Pennsylvania Post-Flood Recovery Checklist:

This checklist is intended to provide community floodplain managers in Pennsylvania with a broad overview of some areas that they 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.

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.
☐ 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
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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 Ken Roberts, CFM, State NFIP Coordinator, at kennrobert@pa.gov or Tom Hughes, State Hazard Mitigation Officer, at thughes@pa.gov.

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
Meeting the Flood Insurance Requirements for Recipients of Disaster Assistance	F-695
NFIP Claims Manual and Handbook	F-687
Increased Cost of Compliance Fact Sheet	
Increased Cost of Compliance Coverage Brochure	F-663
Answers to Frequently Asked Questions About Increased Cost of Compliance	FEMA P-1080
Build Back Stronger Fact Sheet	
Everyone Needs 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	
Disaster Clean Up Guides	FEMA 325
Protect Your Home from Flooding Low-cost Projects You Can Do Yourself	
Substantial Improvements /Substantial Damages Toolkit	