



SILVER JACKETS

Many Agencies One Solution

INTERAGENCY FLOOD MITIGATION PROGRAM GUIDE

PREPARED BY: PENNSYLVANIA SILVER JACKETS

FINAL
JULY 2011

TABLE OF CONTENTS

Programs & Services We Can Leverage.....	3
Federal Programs/Services	5
U. S. Army Corps of Engineers (USACE) – Department of Defense	5
Federal Emergency Management Agency (FEMA) – Department of Homeland Security	8
Small Business Association (SBA).....	18
Economic Development Administration (EDA) – Department of Commerce	20
Federal Highway Administration (FHWA) – Department of Transportation	21
Department of Housing and Urban Development (HUD)	22
Internal Revenue Service (IRS) – Department of Treasury	23
National Oceanic and Atmospheric Administration (NOAA) – Department of Commerce	24
U. S. Department of Agriculture (USDA)	34
U.S. Geological Survey (USGS) – Department of Interior	39
Commonwealth of Pennsylvania Programs/Services	41
Pennsylvania Emergency Management Agency (PEMA).....	41
Pennsylvania Department of Environmental Protection (PADEP)	42
PA Department of Commerce and Economic Development (DCED).....	44
Pennsylvania Department of Transportation (PennDOT).....	44
Pennsylvania Insurance Department.....	45
Pennsylvania Housing Finance Agency (PHFA).....	46
River Basin & Regional Programs/Services	47
Susquehanna River Basin Commission (SRBC)	47
Delaware River Basin Commission (DRBC)	47
Interstate Commission on the Potomac River Basin (ICPRB)	48
Pennsylvania Professional Organizations Programs.....	49
Keystone Emergency Management Association (KEMA).....	49
Pennsylvania Association of Floodplain Managers (PAFPM)	50
Collaborative Programs	50
Voluntary Agencies (Red Cross, Salvation Army, and others)	52

THIS PAGE INTENTIONALLY LEFT BLANK

Programs & Services We Can Leverage

The Silver Jackets interagency team is dedicated to working collaboratively with the Commonwealth of Pennsylvania and appropriate stakeholders in developing and implementing solutions to flood hazards by combining available agency resources, which include funding, programs, and technical expertise. The Silver Jackets team consists of representatives from numerous federal, state, regional and local agencies and organizations.

One goal of the Silver Jackets program is to promote interagency collaboration and to leverage available resources, such as national, regional and local programs. The purpose of this document is to provide an overview of many of flood risk related programs available to the public. The programs are described below.

THIS PAGE INTENTIONALLY LEFT BLANK

Federal Programs/Services

U. S. Army Corps of Engineers (USACE) – Department of Defense

Mission: Provide vital public engineering services in peace and war to strengthen our Nation's security, energize the economy, and reduce risks from disasters.

POC: Stacey Underwood
Baltimore District Planning Division
City Crescent Building
10 South Howard Street
Baltimore MD 21201
PHONE: 410-962-4977

Training: [PROSPECT Course Schedule](#)

The link above provides access to the site for the USACE Learning Center. The “purple book” can be downloaded, which provides all the courses offered by USACE. Various flood risk related courses are offered in fields such as hydrology & hydraulics, dam safety, geotechnical design and planning. Tuition is required to attend each of the courses.

Programs/Services:

USACE Planning Assistance to States (PAS) Program

<http://www.usace.army.mil/CECW/PlanningCOP/Documents/library/pas.pdf>

Section 22 of the Water Resources Development Act (WRDA) of 1974, as amended, provides authority for the Corps of Engineers to assist the States, local governments, Native American Tribes and other non-Federal entities in the preparation of comprehensive plans for the development and conservation of water and related land resources. The needed planning assistance is determined by the individual non-federal sponsors.

Typical studies are for only the planning level of detail; they do not include detailed design for project construction. Examples of projects include water quality studies, water supply and demand studies, and dam safety studies.

The PAS program is funded annually by Congress and each State or Tribe is limited to \$2,000,000 annually, but typically receive much less. Individual studies are cost shared on a 50% Federal – 50% Non-Federal basis (maybe include 100% work in kind).

USACE Flood Plain Management Services Program (FPMS)

<http://www.usace.army.mil/CECW/PlanningCOP/Documents/library/fpms.pdf>

Section 206 of the 1960 Flood Control Act (PL 86-645), as amended, provides the authority for the Corps of Engineers to provide assistance and guidance on all aspects of flood plain management planning.

The program allows the Corps to compile and disseminate information on floods and flood damages, including identification of areas subject to inundation by floods, and general criteria for guidance in the use of flood plain areas. The Corps can provide engineering advice to local interests in planning to ameliorate the flood hazard. Upon request, program services are provided to the State, regional, and local governments, Indian Tribes, and other non-Federal public agencies without charge. Per Section 202 of WRDA 1999, USACE may accept funds voluntarily contributed by sponsors for the purpose of expanding the scope of the services.

USACE Continuing Authorities Program (CAP)

Congress has provided USACE with a number of standing authorities to study and build water resource projects for various purposes without additional project specific congressional authorization. The types of projects addressed by the Continuing Authorities Program include the following:

- Section 14, Emergency Streambank and Shoreline Erosion, Flood Control Act of 1946, as amended: Work under this authority allows emergency streambank and shoreline protection to prevent damage to public facilities, such as roads, bridges, hospitals, schools, and water/sewage treatment plants. Non-Federal interests are required to contribute 35 percent of project implementation costs. The maximum Federal expenditure per project is limited to \$1,500,000. If the project cost exceeds the \$1,500,000 Federal cost limit, the difference must be provided by local cash contribution.
- Section 205, Flood Control Projects, Flood Control Act of 1949, as amended: Work under this authority provides for local protection from flooding by the construction or improvement of flood control works such as levees, channels, and dams. Non-structural alternatives are considered and may include measures such as installation of flood warning systems, raising and/or flood proofing of structures, and relocation of flood prone facilities. The feasibility study phase is federally funded up to \$100,000. Study costs in excess of \$100,000 are shared 50 percent Federal and 50 percent by the project sponsor. The project sponsor will be required to sign a feasibility cost-sharing agreement when study costs exceed \$100,000.
- Section 208, Snagging and Clearing for Flood Control, Flood Control Act of 1954, as amended: Work under this authority provides for local protection from flooding by channel clearing and excavation, with limited embankment construction by use of materials from the clearing operation only. Studies are funded at the full federal level and projects are cost shared.
- Section 103, Small Beach Erosion Control Projects, River and Harbor Act of 1962, as amended: Work under this authority allows for the development and construction small beach erosion control projects. A potential project must provide benefits other than for the purposes of recreation, such as beach stabilization to reduce flooding or to provide protection to public facilities. Each project is limited to a Federal cost of not more than \$3 million, which includes all project-related costs for feasibility studies, planning, engineering and design, and construction. The sponsor is required to contribute up to 50

percent of the total project costs for the protection of shorelines owned by public agencies, and for privately owned shorelines where significant public benefit can be demonstrated. Projects for the protection of privately owned shorelines which offer no benefits to the public are not eligible for Federal cost sharing. Federal participation is adjusted in accordance with the degree of public benefit.

USACE Inspection of Completed Works (ICW) program

Section 221 of the Flood Control Act of 1970, as amended, requires that a written agreement be executed between the Secretary of the Army and the non-federal sponsor to identify the “items of local cooperation” for USACE projects, including operation and maintenance of flood risk management projects (levees, floodwalls, etc.). ICW eligible projects are federally authorized and locally maintained. To determine whether the non-federal sponsor is performing as it has agreed, (i.e. doing required maintenance), USACE undertakes an inspection of the completed projects. Projects that meet inspection criteria are eligible for federal rehabilitation funds if damaged in a flood event.

This program helps to ensure USACE’s familiarity with the projects through inspections and monitoring to address any future project modifications, repairs, or rehabilitation. The ICW program is authorized by Engineer Regulation (ER) 1130-2-530, dated Oct 30, 1996, Flood Control Operations and Maintenance Policies.

USACE Rehabilitation and Inspection Program (RIP)

http://www.nfrmp.us/docs/USACE_Inspection%20Program_ER500-1-1.pdf

The Rehabilitation and Inspection Program is the Corps of Engineers program that provides for inspection of flood control projects, the rehabilitation of damaged flood control projects, and the rehabilitation of Federally authorized and constructed hurricane or shore protection projects.

Inspections of non-Federal Flood Control Works (FCWs) are accomplished under provisions of Public Law 84-99 (PL 84-99). The RIP assures sponsor compliance with existing agreements that the structures and facilities constructed by the United States, or eligible projects constructed by non-Federal governmental entities, for flood protection and/or hurricane and shore protection will be continuously maintained in such a manner and operated at such times and for such periods as may be necessary to obtain the maximum benefits. Failure of local government to properly maintain such projects may result in a determination of ineligibility for Federal assistance to rehabilitate a storm-damaged project.

Projects initially constructed by the Corps, including hurricane and shore protection projects, and turned over to the local sponsor for maintenance are inspected under authority of the Inspection of Completed Works (ICW) program. Should an eligible project require rehabilitation as a result of damage from a significant flood or storm event, project rehabilitation would be accomplished under PL 84-99 provisions.

There are two ways for a flood control/protection project to be included in the RIP:

- (1) Non-Federally Constructed Flood Control Works
- (2) Federally Constructed / Locally Maintained Flood Control Works

Flood control and Hurricane/Shore Protection projects in an active status at the time of a flood or storm event may receive Rehabilitation Assistance under the authority of PL 84-99. An active status is maintained by proper project maintenance and the correction of deficiencies identified during periodic inspections.

Rehabilitation Assistance can be provided on a cost shared bases for non-Federally constructed projects (currently 80% Federal/20% non-Federal). Projects initially constructed by the Corps of Engineers and properly maintained are eligible for 100% Federal funding for repairing the project to its prior-storm condition. Local sponsors will be required to assume any rehabilitation cost of a damaged active project attributable to deferred maintenance.

USACE National Levee Safety Program

<http://www.iwr.usace.army.mil/ncls/>

The National Levee Safety Program assesses the integrity and viability of levees and recommends actions to assure that levee systems do no present unacceptable risk to the public, property, and the environment. The program aims to achieve three goals:

- (1) Reduce risk and increase public safety through an informed public
- (2) Develop a clear national levee safety policy and standards
- (3) Maintain a sustainable flood risk management system that meets public safety needs

USACE General Investigation (GI)

These are congressionally authorized studies under USACE's Civil Works program. Congress can authorize USACE to study, design and construct major flood risk management projects. The feasibility study is cost shared 50/50 and construction is cost shared 65/35 between the federal government and non-federal sponsor. These are generally large scale projects that cost more than \$10 million. Congress can also authorize USACE to conduct other water-related studies/projects such as watershed assessments, ecosystem restoration and navigation improvements.

Federal Emergency Management Agency (FEMA) - Department of Homeland Security

Mission: FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

POC: Disaster Assistance
Telephone: 1-800-621-FEMA (3362)
TDD: 1-800-462-7585

Training: <http://www.fema.gov/prepared/train.shtm#1>

The link provided is the training webpage on FEMA's website. It provides information on the National Training Program, and the four FEMA training organizations; Center for Domestic Preparedness, Emergency Management Institute, National Training and Education Division, and National Fire Academy.

Programs/Services:

***Note:** Most FEMA programs, although funded by FEMA, are administered through PEMA for the Commonwealth of Pennsylvania. For more information on a FEMA program, please contact PEMA.

FEMA Flood Mitigation Assistance (FMA)

<http://www.fema.gov/government/grant/fma/index.shtm>

The FMA program was created as part of the National Flood Insurance Reform Act (NFIRA) of 1994 (42 U.S.C. 4101) with the goal of reducing or eliminating claims under the National Flood Insurance Program (NFIP). FMA is a pre-disaster grant program that is a State-administered, cost-shared program. FEMA provides FMA funds to assist States and communities in implementing measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program. Three types of grants are available:

- (1) Planning Grants to States and communities to develop or update Flood Mitigation Plans
- (2) Project Grants to States and communities to implement measures to reduce flood losses
- (3) Management Cost Grants for the State to help administer the FMA program and activities. Up to ten percent (10%) of Project grants may be awarded to States for Management Cost Grants.

Communities that have Flood Mitigation Plans can request approval of their plans from their FMA State Point of Contact (POC) and FEMA. Approved plans make a community eligible to apply for FMA project grants. Plans must assess flood risk and identify actions to reduce that risk. Any State agency, participating NFIP community, or local organization is eligible to participate in FMA. Communities that are suspended or on probation from the NFIP are not eligible.

FEMA may contribute up to 75% of the total eligible costs. At least 25% of the total eligible costs must be provided by a non-Federal source. There is a \$20 million limit to the amount of assistance that any one State can receive from FMA in a 5-year period; however, in the event that a disaster is declared as a result of flooding, FEMA has the authority to waive the assistance limits.

FEMA National Flood Insurance Program (NFIP)

http://www.fema.gov/pdf/nfip/summary_cov.pdf

Since standard homeowners insurance does not cover flooding, in 1968 Congress created the National Flood Insurance Program (NFIP) to help provide a means for property owners to financially protect themselves. There are three components of the NFIP:

- (1) Flood insurance
- (2) Floodplain management
- (3) Flood hazard mapping

The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the NFIP. Flood insurance protects two types of insurable property – building and contents.

NFIP is a Federal program and the rates are set so there is no difference from company to company or agent to agent. Mortgage lenders for all Federal and Federally-backed loans require flood insurance if the property is in a Special Flood Hazard Area (SFHA). SFHA is land within the floodplain of a community subject to a 1 percent or greater chance of flooding in any given year, otherwise known as the 100-year flood. These rates do depend on many factors, which include the date and type of construction of your home, along with your building's level of risk. In order to qualify for flood insurance, a community must join the NFIP and agree to enforce sound floodplain management standards.

Floodplain management is the operation of a community program of corrective and preventative measures for reducing future flood damage, such as zoning, and rules for building in floodplains. Flood hazard mapping provides information to communities about risks involved in building in a flood hazard area and provides data to actuarially rate new construction for flood insurance. Claims and expenses of the NFIP are funded by insurance premiums, not tax dollars.

FEMA Community Rating System (CRS)

<http://www.fema.gov/business/nfip/crs.shtm>

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS:

- (1) Reduce flood losses
- (2) Facilitate accurate insurance rating
- (3) Promote the awareness of flood insurance

The CRS classes for local communities are based on 18 creditable activities, organized under four categories:

- (1) Public information
- (2) Mapping and regulations
- (3) Flood damage reduction
- (4) Flood preparedness

Each participating community receives a designated point value based on each creditable activity. Class ranking is assigned by credit points and flood insurance premium rates are then

discounted based on rank. Premiums are discounted in increments of 5%; i.e., a Class 1 community would receive a 45% premium discount, while a Class 9 community would receive a 5% discount (a Class 10 is not participating in the CRS and receives no discount).

FEMA Hazard Mitigation Grant Program (HMGP)

<http://www.fema.gov/government/grant/hmgp/index.shtm>

The Hazard Mitigation Grant Program (HMGP) provides grants to States and local governments to implement long-term hazard mitigation measures after a major disaster declaration. The purpose of the HMGP is to reduce the loss of life and property due to natural disasters and to enable mitigation measures to be implemented during the immediate recovery from a disaster. The HMGP is authorized under Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. Funds may be used to protect either public or private property or to purchase property that has been subjected to, or is in danger of, repetitive damage. Examples of projects include, but are not limited to, acquisition of real property for willing sellers and demolition or relocation of buildings to convert the property to open space use (otherwise known as a FEMA Buy-Out); retrofitting structures and facilities to minimize damages from high winds, earthquake, flood, wildfire, or other natural hazards; and elevating of flood prone structures. Hazard Mitigation Grant Program funding is only available to applicants that reside within a presidentially declared disaster area. FEMA funds up to 75% of the eligible costs of approved projects and the remainder must come from the non-Federal sponsor.

FEMA Pre-Disaster Mitigation Program (PDMP)

<http://www.fema.gov/government/grant/pdm/index.shtm>

The Pre-Disaster Mitigation (PDM) program provides funds to states, territories, Indian tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funding these plans and projects reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations.

A FEMA-approved hazard mitigation plan, whether new or upgrade of an existing plan, is required for the grant. Ineligible projects include major flood control projects, studies that do not result in a project (ie feasibility studies), flood studies, and warning and alert notification systems. PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds. Generally the cost share is divided 25% non-Federal, 75% Federal; small, impoverished communities may be eligible for up to 90% Federal cost share.

FEMA Repetitive Flood Claims (RFC)

<http://www.fema.gov/government/grant/rfc/index.shtm>

The Repetitive Flood Claims (RFC) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (P.L. 108-264), which amended the National Flood Insurance Act (NFIA) of 1968 (42 U.S.C. 4001, et al).

Up to \$10 million is available annually for FEMA to provide RFC funds to assist States and communities reduce flood damages to insured properties that have had one or more claims to the National Flood Insurance Program (NFIP). FEMA may contribute up to 100 percent of the total amount approved under the RFC grant award to implement approved activities, if the Applicant has demonstrated that the proposed activities cannot be funded under the Flood Mitigation Assistance (FMA) program.

FEMA Severe Repetitive Loss Program (SRL)

<http://www.fema.gov/government/grant/srl/index.shtm>

The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the National Flood Insurance Program (NFIP).

The definition of severe repetitive loss as applied to this program was established in section 1361A of the National Flood Insurance Act, as amended (NFIA), 42 U.S.C. 4102a. An SRL property is defined as a **residential property** that is covered under an NFIP flood insurance policy and:

- (a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or
- (b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building.

For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.

This is a cost share program with a 75% Federal – 25% Non-Federal, up to 90% Federal cost share.

FEMA Public Assistance (PA) Grant Program

<http://www.fema.gov/government/grant/pa/index.shtm>

The purpose of the Public Assistance (PA) Grant Program is to provide assistance to State, Tribal and local governments, and certain types of Private Nonprofit organizations so that communities can quickly respond to and recover from major disasters or emergencies declared by the President. Through the PA Program, FEMA provides supplemental Federal disaster grant assistance for debris removal, emergency protective measures, and the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain Private Non-Profit (PNP) organizations.

The PA Program also encourages protection of these damaged facilities from future events by providing assistance for hazard mitigation measures during the recovery process. The Federal share of assistance is not less than 75% of the eligible cost for emergency measures and

permanent restoration. The grantee (usually the State) determines how the non-Federal share (up to 25%) is split with the sub-grantees (eligible applicants).

FEMA Regional Catastrophic Preparedness Grant Program (RCPGP)

<http://www.fema.gov/government/grant/rcp/index.shtm>

The RCPGP is intended to support coordination of regional all-hazard planning for catastrophic events, including the development of integrated planning communities, plans, protocols, and procedures to manage a catastrophic event in high-risk urban areas and their surrounding regions. The RCPGP centers on the highest risk Urban Areas and surrounding regions, where its impact will have the most significant effect on our collective security and resilience. Each site eligible for participation in the RCPGP includes a collection of jurisdictions that must work collaboratively to fulfill the program requirements. Priorities for the program include but are not limited to, integration of planning through the use of national planning tools and systems; sharing best practices; implementing citizen and community preparedness campaigns with a focus on educating citizens about catastrophic events and the necessary steps for preparedness; and planning for and pre-positioning commodities and equipment. The period of performance for this grant is 24 months.

FEMA Map Modernization Program

http://www.fema.gov/plan/prevent/fhm/mm_main.shtm

FEMA's Map Modernization program is responding to National Flood Insurance Program (NFIP) requirements and feedback provided by Federal, State, and local Program stakeholders.

Modernization is critical because:

- Flood hazard conditions are dynamic, and many NFIP maps may not reflect recent development and/or natural changes in the environment.
- Updated NFIP maps can take advantage of revised data and improved technologies for identifying flood hazards.
- Up-to-date maps support a flood insurance program that is more closely aligned with actual risk, encourage wise community-based floodplain management, and improve citizens' flood hazard awareness.
- Local communities and various stakeholders desired more timely updates of flood maps and easier access to the flood hazard data used to create the maps.
- Map Modernization is a cornerstone for helping community officials and citizens be better prepared for flood-related disasters.

Map Modernization is a collaborative process and a new way of doing business, cutting across all layers of government and other organizations. It provides more accurate and up-to-date flood hazard information and enhances community officials' and citizens' decision-making and their ability to manage risks and other issues locally.

FEMA Risk MAP (Mapping, Assessment, and Planning)

<http://www.fema.gov/plan/ffmm.shtm>

In order to leverage the successes of Map Modernization and further enhance the usability and value of flood hazard mapping, FEMA has developed the Risk MAP Strategy. Risk MAP combines flood hazard mapping, risk assessment tools and Mitigation Planning into one seamless program. The intent of this integrated program is to encourage beneficial partnerships and innovative uses of flood hazard and risk assessment data in order to maximize flood loss reduction.

The Strategy supports FEMA's mission and lays out the roadmap to the future by describing cross-cutting themes and goals for Risk MAP. The Risk MAP vision is:

- Continue to focus on improving and maintaining flood hazard data and maps - the foundation of both flood risk assessment and flood mitigation planning;
- Deliver quality products and services to the right audience, using the right methods, at the right time;
- Reduce losses of life and property through continuous improvement of mitigation plans; and
- Increase local mitigation action.

Building on the success of Map Mod, FEMA will collaborate with Federal, State and local stakeholders to achieve goals under Risk MAP:

1. **Flood Hazard Data:** Address gaps in flood hazard data to form a solid foundation for risk assessment, floodplain management, and actuarial soundness of the NFIP.
2. **Public Awareness/Outreach:** Ensure that a measurable increase of the public's awareness and understanding of risk results in a measurable reduction of current and future vulnerability.
3. **Hazard Mitigation Planning:** Lead and support States, local, and Tribal communities to effectively engage in risk-based mitigation planning resulting in sustainable actions that reduce or eliminate risks to life and property from natural hazards.
4. **Enhanced Digital Platform:** Provide an enhanced digital platform that improves management of Risk MAP, stewards information produced by Risk MAP, and improves communication and sharing of risk data and related products to all levels of government and the public.
5. **Alignment and Synergies:** Align Risk Analysis programs and develop synergies to enhance decision-making capabilities through effective risk communication and management.

FEMA National Dam Safety Program

<http://www.fema.gov/plan/prevent/damfailure/ndsp.shtm>

The NDSP, led by FEMA, is a partnership of the states, federal agencies, and other stakeholders that encourages individual and community responsibility for dam safety. The NDSP, which was formally established by the Water Resources and Development Act of 1996, includes:

- [Grant Assistance to the States](#) provides vital support for the improvement of the state dam safety programs that regulate most of the 79,500 dams in the United States.
- [Dam Safety Research](#) is a program of technical and archival research.
- [Dam Safety Training](#) for state dam safety staff and inspectors.

The Dam Safety and Security Act of 2002, signed into law on December 2, 2002, reauthorized the NDSP for 4 more years and added enhancements to the 1996 Act that are designed to safeguard dams against terrorist attacks.

FEMA Community Disaster Loan Program

http://www.fema.gov/government/grant/fs_cdl.shtm

FEMA's Community Disaster Loan Program provides direct loans to local governments to offset the loss of tax or other revenues as a result of a major disaster. The loans are to be directly used to maintain local governmental functions such as police and fire protection, or water and sewer services. Loans are not to exceed 25 percent of the local government's annual operating budget for the fiscal year in which the major disaster occurs, up to a maximum of \$5 million.

FEMA Individuals and Households Program (IHAP)

http://www.fema.gov/pdf/rebuild/recover/dec_proc.pdf

The Individuals and Households Program (IHAP) is a combined FEMA and state program. When a major disaster occurs, this program provides money and services to people in the declared area whose property has been damaged or destroyed and whose losses are not covered by insurance. In every case, the disaster victim must register for assistance and establish eligibility. The toll-free telephone registration number is 1-800-621-FEMA (or TTY 1-800-462-7585 for the hearing or speech impaired). FEMA/EPR (or the providing agency) will verify eligibility and need before assistance is offered. Applicants can also register online at www.fema.gov. After a disaster, local Disaster Recovery Centers are established to provide support to disaster victims. Either in a stationary facility or a mobile unit, most of these centers now offer the capability for disaster victims to register online.

FEMA Historic Preservation and Cultural Resources Program

<http://www.fema.gov/plan/ehp/index.shtm>

FEMA's Historic Preservation and Cultural Resources Program integrates historic preservation considerations into FEMA's mission of preparedness, response, recovery, and mitigation. During disaster recovery operations, the agency assesses damages to historic and cultural resources, provides technical assistance to States and local jurisdictions, and ensures compliance with applicable Federal laws and regulations, such as the National Historic Preservation Act.

FEMA works with state and local governments to provide historic preservation expertise to local teams that assess the structural integrity of buildings damaged in disaster events. FEMA provides technical assistance to state and local governments on historic preservation issues, and collaborates with Native American tribes to address any unique cultural concerns they may have. Historic preservation specialists also evaluate the eligibility of buildings and neighborhoods for the National Register of Historic Places.

FEMA's Public Assistance program provides funding for the repair, replacement, or restoration of disaster-damaged, publicly owned facilities and the facilities of certain non-profit (PNP) organizations. The program includes funding for the restoration of collections and items of "exceptionally significant cultural value" located within or on public or private non-profit

property. The Federal share is at least 75 percent of the cost. In addition, the Small Business Administration (SBA) provides low-interest loans for home repairs.

For more information about funding assistance, see *Before and After Disasters: Federal Funding for Cultural Institutions* at <http://www.heritagepreservation.org/PDFS/Disaster.pdf>.

Additional resources provided by the National Trust for Historic Preservation are available at <http://www.nthp.org>.

FEMA Cora Brown Fund

This is a special fund solely for the relief of human suffering caused by natural disasters. The money is used to assist victims/survivors of Presidentially declared major disasters for disaster-related needs that have not or will not be met by governmental agencies or other organizations that have programs to address such needs. Individuals eligible for assistance under this program include individuals, families and groups in need of (1) Disaster-related home repair and rebuilding; (2) disaster-related unmet needs; and (3) other services which alleviate human suffering and promote the well-being of disaster victims.

FEMA Direct Housing Assistance

Manufactured housing (mobile homes) - This program is only initiated when there are no rental sources within a 50 mile radius for a large population of disaster victims needing temporary housing. This occurs in a catastrophic disaster or an event that impacts a large area where no resources exist. FEMA must concur with the need for this program in order to fund it as it requires a large amount of resources. The State may fund the program if they so choose. This program is only available for 18 months from the date of declaration. After 18 months, if there are still victims occupying the units, FEMA requests that the State take over operations and responsibility. The State may petition FEMA for a 6 month extension. At the end of the 6 month extension, if there are victims still in the manufactured units, FEMA will notify them that they must pay rent, move out or purchase the unit. FEMA expects the victims to be out within 24 months of the date of declaration. - Not included in the maximum grant amount.

FEMA Fair Market Rate Rental Assistance

The disaster victim is provided one month's FMR rent if the victim chooses to leave the disaster damaged dwelling during the time repairs are being made. The disaster victim may request additional monthly rent from FEMA but must provide landlord-signed receipts and provide a copy of a permanent housing plan. Rental assistance is deducted from the maximum grant amount. No rental assistance is provided to disaster victims who reside with a friend or a relative or who live in the damaged dwelling during repairs.

FEMA Housing Assistance

Assistance to uninsured homeowners for home repair or replacement. The total amount of the home repair assistance or the replacement assistance cannot exceed the maximum grant amount permitted by law. Housing assistance also includes assistance to repair a private bridge or road

that is the only ingress/egress for the damaged dwelling. Repair amounts are determined by a site inspection by a FEMA inspector. The maximum grant for the IHP assistance is determined yearly based on the amount set forth in the Robert T. Stafford Act with adjustments annually based on the Consumer Price Index. Federal Fiscal Year 2009-2010 amount is \$29,900. The total of all the disaster assistance under the IHP may not exceed that maximum grant amount.

FEMA Emergency Management Performance Grants

<http://www.fema.gov/government/grant/empg/index.shtm>

FY 2010 Emergency Management Performance Grants (EMPG) Total Funding Available in FY 2010: \$329.8 Million

Purpose: The purpose of the FY 2010 EMPG is to assist state and local governments in enhancing and sustaining all-hazards emergency management capabilities.

Applicants: All 56 states and territories, as well as the Republic of the Marshall Islands and the Federated States of Micronesia, are eligible to apply for FY 2010 EMPG funds. Either the State Administrative Agency (SAA) or the state's Emergency Management Agency (EMA) are eligible to apply directly to FEMA for EMPG funds on behalf of state and local emergency management agencies, however only one application will be accepted from each state or territory.

Program Awards: The allocation methodology for FY 2010 EMPG dictates that all 50 states, the District of Columbia and the Commonwealth of Puerto Rico will receive a base amount of 0.75 percent of the total available grant funding. Four territories (American Samoa, Guam, Northern Mariana Islands and the U.S. Virgin Islands) will receive a base amount of 0.25 percent of the total available grant funding. The balance of EMPG funds will be distributed on a population-share basis. Pursuant to Article X of the Federal Programs and Services Agreement of the Compact of Free Association authorized by Public Law 108-188, funds are available for the Federated States of Micronesia and for the Republic of the Marshall Islands.

EMPG has a 50 percent federal and 50 percent state cost share, cash or in-kind match requirement.

Homeland Security Grant Program (HSGP)

<http://www.fema.gov/government/grant/hsgp/index.shtm>

Total Funding Available in FY 2010: \$842 Million

Purpose: This core assistance program provides funds to build capabilities at the state and local levels and to implement the goals and objectives included in state homeland security strategies and initiatives in their State Preparedness Report. Consistent with the Implementing Recommendations of the 9/11 Act of 2007 (Public Law 110-53) (9/11 Act), states are required to ensure that at least 25 percent of SHSP appropriated funds are dedicated towards law enforcement terrorism prevention-oriented planning, organization, training, exercise, and equipment activities, including those activities which support the development and operation of fusion centers.

Eligible Applicants: The State Administrative Agency (SAA) is the only entity eligible to apply to FEMA for SHSP funds. Recipients include all 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, Northern Mariana Islands and the U.S. Virgin Islands.

Awards: Funds will be allocated based on three factors: minimum amounts as legislatively mandated, DHS' risk methodology, and effectiveness.

Citizen Corps Program (CCP)

Total Funding Available in FY 2010: \$12.48 million

Purpose: The Citizen Corps mission is to bring community and government leaders together to coordinate community involvement in emergency preparedness, planning, mitigation, response and recovery.

Eligible Applicants: The SAA is the only entity eligible to apply to FEMA for CCP funds. Recipients for the CCP include all 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, Northern Mariana Islands and the U.S. Virgin Islands.

Program Awards and Funding Minimum: CCP allocations are determined using the USA PATRIOT Act formula, which specifies that all 50 states, the District of Columbia, and the Commonwealth of Puerto Rico will receive a minimum of 0.75 percent of the total available grant funding, and that four territories (American Samoa, Guam, Northern Mariana Islands and the U.S. Virgin Islands) will receive a minimum of 0.25 percent of the total available grant funding. The balance of CCP funds will be distributed on a population-share basis. In addition to CCP allocations, states and urban areas are encouraged to fully leverage HSGP resources to accomplish the Citizen Corps mission.

Small Business Association (SBA)

Mission: The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. We recognize that small business is critical to our economic recovery and strength, to building America's future, and to helping the United States compete in today's global marketplace. Although SBA has grown and evolved in the years since it was established in 1953, the bottom line mission remains the same. The SBA helps Americans start, build and grow businesses. Through an extensive network of field offices and partnerships with public and private organizations, SBA delivers its services to people throughout the United States, Puerto Rico, the U. S. Virgin Islands and Guam.

POC: Disaster Loans
Telephone: 800-659-2955.
Email: disastercustomerservice@sba.gov

Training: N/A

Programs/Services:

SBA Business Disaster Loan Program

<http://www.sba.gov/services/disasterassistance/index.html>

The SBA Business Disaster Loan Program provides low-interest, long-term loans to businesses to repair or replace damaged property owned by the business, including real estate, machinery and equipment, inventory, and supplies. Businesses of any size are eligible. Nonprofit organizations, such as charities, churches, and private universities, are also eligible.

Business loan amounts are limited to \$1,500,000. Applicants must show the ability to repay all loans. Loan amounts may be increased by up to 20 percent for mitigation measures.

SBA Economic Injury Disaster Loans

<http://www.sba.gov/services/disasterassistance/index.html>

Economic Injury Disaster Loans provide working capital to small businesses and small agricultural cooperatives to assist them through the recovery period. Assistance is available only to applicants with credit unavailable elsewhere. Applicants must be eligible small businesses according to SBA size standards. Collateral required on loans over \$5,000.

SBA Home Disaster Loans for Homeowners and Renters

<http://www.sba.gov/services/disasterassistance/index.html>

Disaster assistance loans from the SBA are not just for businesses. Homeowners may also qualify for low-interest loans to help rebuild or repair their homes or repair or replace uninsured or underinsured flood damaged personal property. SBA loans can support repair or clean-up to accessory structures such as sheds, docks, gazebos, etc. that aren't covered by traditional insurance. SBA loans can help with debris clearing, tree removal, and stream and river bank stabilization. Renters may qualify for loans to repair or replace personal property.

The loan terms are designed to be affordable, with terms extending up to 30 years with interest rates around 3 percent. Loan amounts are based on the actual cost of repairing or rebuilding a flood-damaged home and personal property, minus any insurance reimbursements for the same loss. The SBA can also increase the approved disaster loan by up to 20 percent to cover approved Hazard Mitigation activities, above and beyond compliance with codes and standards. In the past such approved mitigation activities have included voluntary elevation above flood levels, the construction of safe rooms in areas subject to tornadoes, dry-proofing basements and elevation of utilities in flood areas.

Loan limits are \$200,000 for Homeowners to repair or rebuild a primary residence and \$40,000 for Homeowners or renters to repair or replace personal property.

Businesses and non-profit organizations such as charities, churches and private universities may apply for business physical disaster loans up to \$1.5 million to repair or replace property owned

by the business, including real estate, plus machinery, equipment, fixtures and inventory not covered by insurance.

Economic Development Administration (EDA) – Department of Commerce

EDA Mission: To lead the federal economic development agenda by promoting innovation and competitiveness, preparing American regions for growth and success in the worldwide economy.

EDA POC: Philadelphia Regional Office
The Curtis Center, Suite 140 South
Philadelphia, PA 19106-3821
Telephone: 215-597-4603
Fax: 215-597-1063

EDA Training: N/A

EDA Programs:

DOC/EDA Infrastructure Construction Grant Program

<http://www.eda.gov/AboutEDA/Programs.xml>

DOC/EDA Infrastructure Construction Grants can be provided for local public infrastructure projects. Projects must be either new construction or pre-disaster improvements to commercial and industrial facilities, or publicly owned infrastructure.

The grants support job retention and job creation, leverage private investment, and directly contribute to the overall long-term economic recovery of the disaster area. Grant funding is cost-shared, 75 percent Federal and 25 percent State.

DOC/EDA Planning Grants

<http://www.eda.gov/AboutEDA/Programs.xml>

DOC/EDA Planning Grants are provided to State and local governments to fund Economic Development Coordinators. Coordinators are responsible for:

- (1) Assessing economic injury and facilitating a locally developed, long-term economic recovery planning process for the impacted area
- (2) Providing a local on-site resource for effective economic development program coordination
- (3) Carrying out project implementation activities consistent with the long-term economic recovery plan

DOC/EDA Revolving Loan Fund

<http://www.eda.gov/PDF/RLFProgram.pdf>

The Revolving Loan Fund provides local short-term “gap” financing for business recovery in affected communities. Grantees may provide assistance to businesses that: (1) are declined loans by SBA; or (2) need additional financing beyond SBA’s loan limits.

Local RLF lenders have the flexibility to provide financing to: (1) supplement traditional lending; (2) setup a local micro-lending program; or (3) develop a local public/private infrastructure lending program to implement local business recovery initiatives.

DOC/EDA Technical Assistance Grants

<http://www.eda.gov/AboutEDA/Programs.xml>

Technical Assistance Grants may be awarded to State and local governments for strategic recovery planning and implementation. Recovery plans focus on job retention/creation to help offset the economic impacts of disasters. Grants may provide technical assistance to address industry-specific economic dislocations, e.g., marketing/promotional activities to revive the tourism industry, economic development feasibility studies, or professional expertise to assist local communities in recovery efforts.

Federal Highway Administration (FHWA) – Department of Transportation

FHWA Mission: Improve Mobility on our Nation’s Highways through National Leadership, Innovation and Program Delivery.

FHWA POC: Office of Public Affairs
Telephone: 202-366-0660

FHWA Training: N/A

FHWA Programs/Services:

DOT/FHWA Emergency Relief Program

<http://www.fhwa.dot.gov/programadmin/erelief.cfm>

The Federal Highway Administration’s Emergency Relief Program may provide assistance for the repair of Federal-aid highways and roads on Federal lands. The State match generally varies from 10 to 20 percent depending on the class of Federal-aid highway. No State match is required for emergency repairs accomplished within 180 days of the disaster to restore essential travel, and no State match is required for repair of roads on Federal lands.

Department of Housing and Urban Development (HUD)

Mission: HUD's mission is to create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.

POC: Philadelphia Regional Office
100 Penn Square, East
Philadelphia, PA 19107-3380
Telephone: 215-656-0500

Training: N/A

Programs/Services:

HUD 5-H Homeownership Program

<http://portal.hud.gov/portal/page/portal/HUD/programdescription/sec5h>

Public housing sales proceeds (and interest earned on those proceeds) may be retained by the Public Housing Administration and be used for housing assistance to low-income families. Sales proceeds may be used to construct or acquire additional dwellings for sale to low-income families or to assist such families in purchasing other dwellings from public or private owners.

HUD Community Development Block Grant (CDBG) Program

<http://www.hud.gov/offices/cpd/communitydevelopment/programs/>

The CDBG program provides grants to develop decent housing, a suitable living environment, and to expand economic opportunities, principally for persons of low- and moderate-income. In a disaster, CDBG grantees may reprogram their funds to assist homeowners who:

- (1) Are declined loans by SBA because they cannot carry any more debt and lack the ability to repay; or
- (2) Need additional financing beyond SBA's loan limits to repair, rehabilitate, reconstruct, or replace their residences.

HUD HOME Program

<http://www.hud.gov/offices/cpd/affordablehousing/programs/home/>

Participating jurisdictions may reprogram funds to provide permanent housing for low-income homeowners and renters who have become disaster victims. Funds may be used for acquisition, new construction, rehabilitation, and tenant-based rental assistance.

HUD Partnership for Advancing Technology in Housing (PATH)

<http://www.pathnet.org/>

PATH is a HUD-directed partnership that brings together various government programs dealing with home building, manufacturing, and insurance and financial industries. PATH designs and constructs examples of housing that include disaster mitigation measures and technology that enhances energy efficiency, environmental performance, and affordability.

HUD/Federal Housing Administration (FHA) Title I Home Repair Loan Program

http://www.fha-home-loans.com/home_improvement_fha_loans.htm

The FHA makes it easier for consumers to obtain affordable home improvement loans by allowing loans up to \$25,000 without any equity in the home. In other words, the loan can exceed the value of the home.

The Title I program insures loans to finance the light or moderate rehabilitation of properties, as well as the construction of nonresidential buildings on the property. This program may be used to insure such loans for up to 20 years on either single- or multifamily properties. The maximum loan amount is \$25,000 for improving a single-family home or for improving or building a nonresidential structure.

HUD/FHA Section 203(h) Mortgage Insurance for Disaster Victims

<http://www.hud.gov/offices/hsg/sfh/ins/203h-dft.cfm>

This FHA program provides mortgage insurance to protect lenders against the risk of default on loans to qualified disaster victims whose homes were destroyed, or require reconstruction or replacement. Insured loans may be used to finance the purchase or reconstruction of a one-family home that will be the principal residence of the homeowner. Disaster victims are not required to meet the 3 percent minimum investment requirement.

HUD/FHA Section 203(k) Rehabilitation Mortgage Insurance Program

<http://www.hud.gov/offices/hsg/sfh/203k/203kmenu.cfm>

The Section 203(k) program provides assistance to finance repairs or rehabilitation through participating lenders at prevailing interest rates. For disaster areas, HUD has expanded the debt ratio to 60 percent on FHA partial claims. Rehabilitation cost must be at least \$5,000.

Internal Revenue Service (IRS) – Department of Treasury

Mission: Provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities and enforce the law with integrity and fairness to all.

POC: Harrisburg Office
228 Walnut Street
Harrisburg, PA

Telephone: 717-777-9650

Training: N/A

Programs/Services:

IRS Casualty Loss-Special Disaster Provisions

http://www.fema.gov/pdf/rebuild/recover/dec_proc.pdf

The IRS allows victims of a declared disaster to deduct casualty loss from the federal income tax return from the year the disaster occurred or from the preceding tax year. The loss amount must exceed 10 percent of the adjusted gross income for the chosen tax year by at least \$100.

The IRS can expedite refunds to taxpayers in a federally declared disaster area.

National Oceanic and Atmospheric Administration (NOAA) – Department of Commerce

Mission: To understand and predict changes in Earth’s environment and conserve and manage coastal and marine resources to meet our Nation’s economic, social, and environmental needs.

POC: Office of Communications and External Affairs
NOAA Headquarters
202-482-6090

Training:

Programs/Services:

National Oceanic and Atmospheric Administration (NOAA)

NOAA StormReady® Program

<http://www.stormready.noaa.gov/publications.htm>

The NOAA StormReady Program provides communities with the education and tools necessary to survive severe weather, both before and during the event. In order to become certified StormReady, a community must:

- Establish a 24-hour warning point and emergency operations center;
- Have more than one method of receiving severe weather forecasts and warnings and alerting the public;
- Create a system that monitors local weather conditions;
- Promote the significance of public readiness through community seminars;
- Develop a formal hazardous weather plan, which includes training severe weather spotters and holding exercises.

National Weather Service (NWS)

Middle Atlantic River Forecast Center

<http://www.erh.noaa.gov/er/marfc>

Collocated with the National Weather Service Weather Forecast Office on the campus of the Pennsylvania State University, the Middle Atlantic River Forecast Center (RFC) performs continuous river basin modeling and provides hydrologic forecast and guidance products for rivers and streams in central and eastern Pennsylvania, New Jersey, Maryland, Delaware, and most of Virginia. These products include forecasts of river stage and flow, probabilistic river forecasts, reservoir inflow forecasts, water supply forecasts, spring flood outlooks, and various types of flash flood guidance. RFCs work closely with local water management agencies as well as state and federal agencies, including the U.S. Army Corp of Engineers, U.S. Bureau of Reclamation, and U.S. Geologic Survey, to provide water and flood information for critical decisions.

Ohio River Forecast Center

<http://www.nws.noaa.gov/er/ohrfc/>

Collocated with the National Weather Service Weather Forecast Office in Wilmington, the Ohio River Forecast Center (RFC) performs continuous river basin modeling and provides hydrologic forecast and guidance products for rivers and streams for the entire Ohio River Basin and its tributaries, and the Lake Erie drainage basin in Ohio. These products include forecasts of river stage and flow, probabilistic river forecasts, reservoir inflow forecasts, water supply forecasts, spring flood outlooks, and various types of flash flood guidance. RFCs work closely with local water management agencies as well as state and federal agencies, including the U.S. Army Corp of Engineers, U.S. Bureau of Reclamation, and U.S. Geologic Survey, to provide water and flood information for critical decisions.

Central Pennsylvania Weather Forecast Office

www.weather.gov/statecollege

Collocated with the Middle Atlantic River Forecast Center on the campus of the Pennsylvania State University, this National Weather Service Weather Forecast Office (WFO) in State College, is staffed around the clock every day, and provides the best possible weather, water, and climate forecasts and warnings to residents of central Pennsylvania. Highly trained forecasters issue warnings and forecasts for events including severe thunderstorms, tornadoes, winter storms, floods, and heat waves. This essential information is provided to the general public, media, emergency management and law enforcement officials, the aviation, and marine communities, agricultural interests, businesses, and others. Information is disseminated in many ways, including through dedicated government channels, satellite, the Internet, and broadcast on NOAA Weather Radio All Hazards.

Forecasters provide on-site, detailed weather support for critical emergencies, such as wildfires, floods, chemical spills, and for major recovery efforts such as those following the Greensboro, Kansas, tornado; Hurricane Katrina; and the Sept. 11, 2001, terrorist attack in New York City. The WFO collects and disseminates precipitation, river, and rainfall data, and prepares local climatological data. The Warning Coordination Meteorologist actively conducts outreach and

educational programs, which helps build strong working relationships with local partners in emergency management, government, the media and academic communities. These relationships are invaluable in helping to prepare people to respond appropriately when threatened by severe weather or other hazards. The WFO operates Automated Surface Observing Stations and the local Doppler Weather Radar. The radar provides critical information about current weather conditions for the forecasters to issue tornado warnings or flood and flash flood warnings.

Pittsburgh Weather Forecast Office

www.weather.gov/pittsburgh

Located in Moon Township, this National Weather Service Weather Forecast Office (WFO) is staffed around the clock every day, and provides the best possible weather, water, and climate forecasts and warnings to residents of western Pennsylvania, east central Ohio, northern West Virginia, and western Maryland. Highly trained forecasters issue warnings and forecasts for events including severe thunderstorms, tornadoes, winter storms, floods, and heat waves. This essential information is provided to the general public, media, emergency management and law enforcement officials, the aviation, and marine communities, agricultural interests, businesses, and others. Information is disseminated in many ways, including through dedicated government channels, satellite, the Internet, and broadcast on NOAA Weather Radio All Hazards.

Forecasters provide on-site, detailed weather support for critical emergencies, such as wildfires, floods, chemical spills, and for major recovery efforts such as those following the Greensboro, Kansas, tornado; Hurricane Katrina; and the Sept. 11, 2001, terrorist attack in New York City. The WFO collects and disseminates precipitation, river, and rainfall data, and prepares local climatological data. The Warning Coordination Meteorologist actively conducts outreach and educational programs, which helps build strong working relationships with local partners in emergency management, government, the media and academic communities. These relationships are invaluable in helping to prepare people to respond appropriately when threatened by severe weather or other hazards. The WFO operates Automated Surface Observing Stations and the local Doppler Weather Radar. The radar provides critical information about current weather conditions for the forecasters to issue tornado warnings or flood and flash flood warnings

Philadelphia / Mount Holly Weather Forecast Office

www.weather.gov/philadelphia

Located about 25 miles northeast of Philadelphia just outside Mount Holly, this National Weather Service Weather Forecast Office (WFO) is staffed around the clock every day, and provides the best possible weather, water, and climate forecasts and warnings to residents of most of New Jersey, eastern Pennsylvania, Maryland's upper eastern shore, and Delaware. This office also provides marine forecasts and warnings for the Atlantic coastal waters from Sandy Hook, New Jersey to Fenwick Island, Delaware, and the entire Delaware Bay. Highly trained forecasters issue warnings and forecasts for events over land and sea including hurricanes and tropical storms, severe thunderstorms, tornadoes, winter storms, floods, and heat waves. This essential information is provided to the general public, media, emergency management and law enforcement officials, the aviation, and marine communities, agricultural interests, businesses,

and others. Information is disseminated in many ways, including through dedicated government channels, satellite, the Internet, and broadcast on NOAA Weather Radio All Hazards.

Forecasters provide on-site, detailed weather support for critical emergencies, such as wildfires, floods, chemical spills, and for major recovery efforts such as those following the Greensboro, Kansas, tornado; Hurricane Katrina; and the Sept. 11, 2001, terrorist attack in New York City. The WFO collects and disseminates precipitation, river, and rainfall data, and prepares local climatological data. The Warning Coordination Meteorologist actively conducts outreach and educational programs, which helps build strong working relationships with local partners in emergency management, government, the media and academic communities. These relationships are invaluable in helping to prepare people to respond appropriately when threatened by severe weather or other hazards. The WFO operates Automated Surface Observing Stations and the local Doppler Weather Radar. The radar provides critical information about current weather conditions for the forecasters to issue tornado warnings or flood and flash flood warnings.

Binghamton Weather Forecast Office

www.weather.gov/binghamton

Located at Binghamton Regional Airport, this National Weather Service Weather Forecast Office (WFO) is staffed around the clock every day, and provides the best possible weather, water, and climate forecasts and warnings to residents of central New York and northeast Pennsylvania. Highly trained forecasters issue warnings and forecasts for events including severe thunderstorms, tornadoes, winter storms, floods, and heat waves. This essential information is provided to the general public, media, emergency management and law enforcement officials, the aviation, and marine communities, agricultural interests, businesses, and others. Information is disseminated in many ways, including through dedicated government channels, satellite, the Internet, and broadcast on NOAA Weather Radio All Hazards.

Forecasters provide on-site, detailed weather support for critical emergencies, such as wildfires, floods, chemical spills, and for major recovery efforts such as those following the Greensboro, Kansas, tornado; Hurricane Katrina; and the Sept. 11, 2001, terrorist attack in New York City. The WFO collects and disseminates precipitation, river, and rainfall data, and prepares local climatological data. The Warning Coordination Meteorologist actively conducts outreach and educational programs, which helps build strong working relationships with local partners in emergency management, government, the media and academic communities. These relationships are invaluable in helping to prepare people to respond appropriately when threatened by severe weather or other hazards. The WFO operates Automated Surface Observing Stations and the local Doppler Weather Radar. The radar provides critical information about current weather conditions for the forecasters to issue tornado warnings or flood and flash flood warnings.

Cleveland Weather Forecast Office

www.weather.gov/cleveland

Located at Cleveland International Airport, this National Weather Service Weather Forecast Office (WFO) is staffed around the clock every day, and provides the best possible weather, water, and climate forecasts and warnings to residents of northern Ohio and northwestern

Pennsylvania. This office also provides marine forecasts for Lake Erie. Highly trained forecasters issue warnings and forecasts for events including severe thunderstorms, tornadoes, winter storms, floods, and heat waves. This essential information is provided to the general public, media, emergency management and law enforcement officials, the aviation, and marine communities, agricultural interests, businesses, and others. Information is disseminated in many ways, including through dedicated government channels, satellite, the Internet, and broadcast on NOAA Weather Radio All Hazards.

Forecasters provide on-site, detailed weather support for critical emergencies, such as wildfires, floods, chemical spills, and for major recovery efforts such as those following the Greensboro, Kansas, tornado; Hurricane Katrina; and the Sept. 11, 2001, terrorist attack in New York City. The WFO collects and disseminates precipitation, river, and rainfall data, and prepares local climatological data. The Warning Coordination Meteorologist actively conducts outreach and educational programs, which helps build strong working relationships with local partners in emergency management, government, the media and academic communities. These relationships are invaluable in helping to prepare people to respond appropriately when threatened by severe weather or other hazards. The WFO operates Automated Surface Observing Stations and the local Doppler Weather Radar. The radar provides critical information about current weather conditions for the forecasters to issue tornado warnings or flood and flash flood warnings.

Automated Surface Observing Systems

http://www.weather.gov/mirs/public/prods/maps/map_images/state-maps/asos_09/pa_asos.pdf and <http://www.nws.noaa.gov/asos/>

The Automated Surface Observing Systems (ASOS) program is a joint effort of the National Weather Service (NWS), the Federal Aviation Administration (FAA), and the Department of Defense (DOD). The ASOS systems serve as the nation's primary surface weather observing network. ASOS is designed to support weather forecast activities and aviation operations and, at the same time, support the needs of the meteorological, hydrological, and climatological research communities. ASOS works non-stop, updating observations every minute, 24 hours a day, every day of the year observing basic weather elements, such as cloud cover, precipitation, wind, sea level pressure, and conditions, such as rain, snow, freezing rain, thunderstorm, and fog. There are 23 ASOS stations in Pennsylvania.

Cooperative Observer Program

http://www.weather.gov/mirs/public/prods/maps/map_images/state-maps/coop_09/pa_coop.pdf and <http://www.nws.noaa.gov/om/coop/>

The National Weather Service (NWS) Cooperative Observer Program (COOP) is truly the Nation's weather and climate observing network of, by and for the people. More than 10,000 volunteers take observations on farms, in urban and suburban areas, National Parks, seashores, and mountaintops. The data are representative of where people live, work and play. The COOP was formally created in 1890 under the NWS Organic Act to provide observational meteorological data, usually consisting of daily maximum and minimum temperatures, snowfall, and 24-hour precipitation totals, required to define the climate of the United States and to help

measure long-term climate changes, and to provide observational meteorological data in near real-time to support forecast, warning and other public service programs of the NWS.

The data are also used by Department of Homeland security, the insurance industry, and energy sector, and many others. These and other federal, state and local governments, and private company sectors use the data daily to make billions of dollars worth of decisions. For example, the energy sector uses COOP data to calculate the Heating and Cooling Degree Days which are used to determine everyone's energy bill monthly. There are 285 COOP sites in Pennsylvania.

NOAA Weather Radio All Hazards

http://www.weather.gov/mirs/public/prods/maps/map_images/state-maps/nwr_09/pa_nwr.pdf and <http://www.nws.noaa.gov/nwr/>

NOAA Weather Radio All Hazards (NWR) is a nationwide network of radio stations broadcasting continuous weather information directly from the nearest National Weather Service office. NWR broadcasts official Weather Service warnings, watches, forecasts and other hazard information 24 hours a day, 7 days a week. Working with the Federal Communication Commission's (FCC) Emergency Alert System, NWR is an "All Hazards" radio network, making it the single source for comprehensive weather and emergency information. In conjunction with Federal, state, and local emergency managers and other public officials, NWR also broadcasts warning and post-event information for all types of hazards – including natural (such as earthquakes or avalanches), environmental (such as chemical releases or oil spills), and public safety (such as AMBER alerts or 911 Telephone outages). Known as the "Voice of NOAA's National Weather Service," NWR is provided as a public service by the NWS. NWR includes 1100 transmitters covering all 50 states, adjacent coastal waters, Puerto Rico, the U.S. Virgin Islands, and the U.S. Pacific Territories. There are 21 NWR transmitters in Pennsylvania.

National Ocean Services

Habitat Program

Damage Assessment, Remediation and Restoration Program

<http://www.darrp.noaa.gov/>

On behalf of the public, NOAA's Damage Assessment, Remediation, and Restoration Program acts as a trustee for natural resource. This Program collaborates with federal, state, and tribal entities. The Program also works with cleanup agencies (such as the Environmental Protection Agency), local organizations, the public, and those responsible for the incident to protect coastal and marine natural resources; respond to discharges of oil and hazardous substances; assess risks and injuries to natural resources; and restore injured natural resources and related socioeconomic benefits.

Center for Operational Oceanographic Products and Services

National Water Level Observation Network

<http://tidesandcurrents.noaa.gov> and <http://tidesandcurrents.noaa.gov>

The National Ocean Service (NOS) operates one long-term continuously operating water level station in the state of Pennsylvania, which provides data and information on Great Lakes and interconnecting waterways datum and lake level regulation and is capable of producing real-time data for storm surge warning. This station is located on Lake Erie at Erie. The National Ocean Service NOS operates the Great Lakes Operational Forecast System (GLOFS). The GLOFS provides the maritime community with improved short-term prediction of water levels, currents, and water temperatures in Lake Erie. These predictions are based on a hydrodynamic model and are considered to be computer-generated forecast guidance.

Coastal Services Center

Land Cover Mapping

<http://www.csc.noaa.gov/landcover/>

Nothing provides a big-picture view of land cover status better than these maps, which are developed using remote sensing technology. The Center has baseline land cover data for most of the coastal zone, including Pennsylvania. The goal is to update the imagery every five years to also provide a means of detecting change or trends.

Integrated Ocean Observing System Program

IOOS Regional Association

<http://http://www.glos.us/>

The Great Lakes Observing System (GLOS), part of the Integrated Ocean Observing System (IOOS), provides public access to critical, real-time and historical information about the Great Lakes, St. Lawrence River and interconnecting waterways for use in managing, safeguarding and understanding these immensely valuable freshwater resources. GLOS is intended to gather and integrate chemical, biologic and hydrologic data, and monitor lake conditions and trends over time.

Center for Operational Oceanographic Products and Services

Delaware Bay Hydrodynamic Model

<http://tidesandcurrents.noaa.gov>

NOAA's Center for Operational Oceanographic Products and Services (CO-OPS) implemented new and improved operational coastal Models at Delaware Bay. The hydrodynamic models provide mariners, port managers and emergency response teams with present and future conditions of water levels, currents, temperature and salinity.

Center for Operational Oceanographic Products and Services

National Water Level Observation Network

<http://tidesandcurrents.noaa.gov>

NOS operates one long-term continuously operating tide station in the state of Pennsylvania which provides data and information on tidal datum and relative sea level trends, and is capable of producing real-time data for storm surge warning. This station is located at Philadelphia.

**Office of Response and Restoration
Regional Resource Coordinator**

<http://response.restoration.noaa.gov>

The Office of Response and Restoration's Regional Resource Coordinator (RRC), based in Philadelphia, provides scientific and technical expertise and timely response to oil spills or hazardous materials releases to collect information, samples, and evidence that are time dependent and critical to support natural resource damage assessments throughout the coastal US. Specifically, RRCs work on multi-disciplinary scientific, economic, and legal teams and are responsible for determining and quantifying injuries to NOAA trust natural resources through determination of injuries and pathway, and demonstration of causal mechanisms. RRCs document the severity, geographic extent, and likely duration of the injury. The goal of the RRCs efforts is to determine the appropriate amount and type of restoration required to restore injured NOAA trust resources and compensate the public for their lost use.

**Office of Ocean and Coastal Resource Management
Pennsylvania Coastal Management Program/ Pennsylvania Department of Environmental Protection**

<http://coastalmanagement.noaa.gov/mystate/pa.html>

Through a unique Federal-state partnership, NOAA's Office of Ocean and Coastal Resource Management (OCRM) works with the Pennsylvania Department of Environmental Protection (PA DEP) to implement the National Coastal Management Program in Pennsylvania. OCRM provides the PA DEP with financial and technical assistance to further the goals of the Coastal Zone Management Act to protect, restore and responsibly develop our nation's coastal communities and resources by balancing the often competing demands of coastal resource use, economic development and conservation. Pennsylvania's coastal program includes two distinct coastal areas: the 63 mile Lake Erie shoreline and the 57 mile stretch of coastline along the Delaware Estuary. Pennsylvania's Lake Erie Coastal Zone varies from 900 feet in urban areas to over 3 miles in rural areas, and encompasses the floodplains of Lake Erie and tributary streams, bluff hazard recession areas, and coastal wetlands. The Delaware River Estuary Coastal Zone includes floodplains of the Delaware and Schuylkill Rivers and their tributaries to the upper limit of tidal influence, as well as tidal and freshwater wetlands.

**Office of Oceanic and Atmospheric Research
National Sea Grant College Program**

Pennsylvania Sea Grant College Program

<http://www.pserie.psu.edu/seagrant/seagindex.htm>

NOAA's National Sea Grant College Program is a federal-university partnership that integrates research, education, and outreach (extension and communications). Sea Grant forms a network of 32 programs in all U.S. coastal and Great Lakes states, Puerto Rico and Guam. The Pennsylvania Sea Grant Institutional Program seeks to increase public awareness of coastal issues (environmental and economic) through extension, communication, education, and applied research activities, thereby improving the overall environmental and economic health of Pennsylvania's coastal regions. Pennsylvania Sea Grant supports a number of small, focused

applied research projects to support its extension efforts. Research projects target aquatic nuisance species, native and endangered species, and water quality.

Center for Operational Oceanographic Products and Services (CO-OPS)

Delaware River and Bay PORTS®

<http://tidesandcurrents.noaa.gov>

A Physical Oceanographic Real-Time System (PORTS®) is operated cooperatively with the local maritime community in Delaware Bay and River at which real-time data are quality-controlled and disseminated to local users for safe and efficient navigation. Real-time data are available for water levels from ten stations, meteorological data from ten locations, current data from three locations, conductivity and temperature data from four locations and air gap from one location.

Earth System Research Laboratory/Global Systems Division

Ground- Based GPS Meteorology

<http://www.gpsmet.noaa.gov/jsp/raob.jsp>

The Earth System Research Laboratory maintains the Ground-Based GPS Meteorology project, currently consisting of 400 GPS water vapor observing systems that provide near real-time integrated precipitable water vapor (IPW) measurements for weather forecasting, climate modeling, calibration and validation of satellite and radiosonde water vapor measurements, and research. This project provides water vapor data available to all users.

Great Lakes Environmental Research Laboratory

GLERL CoastWatch

<http://coastwatch.glerl.noaa.gov/>

The CoastWatch node at GLERL provides clients including Federal, state, and local agencies, academic institutions, commercial/industries and the public, both within and outside of the Great Lakes region, with access to near real-time satellite observations and in-situ data for the Great Lakes. CoastWatch data are used in a variety of ways, including near real-time observation and tracking of algal blooms, plumes, ice cover, wind, water intake temperatures at fish hatcheries, two and three-dimensional modeling of Great Lakes physical parameters such as wave height and currents damage assessment modeling, research, and educational and recreational activities. Great Lakes CoastWatch data and products benefit riparians as well as commercial and recreational users.

Earth System Research Laboratory/Global Monitoring Division

Surface Radiation Measurement Network

<http://www.srrb.noaa.gov/surfrad/index.html>

The Earth System Research Laboratory operates seven stations as part of its surface radiation measurement network (SURFRAD). The station measurements support regional and global weather and climate research with accurate, continuous, long-term measurements of the surface radiation budget over the United States. Solar radiation is the driving energy for geophysical and

biological processes that control weather and affect planetary life; understanding the global surface energy budget is therefore key to understanding climate and the environmental consequences to agriculture and other statewide concerns. Because it is impractical to cover the whole earth with monitoring stations, the answer to global coverage lies in reliable satellite-based observations. Accurate and precise ground-based measurements across a range of climate regions are essential to refine and verify the satellite observations. These ground-based measurements also support special research projects on radiation and climate processes in the Pennsylvania region and serve as important verification for weather forecasts.

**Air Resources Laboratory
Atmospheric Integrated Research Monitoring Network**

<http://nadp.sws.uiuc.edu/AIRMoN>

A NOAA Atmospheric Integrated Research Monitoring Network (AIRMoN) site is located at Penn State, PA. The site has been in operation since 1992 collecting data on major ions in precipitation (rain, snow) on a daily basis and from 1976 on an event basis. The major ions collected include: sulfate, nitrate, phosphorus, pH, ammonium, sodium, chloride, and soil cations. AIRMoN is a sub-network of the National Atmospheric Deposition Program.

Cooperative Institute for Limnology and Ecosystems Research (CILER), Penn State University

<http://ciler.snre.umich.edu>.

Established in 2007, CILER conducts collaborative research through a ten-member consortium of academic institutions in the Great Lakes region. CILER's primary NOAA research partner is the Great Lakes Environmental Research Laboratory; CILER also collaborates with NOAA's Office of Oceanic and Atmospheric Research, National Ocean Service, National Weather Service, and National Environment Satellite, Data, and Information Service.

CILER is administratively housed at the University of Michigan, and is comprised of Grand Valley State University, Michigan State University, Ohio State University, Penn State University, State University of New York-Stony Brook, University of Illinois of Urbana-Champaign, University of Michigan, University of Minnesota, University of Toledo, and University of Wisconsin. CILER conducts research across six scientific themes: (1) Great Lakes forecasting; (2) invasive species; (3) observing systems; (4) protection and restoration of resources; (5) integrated assessment; and (6) education and outreach.

**Air Resources Laboratory
Mercury Measurement Site**

http://www.arl.noaa.gov/Mercury_meas.php

NOAA maintains a specialized ambient air mercury measurement site at Allegheny Portage Railroad National Historic Site, near Johnstown, PA. This site is operated in conjunction with the Pennsylvania Department of Environmental Protection and the National Park Service. This state-of-the-art site is one of only a handful of stations nationwide providing semi-continuous measurements of reactive gaseous mercury, elemental mercury, and particulate mercury in air.

Additional on-site data are collected by the Park Service and Pennsylvania State University for mercury in precipitation, and meteorological parameters such as temperature, humidity, precipitation, wind speed and direction. The site has been in operation since March 2009 and provides high quality data to air quality and mercury transport models.

Climate Reference Network

Avondale Station

<http://www.ncdc.noaa.gov/oa/climate/uscrn/>

The U.S. Climate Reference Network (USCRN) is an operational network of climate stations. Data from the USCRN will be used in operational climate monitoring activities and for placing current climate anomalies into an historical perspective. NOAA's National Climatic Data Center (NCDC) manages the USCRN. The USCRN will also provide the United States with a reference network that contributes to an International network under the auspices of the Global Climate Observing System (GCOS). NOAA's National Environmental Satellite, Data, and Information Service and NOAA's Office of Oceanic and Atmospheric Research jointly manage USCRN.

Earth System Research Laboratory/Global Systems Division

Science On a Sphere® - Whitaker Center

<http://www.sos.noaa.gov/>

Science On a Sphere (SOS) is a room-sized global display system that uses computers and video projectors to display planetary data onto a six foot diameter sphere, analogous to a giant animated globe. Researchers at NOAA developed Science On a Sphere® as an educational tool to help illustrate Earth System science to people of all ages. Animated images of atmospheric storms, climate change, and ocean temperature can be shown on the sphere which is used to explain what are sometimes complex environmental processes, in a way that is simultaneously intuitive and captivating.

U. S. Department of Agriculture (USDA)

Mission: USDA provides leadership on food, agriculture, natural resources, and related issues based on sound public policy, the best available science, and efficient management.

POC: U.S. Department of Agriculture, HQ
1400 Independence Ave., S.W.
Washington, DC 20250
Information Hotline: 202-720-2791

Training: N/A

Programs/Services:

USDA Water and Waste Disposal Programs

<http://www.usda.gov/rus/water/programs.htm#PROGRAMS>

USDA's Water and Waste Disposal programs provide grants, and direct and guaranteed loans, to develop water and waste disposal systems in rural areas. During an emergency, funds would be made available for loans or grants for the repair of rural water and waste disposal systems damaged by natural disasters. Funds cover any facility that did not receive assistance from other sources, so that impacted communities can continue to provide safe drinking water and wastewater treatment facilities.

USDA/FSA Conservation Reserve Program

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=copr&topic=crp>

The FSA Conservation Reserve Program is a voluntary program that offers farmers annual rental payments, incentive payments for certain conservation activities, and cost-share assistance to establish approved vegetation on eligible cropland. Funds are available to individual farmers who agree to set aside and enroll environmentally sensitive land into the program for a 10- to 15-year period.

USDA/FSA EM Program (Emergency Loans)

http://www.fsa.usda.gov/Internet/FSA_File/flp_direct_farm_loans.pdf

EM program loans are emergency low-interest loans to family farmers and ranchers to cover production losses and physical damage. Loans can be used for operating expenses and for other expenses necessary to return farming operations to a financially sound basis. Loans are available to individual farmers with qualifying crop losses.

USDA/FSA Emergency Conservation Program

<http://www.apfo.usda.gov/FSA/webapp?area=home&subject=copr&topic=ecp>

The Emergency Conservation Program provides cost-share payments to rehabilitate farmlands damaged by natural disasters. Payments are available to individual farmers to perform emergency conservation and rehabilitation measures. Payment from FSA is 64 percent (up to \$62,500); 40 percent (\$62,500 to \$125,000); and 20 percent (\$125,000 to \$200,000); the remainder is paid by the farmer.

USDA/FSA Tree Assistance Program

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=tap>

The Tree Assistance Program provides cost-share payments to orchardists, maple sugar producers, greenhouse operators, and vineyard growers who incurred losses due to damaging weather.

USDA/NRCS Emergency Watershed Protection Program

<http://www.nrcs.usda.gov/programs/ewp/>

The Emergency Watershed Protection program provides financial and technical assistance to safeguard lives and properties and to eliminate or reduce hazards created by natural disasters that suddenly impair a watershed. Technical assistance also includes engineering and design for soil and water conservation structures.

Eligible applicants include State agencies, counties, municipalities, towns or townships, soil and water conservation districts, or any other organization with authority to acquire land rights and operate and maintain measures installed.

USDA/NRCS Watershed Protection and Flood Prevention Program

<http://www.nrcs.usda.gov/programs/watershed/index.html>

Through the Watershed Programs NRCS provides technical and financial assistance to States, local governments and Tribes (project sponsors) to plan and implement authorized watershed project plans for the purpose of watershed protection, flood mitigation, water quality improvements, soil erosion reduction, water supply, irrigation, water management, sediment control, fish and wildlife enhancement, wetlands and wetland function creation and restoration, groundwater recharge, easements, wetland and floodplain conservation easements, hydropower, public recreation, and watershed dam rehabilitation in watersheds of 250,000 or fewer acres.

USDA/NRCS Watershed Surveys and Planning Program

http://www.nrcs.usda.gov/programs/watershed/Surveys_Plng.html

The Watershed Surveys and Planning Program authorizes NRCS to cooperate with Federal, State, and local agencies and Tribal governments to protect watersheds from damage caused by erosion, floodwater, sediment and to conserve and develop water and land resources. Resource concerns the Program addresses include water quality, opportunities for water conservation, wetland and water storage capacity, agricultural drought problems, rural development, municipal and industrial water needs, upstream flood damages, and water needs for fish, wildlife and forest-based industries. Surveys and plans identify solutions using land treatment, structural and nonstructural measures to solve resource problems. Plans include watershed plans, cooperative river basin studies, floodplain management studies, flood insurance studies, interagency coordination, and program formulation.

USDA/NRCS Dam Rehabilitation Assistance

<http://www.nrcs.usda.gov/programs/WSRehab/>

In 2000, the Watershed Protection and Flood Prevention Act (PL-566) was amended to provide NRCS authorization to assist communities with rehabilitation of their aging locally sponsored NRCS dams. The legislation authorizes NRCS to work with local communities and watershed project sponsors to address public health and safety concerns and potential environmental impacts of aging locally sponsored NRCS dams. NRCS provides technical and financial

assistance in planning, designing, and implementing watershed rehabilitation projects or removal of dams.

Rehabilitation projects may be cost shared between the federal government and local sponsors. NRCS may provide 65 percent of the total cost of the rehabilitation project. Local sponsors can provide the remaining 35 percent in cash or through “in kind” costs for the value of land rights, project administration, and other planning and implementation costs associated with the project. Federal funds cannot be used for operation and maintenance activities.

USDA/RBS Business and Industrial Loans

http://www.rurdev.usda.gov/rbs/busp/b&i_gar.htm

USDA RBS B&I loans are direct and guaranteed loans, grants, and rural business enterprise grants to businesses and cooperatives affected by natural disasters. Applicants must be in rural areas or in towns with populations under 50,000. Preference is given to applicants in open country, rural communities, and towns of 25,000 population and fewer. Assistance is subject to the availability of funds.

USDA/RHS Community Facilities Loans and Grants

<http://www.rurdev.usda.gov/rhs/cf/cp.htm>

USDA/RHS Community Facilities Loans and Grants are provided to develop community facilities for public use in rural areas. Towns or incorporated areas with populations under 50,000 are eligible for direct and guaranteed loans and towns or incorporated areas with populations under 25,000 are eligible for grants. Funds may be used to construct, enlarge, or improve health care, public safety, fire and rescue services, transportation, and public services. All facilities financed are for public use.

USDA/RHS Rural Rental Loans

http://www.rurdev.usda.gov/rhs/mfh/brief_mfh_rrh.htm

Rural Rental Loans are guaranteed and insured loans to build or rehabilitate rental units for low- and moderate-income residents. Applicants must be lenders that are approved by Fannie Mae, Freddie Mac, and HUD or be a State housing finance agency. Projects must be located in rural areas.

USDA/RHS Section 502 Single-Family Housing Direct and Guaranteed Loans

http://www.rurdev.usda.gov/rhs/sfh/indiv_sfh.htm

Section 502 Single-Family loans are subsidized direct loans to very-low- and low-income rural residents and guaranteed loans to low- and moderate-income rural residents in need of housing. RHS may also make limited housing repair loans through the direct loan program. Existing borrowers are offered loan forbearance, when needed, to recover from the effects of a natural disaster.

USDA/RHS Section 504 Repair Loans and Grants

http://www.rurdev.usda.gov/rhs/sfh/indiv_sfh.htm

Section 504 grants and direct loans are provided to very-low-income rural residents for the rehabilitation and repair of owner-occupied dwellings. Assistance is provided to very-low-income homeowners to remove health and safety hazards in their homes and to make homes accessible for disabled persons. Grants are available for persons age 62 and older who cannot afford to repay a loan.

During an emergency, additional loans could be made to homeowners and to borrowers to repair housing facilities. Funds are available only to the extent that funds are not available from FEMA. Applicant's income for a loan may not exceed very-low-income limits (\$6,300 to \$22,650 for a single-person household, depending on an area's median income).

USDA Repair and Rehabilitation Loan

http://www.rurdev.usda.gov/HSE_SFH.html

Multiple loans and grants for various groups and individuals

<http://www.rurdev.usda.gov/ProgramsAndOpportunities.html>

Single Family Housing Programs provide homeownership opportunities to low- and moderate-income rural Americans through several loan, grant, and loan guarantee programs. The programs also make funding available to individuals to finance vital improvements necessary to make their homes decent, safe, and sanitary. **Available at all times.**

USDA/RHS Self-Help Housing Loans

http://www.rurdev.usda.gov/rhs/sfh/indiv_sfh.htm

Self-Help Housing Loans are for materials, site, and skilled labor to assist groups of six to eight low-income families build each other's homes. Applicants must be a private or public nonprofit organization that will provide the developed sites to qualified borrowers on a cost-of-development basis in open country and towns with populations of 10,000 people or fewer. Places up to 25,000 population can be approved under certain conditions.

USDA/RMA Federal Multi-Peril Crop Insurance

<http://www.rma.usda.gov/policies/>

Federal Multi-Peril Crop Insurance provides direct payment of insurance claims. Insurance is available to protect producers against unavoidable causes of loss such as adverse weather conditions or other natural disasters beyond the producers' control. For a small administrative fee, individual farmers can get coverage that compensates a producer for losses exceeding 50 percent of their approved yield at a price equal to 60 percent of the commodity's expected market price.

USDA/RMA Noninsured Crop Disaster Assistance Program

<http://www.fsa.usda.gov/FSA/webapp?area=home&subject=diap&topic=nap>

Noninsured Disaster Assistance provides direct payments to reduce financial losses resulting from a natural disaster that causes production loss or prevents planting of crops grown commercially for food or fiber for which Federal crop insurance is not available. Coverage, comparable to that offered under the Federal Multi-Peril Crop Insurance Program, is available to individual farmers.

U.S. Geological Survey (USGS) – Department of Interior

Mission: The USGS is a non-regulatory science organization that provides impartial information on the health of our ecosystems and environment, the natural hazards that threaten us, the natural resources we rely on, the impacts of climate and land-use change, and the core science systems that help us provide timely, relevant, and useable information.

POC: Robert A. Hainly, Assistant Director
USGS Pennsylvania Water Science Center
215 Limekiln Road
New Cumberland, PA 17070
Telephone: 717-730-6971
E-mail: rahainly@usgs.gov

Non-technical Training: <http://education.usgs.gov/>

Link provides information on USGS resources for K-12 and Undergraduate education.

Technical Hydrologic Training and Resources: <http://water.usgs.gov/techniques.html>

Link provides sources for procedures or strategies for research, management, collection, or analysis of scientific information used for water resources.

Programs/Services:

DOI/USGS Natural Hazards Program

[http://www.usgs.gov/natural_hazards/
Natural Hazards—A National Threat Fact Sheet](http://www.usgs.gov/natural_hazards/Natural_Hazards—A_National_Threat_Fact_Sheet)

Every year in the United States, natural hazards cost lives and billions of dollars in damage. The U.S. Geological Survey (USGS) provides policymakers and the public with a clear understanding of natural hazards and their potential threats to society, and assists with developing smart, cost-effective strategies for achieving preparedness and resilience.

DOI/USGS Water Programs

<http://www.usgs.gov/water/>

Society depends on fresh and reliable water supplies, as do diverse and fragile ecosystems. To understand the Nation's water resources, the U.S. Geological Survey (USGS) collects hydrologic and water-quality information and provides access to water data, publications, and maps, as well as to recent water projects and events.

DOI/USGS Floods, Droughts, and Current Conditions

<http://waterwatch.usgs.gov/>

View current national water conditions and where floods and droughts are occurring.

DOI/USGS Flood Monitoring in Pennsylvania

<http://waterwatch.usgs.gov/?m=real&r=pa&w=map>

View where floods are occurring in Pennsylvania and monitor stream conditions.

DOI/USGS Water Data from the Nation's Water Resources

<http://water.usgs.gov/data/>

The National Water Information System (NWIS) is the Nation's principal repository of water resources data. It includes data from more than 1.5 million sites, some in operation for more than 100 years.

Commonwealth of Pennsylvania Programs/Services

Pennsylvania Emergency Management Agency (PEMA)

Mission: The mission of the Pennsylvania Emergency Management Agency is to coordinate state agency response, including the Office of the State Fire Commissioner and Office of Homeland Security, to support county and local governments in the areas of civil defense, disaster mitigation and preparedness, planning, and response to and recovery from man-made or natural disasters.

POC: Tom Hughes
State Hazard Mitigation Officer
PA Emergency Management Agency
2605 Interstate Drive
Harrisburg, PA 17110
Telephone: 717-651-2726

Training: For a complete listing of all courses, and to download an application for admission, visit the EMI website at: <http://training.fema.gov/EMICourses/>

Programs/Services:

PEMA oversees a number of programs and services to help prevent, respond to, or recover from disasters. They include federal and state support, as well as citizen-based volunteer opportunities to assist in times of disaster or emergency

http://www.portal.state.pa.us/portal/server.pt/community/programs_and_services/4547/hazard_mitigation/457689

FY 2010 Emergency Management Performance Grants (EMPG)

Total Funding Available in FY 2010: \$329.8 Million

Purpose: The purpose of the FY 2010 EMPG is to assist state and local governments in enhancing and sustaining all-hazards emergency management capabilities.

Applicants: All 56 states and territories, as well as the Republic of the Marshall Islands and the Federated States of Micronesia, are eligible to apply for FY 2010 EMPG funds. Either the State Administrative Agency (SAA) or the state's Emergency Management Agency (EMA) are eligible to apply directly to FEMA for EMPG funds on behalf of state and local emergency management agencies, however only one application will be accepted from each state or territory.

Program Awards: The allocation methodology for FY 2010 EMPG dictates that all 50 states, the District of Columbia and the Commonwealth of Puerto Rico will receive a base amount of 0.75 percent of the total available grant funding. Four territories (American Samoa, Guam, Northern Mariana Islands and the U.S. Virgin Islands) will receive a base amount of 0.25 percent of the total available grant funding. The balance of EMPG funds will be distributed on a population-

share basis. Pursuant to Article X of the Federal Programs and Services Agreement of the Compact of Free Association authorized by Public Law 108-188, funds are available for the Federated States of Micronesia and for the Republic of the Marshall Islands.

EMPG has a 50 percent federal and 50 percent state cost share, cash or in-kind match requirement

***Note:** Most FEMA programs, although funded by FEMA, are administered through PEMA for the Commonwealth of Pennsylvania. For more information on a FEMA program, please contact PEMA.

Pennsylvania Department of Environmental Protection (PADEP)

Mission: PA DEP's Bureau of Waterways Engineering operates one of the few state-level comprehensive flood protection programs in the United States. The program evaluates flood prone areas, designs stream improvement and flood protection facilities, manages the construction of these projects and assists municipal sponsors with their operation and maintenance. The program also coordinates the planning, design and construction of federal flood control and bank stabilization projects. PA DEP's flood program provides protection to communities during high water events by ensuring that Pennsylvania's existing flood protection projects are in a state of readiness and will function as designed.

POC: PA Department of Environmental Protection
Bureau of Waterways Engineering
400 Market Street
Harrisburg, PA 17101
Phone: 717.787.3411
Fax: 717.772.0409

Training: PA DEP's Bureau of Waterways Engineering organizes and funds an annual Flood Protection Workshop. This 3-day event is held for the benefit of municipal officials that operate and maintain state and federal flood protection projects throughout Pennsylvania. The workshop presentations and training address a variety of important issues including state and federal regulations for project maintenance, levee certification, project inspection requirements, emergency planning, grant funding, confined space training, vegetation control and third party projects that impact flood protection facilities. Vendors will staff flood protection product display tables along with an outdoor display for a hands-on look at heavy equipment. The workshop includes a bus tour of a nearby flood protection project. A recognition dinner highlights the event with state and federal awards to several sponsors for their outstanding project maintenance efforts.

Programs/Services:

PA DEP Flood Protection Program

PA DEP's The Flood Protection Program responds to requests from municipalities, state and federal legislators, county and state government officials, and private residents to investigate flood problems within the commonwealth of Pennsylvania and determine the feasibility of providing a solution to these flood problems. The program considers long term structural solutions to a community's flood problem by evaluating the magnitude and frequency of flooding, performing a hydrologic and hydraulic analysis, evaluating flood protection alternatives, estimating construction costs, assessing environmental impacts, performing an economic analysis, determining local sponsor responsibilities, and designing and constructing the project. Types of projects include stormwater detention facilities, concrete channels, concrete floodwalls, compacted earth levees, channel improvements, or a combination of a number of these types of alternatives. The main objective of the program is to prevent property damage and the possibility of loss of life.

PA DEP Flood Protection Project Inspections

In addition to daily monitoring by project operators, all PA DEP flood protection projects undergo a rigorous safety inspection each year by trained engineering staff. The U.S. Army Corps of Engineers and PA DEP's Bureau of Waterways Engineering have developed a unique, cooperative arrangement to meet these inspection responsibilities. The annual inspections are rotated each year between the two agencies and the final inspection report is reviewed and co-signed by managers in each agency.

PA DEP Flood Protection Grant Program

Each year, PA DEP awards approximately \$500,000 in state grant funding to sponsors of state and federal flood protection projects. The grants will reimburse sponsors up to 65 percent of project improvements and non-routine maintenance costs and 50 percent for specialized equipment to monitor, operate and maintain their flood protection project. Grant applicants must be municipal sponsors responsible for the operation and maintenance of existing flood protection projects. Existing projects authorized by DEP, the U.S. Army Corps of Engineers (USACE) and the U. S. Department of Agriculture's Natural Resources Conservation Service (NRCS) are eligible. The grant funding can only be used at locations situated within the physical boundaries of the flood protection project. Those eligible and interested in Flood Protection Grant can apply using DEP's Growing Greener application and deadlines.

Assistance on Federal Flood Protection Projects

PA DEP provides financial and technical assistance to municipal sponsors of federal flood protection projects by paying 50 percent of the local share of the project costs, by providing engineering support to the sponsor and by serving as a liaison between the local municipality and the federal agency. DEP can also assist as a liaison with the following: the Delaware River Basin Commission Flood Advisory Committee, the Delaware River Basin Interstate Flood Mitigation Task Force, the ICEJAMS Committee, the Susquehanna River Basin Commission Flood Forecast & Warning Committee, the Wyoming Valley Levee Raising Project Mitigation Advisory Board, the Wheeling Creek Watershed Protection & Flood Prevention Commission.

PA Department of Commerce and Economic Development (DCED)

DCED Mission: The mission of the Department of Community and Economic Development is to foster opportunities for businesses to grow and for communities to succeed and thrive in a global economy. Our mission is to improve the quality of life for Pennsylvania citizens while assuring transparency and accountability in the expenditure of public funds.

DCED POC: Dan Fitzpatrick
State Coordinator, National Flood Insurance Program
DCED
400 North Street, 4th Floor
Harrisburg, PA 17110-0225
Telephone: 717-720-7445

DCED Training: See Flood Disaster Relief Grant Program

DCED Programs/Services:

Flood Disaster Relief Grant

The program provides training on an as requested/needed basis. Over the past year DCED has offered FEMA's L273 course twice and has another session scheduled for June 6-9 in Malvern, PA. The goal is to sponsor this training bi-annually on a regional basis moving forward.

The Flood Disaster Relief Grant Program was a onetime program following Tropical Storm Ivan in 2006. The grant provided funds to individuals/businesses that were approved for SBA loans in amounts equal to the interest on the loans, essentially buying down the interest rate to 0%.

Pennsylvania Department of Transportation (PennDOT)

Mission: Provide a safe and sustainable transportation system with services that enhance Pennsylvania's communities and economy.

POC: General PennDOT Services
400 North Street
Harrisburg, PA 17120
Telephone: 717-787-2838

Training: N/A

Programs/Services:

Pennsylvania Infrastructure Bank

<http://www.dot.state.pa.us/pennDOT/bureaus/PIB.nsf/HomePagePIB?OpenForm>

The Pennsylvania Infrastructure Bank (PIB) is a revolving loan fund administered by PennDOT that offers flexible financial opportunities for eligible transportation projects. The PIB seeks to leverage other revenues by attracting local and private financial participation, accelerate priority projects, assist municipalities with their projects, facilitate nontraditional projects, spur economic development and respond quickly to emergency projects. Eligible borrowers include cities, townships, counties, school districts, transportation authorities, airports, railroads, economic development agencies, and private for profit and not for profit corporations. The PIB encompasses 4 separate accounts: highway/bridge, transit, aviation, and rail freight.

Eligible projects include, but are not limited to:

- Road and bridge repair
- Traffic signals
- Traffic signs and street signs
- Drainage improvements
- Road reconstruction
- Road resurfacing
- Salt storage buildings
- Equipment purchase
- Rail safety projects
- Rail infrastructure
- Hangar construction
- Taxiway and apron construction
- Runway rehabilitation
- Intermodal/ITS projects
- Transit capital purchases/leases
- Construction of maintenance facilities

The PIB provides low interest loans (1/2 the prime lending rate as published by the Federal Reserve) that are repaid over time. The current PIB loan rate is 1.625%. The loan agreement sets the terms for each loan. The maximum term for a PIB loan is 10 years. Repayments are structured as equal payments to be made annually, monthly, quarterly or biannually over the term of the loan. A PIB loan may be eligible for 0.0% interest for emergencies such as floods and other natural Disasters.

Replacement of Documents

Replacement of destroyed vehicle titles, driver's licenses, and vehicle registration cards. Cost determined by what needs replaced and event/incident situation.

Pennsylvania Insurance Department

Mission: By protecting and educating Pennsylvanians, we will safeguard consumer rights and ensure access to health and other vital insurance products.

POC: Main Headquarters
1326 Strawberry Square
Harrisburg, PA 17120
Toll Free Hotline: 1-877-881-6388

Training: N/A

Programs/Services:
Consumer Complaint Assistance

This program provides mediation assistance in settling disputes between policy holders and insurance companies. It does not provide any monetary assistance. Available at all times.
HOTLINE: 877-881-6388

Pennsylvania Housing Finance Agency (PHFA)

Mission: In order to make the Commonwealth a better place to live while fostering community and economic development, the Pennsylvania Housing Finance Agency provides the capital for decent, safe, and affordable homes and apartments for older adults, persons of modest means, and those with special housing needs.

POC: Headquarters
211 North Front Street
Harrisburg, PA 17105
Telephone: 717-780-3800

Training: N/A

Programs/Services:
Renovate and Repair Loan Program

http://www.phfa.org/consumers/homeowners/renovate_repair/

This program provides loans to income-eligible (based on household income within limits) and credit-worthy (above 620) homeowners to renovate or repair their homes. R&R loans can be used to pay for repairs and improvements that increase the basic livability of the home, including additions and construction that makes the home safer, more energy efficient, or more accessible to people with disabilities or people who are elderly. R&R loans can also be used to remove or fix code violations, hook up to municipal water and sewer systems, and improve or install code-compliant septic or well systems. In addition, R&R loans can be a source of payment for emergency repairs to critical life-safety systems in the homes, as long as the loan application is made to the Local Program Administrator within 30 days of the repair. The maximum loan amount is \$35,000 or 120 percent of the home's value for approved home repairs or renovations (minimum of \$2,500).

River Basin & Regional Programs/Services

Susquehanna River Basin Commission (SRBC)

Mission: The mission of the Susquehanna River Basin Commission (SRBC), which is defined in the Susquehanna River Basin Compact, is to enhance public welfare through comprehensive planning, water supply allocation, and management of the water resources of the Susquehanna River Basin. Signatories to the Compact include the Federal Government, State of New York, Commonwealth of PA, and the State of Maryland.

POC: Susquehanna River Basin Commission
Planning and Operations
1721 N. Front Street
Harrisburg, PA 17102
Phone: (717) 238-0423
Fax: (717) 238-2436
www.srbc.net

Training: The Commission periodically convenes stakeholder workshops and technical programs as they relate to the advancement of flood forecast and warning and general understanding of flood risk. Please contact the Commission for more information regarding training opportunities.

Programs/Services: The Commission is an active partner with the United States Geological Survey, National Weather Service, and other members an Interagency Committee including United States Army Corps of Engineers, State emergency management and environmental protection agencies and municipal officials in the Susquehanna Flood Forecast and Warning System. The Commission's role in the partnership serves basin communities, citizens, and emergency managers through public information, outreach, and mapping and technical services which include web-based risk communication products. The Commission is a clearinghouse for FEMA Flood Studies and supporting data and is responsive to continued requests for that data. For more information please see www.susquehannafloodforecasting.org.

Delaware River Basin Commission (DRBC)

Mission: The Delaware River Basin Commission was formed by the signatory parties to the Delaware River Basin Compact (Delaware, New Jersey, New York, Pennsylvania, and the United States) to share the responsibility of managing the water resources of the Basin.

The DRBC mission is to provide comprehensive watershed management and act as stewards of the Basin's water resources particularly with respect to:

- Surface water quality, including both point and nonpoint sources of pollution;
- Ground and surface water quantity, including water demands, water withdrawals, water allocations, water conservation, and protected areas;
- Drought management;

- Flood loss reduction;
- In-stream flow management;
- Promoting effective interagency coordination; and
- Seeking increased public involvement.

POC: Laura Tessieri, P.E., CFM
Delaware River Basin Commission
25 State Police Drive
P.O. Box 7360
West Trenton, NJ 08628-0360
Phone: (609) 883-9500 x304
www.drbc.net

Training: Training is not routinely provided. In September 2010, the Delaware River Basin Commission held three full-day Flood Warning User Forums for county and local emergency managers. Presentations centered on flood warning advancements and tools. Speakers were present from the NWS, USGS, USACE and Nurture Nature Foundation.

[Click here for workshop topics and presentations.](#)

Programs/Services: Delaware River Basin Commission programs include water quality protection, water supply allocation, regulatory review (permitting), water conservation initiatives, watershed planning, drought management, flood loss reduction, and recreation. The Flood Advisory Committee (FAC) of the Delaware River Basin Commission provides recommendations and suggested strategies to the Delaware River Basin Commission for the reduction of flood losses in the Delaware River Basin. The FAC meets quarterly to provide a basinwide, interstate focus for the organizations with flood loss reduction responsibilities.

[Click here for members and minutes of the Flood Advisory Committee](#)

Interstate Commission on the Potomac River Basin (ICPRB)

Mission: The ICPRB mission is to enhance, protect, and conserve the water and associated land resources of the Potomac River basin and its tributaries through regional and interstate cooperation. Considered the "Nation's River," for more than six million basin residents, the river plays an important role in the lives of all. Through regional cooperation and partnerships, ICPRB is protecting the river and improving the quality of life in the watershed, as it has since it was created with an interstate compact established by Congress in 1940. The ICPRB jurisdictions are represented by appointed Commissioners from Maryland, Pennsylvania, Virginia, West Virginia, the District of Columbia, and the federal government. The Commission is an independent, interstate compact organization and is considered to be an agency of its member jurisdictions. It is not a 501(c) or other non-profit type organization.

The Commission conducts quarterly business meetings. The Commission works through a [strategic plan](#) that shapes its activities to support its goals and objectives. Staff are professionals

from various disciplines, many with advanced degrees, including environmental engineers, aquatic ecologists, biologists, and communications.

POC: Executive Director, ICPRB
51 Monroe St., Suite PE-08
Rockville, MD 20850
Phone: (301) 984-1908
Email: Info@icprb.org

Training: The Interstate Commission on the Potomac River Basin presented a series of workshops, sponsored by the West Virginia Department of Environmental Protection, covering a broad set of topics related to water resource management. West Virginia's Water Resources Protection and Management Act requires that a statewide water resources management plan be developed by 2013. These workshops provided background information to help stakeholders participate in the state planning process. While tailored to address common water issues in West Virginia, the presentations provide a foundation for anyone seeking to learn more about water resource management. A similar program was developed and conducted for the Commonwealth of Virginia Department of Environmental Quality.

[Click here for workshop topics and presentations.](#)

Additional training is provided to water utility staffs who participate in annual drought exercises conducted as part of water supply coordination under the ICPRB section for Cooperative Water Supply on the Potomac River programs.

Programs/Services: The ICPRB does not have a direct flood response and recovery mandate or formal role, but is available and called upon to assist when able and when needed and called upon by its member jurisdictions. Staff participate in post –flood event task forces/committees and work groups to assist member jurisdictions and provide technical assistance. Several Commission programs may be considered as a part of available service/programs and as supportive of flood response events.

The Potomac Basin Reporter is resource on water quality issues for the residents of the Basin. The newsletter, which has an audience of more than 20,000 subscribers, is published six times annually and is available free of charge. [Become a Reporter Subscriber!](#) The ICPRB Website – www.potomacriver.org – provides information on these and other ICPRB efforts in the basin.

Pennsylvania Professional Organizations Programs

Keystone Emergency Management Association (KEMA)

Mission: The mission of the Keystone Emergency Management Association (KEMA) is to foster and promote a high degree of capability and competency of Emergency Management

professionals of the Commonwealth by contributing to the common cause of protecting lives and property from both man-made and natural disasters through education, sharing of information, and encouragement of partnerships.

POC: Angel L. Gillette, CEM
KEMA Eastern Area President
Phone: 610-746-3194 Ext. 2230
URL: www.kema-pa.org

Training: N/A

Programs/Services: Education, Outreach, and Advocacy

Pennsylvania Association of Floodplain Managers (PAFPM)

Mission: The purpose of the Pennsylvania Association of Floodplain Managers is the following:

1. To promote public awareness of integrated floodplain management;
2. To promote a liaison and to encourage the exchange of ideas and information among individuals and groups concerned with floodplain management, and to keep those individuals and groups well informed through educational and professional seminars; and,
3. To inform concerned individuals and groups of pending floodplain management legislation, regulation, and related matters in order to advance the effective implementation of floodplain management.

POC: Fran Jones, Chair
PAFPM Executive Committee
Phone: (570) 320-2139
fjones@lyco.org

Training: PAFPM does not provide training; however, it does promote training provided by other agencies on their website. [Click here for training information.](#)

Collaborative Programs

Pennsylvania Watershed Protection Programs Funded Water Resources Education Network: Watershed Education Grant Program <<http://wren.palwv.org/grants/local.html>>

The Water Resources Education Network (WREN) is a nonpartisan collaboration among organizations and public officials working for the protection and management of Pennsylvania's water resources, both surface and ground water, through grassroots education and informed

policymaking. The WREN Watershed Education Grant Program supports projects that educate Pennsylvania citizens and local officials about how to protect, improve, or remediate the watershed from the impacts of nonpoint source pollution. Grants of up to \$5,000 are awarded to partnerships of local or regional organizations, such as watershed associations, civic groups, community water systems, governmental entities, and other public interest organizations. The application deadline is March 25, 2011. Visit the WREN website to download the application instructions and forms.

Voluntary Agencies (Red Cross, Salvation Army, and others)

Provide food, clothing, emergency shelter, cleaning and sanitizing homes; debris removal; and is not dependent on declaration status. Services and resources provided are dependent upon the mission and resources of the organization.

Pennsylvania VOAD: The PA VOAD is a collective of other volunteer organizations throughout the commonwealth of Pennsylvania. Visit the site at <http://www.pavoad.org/>.