pennsylvania
DEPARTMENT OF COMMUNITY & ECONOMIC DEVELOPMENT

2012 CDBG – DR SUBSTANTIAL AMENDMENT 5

PUBLIC LAW 112-55, NOVEMBER 18, 2012
FR-5628-N-01; APRIL 16, 2012

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Commonwealth of Pennsylvania | Tom Wolf, Governor
PA Department of Community & Economic Development | Dennis M. Davin, Secretary | **dced.pa.gov**

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INTRODUCTION

Overview of 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). This was the first appropriation 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 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 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 Department of Community and Economic Development (DCED) is the recipient and administrator of CDBG-DR funding for the Commonwealth of Pennsylvania.~~

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 of Pennsylvania to be administered by DCED. This was the first allocation of CDBG-DR funding to assist the State with recovery from Hurricane Irene (FEMA-4025-DR) and Tropical Storm Lee (FEMA-4030-DR). The Department of Community and Economic Development (DCED) is the recipient and administrator of CDBG-DR funding for the Commonwealth of Pennsylvania.

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 four Substantial Action Plan Amendments to this first allocation of CDBG-DR funding under Public Law 112-55. Below is a summary of those Action Plan Amendments and when they were published:

- **Substantial Amendment 1 (SA1) – 3-24-2014 -** The Substantial Amendment increased the infrastructure category allocation, decrease the economic development category, allow Local Units of Government within the affected areas to be eligible applicants instead of just County Governments and removed the distinction of FEMA eligible and non-FEMA eligible activities. All activities meeting the established criteria will be eligible for funding. The SA also reduces the number of residential properties that will be purchased under the Housing Buyout category, though the allocated amount will remain the same. The method of distribution for the housing rehabilitation funds standard process for application intake for all affected counties and setting a minimum standard for the assistance provided.
- **Revised Substantial Amendment 2 (SA2) – 5- 24-2014 –** The Revised Substantial Amendment includes and update to the Unmet Needs information, along with an addition to the method of distribution, two additional ways parts of the administration of the proposed activities may be carried out if warranted. These included the hiring of consultants and the development of a consortium of counties or local governments.
- **Revised Substantial Amendment 3 (SA3) – 8-12-2014 –** With this Revised Substantial Amendment, DCED has corrected the errors in the May 24, 2014 Revised Substantial Amendment. In addition, there is an increase in the Economic Development allocation, decrease

in the contingency line item, and the results of a survey of agencies in the area who provide assistance to the special needs population to determine if there are any unmet needs.

- **Substantial Amendment 4 (SA4) – 7-26-2017** – The Substantial Amendment includes an updated unmet needs analysis based on the latest available data from the qualifying disaster events. Based on the unmet need, DCED has allocated the funding to a mix of Housing and Infrastructure Programs. DCED has created the Down Payment Assistance Program under this allocation. The Economic Development Business Stimulus and Resiliency Program was eliminated due to a lack of unmet need and demand for the program.

The needs for disaster relief have evolved since the submission of the last Substantial Action Plan Amendment on July 26, 2016, and the continuing need to complete funded projects by affected municipalities. The Commonwealth of Pennsylvania has made some changes to the funding allocations under the PL 112-55 to reflect the demand for disaster recovery funding complementing the strategic priorities of the Commonwealth.

~~This Action Plan amendment includes an updated unmet needs analysis based on the latest available data from the qualifying disaster events. Based on the unmet need, DCED has allocated the funding to a mix of Housing and Infrastructure Programs as reflected in the table below. The Economic Development Business Stimulus and Resiliency Program was eliminated due to a lack of unmet need and demand for the program which is explained in more detail in the Unmet Needs Assessment – Businesses section. 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 including programs that will create new homeowner units (New Homeowner Development Program); affordable rental units by providing financing for Low Income Housing Tax Credit (LIHTC) deals (Multifamily Rental Housing Program); and help homeowners repair, reconstruct and/or elevate their damaged houses (Housing Repair, Reconstruction and Elevation Program). Through the Buyout Program, DCED has also allocated funding for property buyouts in Plymouth Township as part of a coordinated effort with the Pennsylvania Emergency Management Agency (PEMA) to move households out of flood prone areas. DCED has determined there is additional need for buyouts in other impacted areas and through the PL 113-2 allocation has allocated funding to a Buyout Program to be administered by PEMA. In order to assist low income homeowners that may not have sufficient funding to purchase replacement housing from their buyout proceeds or need assistance to purchase a new home because their existing storm damaged home cannot be repaired or reconstructed, DCED has created the Down Payment Assistance Program under this allocation.~~

Based on 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 the table on page 4-5. 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

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the funding spent in the areas of greatest need. This substantial amendment provides details on the programs to be funded under PL 112-55 appropriation and how much funding is being allocated to each program.

This Action Plan Amendment Number 5 (APA 5) is considered a substantial amendment according to the definition in the HUD Federal Register Notice and in accordance with the State's Citizen Participation Plan because it involves a re- allocation of more than $1,000,000 of CDBG-DR funds.

Notice is hereby given for a public comment period to review the proposed substantial amendment to the Commonwealth of Pennsylvania for FY 2012 Community Development Block Grant – Disaster Recovery (PL-112-55) funds. The public comment period is from December 10, 2017 through January 10, 2018.

Second CDBG-DR Allocation (Public Law 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 Commonwealth with recovery from 2011 storm events (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 Action Plan Amendment #3 for this appropriation is being published for a 30 day public comment period at the same time as this Action Plan Amendment.

For additional details regarding the PL 113-2 appropriation, please see the draft Action Plan Substantial Amendment 3 located at https://dced.pa.gov (select "Programs & Funding" on the homepage. In the "Search for Programs" search bar, enter "Community Development Block Grant – Disaster Recovery (CDBG-DR) and select "Go to Program." Or, access the page directly at: https://dced.pa.gov/programs/community-development-block-grant-disaster-recovery-cdbg-dr/ (scroll to the bottom of the Community Development Block Grant – Disaster Recover (CDBG-DR) page and select the Action Plan bullet).

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~~ Table 1 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~~ $5,386,875	~~6,050,000~~ $0	~~16,660,501~~ $5,386,875
Buyout Program	$1,963,501	~~8,500,000~~ $9,450,000	~~10,463,501~~ $11,413,501
New Housing Construction Program	~~500,000~~ $1,500,000		~~500,000~~ $1,500,000

Down Payment Assistance Program	~~1,000,000~~ $0		~~1,000,000~~ $0
Multifamily Rental Housing Program	~~500,000~~ $487,500	~~7,500,000~~ $5,000,000	~~8,000,000~~ $5,487,500
Infrastructure Program	~~11,536,374~~ $15,822,500	~~5,386,700~~ $13,936,700	~~16,923,074~~ $29,759,200
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**

Funding Transfers

Funding will be reallocated to a New Housing Construction Program and to address additional infrastructure needs identified in the most impacted communities. None of the funding transfers affect any existing commitment of program funds to any individual, business, community or project. Table 2 describes how the funds will be reallocated.

Table 2: PL 112-55 Revised Method of Distribution

Housing Repair, Reconstruction and Elevation Program	$9,660,501	($4,273,626)	$5,386,875
Buyout (FEMA match)	$1,963,501		$1,963,501
New Housing Construction	$500,000	$1,000,000	$1,500,000
Down Payment Assistance	$1,000,000	($1,000,000)	$0
Multi-family Rental Housing	$500,000	($12,500)	$487,500
Infrastructure			
Infrastructure	$11,536,374	$4,286,126	$15,822,500
Planning & Services			
Planning (Inc. LBP & other training)	$625,000		$625,000
Administration			
Administration	$1,357,125		$1,357,125
TOTAL	$27,142,501	--	$27,142,501

Justification of Funding Transfers

Transfer of funds to the New Housing Construction program

Table 3: Transfer of Funds to New Housing Construction

Approved Pennsylvania Action Plan Program	Activity Previous Allocation	Amount of Transfer	Activity Revised Allocation
New Housing Construction	$500,000	$1,000,000	$1,500,000

As a result of the lack of interest in the Housing Repair, Reconstruction, and Elevation program, due to elevation and cost reasonableness concerns, the State has determined that the most effective way to meet identified housing needs is through the New Housing Construction Program.

Transfer of funds to the Infrastructure Program

Table 4: Transfer of Funds to Infrastructure

Approved Pennsylvania Action Plan Program	Activity Previous Allocation	Amount of Transfer	Activity Revised Allocation
Infrastructure	$11,536,374	$4,286,126	$15,822,500

As a result of the increased costs associated with multiple infrastructure programs, the infrastructure program requires additional funding. DCED has identified additional infrastructure projects that can benefit from CDBG-DR support and that can be completed within the extended timeframe.

Reduction of funds for the Housing Repair, Reconstruction and Elevation Program

Table 5: Reduction of Funds for the Housing Repair, Reconstruction and Elevation Program

Approved Pennsylvania Action Plan Program	Activity Previous Allocation	Amount of Transfer	Activity Revised Allocation
Housing Repair, Reconstruction and Elevation Program	$9,660,501	($4,273,626)	$5,386,875

Under the Housing Repair, Reconstruction and Elevation program, homeowners can use funding to elevate their structure and implement other forms of flood proofing to make primary residences more resistant to future flooding. In order to participate in the program, many properties were required to elevate based on the amount of storm damage and location of property within the 100-year floodplain. Due to the increased number of steps required to enter their home after elevation, many elderly homeowners seeking to "age in place" chose not to elevate their homes. Approximately 23.8% of the households in the five hardest hit counties (Bradford, Columbia, Dauphin, Luzerne, and Wyoming) include individuals 60 years of age or older.[1] Since the potential beneficiaries for this program included significant numbers of senior citizens, the demand for the program did not meet initial projections.

While elevation was cited as a reason that some eligible applicants lacked interest in the Housing Repair, Reconstruction and Elevation Program, one of the proposed infrastructure projects will reduce the need for elevation. The Bloomsburg Floodwall project will protect homes in neighboring communities from future flooding. As a result of the reduced flooding, the need to elevate homes in the surrounding neighborhoods is negated and further decreasing program demand.

DCED also recognized that cost reasonableness associated with rehabilitation of properties in the Housing Repair, Reconstruction and Elevation Program was a reason for a lack of interest from eligible applicants. The cost associated with rehabilitating and elevating homes often far exceeded the market values of the homes. In addition to the expected costs of rehabilitating and elevating a home, the costs associated with regulatory compliance would deter many applicants from continuing in the program. DCED is also concerned that elevation would negatively impact the future marketability of elevated homes. For the housing elevations that are not subject to Davis Bacon, the Commonwealth of Pennsylvania requires all workers on state-funded construction projects exceeding $25,000 be paid the State Prevailing Wage. The impact of applying prevailing wage to the Housing Repair, Reconstruction, and Elevation Program

[111] American Fact Finder, 2011-2015 American Community Survey, "Households by Presence of People 60 Years of Age and Older.

significantly increased cost of construction, making the program unattractive to many homeowners. As a result, many applicants chose not to participate in the program. The only municipality that applied for the funding, and was not able to use the funds due to a lack in interest from eligible homeowners is Wyoming County.

Reduction of funds for the Multi-family Rental Program

Table 6: Reduction of funds for the Multi-family Rental Program

Approved Pennsylvania Action Plan Program	Activity Previous Allocation	Amount of Transfer	Activity Revised Allocation
Multi-family Rental Housing	$500,000	($12,500)	$487,500

Initially the Bradford (Gateway Commons) project applied for the Multi-family Rental Program cap of $500,000. The project consists of 40 units, of which 2 accessible units are 20% or below LMI, 19 units are 50% or below LMI, and another 19 units are 50% or below LMI. Construction is completed and the project is awaiting a Certificate of Occupancy. Once the Certificate of Occupancy is received, Gateway Commons will begin leasing up units. Since DCED already knows that the total cost of the project was only $487,500 of the $500,000 award, the Multi-family Rental Program has an additional $12,500 that can be transferred to another program.

Elimination of the Down Payment Assistance program

Table 7: Elimination of the Down Payment Assistance program

Approved Pennsylvania Action Plan Program	Activity Previous Allocation	Amount of Transfer	Activity Revised Allocation
Down Payment Assistance	$1,000,000	($1,000,000)	$0

After significant marketing attempts, it was determined that there was little or no market for the Down Payment Assistance program. Given the need and demand for additional funding for infrastructure, the $1,000,000 initially allocated for down payment assistance will be moved to provide additional funding for infrastructure projects.

Other Program Changes

Elimination of 120% AMI cap on the housing rehab/elevation program

Based on American Community Survey data, approximately 41%[2] of the homeowners living in one of the five targeted counties are at or above 120% AMI. This program was originally targeted to households at 120% AMI or less; however, the demand for the program, based on the elements discussed previously, has resulted in fewer applications than originally anticipated. The Commonwealth believes there remains a need for the program for any homeowner who has been unable to complete repairs on his/her home. While LMI owners will remain a program priority, the Commonwealth wishes to expand the program to a larger pool of homeowners, who for whatever reason, still have homes in need of repair.

[2] American Fact Finder, 2011-2015 American Community Survey 5-year estimates, Tenure by Household Income in Past 12 Months.

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 the~~se 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.

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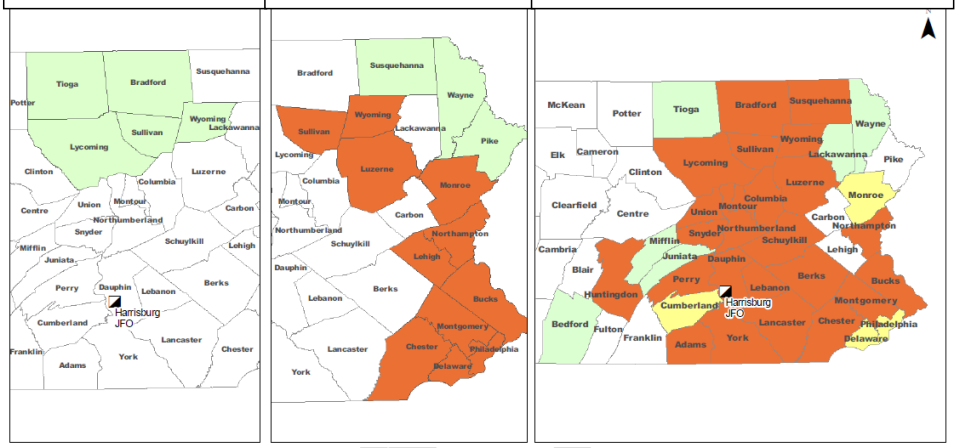
Exhibit 1. Counties Eligible for FEMA Assistance

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

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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 8: 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 $17,283,073 of the funding from this allocation[3].

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.

[3] For PL 112-55: Per FR-5628-N-01, 80% of the total funding is calculated based on the total PL 112-55 appropriation provided to the Commonwealth of Pennsylvania ($27,142,501) as well as Luzerne County ($15,738,806) and Dauphin County ($6,415,833).[4] Pennsylvania Public Utility Commission, "Outage Response and Data Reports," August 7, 2012.

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

Table 9: 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 10: 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.

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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 11: 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 12: 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 13: 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.

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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 22 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

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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.

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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.[4]

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 14: 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

[4] 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 15: 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 16: 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

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In the previous Action Plan Substantial Amendment, 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 17: 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.

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Table 18: Infrastructure Unmet Needs

Estimated Infrastructure Damage	**$237,071,699**
Minus Commonwealth of Pennsylvania Match	$46,900,643
Minus CDBG-DR allocations	$29,644,983

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 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 the Table on pages 4-5. 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.

Housing

Housing Repair, Reconstruction and Elevation Program

	~~$9,660,501~~
Eligible Activities:	105(a)(4)
Eligible Applicants:	Units of general local government (UGLG)
Eligible Areas:	36 impacted counties
LMI Estimate:	80%
Estimated Number Served:	75 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 $5,386,875~~$6,391,250~~ to projects located in Columbia, Snyder and Lycoming Counties. ~~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 120% 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. Priority will be given to providing funding in the 5 most impacted counties of Bradford, Columbia, Dauphin, Luzerne and Wyoming.

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 120% of Area Median Income at the time assistance is provided.~~
3. Households 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:	$1,963,501
National Objective:	LMI Area Benefit; Urgent Need
Eligible Activities:	105(a)(1); 105(a)(2); 105(a)(4); 105(a)(11); FR-5628-N-01
Eligible Applicants:	Units of general local government (UGLG)
Eligible Areas:	Plymouth Township, Luzerne County
LMI Estimate:	0%
Estimated Number Served:	22 households

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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 voluntarily acquired properties from homeowners that were located in Plymouth Township, Luzerne County which were designated by PEMA as substantially flood damaged as a result of Hurricane Irene and/or Tropical Storm Lee. The properties are being permanently converted to open space, accessible to the public for passive recreation and/or conservation purposes. These buyouts were undertaken in coordination with the PEMA's Unified Hazard Mitigation Grant Program, a Federal Emergency Management Agency (FEMA) funded program. The CDBG-DR funds are paying 100% of the cost to acquire and demolish the properties helping to meet the 3% Global Match requirement for the FEMA Buyout Program. To date, DCED has obligated $1,954,750 under this program.

Program Administration

The program is administered by Plymouth Township which is using the funding to voluntarily acquire properties, demolish the structures and clear the land as permanent open space.

Eligible Beneficiaries

Homeowners of residential units located in the PEMA-designated area of Plymouth Township and which were substantially flood damaged as a result of Hurricane Irene and/or Tropical Storm Lee were eligible for assistance under this program.

Eligible Applicants

To be eligible for assistance beneficiaries must: (1) be located in Plymouth Township; and (2) 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.

New Housing Construction Program

Funding Amount:	$1,500,000 ~~$500,000~~
National Objective:	LMI Housing
Eligible Activity:	105(a)(4); FR-5628-N-01
Eligible Applicants:	Wyoming County
Eligible Areas:	Wyoming County
LMI Estimate:	100%
Estimated Number Served:	16 ~~5~~ households

Program Overview

Wyoming County has requested this funding to support the development of up to ~~five~~ sixteen units of affordable for sale housing. This units will help to replace housing stock lost in the storm, or units that were demolished under the Buyout program.

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DCED previously awarded funds to Wyoming County to assist with the construction of new housing units. The project, known as Bridgeview Commons, includes sixteen (16) units of affordable housing for residents at 80% AMI or below. Of the sixteen (16) units, three (3) units will be handicapped accessible. The total development cost for the project is $4,854,840. Previously, the allocation for New Housing Construction was $500,000; however, due to the cost of the project, Wyoming County has requested additional funding to support the development. Therefore, an additional $500,000 will be allocated to the New Housing Construction program. These funds will be re-allocated from the Housing Repair, Reconstruction and Elevation program.

Program Administration

The program will be administered by Wyoming County. The State has already committed funding to bring infrastructure to the site. ~~They will be seeking a developer to complete construction of the for sale housing.~~ Wyoming County has selected a developer for the project, and will begin development shortly.

Eligible Beneficiaries

The housing to be developed under this program will be made available to low and moderate income home buyers. To be eligible to purchase one of these homes, household income must be at or below 80% AMI based on household size.

Eligible Applicants

Eligible applicants for this funding are for-profit and non-profit developers, selected by Wyoming County. The successful applicant has experience in the development of for sale affordable housing and who meet the underwriting requirements of the State.

~~*Down Payment Assistance Program*~~

~~**Funding Amount:**~~	~~$1,000,000~~
~~**National Objective:**~~	~~LMI Housing~~
~~**Eligible Activity:**~~	~~105(a)(24)~~
~~**Eligible Applicants:**~~	~~Units of general local government (UGLG), nonprofits~~
~~**Eligible Areas:**~~	~~36 impacted counties~~
~~**LMI Estimate:**~~	~~100%~~
~~**Estimated Number Served:**~~	~~40 households~~

~~*Program Overview*~~

~~This program provides additional assistance to allow individuals whose housing was lost due to the storm or to buyout as a result of the qualifying disaster event(s) to purchase a replacement home.~~

~~This funding will be targeted first to those households who, even after receiving buyout or insurance reimbursement, are unable to afford to replace their homes. The maximum allocation per household is $25,000.~~

~~*Program Administration*~~

~~UGLGs or nonprofits (such as Community Development Financial Institutions) will administer the down payment assistance program.~~

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~~*Eligible Beneficiaries*~~

~~Households earning at or below 80% Area Median Income (AMI). Priority will be given to homeowners who lost their homes either directly as a result of the storm or who were subject to a buyout but still lack the resources to purchase a replacement home. This funding can be used for one or more of the following:~~

- ~~Subsidize interest rates and mortgage principal amounts for low- and moderate-income homebuyers;~~
- ~~Finance the acquisition by low- and moderate-income homebuyers of housing that is to be occupied by the homebuyers;~~
- ~~Acquire guarantees for mortgage financing obtained by low- and moderate-income homebuyers from private lenders (except that amounts received under this title may not be used under this subparagraph to directly guarantee such mortgage financing and grantees under this title may not directly provide such guarantees);~~
- ~~provide up to 50 percent of any down payment required from a low- or moderate-income homebuyer; or~~
- ~~Pay reasonable closing costs (normally associated with the purchase of a home) incurred by low- or moderate-income homebuyers~~

Multi-family Rental Housing Program

Funding Amount:	~~$500,000~~ $487,500
National Objective:	LMI Housing
Eligible Activity:	105(a)(4); FR-5628-N-01
Eligible Applicants:	Bradford County
Eligible Areas:	Bradford County
LMI Estimate:	100%
Estimated Number Served:	40 households

Program Overview

This funding was committed to support a Low Income Housing Tax Credit project that produced 40 affordable rental units in Bradford County. The total cost of the project was $487,500, so this amendment reduces the total funding allocated to the program by $12,500.

Program Administration

Bradford County ~~will~~ administered this program.

Eligible Applicants

Bradford County ~~has~~ awarded funding to the developer of the LIHTC project to support the long term viability and sustainability of the project, and to reduce the amount of conventional debt financing required of the developer.

Eligibility Criteria

This project addresses the State's goal of replenishing the supply of affordable rental units lost in the most impacted counties, or other areas deemed priority by the State.

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Infrastructure

Infrastructure Program

Funding Amount:	$15,822,500 ~~$11,536,374~~
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 (UGLG)
Eligible Areas:	36 impacted counties
LMI Estimate:	50%
Estimated Number Served:	28 projects

The Infrastructure Program provides CDBG-DR funding to address unmet infrastructure needs which arose due to the qualifying 2011 disaster event(s). Units of local government are eligible to 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. To date, DCED has obligated $9,176,171 to fund infrastructure projects in Columbia, Dauphin, Lackawanna, Luzerne, Northumberland, Schuylkill, Susquehanna and Bradford counties. Due to the level of unmet need identified and based on applications received to date.

Bloomsburg Flood Wall project

The Bloomsburg Floodwall project will protect LMI Benefit Area homes in neighborhoods adjacent to the floodway. One of the benefits of this project, is it mitigates the impact of future flooding events, which lessens the need to elevate homes in the surrounding neighborhoods. The project includes sanitary and storm water reconstruction components to aid in the reduction / mitigation of future flooding that impacted the entire Town. To ensure this project is a success, the Infrastructure Program will need to commit at least $2 million and potentially up to $3 million.

Solomon Creek Channel project

The Solomon Creek Channel project, an LMI Area Benefit project in the City of Wilkes-Barre, has received $2,357,000 and may receive up to approximately $1.5 million in additional funds if needed to complete the project. Engineering reports confirmed the damage caused by the storms. Hurricane Irene and Tropical Storm Lee battered the city within a span of two weeks. The ground was already saturated when Tropical Storm Less hit on September 9, 2011, which caused nearly 10" of rain to runoff into the watershed. Until the storm subsided, water levels in Solomon Creek overtopped the bridge decks, which are approximately 10' high. Even after the water levels receded in the channel, the water within the saturated soils behind the walls did not draw down at the same rate, this caused the walls to push forward closer to the channel because of excessive hydrostatic pressure. It is impossible for the walls to naturally shift back to their original position once the soil behind the walls settled to fill in the rotation induced space. These retaining walls directly protect approximately 700 to 750 homes and 2,200 people from high water events. The construction phase of the project will involve the reconstruction of the creek channel walls.

~~The Infrastructure Program provides CDBG-DR funding to address unmet infrastructure needs which arose due to the qualifying 2011 disaster event(s). Units of local government are eligible to 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. To date, DCED has obligated $6,671,779 to fund infrastructure projects in Columbia, Dauphin, Lackawanna, Luzerne, Northumberland, Schuylkill, Susquehanna and Bradford counties.~~

Program Administration

The program will be administered by DCED which will provide, through subrecipient agreements, grants to units of local government 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~~ Hurricane Irene and Tropical Storm Lee
- Sufficient other local, state, or federal funds are not available

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

Planning and Administration

Planning (PL 112-55)

Funding Amount:	$625,000
National Objective:	Not applicable
Eligible Activity:	105(a)(12)

DCED is allocating planning funds for substantial and non-substantial updates to this Action Plan as well as for developing plans that help impacted communities and the Commonwealth of Pennsylvania become more disaster resilient.

Administration

Funding Amount:	$1,357,125
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. 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 found in the uniform administrative requirements.~~at 24 CFR Part 200.~~ DCED may also allocate administration

funding to partner agencies and units of local government that are assisting with overseeing the activities and expenditures of CDBG-DR funds.

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-5628-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) or be located within 50 feet of a FEMA identified special flood hazard area.

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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 19: PL 112-55 Funding and Anticipated Outcomes

Buyout Program	$1,963,501	22 households
		–
~~Down Payment Assistance Program~~	~~$1,000,000~~	~~40 households~~
Infrastructure Program	~~$11,536,374~~	28 projects
Administration	$1,357,125	N/A

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-5628-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 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.~~ 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. The Notice of Availability of the Draft Substantial Amendment for Citizen Comment and Public Hearing was published in the Pennsylvania Bulletin, on December 9, 2017. It was also placed on DCED's website on December 8, 2017 so that citizens, affected local governments, and other interested parties are provided a 30-day opportunity to examine the amendment's contents and make comments. DCED will notify affected citizens through their elected officials, contacts with neighborhood organizations, and public libraries with an electronic mail the week of December 11, 2017. This includes the following individuals and organizations:

- Chief Elected Officials 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 versions of this document will be posted on DCED's website along with the previous Action Plan and Amendments. The Amendments posted on the DCED website are 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: PA:dcedCDBGhomequestions@pa.gov.~~

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Public Review and Comment

The substantial amendment to the PL-112-55 Action Plan and supporting documentation will be available for a 30-day public comment period and can be viewed on DCED's website: https://dced.pa.gov/programs/community-development-block-grant-disaster-recovery-cdbg-dr/ http://dced.pa.gov Copies of the Amendments may be found in Library section on the DCED home page or by clicking on the Disaster Recovery Assistance Program. The final version of the Substantial Amendment 5 will be submitted to HUD no later than January 16, 2018.

Public Hearing

The public hearing for the Substantial Amendment will be conducted electronically, via the web on Thursday, January 4, 2018. 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 the Substantial Amendment 5 to the CDBG-DR Action Plan may send those comments electronically to RA-DCEDcdbghomequestions@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 January 10, 2018. Please indicate which year of funding (PL-112-55 your comments are addressing.

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~~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 #4 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.~~

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~~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~~

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~~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.~~

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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 Federal Register 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.

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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.

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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.

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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~~)~~.

	NA	3	1	4

	NA	8	5	13
	Robesonia	1	1	2
Berks Total		**11**	**7**	**18**

	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
Bucks Total		**114**	**37**	**151**

	Exton	3		3
	Paoli		1	1
Chester Total		**21**	**5**	**26**

	Benton	6	1	7
	Bloomsburg	211	148	359
	Catawissa	11	8	19
	Fernville	46	14	60
	Jamison City	2		2
	Lightstreet	1	1	2
	Mifflinville	1	1	2
	Orangeville	1		1
	Rupert	5		5
	Stillwater	2		2

	Lemoyne		1	1
	New Cumberland	12	12	24
	Wormleysburg	2		2
		23	**14**	**37**

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	Harrisburg	67	8	75
	Highspire	8	8	16
	Lawnton	5	5	10
	Linglestown	2	1	3
	Middletown	159	19	178
	NA	289	61	350
	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**

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	Taylor		1	1
			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
	Myerstown	7	2	9
	Palmyra	2	1	3
	Sand Hill	5	2	7

	Hughesville	22	2	24
	Montoursville	15	14	29
	NA	231	41	272
	Williamsport		1	1

	Exeter	13	1	14
	Hilldale	2		2
	Larksville	3	1	4
	Mountain Top	2		2
	Nanticoke	3		3
	Nuangola	1		1
	Plains	17	7	24
	Pringle		1	1
	Shickshinny	50	22	72
	Upper Exeter	6		6
	West Pittston	350	87	437
	Wyoming	2		2
		837	**240**	**1,077**

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	NA	9	1	10

	Ardmore		1	1
	Evansburg	1		1
	Fort Washington		1	1
	Hatboro	27	6	33
	NA	106	13	119
	Oreland	3		3
	Plymouth Meeting	1		1
	Pottstown		1	1
	Willow Grove	1		1
Montgomery Total		**179**	**32**	**211**

	NA	13	2	15

	Easton	1		1
	NA	8	1	9
		13	**2**	**15**

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	Herndon	5		5
	Milton	4	1	5
	NA	76	6	82
	Ranshaw	2		2
	Shamokin	16	1	17
	Tharptown (Uniontown)	5	1	6
Northumberland Total		**124**	**9**	**133**

	Marysville	7	1	8
	New Buffalo	1		1

Philadelphia Total		**117**	**176**	**293**

	Minersville	1		1
	Pine Grove	64	13	77
	Shenandoah	1		1
	Valley View	1		1
		118	**15**	**133**

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	Hummels Wharf	4		4
	Port Trevorton	1		1
	Shamokin Dam	5		5

	Forksville	2		2
Sullivan Total		**54**	**8**	**62**

	Lanesboro	5		5
	NA	43	27	70
	Susquehanna Depot	5		5

	Linntown	3		3
	New Columbia	1		1
	Winfield	4		4

	Meshoppen	4	2	6
	Noxen	19	1	20
	Tunkhannock	5	13	18
Wyoming Total		**202**	**50**	**252**

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	Glen Rock		2	2
	Hallam	2	10	12
	Mount Wolf		1	1
	New Freedom	2		2
	Pennville	1		1
	Stonybrook	1		1
	Weigelstown	8	10	18
	York	4	2	6
		106	**36**	**142**

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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%

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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 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 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%

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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 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%

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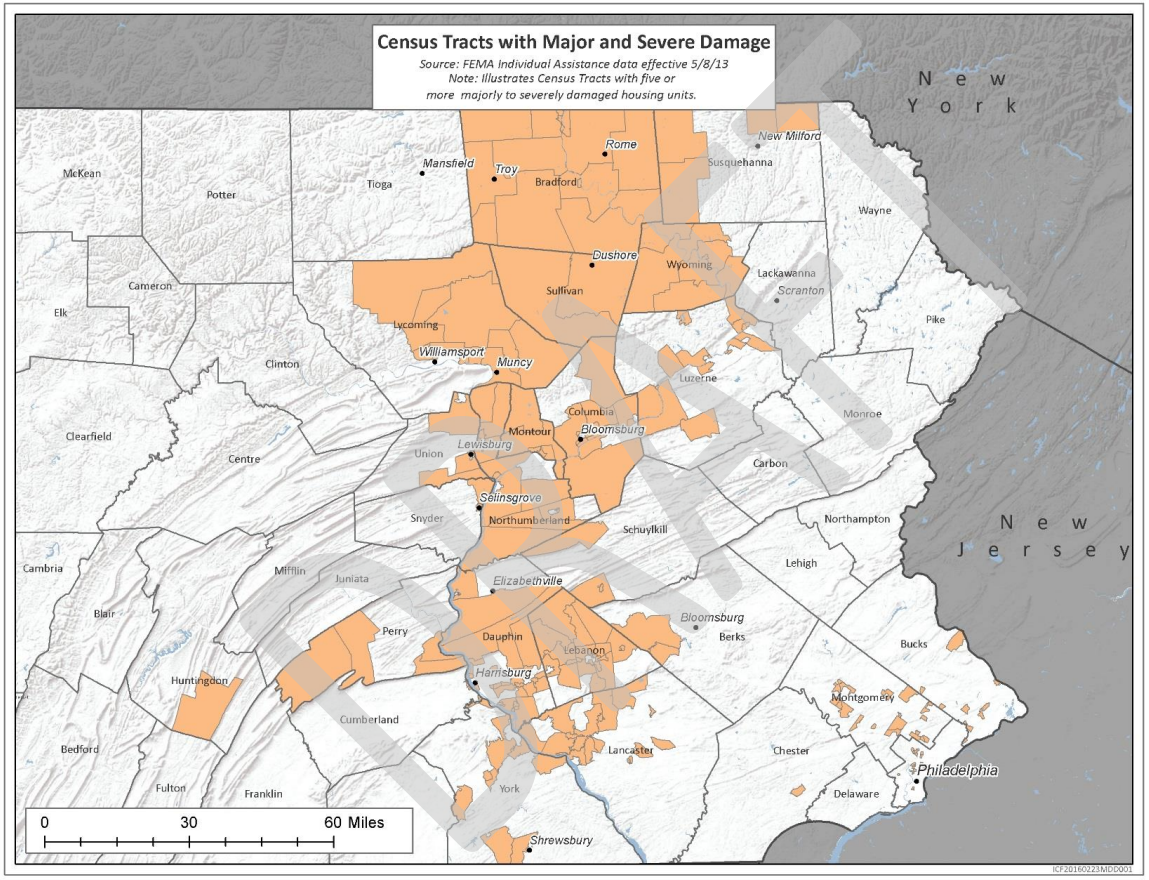
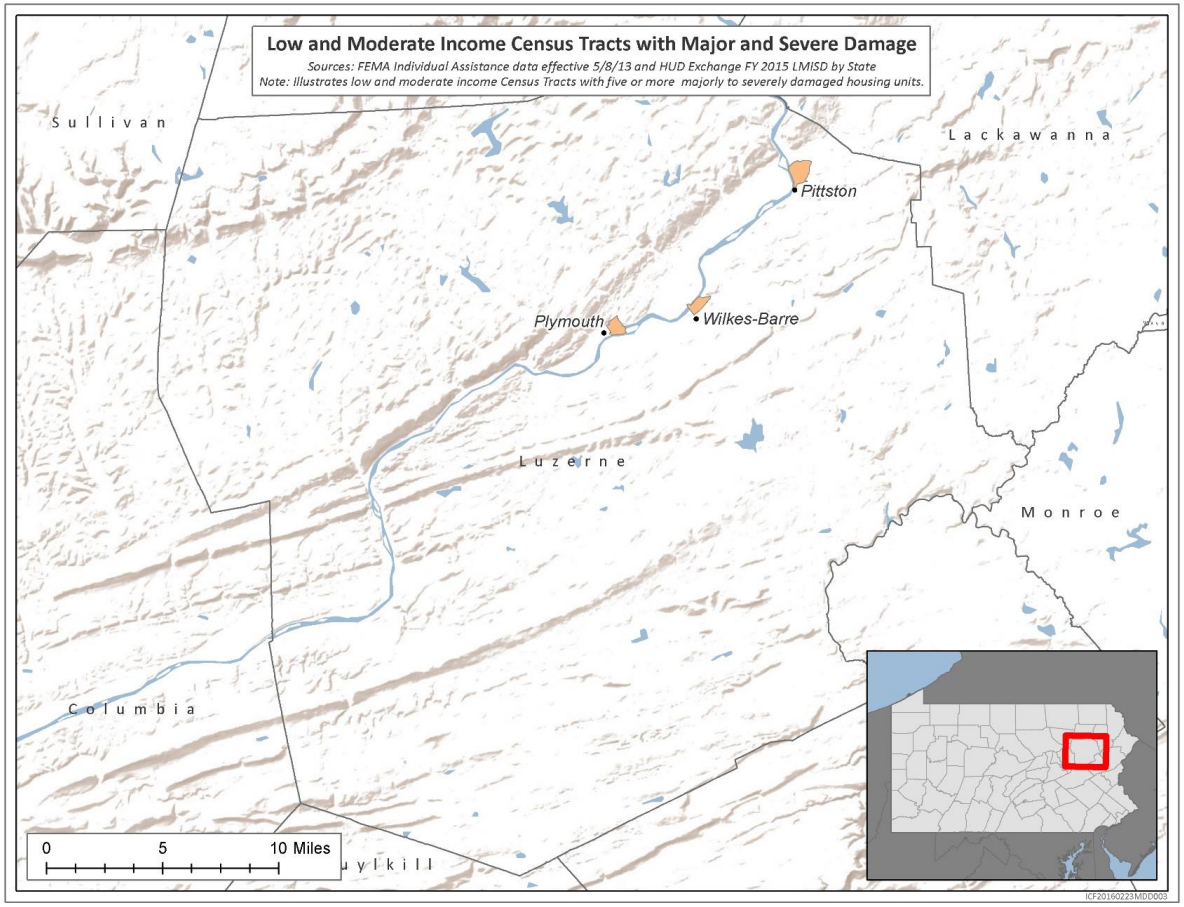
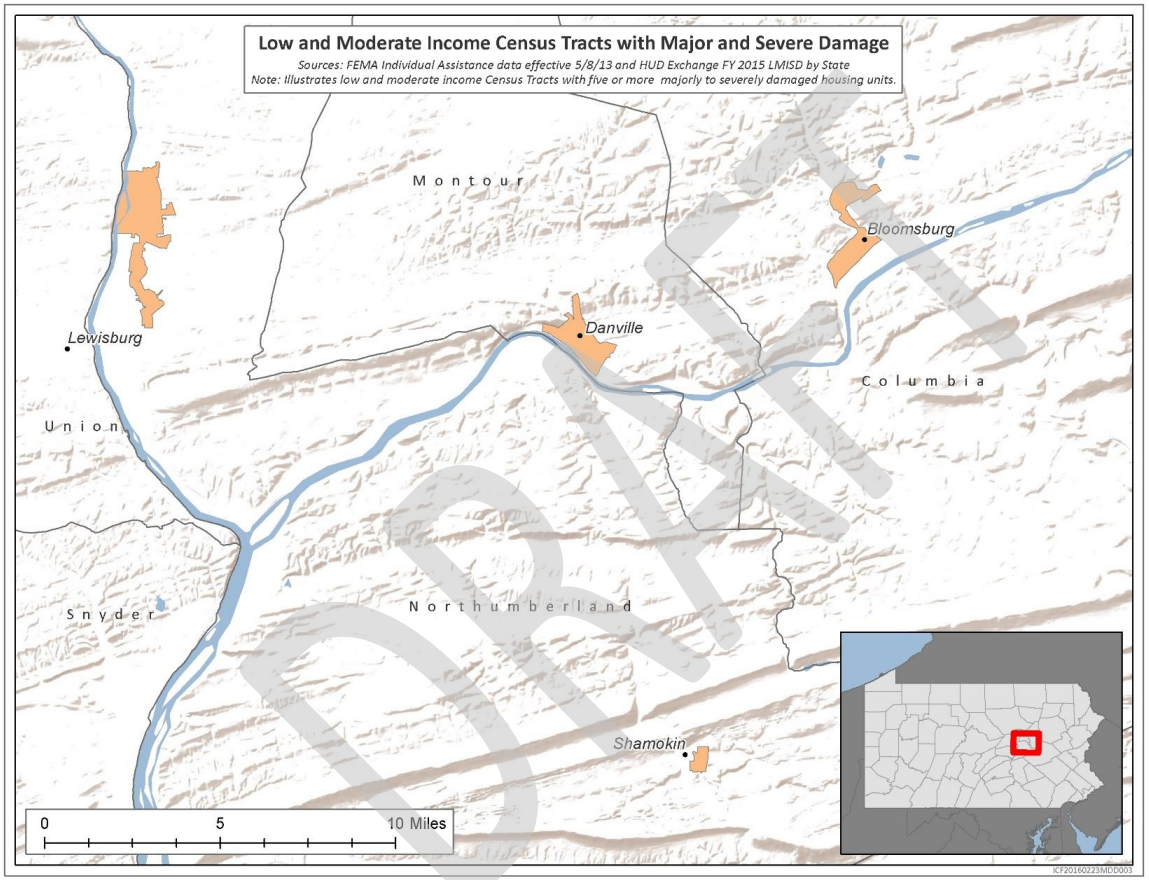
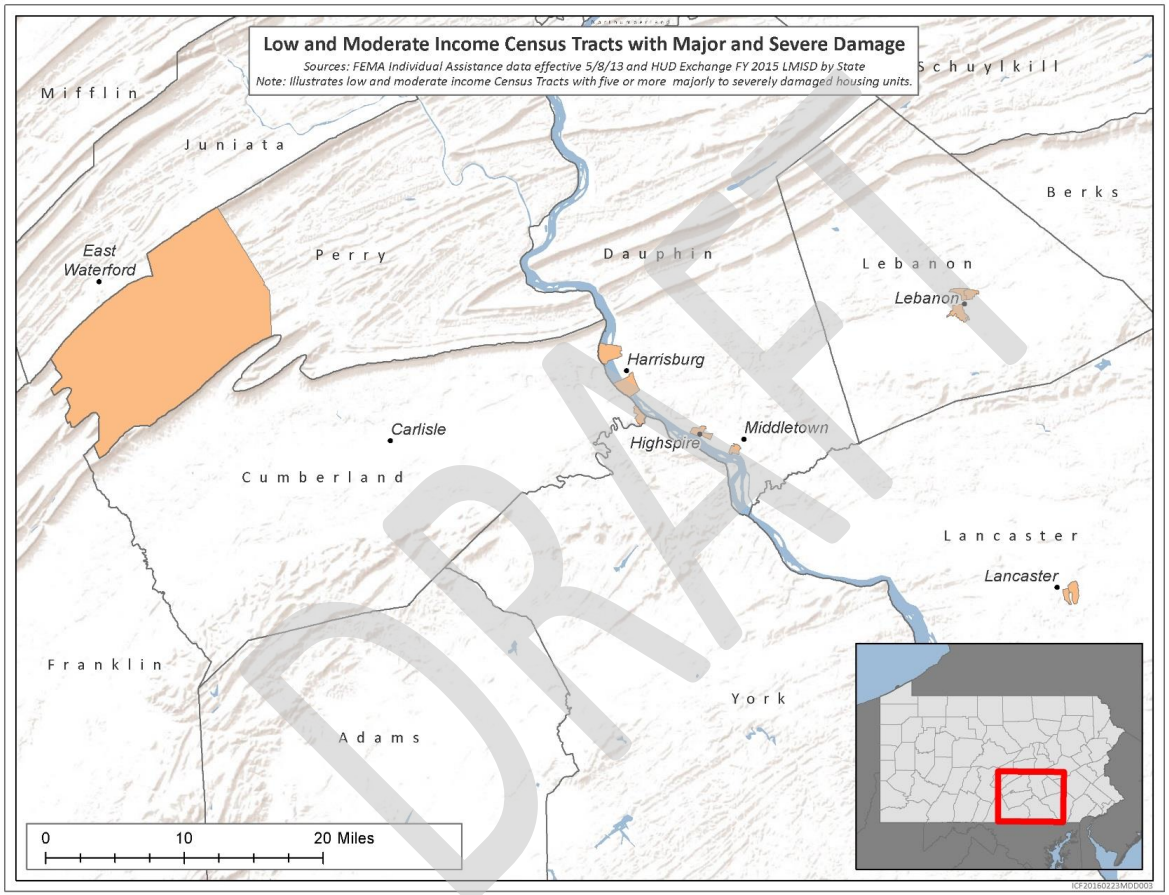
Appendix 3: Map Series




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
DRAFT


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

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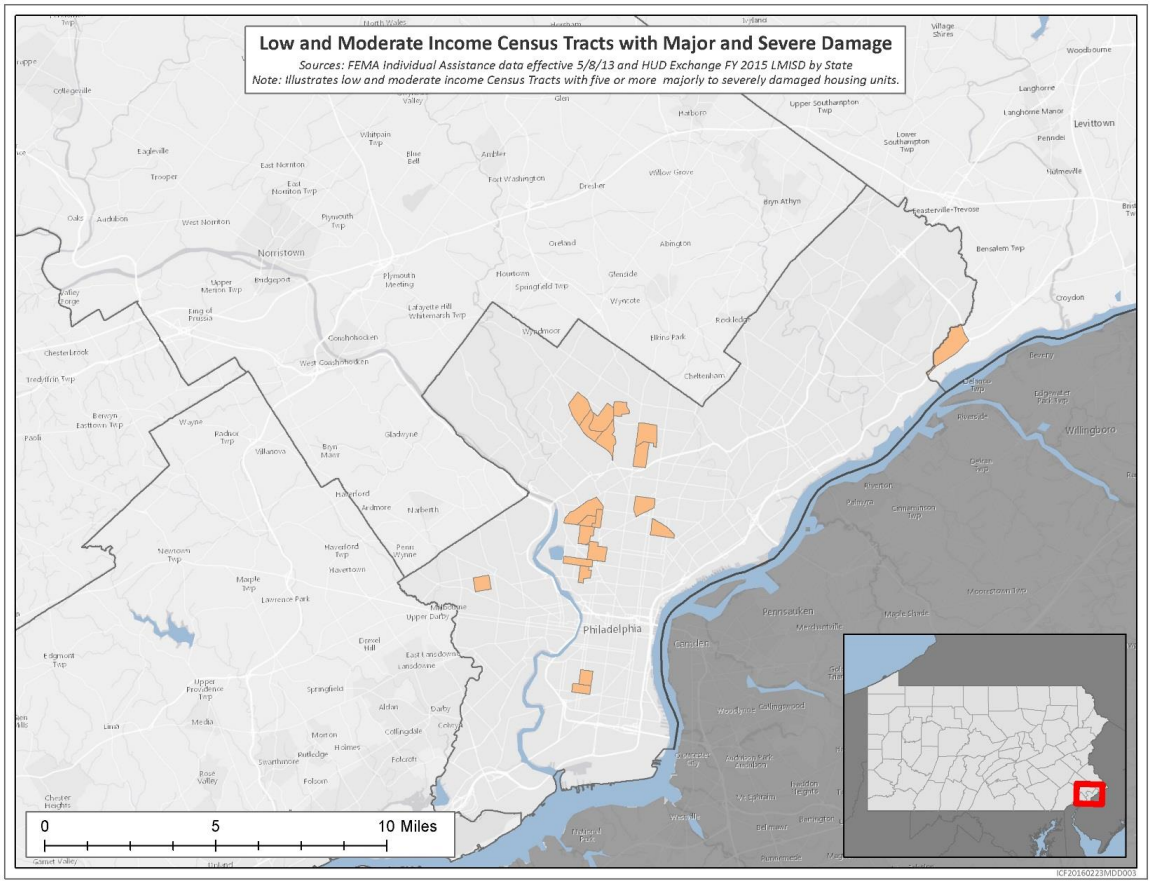
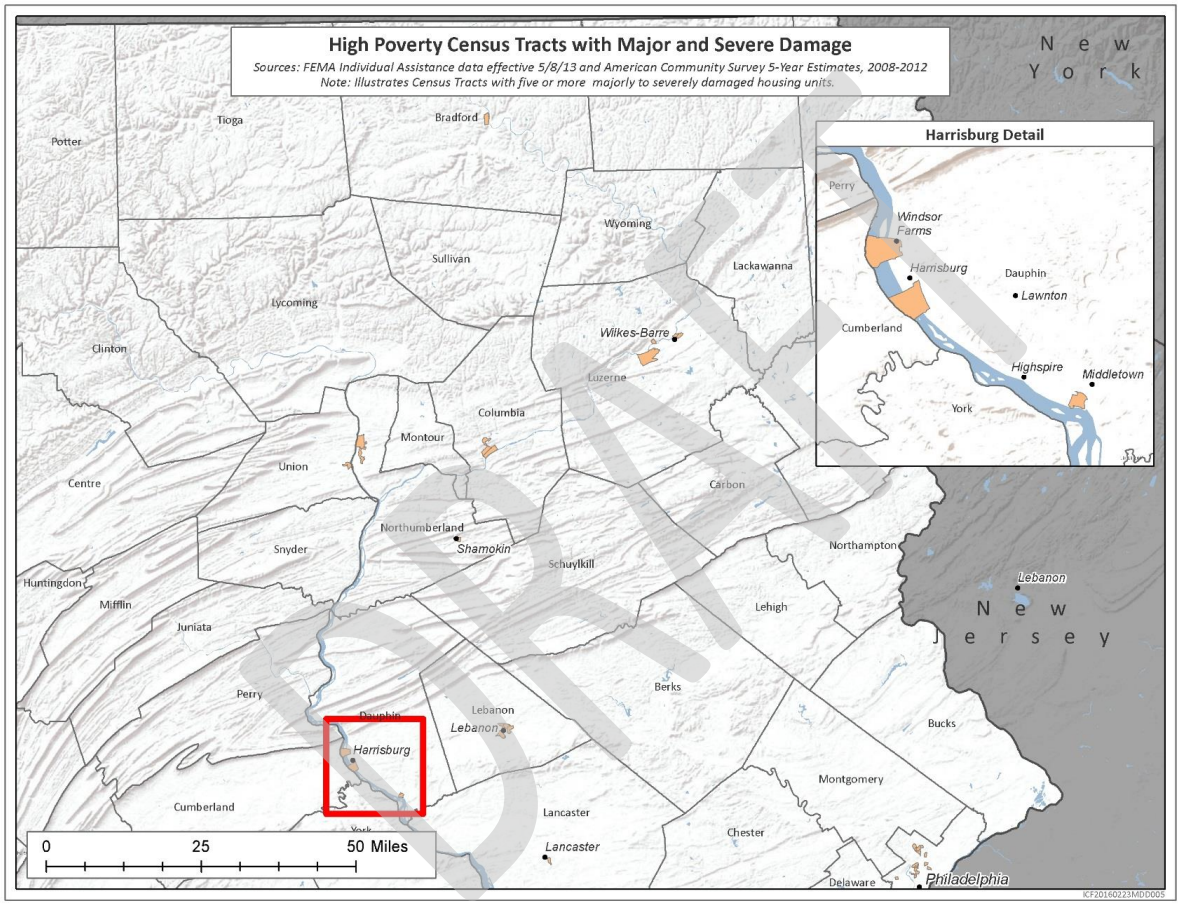
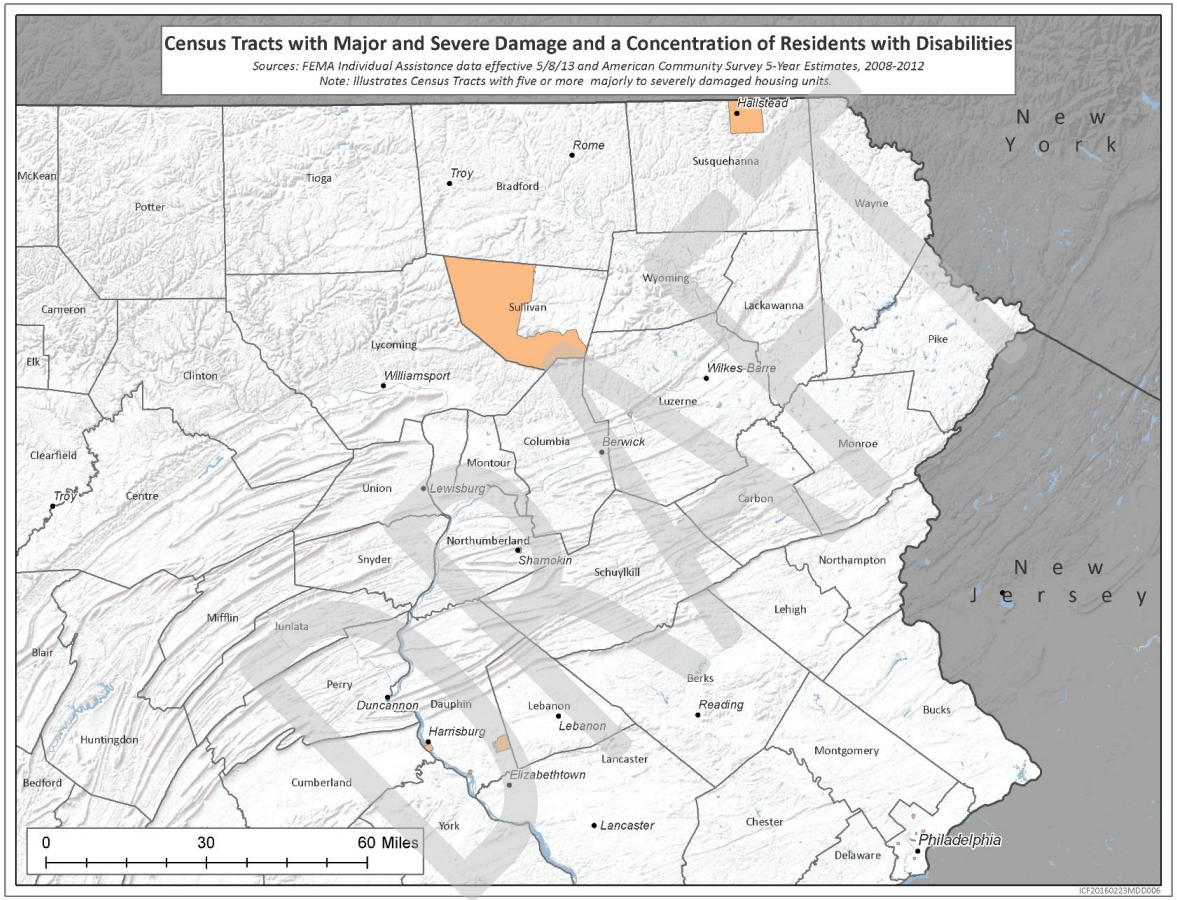
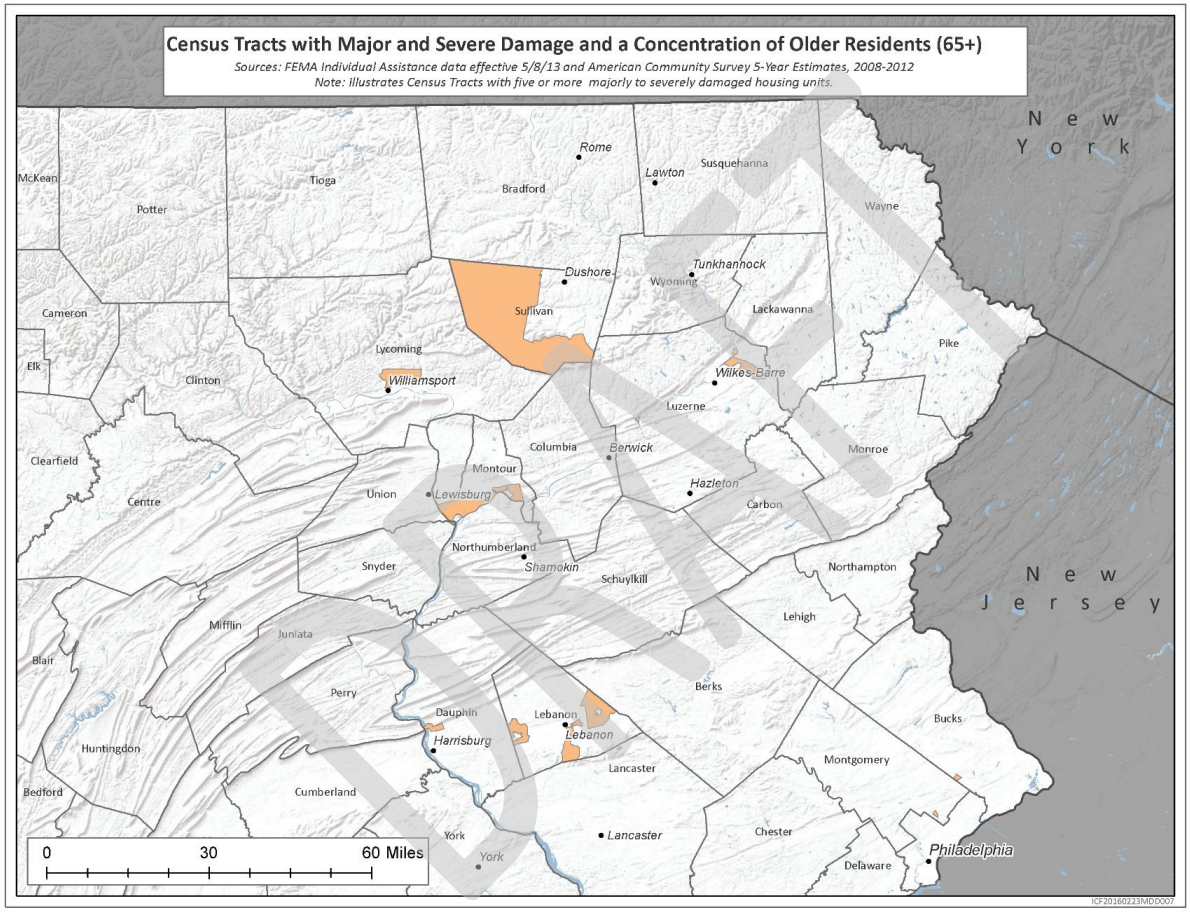

Low and Moderate Income Census Tracts with Major and Severe Damage
Sources: FEMA Individual Assistance data effective 5/8/13 and HUD Exchange FY 2015 LMISD by State
Note: Illustrates low and moderate income Census Tracts with five or more majorly to severely damaged housing units.
Norristown
Philadelphia
Levittown
Willingboro
Pennsauken
Camden
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
Potter
Tioga
Bradford
Wyoming
Sullivan
Lackawanna
Lycoming
Wilkes-Barre
Clinton
Luzerne
Columbia
Montour
Union
Centre
Carbon
Northumberland
Shamokin
Snyder
Schuylkill
Northampton
Huntingdon
Mifflin
Lebanon
Lehigh
Juniata
Berks
Perry
Dauphin
Lebanon
Harrisburg
Bucks
Montgomery
Cumberland
Lancaster
Chester
Lancaster
Delaware
Philadelphia
New York
New Jersey
0
25
50 Miles
DRAFT


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
Troy
Bradford
Susquehanna
Wayne
McKean
Potter
Tioga
Wyoming
Sullivan
Lackawanna
Cameron
Lycoming
Pike
Elk
Clinton
Williamsport
Wilkes-Barre
Luzerne
Clearfield
Columbia
Berwick
Monroe
Montour
Union
Lewisburg
Centre
Carbon
Northumberland
Snyder
Shamokin
Schuylkill
Northampton
Lehigh
Mifflin
Juniata
Blair
Berks
Perry
Duncannon
Dauphin
Lebanon
Reading
Bucks
Harrisburg
Huntingdon
Lancaster
Montgomery
Elizabethtown
Bedford
Cumberland
York
Lancaster
Chester
Delaware
Philadelphia
New York
New Jersey
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
Lycoming
Pike
Elk
Clinton
Williamsport
Wilkes-Barre
Luzerne
Clearfield
Columbia
Berwick
Monroe
Montour
Hazleton
Union
Lewisburg
Carbon
Centre
Northumberland
Snyder
Shamokin
Schuylkill
Northampton
Mifflin
Juniata
Lehigh
Blair
Perry
Berks
Dauphin
Lebanon
Bucks
Harrisburg
Huntingdon
Lancaster
Montgomery
Bedford
Cumberland
York
Lancaster
Chester
Philadelphia
Delaware
0
30
60 Miles
DRAFT
ICF20160223MDD007

Appendix 4: Image References

Image 1: (2011, September 9). *Flooding at the Bloomsburg Fairgrounds bordering the Susquehanna [digital image]*. Retrieved June 21, 2016 from http://www.PA Matters.com.

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 December 10, 2017 through January 10, 2018June 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 (54) for the PL – 112-55 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, 2016December 10, 2017 Availability of the Draft for Comment and public Hearing~~
- ~~Public Hearing Sign-In sheet – July 25 January 10, 2018~~
- ~~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~~