that experience frequent flooding due to their location within 100-year or 500-year floodplains. The Pennsylvania Emergency Management Agency (PEMA) has identified 1,889 properties that experience Repetitive Flood Loss (RL) or Severe Repetitive Flood Loss (SRL). The Agency is working with communities to mitigate the risks associated with these properties through the Hazard Mitigation Grant Program (HMGP) operated under FEMA. The program enables the Commonwealth to elevate structures, or acquire and demolish structures, preserving the greenspace to mitigate future losses. Not all properties qualify for this program although they are still at risk of repetitive flooding. The Commonwealth intends to use CDBG-DR funds to supplement HMGP. To date, DCED has spent $1,857,411 of the allocated $2,000,000 to acquire and demolish 18 RL properties under the Commonwealth's PL 112-55 CDBG-DR allocation. DCED anticipates additional need for CDBG-DR funds to mitigate RL and SRL properties, and has committed an additional $8,500,000 to address these needs using the 2nd CDBG-DR allocation. These figures are included in the $34.4 million of CDBG-DR allocations found in Table 7.

Public Housing

In July of 2013, DCED administered a survey to public housing authorities (PHAs) in the affected areas to assess damages and determine unmet needs. Of the 49 surveys sent out, 19 PHAs responded. Of those that responded to the survey, three (3) PHAs identified 56 units in their properties were impacted by storm events, suffering an estimated $1,366,226 in damage. These include the Lancaster Housing Authority, the Philadelphia Housing Authority, and the Columbia County Housing Authority which had damaged in Lancaster, Philadelphia, and Bloomsburg, respectively. Of the three PHAs reporting damage, survey respondents indicated that all damage has been repaired.

Affordable Rental Housing

DCED initially addressed damages and potential unmet needs for affordable housing using funds from other federal resources, including the Emergency Solutions Grant (ESG) Program, USDA Rural Housing, HUD Project Based Vouchers, and Low Income Housing Tax Credits (LIHTC).

In late 2011, DCED conducted two application funding rounds for ESG, where applicants had the opportunity to apply for funding to repair properties damaged by the 2011 storms. There were no applicants to this funding round. DCED opened an additional funding round eligible to Continuum of Care providers to fund any repairs needed for transitional and permanent housing damaged in the 2011 storms. There were no applicants for this funding round either. Based on these three funding rounds, and a survey conducted October 10, 2012 at the Summit on Rural Homelessness, DCED estimates there are no remaining unmet needs for shelters or transitional housing.

In 2012, and again in November of 2015, DCED engaged with the Pennsylvania Housing Finance Agency (PHFA) to determine if there are any unmet needs for repairs to rental properties funded through the PHFA. According to surveys, PHFA administered in late 2011, three properties suffered major to severe damage due to Hurricane Irene and Tropical Storm Lee, including two developments in Bloomsburg (one for seniors) and another property in Athens. An estimated total of $1,510,000 in damages was reported by the management companies at these three properties, with at least three feet of

flooding on the ground floor, and displacement of residents. All developments were insured, and according to the survey responses, all repairs were made by the end of December 2011.

Given the remaining unmet need for affordable rental housing, and the potential loss of affordable rental units through the Buyout Program, DCED intends to provide financing to support PHFA's development of additional affordable units by providing gap financing for LIHTC projects in the upcoming rounds. PHFA intends to give priority to areas that experienced the greatest loss of affordable rental units due to the storm events.

Temporary Housing

As a result of Hurricane Irene and Tropical Storm Lee, 295 households were placed into temporary housing units provided by FEMA. By December 2013, all displaced households were in permanent housing. This was accomplished through FEMA's Direct Housing Mission, working with the Commonwealth of Pennsylvania, local municipalities and various federal agencies. Households were placed within five community sites and 37 commercial parks. As of January 2016, there were no households living in temporary housing units.

Vulnerable Populations

As part of this updated unmet needs assessment, DCED analyzed the demographic and socioeconomic characteristics of areas most impacted by the April 2011 storms, Hurricane Irene, and Tropical Storm Lee. This was accomplished by mapping all damaged homes using the FEMA Individual Assistance data, and analyzing Census Tract information for those damaged areas using American Community Survey 2008 – 2012 information. For the purpose of this analysis, Census Tracts are equivalent to neighborhoods, and communities are synonymous with towns, cities, and Census-designated places.

DCED's intention for this analysis is to identify neighborhoods and communities that were substantially impacted by the storms of 2011 and have significant vulnerable populations. Vulnerable populations may include older adults, persons with cognitive or physical disabilities, persons with limited proficiency in speaking or understanding English, and low or moderate income (LMI) individuals and households. All of these populations are viewed as being more "at risk" of severe financial burden and potential homelessness in the event of a disaster.

DCED analyzed these statistics in Census Tracts where there were at least 10 homes experiencing major or severe damage in the 2011 disasters, and compared those to Census Tracts having a disproportionately higher percentage of vulnerable populations. DCED provides a detailed breakdown of this information by Census Tract and community in Appendix 2, and is using this information to target outreach, planning activities, and prioritization of projects and resources.

According to this analysis, impacted rural communities in Bradford, Sullivan, Northumberland, Lancaster, and Dauphin have a higher concentration of older adults and residents with disabilities than average. In contrast, the impacted urban neighborhoods of Harrisburg, Lebanon and Philadelphia have higher concentrations of poverty.

Businesses

The 2011 storms caused flooding and severe power outages across the central and eastern parts of the state which damaged commercial structures and interrupted business operations. In particular, the flooding along the Susquehanna River had a severe impact on businesses located in riverine communities. Widespread power outages impacting 3.8 million customers caused businesses to shutter for extended periods of time. According to the Pennsylvania Public Utility Commission, the storms of 2011 caused the longest interruption of power in the past nine years, with many customers experiencing outages longer than 72 hours.[2]

To calculate unmet business needs, DCED focused on business owners who submitted loan applications to the SBA and were denied. These loans typically cover the costs insurance did not cover for real property and real content loss, along with working capital needed to maintain business operations. For many businesses, their insurance was not adequate to cover their aggregated losses. Reasons most often cited for SBA loan rejection were poor credit or perceived inability to repay loans. The unmet business needs is based on these applicants, assuming any business owner who submitted a loan application and was denied likely had unmet needs. (For a detailed description of methodology for business unmet need, see Appendix 1: Unmet Need Methodology.)

According to SBA business loan information, as of January 2015, 780 businesses completed and submitted business loan applications, and 35% were approved (equivalent to 272 businesses). Based on this information, DCED estimates there was up to $46,321,788 in unmet business needs remaining once insurance payments and SBA loans were processed.

Table 8: Unmet Business Needs

Estimated Business Damage	**$**	**102,718,911**
Minus Insurance Claims Approved	$	27,949,800
Minus SBA Loans Issued	$	26,692,300
Business Unmet Needs	$	48,076,811
Minus CDBG-DR Allocations	$	1,755,023
Remaining Unmet Business Needs	**$**	**46,321,788**

Source(s): SBA Business Loan data effective January 2015; Insurance Claims by NAICS Code data effective March 20, 2014; and CDBG-DR allocations for the Commonwealth, Luzerne County and Dauphin County.

The unmet business needs figures reported in the chart above rely on SBA loan applications and insurance claims that were likely filed within a year of the storm events. The CDBG-DR allocation is based on Luzerne and Dauphin Counties commitment of funds to economic development activities (both Luzerne and Dauphin received their own CDBG-DR allocation). DCED believes that the status of businesses with unmet needs has changed in the intervening five years between the storm events and today and that the majority of businesses impacted by the disasters have either a) recovered using other resources, or b) have since shuttered.

DCED also analyzed which industry sectors were most impacted by the storms by reviewing insurance claims categorized by NAICS code. This included information on verified real property loss and content

[2] Pennsylvania Public Utility Commission, "Outage Response and Data Reports," August 7, 2012.

loss, the amount approved, and unmet needs. According to this analysis, Real Estate, Manufacturing, and Leisure & Hospitality industries were the most impacted (Table 9). A portion of the unmet business needs includes Real Estate losses for multi-family rental properties which may be duplicated in the unmet housing needs.

Table 9: Five Industries Most Impacted Based on Claims Approved

NAICS Code	Industry	Sum of Total Damage	Sum of Unmet
531	Real Estate	$22,038,168	$13,827,592
722	Food Services and Drinking Places	$6,615,800	$3,642,598
321	Wood Product Manufacturing	$2,928,863	$2,928,863
325	Chemical Manufacturing	$3,193,018	$1,710,618
813	Repair and Maintenance	$4,564,510	$1,704,705

Source(s): SBA Business Loan data effective January 2015 and Insurance Claims by NAICS Code data effective March 20, 2014.

Further, an examination of U. S. Census County Business Patterns data (Table 10), shows that, within the five most impacted counties, there was a net loss of 360 businesses and a net growth of 12,944 jobs between 2010 and 2013. This suggests that, while many businesses shuttered during this period, the businesses that remained absorbed much of the job loss, and even expanded following national economic recovery patterns post-Recession.

Table 10: Employment, Wages and Businesses in the Five Most Impacted Counties, 2010-2013

County	Total For All Sectors			
	Paid employees for pay period including March 12 (number)	First-quarter payroll ($1,000)	Annual payroll ($1,000)	Total establishments
Luzerne County				
2010	122,286	956,507	4,109,900	7,326
2013	129,227	1,151,598	4,696,258	7,175
Net Change	6,941	195,091	586,358	-151
Bradford County				
2010	18,314	142,287	640,760	1,379
2013	19,556	186,276	764,360	1,394
Net Change	1,242	43,989	123,600	15
Dauphin County				
2010	141,587	1,427,809	5,857,626	6,889
2013	142,209	1,717,861	6,450,162	6,728
Net Change	622	290,052	592,536	-161
Columbia County				
2010	21,558	148,138	663,021	1,435
2013	22,851	183,953	792,800	1,373
Net Change	1,293	35,815	129,779	-62
Wyoming County				
2010	8,180	70,062	305,207	647
2013	11,026	158,578	676,092	646
Net Change	2,846	88,516	370,885	-1
All Five Counties				
2010	311,925	2,744,803	11,576,514	17,676
2013	324,869	3,398,266	13,379,672	17,316
Net Change	12,944	653,463	1,803,158	-360

Source: U.S. Census County Business Patterns, 2010 and 2013

Under the PL 112-55 appropriation, DCED established the Economic Development Business Stimulus and Resiliency Program, a $2,000,000 loan program to assist businesses with remaining unmet needs. Despite outreach to municipalities and businesses in the impacted area, the program only received 1 application for $50,000 and the application was later withdrawn by the business owner, and no funds have been expended to date. Anecdotal feedback received from businesses also indicated that the federal requirements for the funds were too complex and time consuming. As a result and based on this unmet needs analysis, DCED has eliminated this program and is focusing its funding on the large amount of remaining unmet Housing and Infrastructure needs.

Infrastructure

The three storm events of 2011 caused widespread damage to public facilities, roads, utilities, and other infrastructure throughout Pennsylvania. To assist in rebuilding, FEMA provided Public Assistance (PA) dollars to eligible public entities, tribal governments, and some qualified Private Non-Profit (PNP) organizations. All three storm events qualified for FEMA Public Assistance, and as of January 3, 2016, FEMA has obligated $181,520,787 towards recovery in Pennsylvania. Approximately $147 million was earmarked towards permanent restoration of damaged infrastructure, and the remaining $28.7 million was obligated towards debris removal and emergency protective measures immediately after the storms.

FEMA requires that state and local governments pay for a portion of most projects (up to 25%). The Commonwealth of Pennsylvania provided all of the match funds required ($46,900,643) for FEMA PA projects and therefore there is no remaining unmet need associated with projects funded under FEMA PA.

Table 11: FEMA Public Assistance (PA) Obligations

	Total FEMA Public Assistance Grants - Dollars Obligated	Emergency Work (Categories A-B) - Dollars Obligated	Permanent Work (Categories C-G) - Dollars Obligated
Total Amount	$181,520,786.82	$28,739,091.85	$147,080,975.97

Source: FEMA Public Assistance data effective January 3, 2016

However, impacted communities identified projects that did not qualify for FEMA PA but represent unmet infrastructure needs. These projects include hazard mitigation and resilience measures and damages that were addressed using temporary solutions and now require more permanent repairs.

In April 2014, DCED administered a survey to local governments on their remaining infrastructure needs. Based on this survey, local governments identified $21,398,597 in infrastructure project costs not covered by other sources. Additionally, Luzerne and Dauphin Counties identified $21,691,483 in infrastructure needs. In total, the Commonwealth has identified $43,090,080 in unmet infrastructure need which includes projects not covered by FEMA, state funding, local match or insurance.

As of January 2016, DCED, Luzerne County and Dauphin County have collectively allocated $29,644,983 to repair or replace damaged infrastructure and public facilities, leaving a remaining unmet need of $13,445,097. As of December 31, 2015, $6,721,706 has been spent.

Table 12: Infrastructure Unmet Needs

Estimated Infrastructure Damage	**$237,071,699**
Minus FEMA Obligations	$147,080,976
Minus Commonwealth of Pennsylvania Match	$46,900,643
Unmet Infrastructure Needs	$43,090,080
Minus CDBG-DR allocations	$29,644,983
Remaining Unmet Need	**$13,445,097**

Source(s): FEMA Public Assistance data effective January 3, 2016; DCED State Match for FEMA Public Assistance Projects effective August 30, 2013; CDBG-DR allocations from the Commonwealth, Luzerne County, and Dauphin County.

METHOD OF DISTRIBUTION

Overview

Based on the revised unmet needs assessment, as well as input received from citizens, stakeholder groups, local government officials and other partners, the Commonwealth of Pennsylvania reviewed its CDBG-DR funding priorities and established the portfolio of recovery programs set forth in Tables 13 and 14. In most cases, DCED proposes to dedicate funding to programs currently approved by HUD, and for which demand has exceeded available funding. Integrating additional CDBG-DR funds into these established programs is the most efficient and effective way to get the funding spent in the areas of greatest need. The Commonwealth of Pennsylvania is dedicating additional resources under the PL 113-2 allocation to address the continuing need for buyouts of homes in areas subject to severe repetitive flooding, and has put a corresponding emphasis on developing additional affordable rental units to address the continuing need for safe, affordable housing for those households participating in the buyout program under PL 112-55. The remainder of this section provides details on the programs to be funded under the PL 113-2 appropriation. For additional details regarding the PL 112-55 appropriation, please see the draft PL 112-55 Action Plan Substantial Amendment 4 located at http://www.newpa.com (scroll to the Library section at the bottom of the homepage and click on *Disaster Recovery Assistance Program).*

Table 13: PL 112-55 Funding Allocation

Programs	PL 112-55 Allocation	LMI % Estimate
HOUSING		
Homeowner Programs		
Housing Repair, Reconstruction and Elevation Program	$9,660,501	80%
Buyout Program	$1,963,501	0%
New Housing Construction Program	$500,000	100%
Down Payment Assistance Program	$1,000,000	100%
Rental Programs		
Multifamily Rental Housing Program	$500,000	100%
INFRASTRUCTURE		
Infrastructure Program	$11,536,374	50%
PLANNING	$625,000	N/A
ADMINISTRATION	$1,357,125	N/A
TOTAL	**$27,142,501**	

Table 14: PL 113-2 Funding Allocations

Programs	PL 113-2 Allocation	LMI % Estimate
HOUSING		
Homeowner Programs		
Housing Repair, Reconstruction and Elevation Program	$7,000,000	100%
Buyout Program	$8,500,000	50%
Rental Programs		
Multifamily Rental Housing Program	$7,500,000	100%
INFRASTRUCTURE		
Infrastructure Program	$5,386,700	0%
PLANNING	$100,000	N/A
ADMINISTRATION	$1,499,300	N/A
TOTAL	**$29,986,000**	

Housing

Homeowner Programs

Housing Repair, Reconstruction and Elevation Program

Funding Amount:	$7,000,000
National Objective:	LMI Housing
Eligible Activities:	105(a)(4)
Eligible Applicants:	Units of general local government (UGLG)
Eligible Areas:	36 impacted counties
LMI Estimate:	100%
Estimated Number Served:	65 households

Program Overview

Many homeowner units were flooded as a result of the qualifying disaster events. The Housing Repair and Reconstruction Program provides grant assistance to eligible homeowners to rehabilitate or reconstruct their primary residences; and improve resiliency against future disasters by elevating homes and/or other mitigation activities. To date, DCED has obligated $6,391,250 to Columbia, Bradford, and Lycoming Counties under this program. The updated unmet needs assessment indicates that there is still a significant remaining need for assistance to homeowners in the most impacted counties.

Program Administration

Funding is provided to UGLGs who are responsible for administering the program and distributing assistance to households based on need. DCED has standardized the housing rehabilitation process so that all UGLGs that apply for funding follow one process for determining eligibility and use the same property standards for determining assistance. Where applicable, replacement and new construction will meet the 2009 Residential International Code and green building standards by requiring compliance with ENERGY STAR™.

Eligible Beneficiaries

Homeowner households who earn at or below 80% of Area Median Income (AMI) and whose primary residence was damaged by the April 2011 Storm Event, Hurricane Irene and/or Tropical Storm Lee are eligible for assistance. Households participating in the PEMA Buyout Program may not receive assistance under this program.

Eligibility Criteria

In order to receive assistance under this program, homeowners must meet all of the following criteria:

1. Home must have served as the owner's primary residence at the time of the storm event.
2. Owner household must have earned at or below 80% of Area Median Income at the time assistance is provided.
3. Household must have registered with FEMA for disaster assistance or have other documentation of storm related damage such as proof of claim against homeowner's insurance, proof of loss from flood insurance, dated photos of flood waters in the home, or inspections undertaken by local building officials evidencing storm related damage.
4. Improvements must primarily focus on making homes habitable and meeting the applicable building code. Elevation and flood proofing is an eligible use of the funds. Improvements beyond those required to meet building codes may include modest amenities and aesthetic features that are in keeping with housing of similar type in the community and does not include any homeowner selected upgrades or improvements such as air jet tubs, saunas, outdoor spas, and granite countertops.

Eligible Activities

Based on an assessment of the needs of eligible beneficiaries, one or more of the following assistance type of assistance may be provided:

- Funding to rehabilitate or reconstruction the primary residence; and/or
- Elevation or other forms of flood proofing to make the primary residence more resistant to future flooding

Buyout Program

Funding Amount:	$8,500,000
National Objective:	LMI Area Benefit; Urgent Need
Eligible Activities:	105(a)(1); 105(a)(2); 105(a)(4); 105(a)(11); FR-5696-N-01
Eligible Applicants:	Units of general local government (UGLG)
Eligible Areas:	36 impacted counties
LMI Estimate:	50%
Estimated Number Served:	120 households

Program Overview

Many homes and commercial structures damaged in the qualifying 2011 storm events are located in flood-prone areas. Household and businesses located in these areas experience frequent flooding, causing extensive financial losses over time due to property damages, and also putting residents and business owners at a great risk of physical harm. One of the State's primary goals for recovery is to acquire property from willing homeowners and businesses located in flood-prone and hazardous areas, demolish the structures, and preserve the land as open space available for recreation, passive uses and conservation.

The Buyout Program provides CDBG-DR funding to UGLGs to voluntarily acquire property owners and permanently convert the land to open space, accessible to the public for passive recreation and/or conservation purposes. The funding is being used to either (1) purchase severe repetitive loss and

repetitive loss properties or (2) purchase properties located in Harrisburg, Dauphin County that were damaged due to a sinkhole that occurred as a result of Tropical Storm Lee.

Program Administration

The program is being overseen by the Pennsylvania Emergency Management Agency (PEMA) on behalf of DCED. PEMA is responsible for working with and entering into agreements with UGLGs who will administer the program purchasing properties from qualifying property owners, demolishing the structures, clearing the land, and maintaining the land as open space in perpetuity.

Eligible Beneficiaries

Homeowners of residential units that are either a (1) repetitive flood loss property or (2) located in Harrisburg, Dauphin County and damaged due to a sinkhole that occurred as a result of Tropical Storm Lee. Homeowners must not have already participated in and received assistance from the PEMA Unified Hazard Mitigation Grant Program.

Eligible Applicants

To be eligible for assistance UGLGs must: (1) be located within the declared disaster areas; (2) be in a designated PEMA buyout target area; and () have documented proof of an impact that occurred as a result of the Presidential declared disaster in the proposed buyout area, as determined by condemnation, flood levels and/or status as beyond reasonable repair for each property.

Homeowners who receive a buyout, have a household income at or below 80% AMI, and do not have sufficient proceeds from the buyout to purchase replacement housing may apply for funding to purchase another comparable property under the Down Payment Assistance Program which is funded under PL 112-55 CDBG-DR program.

Rental Programs

Multifamily Rental Housing Program

Funding Amount:	$7,500,000
National Objective:	LMI
Eligible Activity:	105(a)(4); FR-5696-N-01
Eligible Applicants:	Pennsylvania Housing Finance Agency (PHFA), units of general local government, and nonprofit developers
Eligible Areas:	36 impacted counties
LMI Estimate:	100%
Estimated Number Served:	30 households

Program Overview

The program will provide multiple funding mechanisms to facilitate the creation of quality, affordable housing units to help Pennsylvania recover from the loss of affordable multi-family housing. CDBG-DR funds will be provided as zero- and low-interest loans to qualified developers to leverage 9% and 4% low income housing tax credits, tax-exempt bonds and stand-alone financing to support development.

Development may include new construction, conversion of vacant commercial/industrial buildings, or substantial rehabilitation of uninhabitable dwellings. In addition, a portion of the fund will be used to assist in the development of new permanent supportive housing units for people with special needs as

well as public housing and other federally-supported housing. Funding will be allocated to the individual program components within the fund as needed in order to maximize the effectiveness of the fund and ensure that those with the greatest needs are assisted as rapidly as possible.

- The first component of the fund will leverage zero- and low-interest CDBG-DR loans (or forgivable loans) with 9% low income housing tax credits in order to leverage funding
- Resources.
- The second component will combine zero- and low-interest CDBG-DR loans (potentially forgivable) with the State's allocation of tax-exempt bonds and 4% low income housing tax credits to create or rehab affordable housing units. The program will incentivize developers to produce mixed income buildings providing opportunities for the full spectrum of Pennsylvania's citizens including extremely low income households usually overlooked in traditional tax credit projects; households with incomes between 60% and 80% of AMI (not eligible for tax credit assistance) and market rate tenants.
- The third component will be a program that utilizes stand-alone CDBG-DR funds to provide zero- and low-interest loans (potentially forgivable) to create new multi-family projects that will be safer, stronger, and more resilient.

Program Administration

DCED will designate subrecipients to administer this program which may include the Pennsylvania Housing Finance Agency, units of general local government, and/or nonprofit developers.

Eligible Applicants

Private for-profit and nonprofit housing developers and public housing authorities capable of developing and managing large multi-family developments can apply for this funding.

Eligibility Criteria

The projects must help replenish the supply of affordable rental units lost in the most impacted counties, or other areas deemed a priority by the State.

Infrastructure

Infrastructure Program

Funding Amount:	$5,386,700
National Objective:	LMI Area Benefit; Urgent Need
Eligible Activities:	105(a)(1); 105(a)(2);105(a)(4)
Eligible Applicants:	Units of general local government
Eligible Areas:	Luzerne, Columbia, Schuylkill Counties
LMI Estimate:	0%
Estimated Number Served:	3 projects

The Infrastructure Program provides CDBG-DR funding to address unmet infrastructure needs which arose due to the qualifying 2011 disaster event(s). At DCED's request, units of local government will apply for CDBG-DR funds for bridge repairs/replacements, storm water/culvert improvements, sanitary sewer improvements, road reconstruction, public facilities, and other improvements to provide mitigation measures and resilience measures for future disasters. Projects that address damage and create enhancements to commercial corridors or Main Street areas, and that have the ability to encourage and support business retention and development are also encouraged.

Program Administration

The program will be administered by DCED which will provide grants to units of local government and other eligible entities for programs meeting the threshold criteria.

Eligible Beneficiaries

Units of general local government and governmental authorities and agencies will be eligible beneficiaries of these funds.

Eligibility Criteria

To be funded, projects will need to meet the following criteria:

- Project will address need arising from the 2011 disasters
- Sufficient other local, state, or federal funds are not available
- Use of additional local taxes or user fees in place of the requested assistance would place undue burden on residents, especially low- and moderate income households
- Project must be able to be completed within the two-year timeframe.

Projects benefiting low and moderate income communities or neighborhoods will receive priority.

Planning and Administration

Planning

Funding Amount:	$100,000
National Objective:	Not applicable
Eligible Activity:	105(a)(12)

DCED is allocating planning funds for substantial and non-substantial updates to this Action Plan.

Administration

Funding Amount:	$1,499,300
National Objective:	Not applicable
Eligible Activity:	105(a)(13)

DCED as the state-designated grantee will oversee all activities and expenditures of the CDBG-DR funds. Existing Commonwealth employees will be used and additional personnel and contractors have been hired to aid in the administration of, and to carry out, recovery programs. Not only will these personnel remain involved in ensuring that there are layers of financial control, they also will undertake administrative and monitoring activities to better assure compliance with applicable requirements, including, but not limited to, meeting the disaster threshold, eligibility, national objective compliance, fair housing, nondiscrimination, labor standards, environmental regulations, and procurement requirements at 24 CFR Part 200.

Pennsylvania has implemented oversight and monitoring processes to ensure proficient financial controls and procurement processes; adequate procedures to prevent any duplication of benefits as defined by Section 312 of the Stafford Act; processes to ensure timely expenditure of funds; processes to detect and prevent waste, fraud, and abuse of funds; and processes ensuring all projects are compliant with the

Uniform Act (relocation), Davis-Bacon and other labor standards, fair housing, Section 3, uniform administrative requirements at 24 CFR Part 200, and other applicable federal laws.

DCED will maintain a high level of transparency and accountability by using a combination of risk analysis of programs and activities, desk reviews, site visits, and checklists modeled after HUD's Disaster Recovery Monitoring Checklists and existing monitoring checklists used in monitoring regular program activities. DCED will determine appropriate monitoring of grants, taking into account prior CDBG-DR grant administration performance, audit findings, as well as factors such as the complexity of the project.

Some of the CDBG-DR funding will also be utilized to provide technical assistance to staff and subrecipients receiving CDBG-DR funds so that recovery programs will be implemented efficiently, effectively and in compliance with the federal, state and local regulations.

DEFINITION OF "NOT SUITABLE FOR REHABILITATION"

HUD requires that the State define what constitutes a unit "not suitable for rehabilitation" that may be demolished or converted in connection with a CDBG-DR assisted activity without a replacement requirement, consistent with the waiver and allowances in FR-5696-N-01. For these purposes, "not suitable for rehabilitation" is defined as follows:

- Substandard dwellings that cannot be brought into compliance with the Pennsylvania recovery program housing rehabilitation standards and/or applicable state and local code requirements shall be deemed not suitable for rehabilitation and shall not be rehabilitated. The determination may be established if the cost of rehabilitation exceeds 75% of the market value of the property or the property is deemed a blighted structure consistent with state or local ordinance, the property would be a candidate for demolition and/or reconstruction.

OR

- A blighted structure unfit for use, habitation, or dangerous to persons or other property. In addition, a structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety, and public welfare. This includes structures showing evidence of physical decay or neglect, excessive use, or lack of maintenance.

OR

- Residential properties that have experienced repetitive losses under FEMA's National Flood Insurance Program (NFIP).

GREEN BUILDING

The State will require replacement and new construction to meet green building standards by requiring compliance with ENERGY STAR™. Pennsylvania will further encourage green building practices throughout all other proposed programs.

PROJECTED EXPENDITURES AND ANTICIPATED OUTCOMES

As outlined in the Introduction and Method of Distribution – Overview, DCED plans to expend funding under each program as outlined below and based on these projected expenditures, the table also outlines the anticipated outcomes for each program. These estimates and anticipated outcomes are preliminary and may change. Some of the factors that may impact expenditure projections and outcomes include completing federally-required environmental and historical reviews, contractor availability, weather, and availability of other funding sources.

Table 15: PL 113-2 Funding and Anticipated Outcomes

Program Category	Total Funding	Anticipated Outcomes
Housing Repair, Reconstruction and Elevation Program	$7,000,000	65 households
Buyout Program	$8,500,000	120 households
Multifamily Rental Program	$7,500,000	30 households
Infrastructure Program	$5,386,700	3 projects
Planning	$100,000	1 entity assisted
Administration	$1,499,300	N/A
Total	**$29,986,000**	

OUTREACH AND CITIZEN PARTICIPATION

Citizen Participation Plan Requirements

DCED certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105 or 91.115, as applicable (except as provided for in notices providing waivers and alternative requirements for this grant). Each unit of local government receiving assistance from a State grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant) pursuant to FR-5696-N-01. During the term of the grant, the grantee will provide citizens, affected local governments, and other interested parties with reasonable and timely access to information and records relating to the Action Plan and to the grantee's use of grant funds.

Public Outreach

DCED will continue to conduct extensive public outreach to inform affected individuals, organizations and municipalities of substantial amendments to the Action Plan; and to solicit their input in developing these amendments. Notice about the availability of the draft substantial amendment and public hearing was published in the Pennsylvania Bulletin on June 26, 2016.

Public Notices, Outreach and Comment Period

This Substantial Amendment was made available for public comment for a period of 30 days from June 26, 2016 to July 26, 2016. The link to the Substantial Amendment is posted on the grantee's official website at www.newPA.com . Please scroll to the bottom of the page and click on *Disaster Relief Assistance Programs* to get to the link for the amendment. The Notice of Availability of the Draft Substantial Amendment for Citizen Comment and Public Hearing was published in the Pennsylvania

Bulletin website so that citizens, affected local governments, and other interested parties are provided a reasonable opportunity to examine the amendment's contents. DCED is also notifying affected citizens through their elected officials, contacts with neighborhood organizations, and public libraries. This has included electronic mailings to the following individuals and organizations:

- Chief Elected Official in 36 disaster-declared counties
- CDBG administrators in federal entitlement counties and municipalities within 36 disaster-declared counties
- CDBG administrators in non-entitlement counties and municipalities statewide
- State associations of Counties, Cities & Municipalities, Boroughs, and Townships
- Local Development Districts & Economic Development Districts in 36 disaster-declared counties
- Members of PA Housing Advisory Committee and Regional Housing Advisory
- Committees
- Members of Community Development and Housing Practitioners Advisory Committee
- Representatives of Federal Emergency Management Agency and Pennsylvania
- Emergency Management Agency
- Pennsylvania Association of Housing and Redevelopment Agencies
- Pennsylvania Housing Alliance
- Public Libraries (Statewide)
- Six (6) DCED Regional Offices
- Members of a Stakeholders Group for Fair Housing Issues (Statewide)

DCED ensures that all citizens have equal access to information about the programs, including persons with disabilities and limited English proficiency. The substantial amendment has been translated into Spanish and both the English and Spanish version of this document are posted on DCED's website along with the previous Action Plan and Substantial Action Plan Amendments. The Substantial Amendment posted on the DCED website is compatible with telecommunication devices to persons with visual impairments.

A public hearing was held on July 25, 2016 to receive comments on the Action Plan Substantial Amendment. DCED has reviewed public comments provided during the comment period and at the public hearing, summarize them and provide responses. A summary of these are outlined below with the complete documentation attached and made part of this document as Appendix 5. Written comments or complaints on the program may still be submitted by mail to DCED, ATTN: MJ Smith, 400 North St. 4th Floor, Keystone Building, Harrisburg, PA 17020 or via email to: DCED Disaster Recovery RA-DCCDBG-DR@pa.gov.

Mode of Outreach	Summary of response/ attendance	Attendance or Number of comments received	Summary of Comments	URL (If applicable)
PA Bulletin	No response. This mode was used to advertise the public hearing, and the availability of the draft for citizen comment.	None	N/A	See Appendix 5 for copy of the Notice
Internet Outreach	The draft Substantial Amendment #1 was placed on the DCED website	No comments were received via this mode of citizen participation.	N/A	www.newpa.com . Scroll to the Library Section of the Home page.
Public Hearing	Held via on-site, WebX and conference call July 25, 2016	23 Attended in person Six (6) persons attended via phone/computer	Statements and/or Questions On-site a. Mayor Pappenfuse of the City of Harrisburg supported the efforts of remediating the sinkhole problem on S 14th Street of the City. b. Wayne Martin, City Engineer, read a prepared statement on the history of the problem on S 14th St. of Harrisburg and agreed that the buyout program may be the only feasible and economical solution to the problem. c. Cornelius Johnson, city council, expressed his support and thanks to the state for including the Harrisburg project as a priority of the DR funding. d. Fred Reddig, DCED & Harrisburg's Act 47 Coordinator, expressed his support of the Harrisburg program and stated it was critical for the city's recovery under Act 47.	Complete Copies of statements, questions and answers are included as Appendix 5 of this document.

Mode of Outreach	Summary of response/ attendance	Attendance or Number of comments received	Summary of Comments	URL (If applicable)
Public Hearing (continued)	Held via on-site, WebX and conference call July 25, 2016		e. Numerous Harrisburg residents spoke about the length of time it has taken and how many promises have not been met in helping them with the issue. They were hoping that now something will be done. These included Maria Vargas Graver, Annette Coleman, Antonio Eubanks, and Darian Graver Many Harrisburg residents had questions about the process of the buyout. Answers were given out during the hearing. A FAQ sheet can be found in the Appendix 5 that answers many of these questions. f. Roy Crist, Director of Building and Housing for the city asked who will take care of the Section 104(d) requirements? Answer DCED will engage a third party contractor to take of the relocation issues for the project. g. Chris Crittenden, resident, asked how will people be notified of meetings and important information, as the people on his block received such short notice for this hearing. Answer: Through their local government bodies. DCED will work with them to make sure everyone involved in the program is made aware of all information and progress. Via the phone: g. Dan Lyons, Lebanon County, What is available for new buyouts? Answer: All the buyout $$ has been allocated to the four (4) programs	A CD copy of the recording of the hearing may be requested via DCED's mailbox RA-DCEDcdbg&homequestions@pa.gov

Mode of Outreach	Summary of response/ attendance	Attendance or Number of comments received	Summary of Comments	URL (If applicable)
Electronic mailings	All notices of public meetings, public hearings, citizen comment period, and availability of the draft plan on the website are sent out electronically to all of the Con Plan citizen participation contact lists.	Three persons/group responded with written comments/questions Comments and responses are included in Appendix 5.	Two Harrisburg residents wrote to request answers to buyout questions. Ben Laudermilch, Dept. of Human Services asked questions on the use of the planning funds from both the 2012 & 2013 grants and if money can be set aside for future housing issues.	DCED mailbox: RA-DCEDcdbg&homequestions@pa.gov Responses are attached in Appendix 5.

APPENDICES

Appendix 1: Unmet Need Methodology

The calculations and assumptions for the unmet needs analysis are based on the methodology used by HUD, outlined in FR-5696-N-03 and modified as reflected in this summary. The estimates use data provided by the Small Business Administration (SBA); Federal Emergency Management Agency (FEMA); the National Flood Insurance Program (NFIP); and the Pennsylvania Department of Community and Economic Development (DCED).

The specific assumptions and calculations are as follows:

Housing

To calculate how many units were damaged, DCED relied on FEMA Individual Assistance (IA) records dated February 6, 2016. In this dataset, FEMA provides damage estimates for all FEMA IA applicants using information collected by FEMA inspectors shortly after the disaster event. This includes damage to the housing unit itself (Real Property Loss or RPL) and damage to contents of the home (Personal Property Loss or PPL). DCED categorizes the damage for each IA applicant that received FEMA funds using the categories outlined below. For example, if FEMA estimated the Real Property Loss for a home at $4,000, then that home has a damage category of 2, or Minor-Low. Similarly, if FEMA estimated the PPL for a renter to be $4,000, then that home has a damage category of 4, or Major-High. In total, 95,052 applications were assigned values ranging from 0 (no damage) to 5 (severe damage).

Damage Categories for Owner-Occupied Units Based on FEMA Damage Estimates

Real Property Loss Minimum	Real Property Loss Maximum	Damage Category	Damage Category Classification
$ -	$ -	0	None
$ 1	$ 2,999	1	Minor - Low
$ 3,000	$ 7,999	2	Minor - High
$ 8,000	$ 14,999	3	Major - Low
$ 15,000	$ 28,800	4	Major - High
$ 28,801	∞	5	Severe

Damage Categories for Renter-Occupied Units Based on FEMA Damage Estimates

Personal Property Loss Minimum	Personal Property Loss Maximum	Damage Category	Damage Category Classification
$ -	$ -	0	None
$ 1	$ 999	1	Minor - Low
$ 1,000	$ 1,999	2	Minor - High
$ 2,000	$ 3,499	3	Major - Low
$ 3,500	$ 7,499	4	Major - High
$ 7,500	∞	5	Severe

DCED adjusts the damage category upwards for homes that flooded more than four feet. Homes that experienced flooding between four and six feet are categorized as having Major-High damage, while homes that experienced flooding in excess of six feet are categorized as having Severe damage, regardless of the FEMA damage estimate.

DCED calculates the damage estimates using SBA loans made to homeowners to cover the cost of damage to their homes. Because the SBA inspects properties and documents the full cost of repair, as opposed to FEMA's initial estimates, the SBA figures are a more reliable figure for estimating actual damage costs. It should be noted that SBA does not inspect all properties; only a small subset reflecting who actually applied for and received an SBA home loan. Therefore, DCED used the average SBA loan amount by damage category, for those 2,161 FEMA IA registrants that received an SBA loan and a FEMA grant, and assumed the average damage estimate for all homeowners who did not receive an SBA loan. The averages are provided below.

Inflation Rate for Damaged Homes without an SBA loan

Damage Category	FEMA IA Applicants with an SBA loan	Average SBA Loan Amount
Minor-Low	1,093	$17,773
Minor-High	418	$23,033
Major-Low	155	$35,783
Major-High	285	$65,270
Severe	210	$98,068

To calculate unmet need, DCED estimates the amount of resources provided by other sources, including FEMA grants, SBA home repair loans, and insurance proceeds. The first two sources – FEMA grants and SBA home repair loans – are provided in the FEMA Individual Assistance dataset. To estimate the amount insurance covers homeowners, DCED assumes a 50% gap for major-high damage and a 70% gap for severe damage. The FEMA grants, SBA home repair loans, and estimated insurance coverage allocated within each Census Tract are subtracted from the damage estimate within each Census Tract, and then aggregated to Place and County level jurisdictions. For renters, the analysis follows HUD methodology, and assumes unmet need is for rental units with major-high to severe damage, and where the renter earns less than $30,000 per year. For these units, the analysis assumes there is a 75% gap between damage costs and what is covered by insurance.

Businesses

To calculate unmet needs for businesses, DCED relied on SBA Physical Disaster Business loan information dated March 20, 2014. The intention of this program is to fund the repair or replacement of damage not covered by insurance. The calculation follows the general methodology outlined by HUD in Federal Register 5696 N 03, using the estimated sum of real property and real content loss of small businesses that did not receive an SBA disaster loan. SBA did not calculate content and property loss for loans that were denied based on the applicants' poor credit or inability to repay the loan. The methodology assumes businesses that completed the paperwork for a business loan but were denied have unmet needs. The total estimated damage to small businesses is equal to the average small business award by county, multiplied by SBA business loan applicants that were denied a loan within each county, plus the value of all SBA business loans. For example, in Lycoming County, 35 businesses applied for an SBA loan, and 11 were approved. The average loan amount for those 11 approved applicants is $138,945. The total damage equals (1 + (24 / 35)) x (11 x $138,945). The unmet need equals this value (11 x $138,945). The analysis applied the calculation to each county and summed all counties to calculate state unmet business needs.

Infrastructure

DCED determined infrastructure damage using the FEMA Public Assistance (PA) dataset dated January 3, 2016 and the results of a survey DCED administered between April 6 and April 16, 2014 to assess unmet infrastructure needs for projects or costs that do not qualify for FEMA PA assistance. This survey garnered 163 responses; 37 responses from counties and 119 from boroughs, townships and cities. The estimated infrastructure damage equals the funds FEMA obligated for the PA Program for permanent work (Categories C through G) + FEMA PA match requirements paid for by the Commonwealth + additional cost estimates for projects not covered by the FEMA PA program as described by counties, boroughs and townships + the CDBG-DR amount allocated to infrastructure projects by Luzerne and Dauphin Counties. The unmet need equals the costs of projects described in the survey results that are not covered by the FEMA PA program. The estimated damages used as the baseline to calculate remaining unmet need do not include damages covered by insurance.

Appendix 2: Impacted Communities

Note: Tables represent housing units in Pennsylvania that experienced major to severe damage from the 2011 nationally declared disasters (April 2011 storms, Hurricane Irene, and Tropical Storm Lee).

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Adams	Gettysburg		1	1
	NA	3	1	4
Adams Total		**3**	**2**	**5**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Berks	Frystown	1		1
	NA	8	5	13
	Reading	1		1
	Robesonia	1	1	2
	Shoemakersville		1	1
Berks Total		**11**	**7**	**18**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Bradford	Athens	157	74	231
	Canton	2		2
	Greens Landing	2	1	3
	Le Raysville	2		2
	Monroe	4	3	7
	NA	232	37	269
	New Albany	2		2
	Rome	7	1	8
	Sayre	37	4	41
	Towanda	5		5
	Troy		1	1
	Wyalusing	1		1
Bradford Total		**121**	**572**	**451**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Bucks	Bristol		1	1
	Churchville	1		1
	Cornwells Heights		2	2
	Croydon	1		1
	Hulmeville	1		1
	Langhorne Manor	1		1
	Levittown	13	4	17
	NA	85	19	104
	New Hope	2	1	3
	Penndel	1		1
	Quakertown	2	1	3
	Trevose	1	1	2
	Warminster Heights	1		1
	Woodbourne	1		1

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
	Yardley	4	8	12
Bucks Total		**114**	**37**	**151**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Chester	Avondale		4	4
	Exton	3		3
	NA	17		17
	Paoli		1	1
	Parkesburg	1		1
Chester Total		**21**	**5**	**26**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Columbia	Almedia	20	2	22
	Benton	6	1	7
	Berwick	6	1	7
	Bloomsburg	211	148	359
	Briar Creek	10	1	11
	Catawissa	11	8	19
	Espy	108	33	141
	Fernville	46	14	60
	Iola	1	1	2
	Jamison City	2		2
	Jonestown	6		6
	Lightstreet	1	1	2
	Lime Ridge	4	3	7
	Mifflinville	1	1	2
	NA	81	29	110
	Orangeville	1		1
	Rohrsburg	1		1
	Rupert	5		5
	Slabtown	1		1
	Stillwater	2		2
Columbia Total		**524**	**243**	**767**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Cumberland	Camp Hill	3		3
	Lemoyne		1	1
	NA	4	1	5
	New Cumberland	12	12	24
	West Fairview	2		2
	Wormleysburg	2		2
Cumberland Total		**23**	**14**	**37**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Dauphin	Colonial Park	3	1	4

	Harrisburg	67	8	75
	Hershey	19	6	25
	Highspire	8	8	16
	Hummelstown	23	8	31
	Lawnton	5	5	10
	Lenkerville	3		3
	Linglestown	2	1	3
	Lykens	2		2
	Middletown	159	19	178
	Millersburg	2		2
	NA	289	61	350
	Palmdale	15	1	16
	Paxtonia	3		3
	Royalton	25	3	28
	Rutherford	2	3	5
	Skyline View	6		6
	Steelton	3	1	4
	Union Deposit	19	9	28
Dauphin Total		**655**	**134**	**789**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Delaware	Chester	5	9	14
	Clifton Heights	1		1
	Collingdale	1	1	2
	Colwyn	6	1	7
	Darby	3	1	4
	Drexel Hill	3		3
	East Lansdowne	1		1
	Folcroft		2	2
	Folsom	2		2
	Lansdowne	1		1
	Media	1		1
	NA	5	10	15
	Sharon Hill	1		1
	Upland		2	2
	Yeadon	2		2
Delaware Total		**32**	**26**	**58**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Huntingdon	NA	5		5
	Saltillo	1		1
Huntingdon Total		**6**		**6**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Lackawanna	Moosic		1	1
	Taylor		1	1
Lackawanna Total			**2**	**2**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Lancaster	Akron	3		3
	Bainbridge	1		1
	Brickerville	1		1
	Brownstown	1		1
	Clay	1		1
	Denver	2		2
	Elizabethtown	2	3	5
	Ephrata	24	8	32
	Falmouth	1		1
	Lancaster		22	22
	Landisville		1	1
	Leola	6	2	8
	Manheim	45	17	62
	Marietta	27	1	28
	Maytown	1		1
	Mount Joy	4	1	5
	Mountville	1		1
	NA	81	36	117
	Salunga	1		1
	Willow Street	2		2
Lancaster Total		**204**	**91**	**295**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Lehigh	Ancient Oaks	2		2
	Emmaus		1	1
	Fullerton	1		1
	NA	2		2
Lehigh Total		**5**	**1**	**6**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Lebanon	Annville	45	14	59
	Avon	14	1	15
	Cleona	5		5
	Cornwall	3	1	4
	Fort Indiantown Gap		4	4
	Hebron	2		2
	Jonestown	4	3	7
	Lebanon	23	13	36
	Lebanon South	7		7
	Myerstown	7	2	9
	NA	166	27	193
	Palmyra	2	1	3
	Pleasant Hill	1		1
	Sand Hill	5	2	7
Lebanon Total		**284**	**68**	**352**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Lycoming	Garden View	18	7	25
	Hughesville	22	2	24
	Montgomery	1		1
	Montoursville	15	14	29
	Muncy	16	2	18
	NA	231	41	272
	Picture Rocks	3		3
	Williamsport		1	1
Lycoming Total		**306**	**67**	**373**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Luzerne	Duryea	76	27	103
	Exeter	13	1	14
	Harveys Lake	3	1	4
	Hilldale	2		2
	Hughestown	1	1	2
	Larksville	3	1	4
	Mocanaqua	51	18	69
	Mountain Top	2		2
	NA	169	47	216
	Nanticoke	3		3
	Nescopeck	7	2	9
	Nuangola	1		1
	Pittston	7	1	8
	Plains	17	7	24
	Plymouth	8		8
	Pringle		1	1
	Sheatown	1	1	2
	Shickshinny	50	22	72
	Silkworth	1		1
	Upper Exeter	6		6
	West Nanticoke	47	22	69
	West Pittston	350	87	437
	Wilkes-Barre	17	1	18
	Wyoming	2		2
Luzerne Total		**837**	**240**	**1,077**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Monroe	Mountainhome	1		1
	NA	9	1	10
Monroe Total		**10**	**1**	**11**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Montgomery	Ambler	16		16
	Ardmore		1	1
	Collegeville	4	1	5
	Evansburg	1		1

	Flourtown	1		1
	Fort Washington		1	1
	Glenside	5		5
	Hatboro	27	6	33
	Horsham	6	1	7
	NA	106	13	119
	Norristown	2	5	7
	Oreland	3		3
	Penn Wynne	1		1
	Plymouth Meeting	1		1
	Pottsgrove		1	1
	Pottstown		1	1
	Trappe	3	2	5
	Willow Grove	1		1
	Wyncote	2		2
Montgomery Total		**179**	**32**	**211**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Montour	Danville	8		8
	NA	13	2	15
Montour Total		**21**	**2**	**23**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Northampton	Bethlehem	2	1	3
	Easton	1		1
	Glendon	2		2
	NA	8	1	9
Northampton Total		**13**	**2**	**15**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Northumberland	Dewart	3		3
	Herndon	5		5
	Kapp Heights	1		1
	Milton	4	1	5
	Mount Carmel	2		2
	NA	76	6	82
	Northumberland	2		2
	Ranshaw	2		2
	Riverside	1		1
	Shamokin	16	1	17
	Sunbury	2		2
	Tharptown (Uniontown)	5	1	6
	Trevorton	5		5
Northumberland Total		**124**	**9**	**133**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Perry	Duncannon	8	3	11
	Marysville	7	1	8
	NA	11	1	12
	New Buffalo	1		1
Perry Total		**27**	**5**	**32**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Philadelphia	Philadelphia	117	176	293
Philadelphia Total		**117**	**176**	**293**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Schuylkill	Klingerstown	20		20
	Minersville	1		1
	NA	27	1	28
	Pine Grove	64	13	77
	Ravine	2		2
	Shenandoah	1		1
	Tremont	2	1	3
	Valley View	1		1
Schuylkill Total		**118**	**15**	**133**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Snyder	Freeburg	1		1
	Hummels Wharf	4		4
	NA	8	5	13
	Port Trevorton	1		1
	Selinsgrove	37	11	48
	Shamokin Dam	5		5
Snyder Total		**56**	**16**	**72**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Sullivan	Dushore	2		2
	Forksville	2		2
	NA	50	8	58
Sullivan Total		**54**	**8**	**62**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Susquehanna	Great Bend	1	1	2
	Lanesboro	5		5
	Little Meadows	6	1	7
	NA	43	27	70
	New Milford	3		3
	Susquehanna Depot	5		5
Susquehanna Total		**63**	**29**	**92**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Union	Lewisburg	2	3	5
	Linntown	3		3
	NA	8	2	10
	New Columbia	1		1
	West Milton	1		1
	Winfield	4		4
Union Total		**19**	**5**	**24**

County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
Wyoming	Laceyville	4	5	9
	Meshoppen	4	2	6
	NA	170	29	199
	Noxen	19	1	20
	Tunkhannock	5	13	18
Wyoming Total		**202**	**50**	**252**

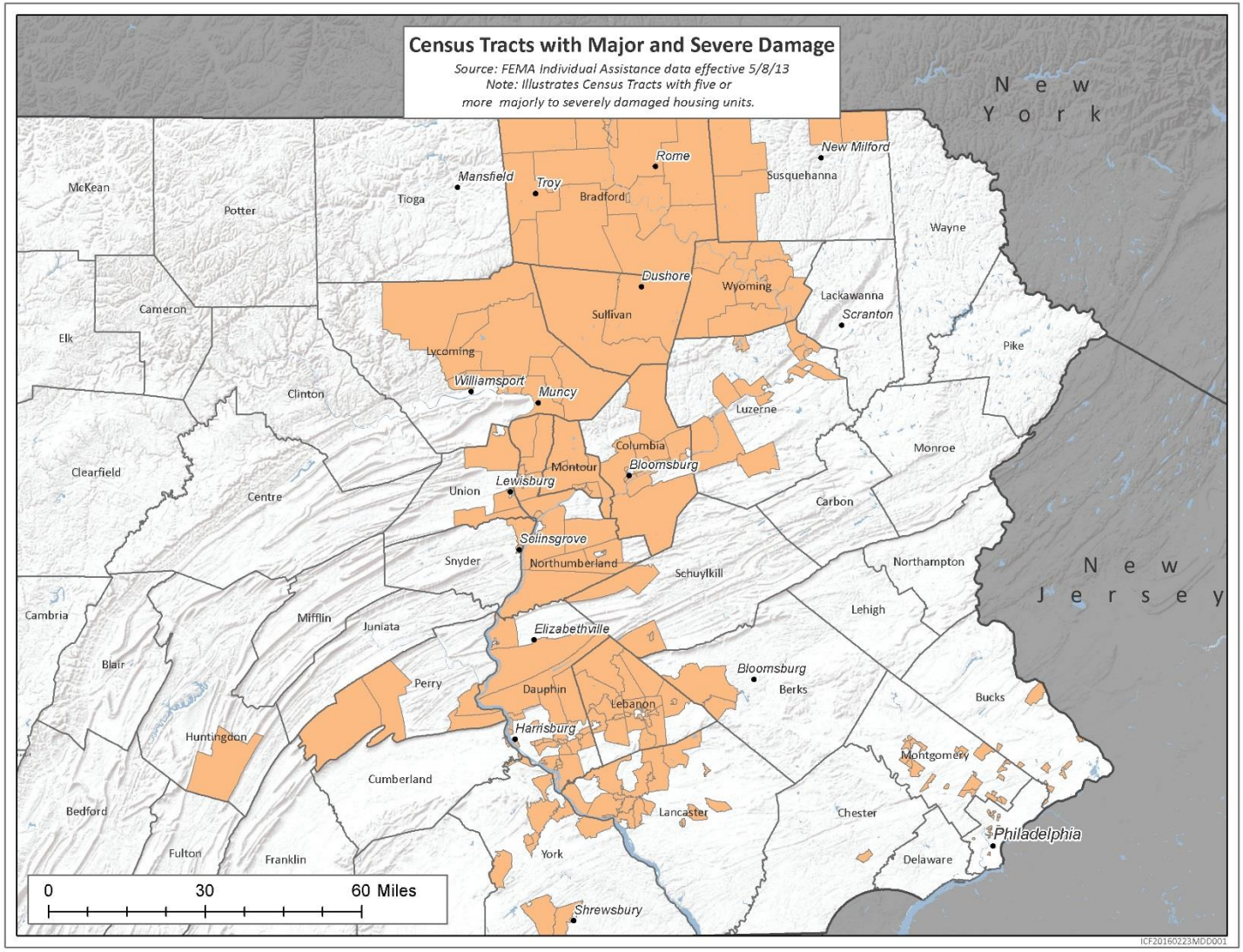
County	Census-Designated Place	Owner - Major and Severe Damage	Renter - Major and Severe Damage	All Major and Severe Damage
York	Dover	2		2
	Glen Rock		2	2
	Goldsboro	1		1
	Hallam	2	10	12
	Manchester	1		1
	Mount Wolf		1	1
	NA	71	8	79
	New Freedom	2		2
	New Market	4	2	6
	Pennville	1		1
	Shiloh	3		3
	Stonybrook	1		1
	Valley Green	4	1	5
	Weigelstown	8	10	18
	West York	2		2
	York	4	2	6
York Total		**106**	**36**	**142**

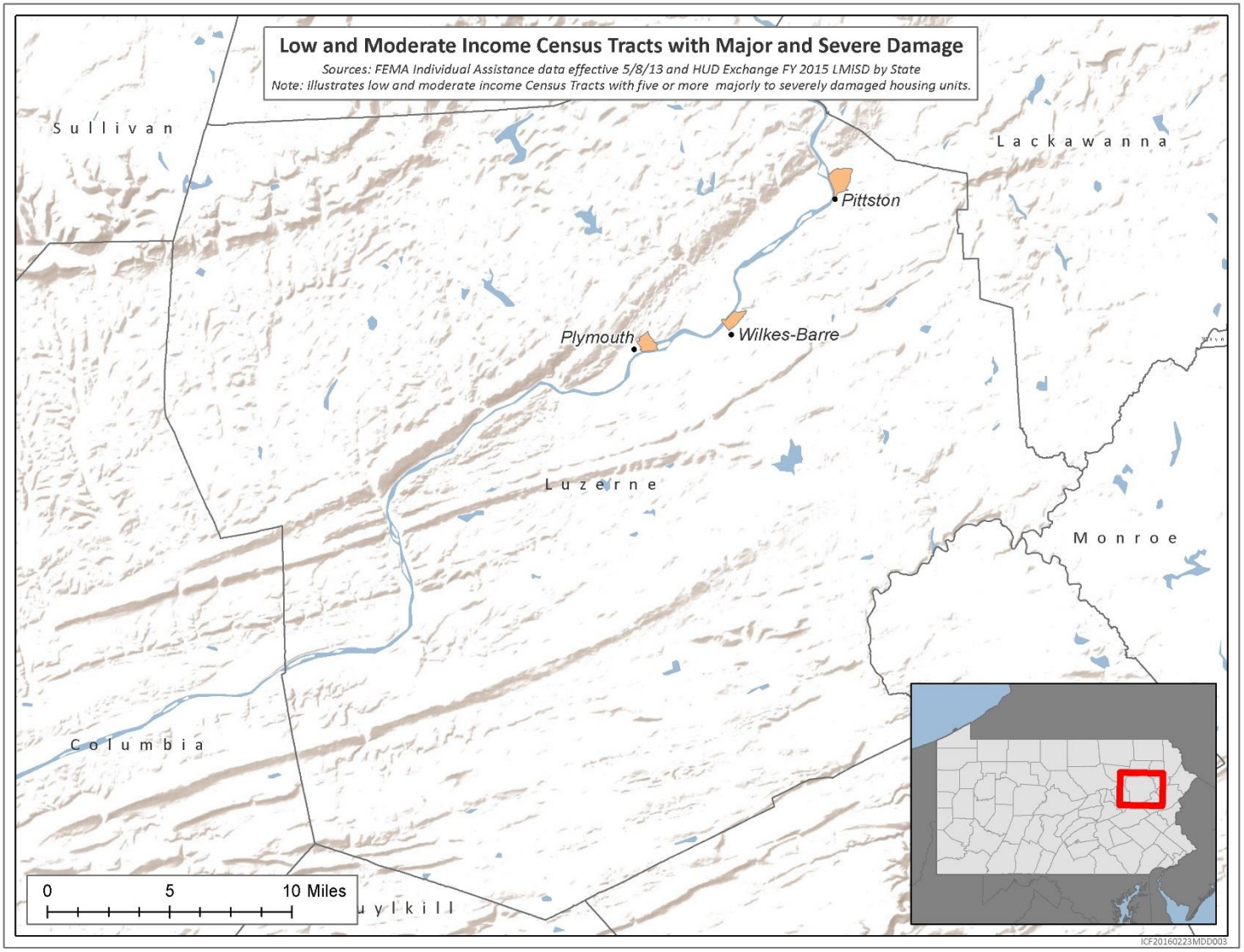
Appendix 3: Vulnerable Populations

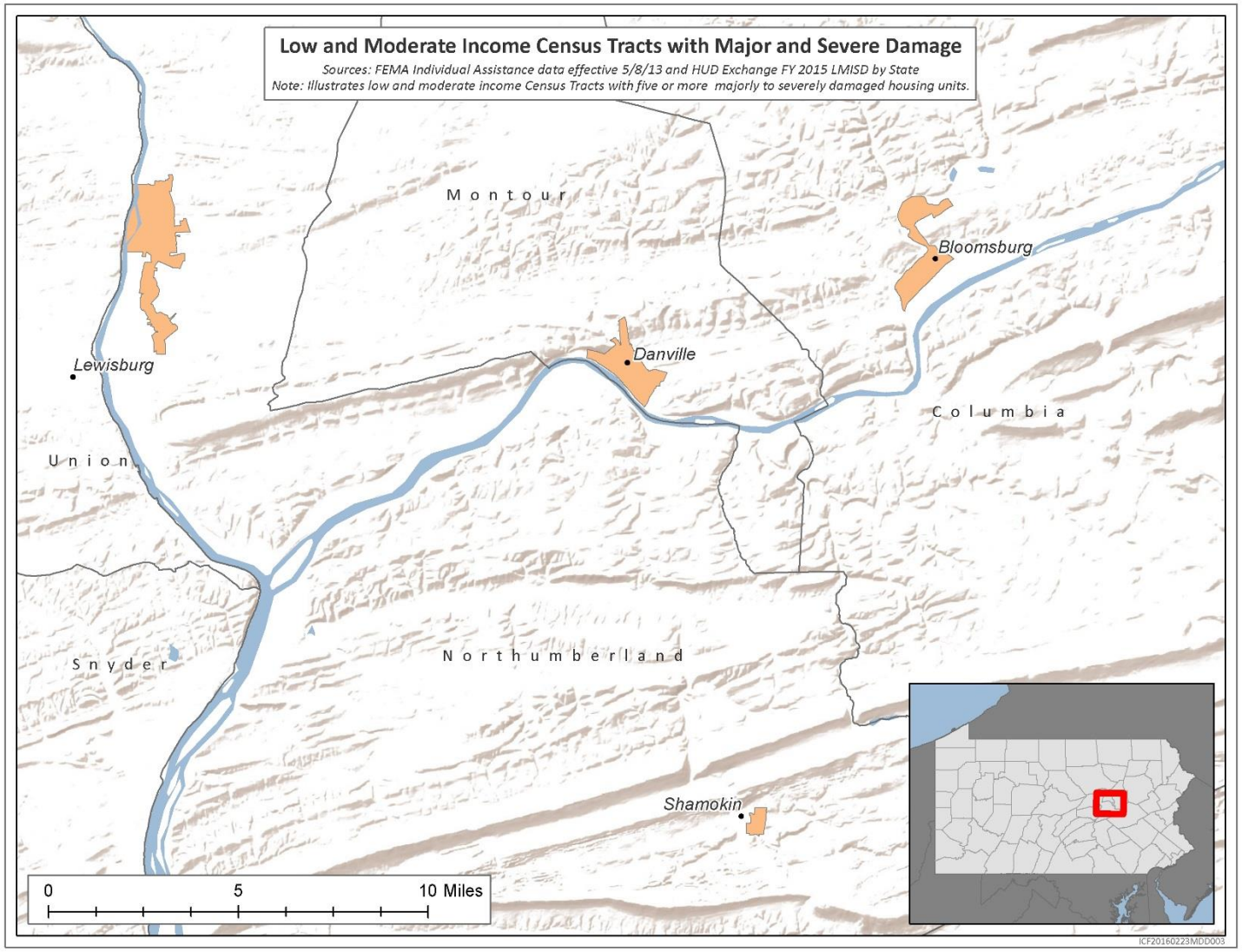
Census Tract Name	Owner-occupied homes with Major and Severe Damage	Rentals with Major and Severe Damage	All Homes, Major and Severe Damage	% Low and Moderate Income	% Persons in Poverty	% Persons with a Disability	% Persons 65+ Years Old
Census Tract 2110, Luzerne County	397	132	691	31.5%	4.9%	18.4%	25.3%
Census Tract 9504, Bradford County	173	140	376	46.2%	18.7%	14.6%	17.8%
Census Tract 508, Columbia County	155	40	259	36.3%	14.0%	13.0%	18.6%
Census Tract 512, Columbia County	102	95	257	67.0%	40.7%	7.9%	9.0%
Census Tract 510, Columbia County	148	76	253	38.4%	22.4%	9.3%	13.8%
Census Tract 239, Dauphin County	136	9	209	38.0%	10.7%	12.0%	19.1%
Census Tract 236.02, Dauphin County	101	19	198	26.1%	4.5%	9.0%	16.6%
Census Tract 105, Lycoming County	116	19	198	25.0%	6.5%	11.2%	14.9%
Census Tract 2105, Luzerne County	107	37	172	34.1%	12.2%	15.6%	17.7%
Census Tract 503, Columbia County	99	35	160	25.1%	10.2%	10.6%	14.9%
Census Tract 2117.01, Luzerne County	57	21	146	29.6%	6.7%	18.6%	26.2%
Census Tract 2139, Luzerne County	60	41	126	28.2%	10.4%	19.2%	19.9%
Census Tract 4001, Wyoming County	30	10	124	46.7%	17.0%	15.7%	12.5%
Census Tract 2162, Luzerne County	82	32	120	42.9%	10.7%	15.5%	17.3%
Census Tract 38, Schuylkill County	112	31	119	27.5%	7.4%	11.3%	17.9%
Census Tract 4006, Wyoming County	63	23	114	32.9%	10.9%	17.2%	20.1%
Census Tract 228, Dauphin County	58	24	110	28.9%	7.8%	9.5%	11.1%
Census Tract 2160, Luzerne County	59	42	107	45.4%	12.7%	25.2%	24.2%
Census Tract 245.03, Dauphin County	52	18	103	18.8%	5.3%	13.2%	12.2%
Census Tract 2119, Luzerne County	42	16	98	27.5%	7.7%	18.4%	22.4%
Census Tract 25, Lebanon County	87	17	97	25.6%	11.2%	7.1%	12.7%
Census Tract 4005, Wyoming County	54	3	97	31.1%	12.4%	15.0%	20.3%
Census Tract 104, Lancaster County	92	31	90	37.5%	9.6%	8.6%	15.2%
Census Tract 9512, Bradford County	59	6	89	38.0%	16.4%	12.9%	18.3%
Census Tract 9602, Sullivan County	71	12	87	44.6%	9.1%	20.7%	27.8%

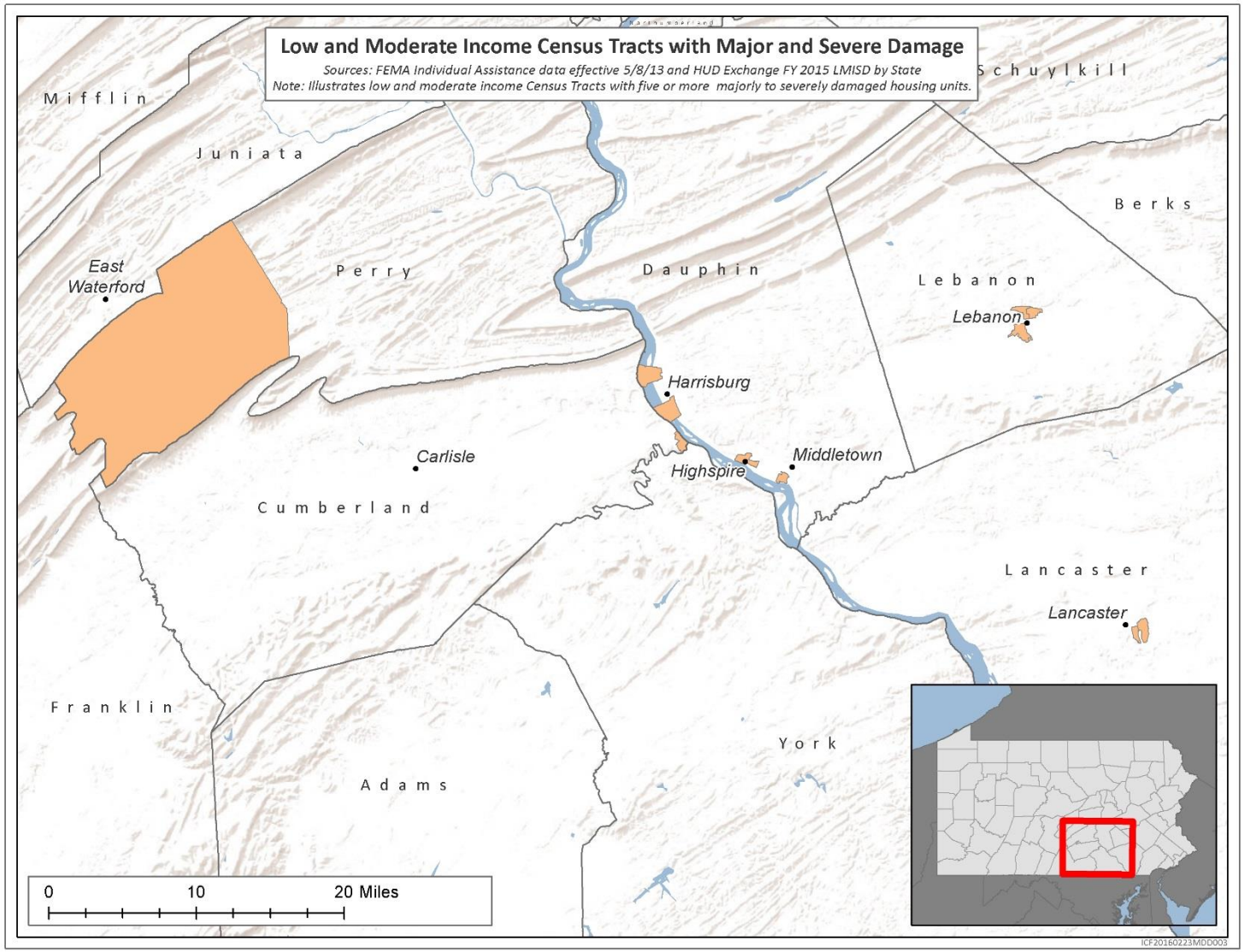
Census Tract Name	Owner-occupied homes with Major and Severe Damage	Rentals with Major and Severe Damage	All Homes, Major and Severe Damage	% Low and Moderate Income	% Persons in Poverty	% Persons with a Disability	% Persons 65+ Years Old
Census Tract 104, Lycoming County	70	15	84	29.6%	6.5%	11.6%	15.8%
Census Tract 2111.02, Luzerne County	51	15	81	21.7%	2.1%	11.9%	12.7%
Census Tract 108, Lycoming County	93	9	78	38.8%	8.2%	13.6%	19.2%
Census Tract 9503, Bradford County	54	7	75	41.5%	11.1%	14.8%	15.9%
Census Tract 240.01, Dauphin County	69	5	74	40.6%	10.4%	15.1%	14.3%
Census Tract 4002, Wyoming County	42	21	70	36.9%	13.4%	18.1%	13.8%
Census Tract 9505, Bradford County	44	15	64	39.0%	12.5%	12.5%	18.9%
Census Tract 9511, Bradford County	56	13	62	34.3%	9.2%	12.7%	19.1%
Census Tract 9509, Bradford County	51	8	62	37.1%	11.1%	18.4%	20.3%
Census Tract 22, Lebanon County	30	4	59	33.9%	9.5%	8.9%	10.3%
Census Tract 9502, Bradford County	39	6	59	38.4%	11.3%	13.2%	16.2%
Census Tract 201, Dauphin County	82	9	59	63.7%	27.0%	19.8%	14.1%
Census Tract 707.01, Snyder County	51	13	58	44.5%	16.4%	12.6%	21.1%
Census Tract 24, Lebanon County	24	5	56	35.1%	2.8%	6.7%	20.0%
Census Tract 501, Columbia County	112	12	53	40.0%	9.9%	12.2%	21.2%

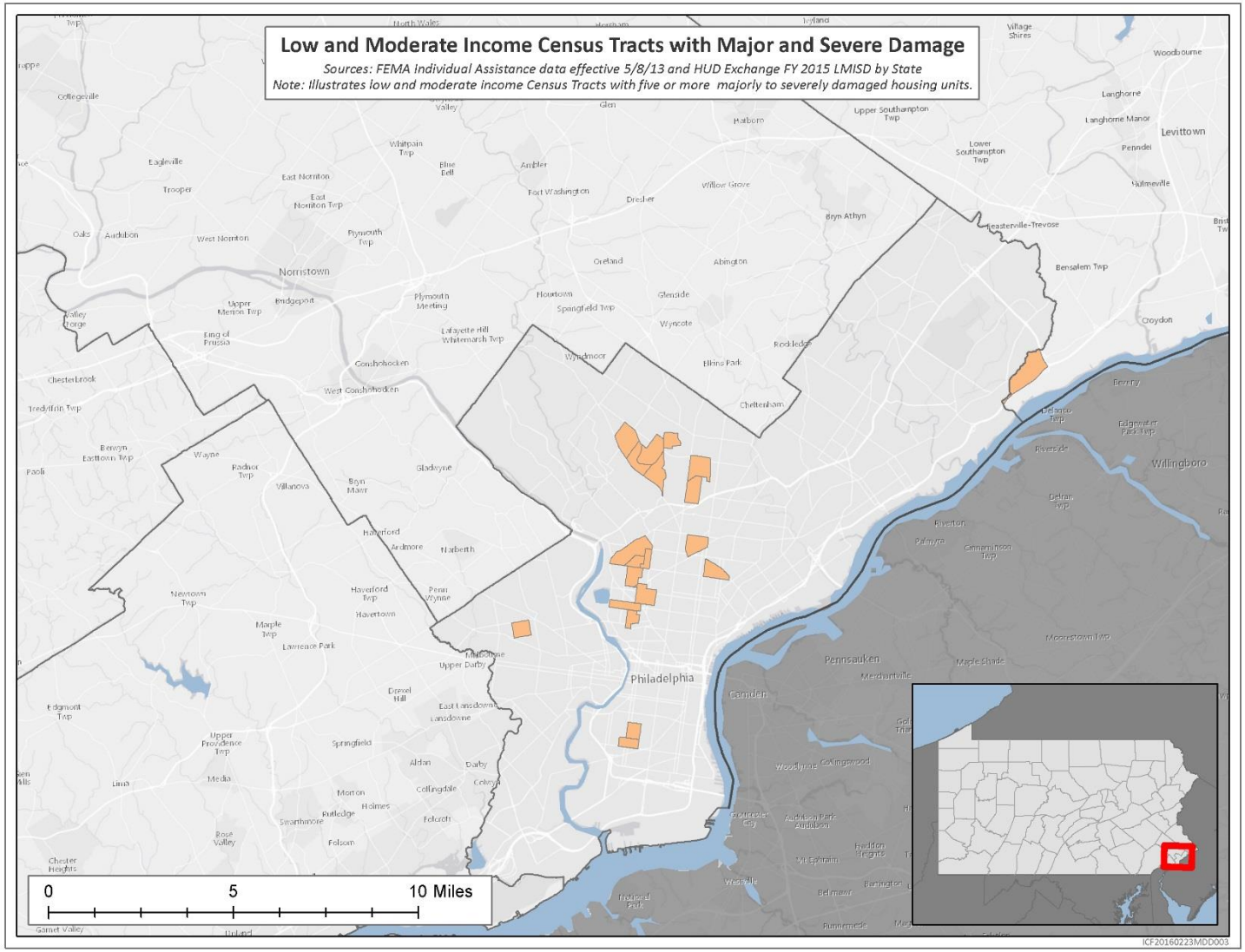
Appendix 3: Map Series

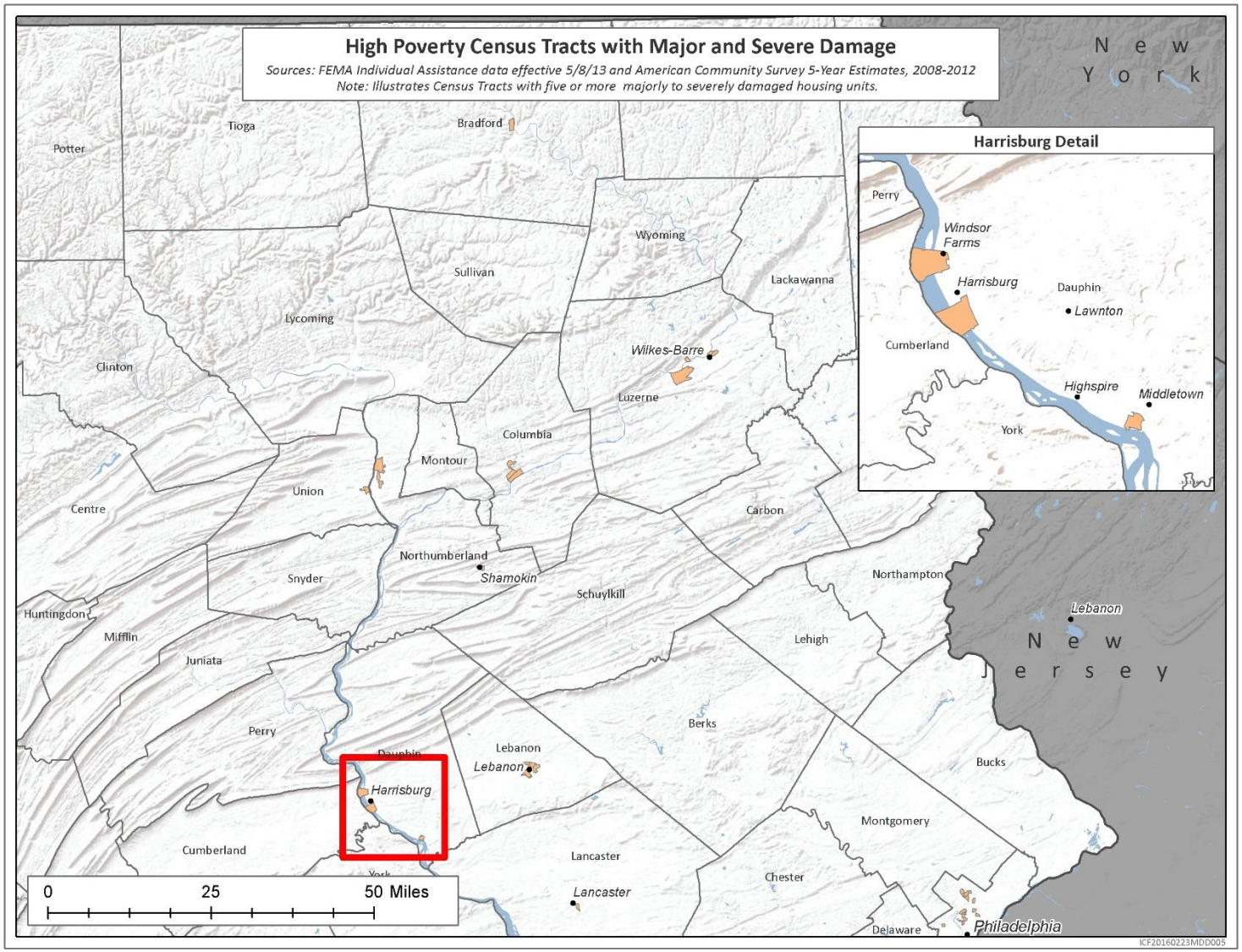


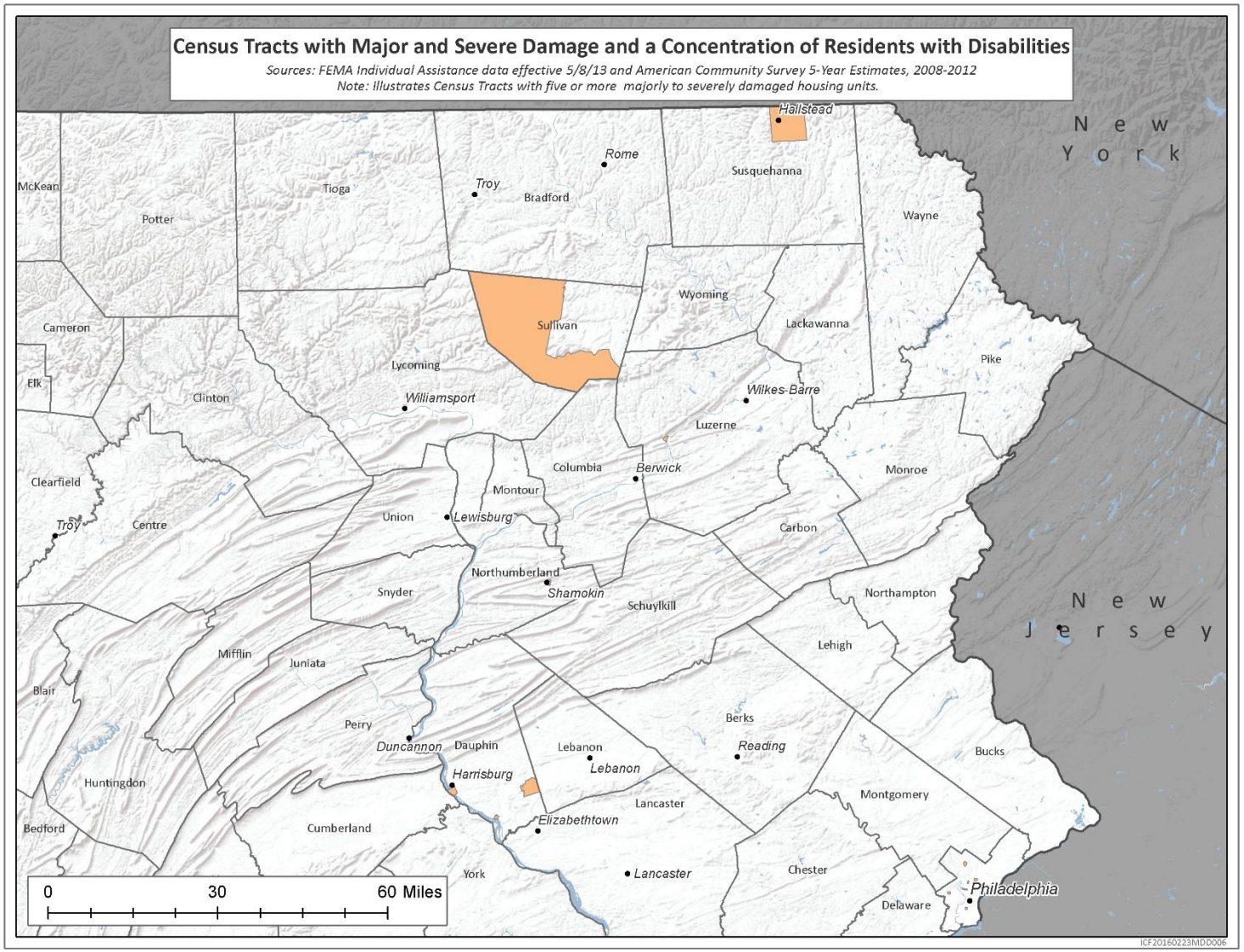

Low and Moderate Income Census Tracts with Major and Severe Damage
Sources: FEMA Individual Assistance data effective 5/8/13 and HUD Exchange FY 2015 LMISD by State
Note: Illustrates low and moderate income Census Tracts with five or more majorly to severely damaged housing units.
Sullivan
Lackawanna
Pittston
Plymouth
Wilkes-Barre
Luzerne
Monroe
Columbia
0
5
10 Miles
ICF20160223MDD003

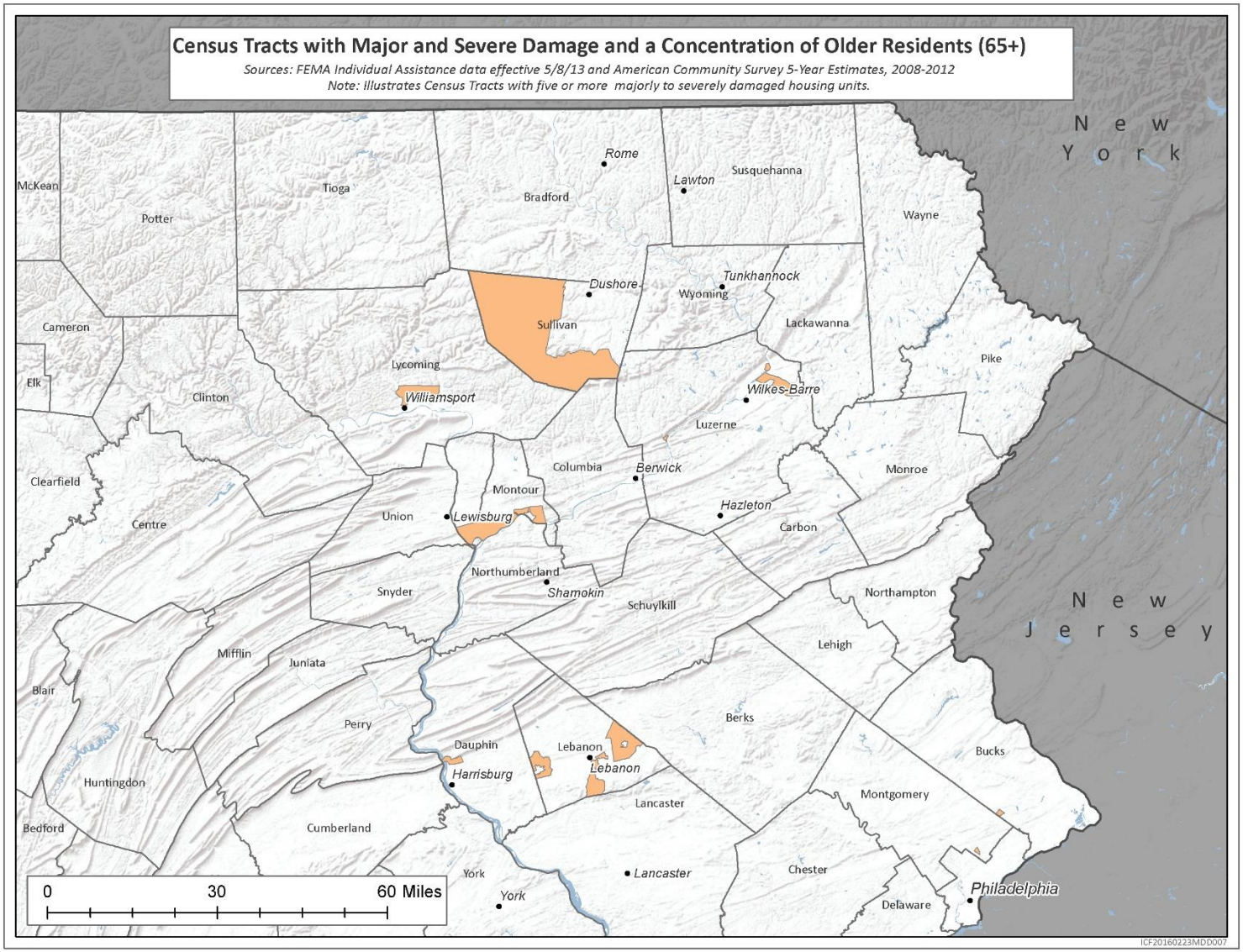

Low and Moderate Income Census Tracts with Major and Severe Damage
Sources: FEMA Individual Assistance data effective 5/8/13 and HUD Exchange FY 2015 LMISD by State
Note: Illustrates low and moderate income Census Tracts with five or more majorly to severely damaged housing units.
Montour
Bloomsburg
Danville
Lewisburg
Columbia
Union
Snyder
Northumberland
Shamokin
0
5
10 Miles
ICF20160223MDD003


Low and Moderate Income Census Tracts with Major and Severe Damage
Sources: FEMA Individual Assistance data effective 5/8/13 and HUD Exchange FY 2015 LMISD by State
Note: Illustrates low and moderate income Census Tracts with five or more majorly to severely damaged housing units.
Mifflin
Juniata
Schuylkill
Berks
Perry
Dauphin
Lebanon
East Waterford
Lebanon
Harrisburg
Carlisle
Highspire
Middletown
Cumberland
Lancaster
Lancaster
Franklin
York
Adams
0
10
20 Miles
ICF20160223MDD003


Low and Moderate Income Census Tracts with Major and Severe Damage
Sources: FEMA Individual Assistance data effective 5/8/13 and HUD Exchange FY 2015 LMISD by State
Note: Illustrates low and moderate income Census Tracts with five or more majorly to severely damaged housing units.
Norristown
Philadelphia
Camden
Pennsauken
Levittown
Willingboro
0
5
10 Miles
ICF20160223MDD003


High Poverty Census Tracts with Major and Severe Damage
Sources: FEMA Individual Assistance data effective 5/8/13 and American Community Survey 5-Year Estimates, 2008-2012
Note: Illustrates Census Tracts with five or more majorly to severely damaged housing units.
Harrisburg Detail
Perry
Windsor Farms
Harrisburg
Dauphin
Lawnton
Cumberland
Highspire
Middletown
York
New York
New Jersey
Potter
Tioga
Bradford
Sullivan
Wyoming
Lackawanna
Lycoming
Clinton
Wilkes-Barre
Luzerne
Columbia
Montour
Union
Centre
Carbon
Northumberland
Shamokin
Snyder
Schuylkill
Northampton
Lebanon
Huntingdon
Mifflin
Juniata
Lehigh
Perry
Berks
Dauphin
Lebanon
Lebanon
Harrisburg
Bucks
Montgomery
Cumberland
Lancaster
Lancaster
Chester
York
Delaware
Philadelphia
0
25
50 Miles
ICF20160223MDD005


Census Tracts with Major and Severe Damage and a Concentration of Residents with Disabilities
Sources: FEMA Individual Assistance data effective 5/8/13 and American Community Survey 5-Year Estimates, 2008-2012
Note: Illustrates Census Tracts with five or more majorly to severely damaged housing units.
Hallstead
Rome
Susquehanna
Troy
Bradford
McKean
Tioga
Potter
Wayne
New York
Wyoming
Sullivan
Lackawanna
Cameron
Lycoming
Pike
Elk
Clinton
Williamsport
Wilkes-Barre
Luzerne
Columbia
Berwick
Monroe
Clearfield
Montour
Union
Lewisburg
Carbon
Troy
Centre
Northumberland
Snyder
Shamokin
Schuylkill
Northampton
New Jersey
Lehigh
Mifflin
Juniata
Blair
Berks
Perry
Duncannon
Dauphin
Lebanon
Reading
Bucks
Lebanon
Huntingdon
Harrisburg
Montgomery
Lancaster
Bedford
Cumberland
Elizabethtown
York
Lancaster
Chester
Philadelphia
Delaware
0
30
60 Miles
ICF20160223MDD006


Census Tracts with Major and Severe Damage and a Concentration of Older Residents (65+)
Sources: FEMA Individual Assistance data effective 5/8/13 and American Community Survey 5-Year Estimates, 2008-2012
Note: Illustrates Census Tracts with five or more majorly to severely damaged housing units.
New York
New Jersey
McKean
Potter
Tioga
Bradford
Rome
Lawton
Susquehanna
Wayne
Dushore
Tunkhannock
Wyoming
Sullivan
Lackawanna
Cameron
Elk
Clinton
Lycoming
Williamsport
Wilkes-Barre
Luzerne
Pike
Clearfield
Centre
Union
Lewisburg
Montour
Columbia
Berwick
Hazleton
Carbon
Monroe
Northumberland
Shamokin
Snyder
Schuylkill
Northampton
Lehigh
Mifflin
Juniata
Blair
Perry
Berks
Dauphin
Harrisburg
Lebanon
Lebanon
Bucks
Huntingdon
Lancaster
Montgomery
Bedford
Cumberland
York
York
Lancaster
Chester
Delaware
Philadelphia
0
30
60 Miles
ICF20160223MDD007

Appendix 4: Image References

Image 1: Simmers, Sean (Photographer). (2011, September 9). *Flooding in the Shipoke neighborhood bordering the Susquehanna [digital image]*. Retrieved January 14, 2016 from http://www.weather.gov/ctp/TSLeeFlooding.

Image 2: Photo courtesy of WNEP (2012, May 12). *Home in Bloomsburg damaged from Tropical Storm Lee.[digital image]. Retrieved January 14, 2016 from http://bloomutoday.com/help-for-flood-victims-in-bloomsburg-p1807-1.htm.*

Image 3: May, Jimmy (Photographer). (2011, September 29). *The ramps from Route 42 going on and off Route 11 in Bloomsburg, PA [digital image]*. Retrieved January 14, 2016 from http://www.cleveland.com/nation/index.ssf/2011/09/flood_waters_in_new_york_penns.html.

Image 4: Rourke, Matt (Photographer). (2011, September 9). *Floodwaters of the Susquehanna River submerge a fence in West Pittston, PA. [digital image]*. Retrieved January 14, 2016 from http://en.occa.mard.gov.vn/crawl-content/floods-swamp-east-coast-standardnet/2011/9/10/61958.news.

Image 5: Photo courtesy of PA State Police. (2011, September 9). *The washed out PA 973 bridge over Loyalsock Creek near Loyalsockville*. Retrieved January 14, 2016 from http://www.weather.gov/ctp/TSLeeFlooding.

Image 6: Simmers, Sean (Photographer). (2011, September 9). *The waters receded in Hershey Park after the remains of Tropical Storm Lee caused flooding in the area. [digital image]*. Retrieved January 14, 2016 from http://blog.pennlive.com/patriotnewssports/2011/09/flooding_strikes_penn_hotel_sp.html.

Image 7: Baker, Christine (Photographer courtesy of AP). (2011, September 8). Mobile homes on Lake Drive in Lower Swatara Twp., Pa., are flooded on Sept. 8. *[digital image]*. Retrieved January 14, 2016 from http://www.csmonitor.com/Photo-Galleries/In-Pictures/Tropical-storm-Lee-flooding.

Appendix 5: Citizen Participation Documents, Comments, Questions and Responses

From June 25, 2016 to July 26, 2016, The Commonwealth of Pennsylvania through the department of Community and Economic Development (DCED) conducted a period of citizen participation for the Substantial Amendment (1) for the PL – 113-2 Action Plan. In this section the reader will find:

- PA Bulletin Notice of Availability of the Draft and Public Hearing
- CD & H Alert – June 27, 2016 Availability of the Draft for Comment and public Hearing
- Public Hearing Sign-In sheet – July 25, 2016
- Registration list of Attendees to Public Hearing on the Phone
- Opening of Public Hearing by DCED
- Listing of Citizen Comments
- Written Statement of Harrisburg's Engineer
- Responses to Written Comments
- Q&A from Citizen Comments and Questions during the Public Hearing

Commonwealth of Pennsylvania
Department of Community and Economic Development
Notice of Substantial Amendments for the
Community Development Block Grant – Disaster Recovery
2012 and 2013 Allocations
And Public Hearing

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 (PL-112-55) funds and FY 2013 Community Development Block Grant – Disaster Recovery (PL-113-2) funds. The public comment period is from June 26, 2016 through July 26, 2016.

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 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 (April 2011 Storms – FEMA-4003-DR; Hurricane Irene – FEMA-4025-DR; and Tropical Storm Lee – FEMA-4030-DR). An Action Plan for these funds was submitted to HUD on July 23, 2012 and subsequently approved. Since then DCED has published and received approval for three Substantial Action Plan Amendments to this first allocation of CDBG-DR funding under Public Law 112-55. The needs for disaster relief have evolved since the submission of the last Substantial Action Plan Amendment on August 11, 2014 , and the completion of the first round of applications for assistance by affected municipalities. The Commonwealth of Pennsylvania has updated its unmet needs analysis and made some changes to the funding allocations under the PL 112-55 appropriation to reflect this new analysis as well as the strategic priorities of the Commonwealth.

PL 112-55

Under PL 112-55, the Commonwealth of Pennsylvania has eliminated the Economic Development Business Stimulus and Resiliency Program due to a lack of unmet need and demand for the program. The funding has been allocated to the following programs:

- Housing Repair, Reconstruction and Elevation Program: $9,660,501
- Buyout Program: $1,963,501
- New Housing Construction Program: $500,000
- Down Payment Assistance Program: $1,000,000
- Multifamily Rental Housing Program: $500,000
- Infrastructure Program: $11,536,374
- Planning: $625,000
- Administration: $1,357,125

- Project caps under each program have been removed as well as the provision that required an Amendment if 10% or more funding from a program was moved to another program.

PL 113-2

The Commonwealth of Pennsylvania received $29,986,000 from the Department of Housing and Urban Development (HUD) under The Disaster Relief Appropriations Act, 2013 (Public Law 113-2, approved January 29, 2013). This was the second allocation of CDBG-DR funding to assist the State with recovery from 2011 storm events (April 2011 Storms – FEMA-4003-DR; Hurricane Irene – FEMA-4025-DR; and

Tropical Storm Lee – FEMA-4030-DR). The Action Plan guiding the distribution of the $29,986,000 appropriation was published on August 30, 2013 and allocated $8.5 million toward Housing Buyouts, $425,000 towards Administration and outlined additional programs with funding allocations "To be determined after the needs assessment and submittal of applications." Along with an updated unmet needs analysis, this Substantial Action Plan Amendment allocates the entirety of the PL 113-2 appropriation to a mix of Housing and Infrastructure Programs as follows:

- Housing Repair, Reconstruction and Elevation Program: $7,000,000
- Buyout Program: $8,500,000
- Multifamily Rental Housing Program: $7,500,000
- Infrastructure Program: $5,386,700
- Planning: $100,000
- Administration: $1,499,300

Both Substantial Amendments

- Under both allocations, the Department of Community and Economic Development (DCED), as the grant recipient of this funding, may share administration funding with other subgrantees at is discretion not to exceed 2.5%
- The citizen participation process for both substantial amendments and all future updates has changed to allow for the use of more electronic notification to interested parties and citizens. Also the time for citizen comment has been extended to 30 days for both allocations to allow for more time to respond to changes in the plan.

The substantial amendments to the PL-112-55 and PL-113-2 Action Plans and supporting documentation will be available for a 30-day public comment period and can be viewed on DCED's website: http://www.newpa.com Please scroll to the Library section on the Home page and click on the Disaster Recovery Assistance Program. The text is available to visual-impaired persons via DCED's website at the link listed above. A translation into Spanish will also be available on the Department's website at the same link. The final version of the Substantial Amendment will be submitted to HUD no later than August 3, 2016.

Public Hearing

The public hearing for the Substantial Amendments will be conducted electronically, via the web on Monday, July 25, 2016. This more widely available computer/conference call access will replace the on-site public hearing. The format will be more accessible than an in-person meeting because those who wish to make comment or discuss policy may participate directly from their electronic device or from a computer located at their public library.

Any individual or organization may give testimony or comments via the web/telephone about the proposed changes to the Action Plans for the CDBG-DR funding. The Commonwealth encourages public participation in this process.

Anyone who wants to participate must register in advance. Contact Megan L. Snyder at 717-720-7404 to receive registration instructions for the web hearing at least 24 hours prior to the hearing date. During the

hearing, if support is required, please call 717-787-5327. The hearing will be shortened if there is no one to testify or there is minimal response.

Persons with a disability or Limited English Proficiency who wish to participate in the public hearing should contact Megan L. Snyder, DCED, Commonwealth Keystone Building, 400 North Street – 4th Floor, Harrisburg, PA 17120-0225 or at (717) 720-7404 or TDD at (717) 346-0308 to discuss how the Department of Community and Economic Development can accommodate his/her needs.

Written Comments

Persons who would like to provide written comment on either/or both substantial amendments to the CDBG-DR Action Plan may send those comments electronically to RA-DCEDcdbg&homequestions@pa.gov or mail to the attention of Megan L. Snyder, Department of Community and Economic Development, Center for Compliance, Monitoring and Training, 400 North Street, 4th Floor, Harrisburg, PA 17120. Comments must be received before 4:00 p.m. on July 26, 2016. Please indicate which year of funding (PL-112-55 or PL-113-2) your comments are addressing.

Dennis M. Davin

Secretary

Sent to all Con Plan contact lists – 6-28-2016.

Dear Megan,

Please send this message to all of our citizen participation lists, including the specific listing of disaster recovery grantees/counties.

Thank you.
Kathy

Commonwealth of Pennsylvania
Department of Community and Economic Development
Notice of Substantial Amendments for the
Community Development Block Grant – Disaster Recovery
2012 and 2013 Allocations
And Public Hearing

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 (PL-112-55) funds and FY 2013 Community Development Block Grant – Disaster Recovery (PL-113-2) funds. The public comment period is from June 26, 2016 through July 26, 2016.

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 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 (April 2011 Storms – FEMA-4003-DR; Hurricane Irene – FEMA-4025-DR; and Tropical Storm Lee – FEMA-4030-DR). An Action Plan for these funds was submitted to HUD on July 23, 2012 and subsequently approved. Since then DCED has published and received approval for three Substantial Action Plan Amendments to this first allocation of CDBG-DR funding under Public Law 112-55. The needs for disaster relief have evolved since the submission of the last Substantial Action Plan Amendment on August 11, 2014 , and the completion of the first round of applications for assistance by affected municipalities. The Commonwealth of Pennsylvania has updated its unmet needs analysis and made some changes to the funding allocations under the PL 112-55 appropriation to reflect this new analysis as well as the strategic priorities of the Commonwealth.

PL 112-55

Under PL 112-55, the Commonwealth of Pennsylvania has eliminated the Economic Development Business Stimulus and Resiliency Program due to a lack of unmet need and demand for the program. The funding has been allocated to the following programs:

- Housing Repair, Reconstruction and Elevation Program: $9,660,501
- Buyout Program: $1,963,501
- New Housing Construction Program: $500,000
- Down Payment Assistance Program: $1,000,000
- Multifamily Rental Housing Program: $500,000
- Infrastructure Program: $11,536,374
- Planning: $625,000
- Administration: $1,357,125

- Project caps under each program have been removed as well as the provision that required an Amendment if 10% or more funding from a program was moved to another program.

PL 113-2

The Commonwealth of Pennsylvania received $29,986,000 from the Department of Housing and Urban Development (HUD) under The Disaster Relief Appropriations Act, 2013 (Public Law 113-2, approved January 29, 2013). This was the second allocation of CDBG-DR funding to assist the State with recovery from 2011 storm events (April 2011 Storms – FEMA-4003-DR; Hurricane Irene – FEMA-4025-DR; and Tropical Storm Lee – FEMA-4030-DR). The Action Plan guiding the distribution of the $29,986,000 appropriation was published on August 30, 2013 and allocated $8.5 million toward Housing Buyouts, $425,000 towards Administration and outlined additional programs with funding allocations "To be determined after the needs assessment and submittal of applications." Along with an updated unmet needs analysis, this Substantial Action Plan Amendment allocates the entirety of the PL 113-2 appropriation to a mix of Housing and Infrastructure Programs as follows:

- Housing Repair, Reconstruction and Elevation Program: $7,000,000
- Buyout Program: $8,500,000
- Multifamily Rental Housing Program: $7,500,000
- Infrastructure Program: $5,386,700
- Planning: $100,000
- Administration: $1,499,300

Both Substantial Amendments

- Under both allocations, the Department of Community and Economic Development (DCED), as the grant recipient of this funding, may share administration funding with other subgrantees at is discretion not to exceed 2.5%
- The citizen participation process for both substantial amendments and all future updates has changed to allow for the use of more electronic notification to interested parties and citizens. Also the time for citizen comment has been extended to 30 days for both allocations to allow for more time to respond to changes in the plan.

The substantial amendments to the PL-112-55 and PL-113-2 Action Plans and supporting documentation will be available for a 30-day public comment period and can be viewed on DCED's website: http://www.newpa.com Please scroll to the Library section on the Home page and click on the Disaster Recovery Assistance Program. The text is available to visual-impaired persons via DCED's website at the link listed above. A translation into Spanish will also be available on the Department's website at the same link. The final version of the Substantial Amendment will be submitted to HUD no later than August 3, 2016.
CDBG-DR 2012 (PL 112-55): http://www.newpa.com/download/pl-112-55-cdbg-dr-action-plan-substantial-amendment-7-2016/
CDBG-DR 2013 (PL 113-2): http://www.newpa.com/download/pl113-2-cdbg-dr-action-plan/

Public Hearing

The public hearing for the Substantial Amendments will be conducted electronically, via the web on **Monday, July 25, 2016 at 1:30PM**. This more widely available computer/conference call access will replace the on-site public hearing. The format will be more accessible than an in-person meeting because those who wish to make comment or discuss policy may participate directly from their electronic device or from a computer located at their public library.

Any individual or organization may give testimony or comments via the web/telephone about the proposed changes to the Action Plans for the CDBG-DR funding. The Commonwealth encourages public participation in this process.

Anyone who wants to participate must register in advance. Contact Megan L. Snyder at 717-720-7404 to receive registration instructions for the web hearing at least 24 hours prior to the hearing date. During the hearing, if support is required, please call 717-787-5327. The hearing will be shortened if there is no one to testify or there is minimal response.

Persons with a disability or Limited English Proficiency who wish to participate in the public hearing should contact Megan L. Snyder, DCED, Commonwealth Keystone Building, 400 North Street – 4th Floor, Harrisburg, PA 17120-0225 or at (717) 720-7404 or TDD at (717) 346-0308 to discuss how the Department of Community and Economic Development can accommodate his/her needs.

Written Comments

Persons who would like to provide written comment on either/or both substantial amendments to the CDBG-DR Action Plan may send those comments electronically to RA-DCEDcdbg&homequestions@pa.gov or mail to the attention of Megan L. Snyder, Department of Community and Economic Development, Center for Compliance, Monitoring and Training, 400 North Street, 4th Floor, Harrisburg, PA 17120. Comments must be received before 4:00 p.m. on July 26, 2016. Please indicate which year of funding (PL-112-55 or PL-113-2) your comments are addressing.

Dennis M. Davin
Secretary

Kathy A. Possinger | Director, Center for Compliance, Monitoring and Training
PA Department of Community & Economic Development
Commonwealth Keystone Building
400 North Street, 4th Floor | Harrisburg, PA 17120-0225
Phone: 717.720.7315
Email: kapossinge@pa.gov
www.newpa.com| www.visitPA.com
Follow us on Twitter @newPAnews and LinkedIn

EQUAL HOUSING OPPORTUNITY

Confidentiality Notice: This electronic communication is privileged and confidential and is intended only for the party to whom it is addressed. If received in error, please return to sender.

Please Note: *If this email contains a PDF, then the attached PDF file must be produced exactly as provided; no alterations may be made to format or content. If changes are required for any reason, a new file must be provided by the Department of Community and*

Economic Development. Any alterations to the pdf file made by the recipient without the Department of Community and Economic Development's consent will render the pdf file and its contents null and void.

(1)

CDBG DISASTER RECOVERY

PUBLIC HEARING

July 25th, 2016 at 1:30pm

PLEASE SIGN IN

NAME	ORGANIZATION (IF APPLICABLE)	PHONE #	EMAIL
Donna Enrico	DCED	717 720-7343	denrico@pa.gov
Chris Howe	DCED	720-7406	chowe@pa.gov
Roy Christ	City of HBG	255-6636	RChrist@CityofHBG.com
Wayne Martin	City of HBG	315-4255	wsmartin@cityofhbg.com
JOHN GUERS	DCED	724-7427	JGUERS@PA.GOV
Maria Vargas Graver	Resident	(717) 315-2439	
Dominic [illegible]		717 315-2080	
Sylvester Crittenden		717-564-7947	MRHANDYMAN6241@GMAIL.COM

(2)

CDBG DISASTER RECOVERY

PUBLIC HEARING

July 25th, 2016 at 1:30pm

PLEASE SIGN IN

NAME	ORGANIZATION (IF APPLICABLE)	PHONE #	EMAIL
Sheila Fraser	DCED	214-5349	sfraser@pa.gov
Dave Jordan	DCED	265-7878	davjordan@pa.gov
Chris L. Crittenden		717-554-5901	
Denise Fabie		917-334-7227	
Eric Pignatuso	HOG	717-537-8071	—
Karl Singleton	HBG City	717 255 3050	
Cornelius Johnson	HBG City	717-307-6977	
Fred A Reddig	DCED/Coordinator	717 990-4887	

3

CDBG DISASTER RECOVERY

PUBLIC HEARING

July 25th, 2016 at 1:30pm

PLEASE SIGN IN

NAME	ORGANIZATION (IF APPLICABLE)	PHONE #	EMAIL
? Antonio Eubanks Sheena Mosley		717 364-4800	Sheenaburnett81@gmail.com
? Annette Coleman		7172385882	
? Dena Taylor		717 939 5926	
Tony Rupton	DCED	717-720 7352	trupton@pagov
James Coleman		717-238-5882	

Phone/Webinar Attendance for CDBG-DR Substantial Amendments Public hearing
July 25, 2016
1:30 – 2:30 pm

All sessions in Eastern Daylight Time (New York, GMT-04:00)
Session detail for 'CDBG-DR Public Hearing':
*Attention to Duration ratio: Attentiveness based on total duration of the session.
**Attention to Attendance ratio: Attentiveness based on how long participant was in the session.

Participant	Name	Email	IP Address	Date	Invited
1	Jon Cherry	jcherry@pa.gov	70.215.70.160	7/25/2016	No
2	Charliese Wilson	babs4770@gmail.com	108.55.119.10	7/25/2016	No
3	Herbert Pollard	hspollard66@gmail.com	24.184.193.139	7/25/2016	No
4	Brandy Bones	brandy.bones@icfi.com	73.165.250.92	7/25/2016	No
5	Stephanie Stanton	auntpuffiehair@gmail.com	172.56.34.184	7/25/2016	No
6	Ben Laudermilch	belaudermi@pa.gov	63.66.64.245	7/25/2016	No
7	Annette Coleman	lora79@msn.com	72.95.57.78	7/25/2016	No

Intro. Public Hearing
July 25, 2016 1:30pm PUC Hearing Room 5
2012 & 2013 Substantial Amendments to CDBG-DR Action Plans

It's 1:30 pm and we'll call the public hearing for the 2012 and 2013 Substantial Amendments to the Community Development Block Grant – Disaster Recovery (CDBG-DR) Action Plans. I am Mary J. Smith, in charge of Compliance and Technical Support for the Compliance, Monitoring and Training Center of the Department of Community and Economic Development.

The Center is responsible for the consolidated planning process which allows the Commonwealth to receive funding under the Community Development Block Grant, the HOME Investment Partnerships, the Emergency Solutions Grant, and the Housing Opportunities for People with AIDS Programs along with funding for the Neighborhood Stabilization Program, National Housing Trust Fund and CDBG-Disaster Recovery grants. We also prepare the substantial amendments to these applications as the change warrants and in accordance with the Commonwealth of Pennsylvania
Citizen Participation Plan and Consultation for the Consolidated Plan, Amendments, and Performance Report

Notice of this public hearing appeared in the June 25, 2016 edition of the Pennsylvania Bulletin of which there are copies in the room.

The purpose of this public hearing is to provide individuals and organizations the opportunity to comment on the draft Substantial Amendments and to provide testimony about issues related to the activities proposed in the amendments.

The notice of the availability of the substantial amendments have been distributed throughout the Commonwealth for public review and comment during the period of June 26, 2016 to July 26, 2016.

All comments will be considered and the Substantial Amendments to the 2012 and 2013 CDBG-DR Action Plans will be finalized and submitted to HUD by August 3, 2016.

The needs for disaster relief have evolved since the submission of the last Substantial Action Plan Amendment on August 11, 2014 , and the completion of the first round of applications for assistance by affected municipalities. The Commonwealth of Pennsylvania has updated its unmet needs analysis and made some changes to the funding allocations under the PL 112-55 appropriation to reflect this new analysis as well as the strategic priorities of the Commonwealth.

PL 112-55

Under PL 112-55, the Commonwealth of Pennsylvania has eliminated the Economic Development Business Stimulus and Resiliency Program due to a lack of unmet need and demand for the program. The funding has been allocated to the following programs:

- Housing Repair, Reconstruction and Elevation Program: $9,660,501
- Buyout Program: $1,963,501
- New Housing Construction Program: $500,000
- Down Payment Assistance Program: $1,000,000
- Multifamily Rental Housing Program: $500,000
- Infrastructure Program: $11,536,374
- Planning: $625,000
- Administration: $1,357,125

• Project caps under each program have been removed as well as the provision that required an Amendment if 10% or more funding from a program was moved to another program.

PL 113-2

The Commonwealth of Pennsylvania received $29,986,000 from the Department of Housing and Urban Development (HUD) under The Disaster Relief Appropriations Act, 2013 (Public Law 113-2, approved January 29, 2013). This was the second allocation of CDBG-DR funding to assist the State with recovery from 2011 storm events (April 2011 Storms – FEMA-4003-DR; Hurricane Irene – FEMA-4025-DR; and Tropical Storm Lee – FEMA-4030-DR). The Action Plan guiding the distribution of the $29,986,000 appropriation was published on August 30, 2013 and allocated $8.5 million toward Housing Buyouts, $425,000 towards Administration and outlined additional programs with funding allocations "To be determined after the needs assessment and submittal of applications." Along with an updated unmet needs analysis, this Substantial Action Plan Amendment allocates the entirety of the PL 113-2 appropriation to a mix of Housing and Infrastructure Programs as follows:

- Housing Repair, Reconstruction and Elevation Program: $7,000,000
- Buyout Program: $8,500,000
- Multifamily Rental Housing Program: $7,500,000
- Infrastructure Program: $5,386,700
- Planning: $100,000
- Administration: $1,499,300

Both Substantial Amendments

• Under both allocations, the Department of Community and Economic Development (DCED), as the grant recipient of this funding, may share administration funding with other sub-grantees at is discretion not to exceed 2.5%

• The citizen participation process for both substantial amendments and all future amendments and substantial amendments has changed to allow for the use of more electronic notification to interested parties and citizens. The time period allowed for citizen comment to any substantial amendment under these two grants will remain that

which the respective regulations require; PL-112-55 – a minimum of seven (7) days and PL-113-2 – a minimum of 30 days.

Introduce Donna Enrico, Program Manager for the CDBG-DR Program
On the phone, we have Brady Bones, Consultant with ICF

Any comments:

At this time any and all issues dealing with the 2012 and 2013 CDBG-DR grants are open for comments, but your comments should be primarily directed at the content of the Substantial Amendments for the Action Plans.

COMMENTS from the audience

COMMENTS from the call

Has everyone who is interested in speaking on the plans had a chance to make their comment? The thirty day comment period continues to be open until July 26, 2016 for any further comments. Written testimony, in lieu of Web testimony, must be submitted by 5:00 PM, Tuesday, July 26, 2016. Please submit comments to Megan Snyder, Department of Community and Economic Development, Center for Compliance, Monitoring and Training, 400 North Street, 4th Floor, Commonwealth Keystone Building, Harrisburg, PA 17120-0225 or via the Department's mail box at: RA-DCEDcdbg&homequestions@pa.gov

Thank you.

Comments from the Public Hearing

- Mayor Eric Papenfuse, City of Harrisburg, spoke of the support that elected officials and government agencies have given towards the Harrisburg Sinkhole Project and has provided a letter of support from the city for the Commonwealth's Substantial Amendments
- Wayne Martin, City of Harrisburg, provided a history of the 14th Street Project and how it the disaster came out
- Maria Vargas Graver, Resident, spoke in support of the project and asked DCED what is the timeframe of the 14th Street Project
- Della Taylor, Resident, asked DCED what if a property has changed ownership or is currently a vacant property
- Cornelius Johnson, City of Harrisburg, spoke in support of the 14th Street Project and that funds are desperately needed to bring this project to fruition
- Fred Redding, DCED, spoke of how this project is a critical element in the city's recovery
- Della Taylor, Resident, asked that every property (the entire 52 houses) in the 14th Street Project area are addressed so that no one is left out. She also asked what happens if a home is left standing in the area
- Maria Vargas Graver, Resident, also asked DCED to address the entire 52 houses in the 14th Street Project area and not just the critical houses immediately surrounding the sink hole. She also asked why people are still moving into properties (renting them)if the properties are in such horrible shape
- Roy Christ, City of Harrisburg, asked DCED about the Section 104(d) Requirements
- Della Taylor, Resident, asked what can be done to prevent individuals from moving into homes that are uninhabitable
- Annette Coleman, Resident, spoke of how her home is condemned and she is paying rent at a new location
- Antonio Eubanks, Resident, asked who would want to remain in these homes. He also spoke of how the residents have been coming to various meetings for years and have heard continued promises for assistance with no outcome
- ????? Resident (Male – Yellow shirt), spoke of the conditions that are present at the 14th Street and of the promises made in the past about funding being available only to turn up dry
- Chris Crittenden, Resident, asked DCED about the notification process and who will notify the residents?
- ????? Resident (Male – Yellow shirt), asked DCED about the timeframe that residents will have to move out once their homes are acquired?
- Maria Vargas Graver, Resident, asked DCED if the residents will all be moved out by May 2017?
- Stephanie Stanton, Resident, asked DCED who will conduct the appraisals for the properties at the 14th Street project and what does the appraisals look at. She also asked what is the process that will occur after HUD approves the project, what houses will be addressed first, what is the timeline for the project, and will the funding be available to address all the properties? She also asked if a resident doesn't accept the buyout offer, does that put the entire project on hold?

- Dan Lyons, Lebanon County Redevelopment Authority, asked if DCED will accept new applications for buyouts and if there is, is there a timeline for DCED to accept new applications?
- Stephanie Stanton, Resident, asked DCED about rental properties and those individuals who are renting in the project area

City of Harrisburg - South 14th Street Sinkhole Mitigation Project

In March 2014, multiple sinkholes holes opened up along the 1400 block of South 14th Street in the City of Harrisburg, swallowing up a section of the road and the sidewalk, causing a rupture in a water main; and displacing families. A geotechnical investigative study (WO #1[1]) was commissioned to determine the subsurface condition of the right-of-way utilizing published geological reports, historical records, field observations, a multi-channel analysis of surface waves (MASW) survey, and core borings. The study revealed sixteen (16) fracture-like anomalies and identified eleven zones of potential voids within a 30 to 60 foot depth range. The study concluded that there is a high potential for future sinkhole activity along the 1400 block of South 14th Street. Additional studies were performed to determine the geographic extent of the area of potential sinkhole activity (WO #2), to evaluate mitigation cost options (WO #3), and to evaluate whether there is a connection between the sinkhole activity and Tropical Storm Lee (WO #5). Tropical Storm Lee is a qualifying disaster event and the conclusion of WO #5 was that it was the professional opinion of the consultant geotechnical engineers and geophysicists "that groundwater fluctuations caused by the heavy precipitation during Tropical Storm Lee had a detrimental effect on the subsurface conditions under the 1400 block of South 14th Street that ***directly contributed*** to the development of sinkholes in spring 2014."

As predicted by the study, additional sinkholes have opened since March 2014 despite mitigation efforts by the City, which included placing a thin bituminous pavement section to reduce the permeability of the roadway. Fifty-three (53) low income households are directly negatively impacted. The road in front of these homes is closed to traffic and is unsafe. A number of homes were inspected for structurally integrity and a majority of those inspected were deemed structurally unsafe. All of the fifty-three homes show signs of damage. As of August 2014, eleven (11) of the residential dwellings that were inspected were deemed structurally unsafe. Sinkholes continue to form in the roadway, in the sidewalks, in yards, and under the dwellings. These homes are row style construction and it is expected that additional homes will be structurally unfit for human habitation if costly mitigation efforts are not undertaken. The expected future sinkhole activity may also lead to additional waterline ruptures or potentially a gas line rupture causing further property damage, personal injury or loss of life.

The buildings and real property are essentially worthless. Retrospective appraisals were done of twenty (20) homes to determine the extent of damage, and the appraiser's opinion of pre-event value ranged from $45,000 to $57,000, with an average $50,800 per property, totaling $2,692,400 in private property damage, with an additional $1,600,000 in damage to public infrastructure including the road, sidewalks, and utilities. However, based upon mitigation options studied, the cost of repair exceeds the damage cost.

---

[1] WO or "Work Order" refers to the number of the Report produced following the study.

Two remediation alternatives were evaluated. The first (Alternative 1) was to repair the public right-of-way using a combination of Low Mobility Grouting (aka compaction grouting) to fill voids in the rock and densify loose soil and the placement of a geogrid-reinforced aggregate platform at a depth of 5 feet (where the compaction grouting is less effective). Alternative 1 would require private property owners to, in some cases, rebuild homes and, in all cases, underpin foundations. Alternative 1 would address the reoccurring sinkhole problem in the street, but there are concerns that by filling the subsurface voids, ground water would be diverted under other homes and roadways in South Harrisburg which also rest on fragile limestone geology susceptible to sinkholes.

Alternative 2, which is the recommended alternative, costs less than Alternative 1 and provides a benefit to all residents of South Harrisburg by not diverting groundwater.
Alternative 2 involves the acquisition and demolition of the homes, the removal of the road and sidewalks, and the removal and relocation of all utilities. The area will be capped with low permeability soil to prevent infiltration and sinkhole development.

A grant application was submitted for the FEMA Hazard Mitigation Assistance Unified Grant Program to fund a project to acquire and demolish twenty-five (25) of the fifty-three (53) homes determined to be in imminent danger. The application was reviewed ranked by PEMA and ranked #1 in the State Pre-Disaster Mitigation application, but no award has been made.

Funds are needed to cover the total project cost around $8.3 million

Smith, Mary

From: Enrico, Donna
Sent: Tuesday, July 26, 2016 4:45 PM
To: liljunior43005@gmail.com
Cc: DC, CDBG & Home Questions; Possinger, Kathy; Smith, Mary
Subject: RE: South 14th St CDBG Disaster Recovery Questions

Good afternoon and thank you for your questions. I will be responding to your questions no later than Thursday – July 28th. Thank you. Donna

Donna M. Enrico | Community Development Operations
PA Department of Community & Economic Development
Center for Community Development Operations
Commonwealth Keystone Building
400 North Street, 4th Floor | Harrisburg, PA 17120-0225
Phone: 717.720.7343|Fax: 717.214.5416
www.newpa.com | www.visitPA.com
Follow us on Twitter @newPAnews and LinkedIn

EQUAL HOUSING OPPORTUNITY **Confidentiality Notice:** This electronic communication is privileged and confidential and is intended only for the party to whom it is addressed. If received in error, please return to sender.

Please Note: *If this email contains a PDF, then the attached PDF file must be produced exactly as provided; no alterations may be made to format or content. If changes are required for any reason, a new file must be provided by the Department of Community and Economic Development. Any alterations to the pdf file made by the recipient without the Department of Community and Economic Development's consent will render the pdf file and its contents null and void.*

From: liljunior43005 [mailto:liljunior43005@gmail.com]
Sent: Monday, July 25, 2016 11:32 PM
To: DC, CDBG & Home Questions
Subject: South 14th St CDBG Disaster Recovery Questions

Good evening,

I'm a resident of S 14th St & have a few questions. Hope you can answer them all if not most of my questions.

1. Can you please confirm the ball park cost of a buyout per a home before the sinkholes arrived. Example fair/market value before would be $47,000 to $59,000? Please confirm what your idea is on pricing.

2. What if a homeowner had a mortgage & was relief from it already due to the situation? Will the homeowner walk away with the full fair/market value price appraised like the other residents that are still paying their mortgages or the residents that were relief will be required to pay the lender that cost?

3. If & when the process would get started would tenants benefit from any funds? Example relocation cost? If so do you have a ball park cost? Would their be any other cost tenant could eceive?

4. If a resident doesn't want to leave how will the homes on each side of that property be able to get demolition? How will an individuals home stay standing?

Thank you for your time!

Sent from my T-Mobile 4G LTE Device

Smith, Mary

From: Enrico, Donna
Sent: Thursday, July 28, 2016 10:13 AM
To: liljunior43005@gmail.com
Cc: Possinger, Kathy; Smith, Mary; DC, CDBG & Home Questions
Subject: RE: South 14th St CDBG Disaster Recovery Questions

Follow Up Flag: Follow up
Flag Status: Flagged

Good morning. Please see my responses to your questions below. If you have additional questions, please do not hesitate to email those questions to the mailbox.

Donna M. Enrico | Community Development Operations
PA Department of Community & Economic Development
Center for Community Development Operations
Commonwealth Keystone Building
400 North Street, 4th Floor | Harrisburg, PA 17120-0225
Phone: 717.720.7343|Fax: 717.214.5416
www.newpa.com | www.visitPA.com
Follow us on Twitter @newPAnews and LinkedIn

EQUAL HOUSING OPPORTUNITY **Confidentiality Notice:** This electronic communication is privileged and confidential and is intended only for the party to whom it is addressed. If received in error, please return to sender.

Please Note: *If this email contains a PDF, then the attached PDF file must be produced exactly as provided; no alterations may be made to format or content. If changes are required for any reason, a new file must be provided by the Department of Community and Economic Development. Any alterations to the pdf file made by the recipient without the Department of Community and Economic Development's consent will render the pdf file and its contents null and void.*

From: liljunior43005 [mailto:liljunior43005@gmail.com]
Sent: Monday, July 25, 2016 11:32 PM
To: DC, CDBG & Home Questions
Subject: South 14th St CDBG Disaster Recovery Questions

Good evening,

I'm a resident of S 14th St & have a few questions. Hope you can answer them all if not most of my questions.

1. Can you please confirm the ball park cost of a buyout per a home before the sinkholes arrived. Example fair/market value before would be $47,000 to $59,000? Please confirm what your idea is on pricing.
A.: The pre-sink-hole fair market value(FMV) of home will be based on an appraisal conducted by a qualified appraiser.

2. What if a homeowner had a mortgage & was relief from it already due to the situation? Will the homeowner walk away with the full fair/market value price appraised like the other residents that are still paying their mortgages or the residents that were relief will be required to pay the lender that cost?
A.: The fair market value of the home is based on the appraised value and does not take into consideration any liens or mortgages against the property. However, the acquisition of the property must come with a free and clear title. Any

outstanding mortgages or liens against the property will be paid from the settlement with the balance going to the homeowner.

3. If & when the process would get started would tenants benefit from any funds? Example relocation cost? If so do you have a ball park cost? Would their be any other cost tenant could eceive?
A.: Qualified tenants may be eligible for relocation assistance and moving expenses but these cannot be determined until the City begins working with the property owners and the tenants. I do not have a figure for the assistance? On a case by case basis, City staff in concert with a relocation specialist, will assess the eligibility and needs of tenants who will be displaced as a result of the property owner's participation in the buyout program to determine the appropriate amount of assistance to be provided. For property owners, this is considered a voluntary relocation and therefore they not eligible for relocation assistance under the Uniform Relocation Act.

4. If a resident doesn't want to leave how will the homes on each side of that property be able to get demolition? How will an individuals home stay standing?
A.: If a property owner does not participate in the buyout, and the units on either side of the remaining unit are to be demolished, a qualified engineer or architect will provide recommendations to ensure that the remaining unit is structurally sound and fully weather-tight after the demolition of the structures on either side.

Thank you for your time!

Sent from my T-Mobile 4G LTE Device

Smith, Mary

From: Enrico, Donna
Sent: Thursday, July 28, 2016 10:16 AM
To: lillex8299@gmail.com
Cc: DC, CDBG & Home Questions; Possinger, Kathy; Smith, Mary; Snyder, Megan L
Subject: RE: Questions about S 14 St project

Follow Up Flag: Follow up
Flag Status: Flagged

Good morning. Below are answers to your questions. Should you have additional questions, please submit them to the mailbox. Thank you for your interest in this project.

Donna M. Enrico | Community Development Operations
PA Department of Community & Economic Development
Center for Community Development Operations
Commonwealth Keystone Building
400 North Street, 4th Floor | Harrisburg, PA 17120-0225
Phone: 717.720.7343|Fax: 717.214.5416
www.newpa.com | www.visitPA.com
Follow us on Twitter @newPAnews and LinkedIn

EQUAL HOUSING OPPORTUNITY **Confidentiality Notice:** This electronic communication is privileged and confidential and is intended only for the party to whom it is addressed. If received in error, please return to sender.

Please Note: *If this email contains a PDF, then the attached PDF file must be produced exactly as provided; no alterations may be made to format or content. If changes are required for any reason, a new file must be provided by the Department of Community and Economic Development. Any alterations to the pdf file made by the recipient without the Department of Community and Economic Development's consent will render the pdf file and its contents null and void.*

From: lillex8299 [mailto:lillex8299@gmail.com]
Sent: Tuesday, July 26, 2016 4:34 PM
To: DC, CDBG & Home Questions
Subject: Questions about S 14 St project

Hello,

I'm a resident of S 14 St. & here are questions I have.

1. What will be done as far as a homeowner owing a balance on their mortgage?

A. The property may only be transferred to the City with a free and clear title. From the Fair Market Value (FMV) offer, any outstanding mortgages or liens against the property will be paid from the settlement with the balance going to the homeowner.

2. Some residents have been relief of their mortgages due to damage. All homes have damaged as stated from Wayne Martin in the hearing & the whole block should be condemned. So question here is why in the meantime can't the rest of us be relief from our mortgages?

A.: DCED has no authority over private mortgages. Owners should address this issue with their mortgage holders.

3. The Mayor said on the news last night they would be helping with the relocations. Does this mean the money that we are awarded for the buyout has to be that we repurchase a home with in the City of Harrisburg or you can move anywhere outside of the City of Harrisburg?
A.: Homeowners will be able to relocate wherever they choose.

4. If you are a tenant would you be awarded any funds?
A.: Eligible tenants may be eligible for relocation assistance and moving expenses.

5. Once the buyouts have been paid does City own the properties or whom is responsible for the maintaining of that space afterwards?
A.: The City will be purchasing the properties and the space will be maintained in perpetuity by the City as green space.

6. Are you allow to remove items from the home at the end of your time such as kitchen cabinets, countertops, hot water heaters & I've heard some even ask windows?
A.: The FMV offer is based on the condition of the property with kitchens intact, countertops, hot water heaters etc. Homeowners will not be permitted to remove these items.

7. After properties are appraised & whenever the award letter comes stating the funds you would receive how much time from that will you have to look for a new home?
A.: Homeowners will be permitted at least 90 days to move after settlement.

8. Can residents get a copy of the summary& questions from the hearing plus all questions & answers from the people submitting to this resource account? If we can how do we go about getting a copy & how long will this take to get a copy?
A.: The Questions with Answers will be made a part of the Substantial Amendment submission and will be posted on DCED's website - http://www.newpa.com/. The Q & A's will be located in an Appendix to the Substantial Amendment.

We truly thank each & everyone that understands that S 14 St. is in a diary need of help from this disaster.

Sent from my T-Mobile 4G LTE Device

Smith, Mary

From: Enrico, Donna
Sent: Thursday, July 28, 2016 4:44 PM
To: Laudermilch, Ben
Cc: DC, CDBG & Home Questions; Possinger, Kathy; Smith, Mary; Snyder, Megan L
Subject: RE: Written comments on substantial amendments

Follow Up Flag: Follow up
Flag Status: Flagged

Ben,

Thank you for your questions regarding the Amendments to the Action Plans for the CDBG-DR program. My answers to your questions are below. I am going to email you a copy of the draft document referenced below. However, please note that it is in draft form and is for internal review at this point. Thank you.

Donna M. Enrico | Community Development Operations
PA Department of Community & Economic Development
Center for Community Development Operations
Commonwealth Keystone Building
400 North Street, 4th Floor | Harrisburg, PA 17120-0225
Phone: 717.720.7343|Fax: 717.214.5416
www.newpa.com | www.visitPA.com
Follow us on Twitter @newPAnews and LinkedIn

EQUAL HOUSING OPPORTUNITY **Confidentiality Notice:** This electronic communication is privileged and confidential and is intended only for the party to whom it is addressed. If received in error, please return to sender.

Please Note: *If this email contains a PDF, then the attached PDF file must be produced exactly as provided; no alterations may be made to format or content. If changes are required for any reason, a new file must be provided by the Department of Community and Economic Development. Any alterations to the pdf file made by the recipient without the Department of Community and Economic Development's consent will render the pdf file and its contents null and void.*

From: DC, CDBG & Home Questions
Sent: Wednesday, July 27, 2016 7:51 AM
To: Enrico, Donna; Possinger, Kathy; Smith, Mary
Subject: FW: Written comments on substantial amendments
Importance: High

Donna,

Another email with questions regarding the public hearing.

Thanks,
Megan

Megan Snyder | Economic Development Analyst
PA Department of Community & Economic Development
Center for Compliance, Monitoring and Training
Commonwealth Keystone Building
400 North Street, 4th Floor | Harrisburg, PA 17120-0225

Phone: 717-720-7404 | Fax: 717-214-5399 (temporary) | megsnyder@pa.gov
www.newpa.com | www.visitPA.com
Follow us on Twitter @newPAnews and LinkedIn

Confidentiality Notice: This electronic communication is privileged and confidential and is intended only for the party to whom it is addressed. If received in error, please return to sender.

Please Note: *If this email contains a PDF, then the attached PDF file must be produced exactly as provided; no alterations may be made to format or content. If changes are required for any reason, a new file must be provided by the Department of Community and Economic Development. Any alterations to the pdf file made by the recipient without the Department of Community and Economic Development's consent will render the pdf file and its contents null and void.*

From: Laudermilch, Ben
Sent: Tuesday, July 26, 2016 4:05 PM
To: DC, CDBG & Home Questions
Cc: Heberlig, Devon
Subject: Written comments on substantial amendments
Importance: High

To whom it may concern:

I regret missing the opportunity to speak at the public hearing yesterday. I was on the phone and had to leave for another meeting. That said, we have several questions:

With regard to PL 112-55:

- Would the Department be willing to look at reserving some of the $1,000,000 for the Down Payment Assistance Program for emergency use during disasters (i.e. helping impacted families move into new housing)?
  A.: The down payment assistance will be made available to homeowners impacted by the Storms of 2011, Tropical Storm Lee and Hurricane Irene. DCED will be developing priorities for this activity.

- Would the Department be willing to reserve some of the $625,000 in planning dollars to develop an emergency housing task force to write an integration plan addressing housing issues during a disaster?
  A.: PEMA and DCED in a cooperative effort have developed a document, currently in draft form, to describe the procedures for how the Commonwealth will assist long-term community recovery from natural and man-made emergencies and disasters. As a part of the process, a Housing Task Force is in place. I will be forwarding your contact information to PEMA and DCED staff so that you may be included in future Task Force meeting.

  Additional planning funds are being made available to update and finalize the *Commonwealth of Pennsylvania Disaster Recovery Framework Document.*

With regard to PL 113-2: Would the Department be willing to reserve some of the $100,000 in planning dollars to develop an emergency housing task force to write an integration plan addressing housing issues during a disaster?
A.: See answer above.

Thanks and please feel free to reach out to me for questions or clarification.

Best,
Ben

Ben J. Laudermilch | Executive Housing Director
PA Department of Human Services | Office of Social Programs
625 Forster Street | Harrisburg, PA 17120

Phone: 717.409.3653 | Fax: 717.772.2062
Cell: 717.418.9735
www.dhs.pa.gov

July 25, 2016
Summary of Questions and Answers from
CDBG-DR Substantial Amendments Public Hearing

1. Can you please confirm the ball park cost of a buyout per a home before the sinkholes developed. Example fair/market value before would be $47,000 to $59,000? Please confirm what your idea is on pricing.
A.: The pre-sink-hole fair market value (FMV) of home will be based on an appraisal conducted by a qualified appraiser.

2. What if a homeowner had a mortgage & was relief from it already due to the situation? Will the homeowner walk away with the full fair/market value price appraised like the other residents that are still paying their mortgages or the residents that were relief will be required to pay the lender that cost?
A.: The fair market value of the home is based on the appraised value and does not take into consideration any liens or mortgages against the property. However, the acquisition of the property must come with a free and clear title. Any outstanding mortgages or liens against the property will be paid from the settlement with the balance going to the homeowner.

3. If & when the process would get started would tenants benefit from any funds? Example relocation cost? If so do you have a ball park cost? Would there be any other cost the tenant could receive?
A.: Qualified tenants may be eligible for relocation assistance and moving expenses but these cannot be determined until the City begins working with the property owners and the tenants. I do not have a figure for the assistance? On a case by case basis, City staff in concert with a relocation specialist will assess the eligibility and needs of tenants who will be displaced as a result of the property owner's participation in the buyout program to determine the appropriate amount of assistance to be provided.. For property owners, this is considered a voluntary relocation and therefore they not eligible for relocation assistance under the Uniform Relocation Act.

4. If a resident doesn't want to leave how does the homes on each side of that property get demolished? How will an individual home stay standing?
A.: If a property owner does not participate in the buyout, and the units on either side of the remaining unit are to be demolished, a qualified engineer or architect will provide recommendations to ensure that the remaining unit is structurally sound and fully weather-tight after the demolition of the structures on either side.

5. What will be done as far as a homeowner owing a balance on their mortgage?
A.: The property may only be transferred to the City with a free and clear title. From the Fair Market Value (FMV) offer, any outstanding mortgages or liens against the property will be paid from the settlement with the balance going to the homeowner.

6. Some residents have been relief of their mortgages due to damage. All homes have damaged as stated from Wayne Martin in the hearing & the whole block should be condemned. So question here is why in the meantime can't the rest of us be relief from our mortgages?
A.: DCED has no authority over private mortgages. Owners should address this issue with their mortgage holders.

7. The Mayor said on the news last night they would be helping with the relocations. Does this mean the money that we are awarded for the buyout has to be that we repurchase a home with in the City of Harrisburg or you can move anywhere outside of the City of Harrisburg?

A.: Homeowners will be able to relocate wherever they choose.

8. Once the buyouts have been paid does the City own the properties or who is responsible for the maintaining of that space afterwards?
A.: The City will be purchasing the properties and the space will be maintained in perpetuity by the City as green space.

9. Are you allow to remove items from the home at the end of your time such as kitchen cabinets, countertops, hot water heaters & I've heard some even ask windows?
A.: The FMV offer is based on the condition of the property with kitchens intact, countertops, hot water heaters etc. Homeowners will not be permitted to remove these items. These items are deemed to be a part of the value of the home represented in the FMV.

10. After properties are appraised & whenever the award letter comes stating the funds you would receive how much time from that will you have to look for a new home?
A.: Homeowners will be given at least 90 days to move after settlement.

11. Can residents get a copy of the summary& questions from the hearing plus all questions & answers from the people submitting to this resource account? If we can how do we go about getting a copy & how long will this take to get a copy?
A.: The Questions with Answers will be made a part of the Substantial Amendment submission and will be posted on DCED's website - http://www.newpa.com/. The Q & A's will be located in an Appendix to the Substantial Amendment.

12. With regard to PL 112-55:

- Would the Department be willing to look at reserving some of the $1,000,000 for the Down Payment Assistance Program for emergency use during disasters (i.e. helping impacted families move into new housing)?
  A.: The down payment assistance will be made available to homeowners impacted by the Storms of 2011, Tropical Storm Lee and Hurricane Irene. DCED will be developing priorities for this activity.

- Would the Department be willing to reserve some of the $625,000 in planning dollars to develop an emergency housing task force to write an integration plan addressing housing issues during a disaster?
  A.: PEMA and DCED in a cooperative effort have developed a document, currently in draft form, to describe the procedures for how the Commonwealth will assist long-term community recovery from natural and man-made emergencies and disasters. As a part of the process, a Housing Task Force is in place. I will be forwarding your contact information to PEMA and DCED staff so that you may be included in future Task Force meeting.

  Additional planning funds are being made available to update and finalize the *Commonwealth of Pennsylvania Disaster Recovery Framework Document.*

13. With regard to PL 113-2: Would the Department be willing to reserve some of the $100,000 in planning dollars to develop an emergency housing task force to write an integration plan addressing housing issues during a disaster?

A.: See answer above in 12b.