



Pennsylvania Post-Flood Recovery Checklist:

This checklist is intended to provide community floodplain managers in Pennsylvania with a broad overview of some areas that he or she should address during the post-flood recovery process. This is by no means an all-inclusive list, but provides our recommendations of some major program areas and issues to consider after a flood. Step through the checklist items on **this page for all flood events**, regardless of a presidential disaster declaration.

When a presidential disaster is declared, additional resources may be available and the floodplain manager should **continue to the end** of this document.

Floodplain Management:

- Identify and coordinate with your local emergency management staff.
- Review floodplain management ordinance.
- Notify property owners of permit and building requirements.
- Require permits for all development, which includes any manmade change or improvement, in the Special Flood Hazard Area (SFHA). Permit requirement is not merely for substantial damage.
- Make SFHA determination for permitting using Flood Insurance Rate Maps (FIRMs) and Flood Insurance Study (FIS)
- Perform substantial damage determination
www.fema.gov/media-library/assets/documents/18562
- Determine base flood elevations (BFEs) using Flood Insurance Study (FIS)
- Notify property owners of determination results and subsequent building requirements in writing
- Tour floodplain to ensure development/rebuilding is compliant with your ordinance.
- Ensure Temporary Housing Units (THUs) are placed in accordance with floodplain management ordinance and other code requirements.

Flood Insurance:

- Direct citizens with flood insurance questions to contact their flood insurance agent and to visit www.floodsmart.gov and [Flood Insurance | FEMA.gov](http://FloodInsurance.FEMA.gov).
- Notify citizens with flood insurance of the availability of the Increased Cost of Compliance (ICC) coverage that provides up to \$30,000 in coverage if:
 1. The property owner has flood insurance through the NFIP;
 2. The property is located within a Special Flood Hazard Area; and
 3. The property is substantially damaged.
- Share that anyone can purchase flood insurance (Renters & Owners, In & Out of SFHA).

Hazard Mitigation Assistance Grants:

- Review mitigation actions identified in your community's Hazard Mitigation Plan.

- Pursue mitigation of at risk properties through the [Hazard Mitigation Grant Program \(HMGP\)](#), [Building Resilient Infrastructure and Communities \(BRIC\)](#), [Flood Mitigation Assistance \(FMA\) Grant Programs](#), [Individuals and Households Program \(IHP\)](#), or other federal, state and local grant programs.
- Contact the Pennsylvania Emergency Management Agency for assistance and visit their [website](#).

When a presidential disaster is declared, additional resources, like those that follow, may be activated and the floodplain manager should take these further actions.

Hazard Mitigation Grant Program (HMGP):

- Gauge the interest in mitigation by local property owners – would some like to be elevated or have their structure acquired by the municipality? If so, contact your State Hazard Mitigation Officer about submitting a letter of intent from the community to participate in the HMGP if funds are available.
- Ensure that the community has an adopted Hazard Mitigation Plan (prerequisite for HMGP eligibility).
- Share with interested citizens that HMGP is long-term option for residents looking to reduce or eliminate their flood risks, typically through acquisition or elevation, following a presidentially declared disaster and that applications are submitted by the municipality, not the property owner.
- Encourage residents interested in this program to keep all receipts to avoid Duplication of benefits. (Duplication of Benefits Fact Sheet)
www.fema.gov/pdf/government/grant/resources/hbf_ii_2.pdf
- Report any mitigation actions taken to county planners to be reflected in the Hazard Mitigation Plan and/or County Comprehensive Plan.

Individual Assistance:

- Notify citizens that Small Business Association (SBA) Loans (Small Business Administration Disaster Loans) are the key to open the door to all other funding sources during a presidentially declared disaster.
<https://disasterloanassistance.sba.gov/ela/s/>
- Encourage citizens to apply for Individual Assistance to help them with short term housing needs and other services, if it is awarded following a presidentially declared disaster.
<https://www.fema.gov/assistance/individual>

Public Assistance: (<https://www.fema.gov/assistance/public>)

- Review potential funding sources for public and certain nonprofit facilities and activities including:
 - Emergency demolitions of unsafe structures
 - Repairing community-owned buildings/infrastructure



- Private Nonprofit facilities may be eligible to receive disaster assistance

Post-Disaster Flood Recovery Resources:

The information below is intended to provide the community floodplain manager with additional details on each of the actions identified in the checklist. This information is intended as a quick reference guide for the most critical actions to be taken post flood. Please use the referenced documents provided in the table for more complete information or contact Bill Bradfield, State NFIP Program Manager, at wbradfield@pa.gov or Tom Hughes, State Hazard Mitigation Officer, at thughes@pa.gov.

Floodplain Management:

- Identify and coordinate with your local emergency management staff.**

Building a relationship with the local emergency management staff is vital to a successful recovery effort. Information sharing and coordination between emergency managers and the floodplain manager after an event will prove mutually beneficial in many ways. One of these benefits is the reinforcement of existing ordinance requirements to assure safer rebuilding.

- Review floodplain management ordinance.**

Land use authority is at the local level. NFIP participation is voluntary, but in order to maintain the benefits of participation communities must adopt and enforce an ordinance with the minimum requirements for participation. Communities can and are encouraged to adopt higher regulatory standards.

- Notify property owners of permit and building requirements.**

It is natural that citizens will want to get back to normal as quickly as possible. Notify citizens of the requirement to obtain a permit.

- Require permits for all development in the Special Flood Hazard Area (SFHA) (not just in cases of substantial damage).**

The permit requirement for all development is a federal minimum requirement. Development is defined very broadly in the NFIP and includes any manmade change or improvement. Your community ordinance may regulate areas in addition to the SFHA; check the ordinance to see what has been adopted.

Permit fees may be waived but permitting requirements may not.

- Make floodplain determination for permitting using Flood Insurance Rate Maps (FIRMs)**

Ensure you are making floodplain determinations based on the Special Flood Hazard Areas (SFHAs) and any other community identified flood hazards that have been adopted by your ordinance.

View flood maps and studies at the Map Service Center: <https://msc.fema.gov/portal/home>. Additional data can be viewed using the Pennsylvania Flood Risk Tool (<https://pafloodrisk.psu.edu/>).

□ **Perform substantial damage determination. (Refer to FEMA Publication-758)**

Determining Cost Information (See FEMA P-758 Chapter 4 for more details)

- Itemized or estimated costs of materials and labor prepared by licensed contractors or professional construction cost estimators.
- Building valuation tables published by building code organizations and cost estimating manuals and tools available from professional building cost-estimating services.
- “Qualified Estimate” of costs that are prepared by the local official using professional judgment and knowledge of local and regional construction costs. This approach is most often used post-disaster when there are large numbers of damaged buildings and when permits must be quickly processed.
- Building owners may submit cost estimates that they prepare themselves. If the community is willing to consider such estimates, owners should be required to provide as much supporting documentation as possible (such as pricing information from lumber companies and hardware stores) and include the value of labor.

Determining Market Value (See FEMA P-758 Chapter 4 for more details)

- Appraisal of market value from a qualified professional who is licensed to perform appraisals in the State or community where the property is located.
- Assessed value developed for property tax assessment purposes, adjusted to approximate market value.
- Estimates of a structure’s actual cash value, including depreciation.
- “Qualified estimates” based on the professional judgment of a local official.

It is important to note two basic NFIP requirements related to market value:

1. Market value must always be based on the condition of the structure before the improvement is undertaken or before the damage occurred.
2. Only the market value of the structure is pertinent. The value of the land and site improvements (landscaping, driveway, detached accessory structures, etc.) and the value of the use and occupancy (business income) are not included.

Pros of a substantial damage determination:

- Reduces exposure to future flood risk by bringing the building into compliance with local codes or by entirely removing the building from the flood plain



- Fulfills one of the prerequisites for Increased Cost of Compliance (ICC) eligibility
- Establishes that a property is cost-beneficial in a Hazard Mitigation Grant Program application
- Lower insurance premiums

Cons of a substantial damage determination:

- No guarantee that all applicants will be approved by a Hazard Mitigation Grant Program
- Increases the amount of time it takes to rebuild and increases construction costs due to requirement to elevate/dry floodproof lowest floor and utilities at or above the base flood elevation
- Higher insurance premiums for failure to comply with substantial damage requirements
- Jeopardizes municipal participation in the National Flood Insurance Program when there is failure to comply with substantial damage requirements

Determine Base Flood Elevations (BFEs) (<https://msc.fema.gov/portal/home>)

The flood levels from a flooding event are likely not the same as the Base Flood Elevation. Regulations will apply based on the BFE and any additional freeboard that has been adopted in your ordinance.

Use the BFEs in the flood profile in the Flood Insurance Study for most accurate BFE. The BFEs on the FIRMs are rounded.

Can use simplified methods to determine BFEs in approximate A Zones. Reference the Zone A manual for information on the use of simplified methods (FEMA Quick-2).

Notify property owners of determination results and subsequent building requirements.

Notification should go to those who were found to be substantially damaged and those who were not. Different building standards will apply based on the finding.

If property owner wants to refine determination, your community may accept additional documentation and re-evaluate.

Tour floodplain to ensure development/rebuilding is compliant with your ordinance.

It may be necessary to tour the floodplain post-flooding event to ensure that all development is going through the permitting process.

Should unpermitted development be discovered, follow your community's ordinance enforcement procedures.



Resources and publications can be found at FEMA’s Resource and Document Library. The Library contains guidance and policy papers, program regulations, guidelines, brochures, and more. You can order hard copies by emailing, calling, or faxing the [FEMA Distribution Center](#) using the order form.

Suggested Helpful Resources and Publications	FEMA Publication Number
Floodplain Management Requirements: A Study Guide and Desk Reference for Local Officials	FEMA 480
National Flood Insurance Technical Bulletins	TB 0-11
Answers to Questions About Substantially Improved/Substantially Damaged Buildings	FEMA 213
Substantial Improvement/Substantial Damage Desk Reference	FEMA P-758
Managing Floodplain Development in Zone A Areas	FEMA 265
NFIP Summary of Coverage	F-679
Flood Insurance Requirements for Recipients of Federal Disaster Assistance	F-695
NFIP Claims Handbook	F-687
Increased Cost of Compliance Fact Sheet	
Increased Cost of Compliance Coverage Brochure	F-663
Increased Cost of Compliance Coverage: Guidance for State and Local Officials	F-301
Answers to Frequently Asked Questions About Increased Cost of Compliance	FEMA P-1080
Build Back Safer and Stronger Fact Sheet	
Why Buy Flood Insurance Fact Sheet	
Community Outreach Insurance Moonshot Starter Kit	
Duplication of Benefits Fact Sheet	Form II-2
Public Assistance Fact Sheets, Job Aids, and FAQs	
Public Assistance Debris Management Guide	FEMA 325
Protect Your Home from Flooding Low-cost Projects You Can Do Yourself	
Updated 09/21/2021	