



Pennsylvania
Emergency Management Agency



Flood Risk in Mid-Atlantic Goddard Forum

*Hurricane & Tropical Storm Impact(s) –
are we ready for what might
be coming at us?*

**Tom Hughes – Director,
EM MIRC Office**



PEMA: Overview

FAST Facts



4 Locations
3 Regional
Offices &
Headquarters



182
Employees



2479
Appointed County and
Municipal EMCs



\$993M
Federal Grant Funds
Administered FY 2022



Pennsylvania Emergency Management Agency
Headquarters, Harrisburg, PA

PEMA: Overview

Area Offices



Western Area

24 Counties



Central Area

23 Counties



Eastern Area

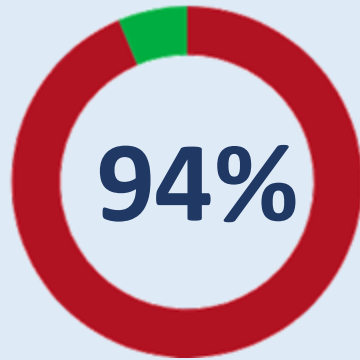
20 Counties



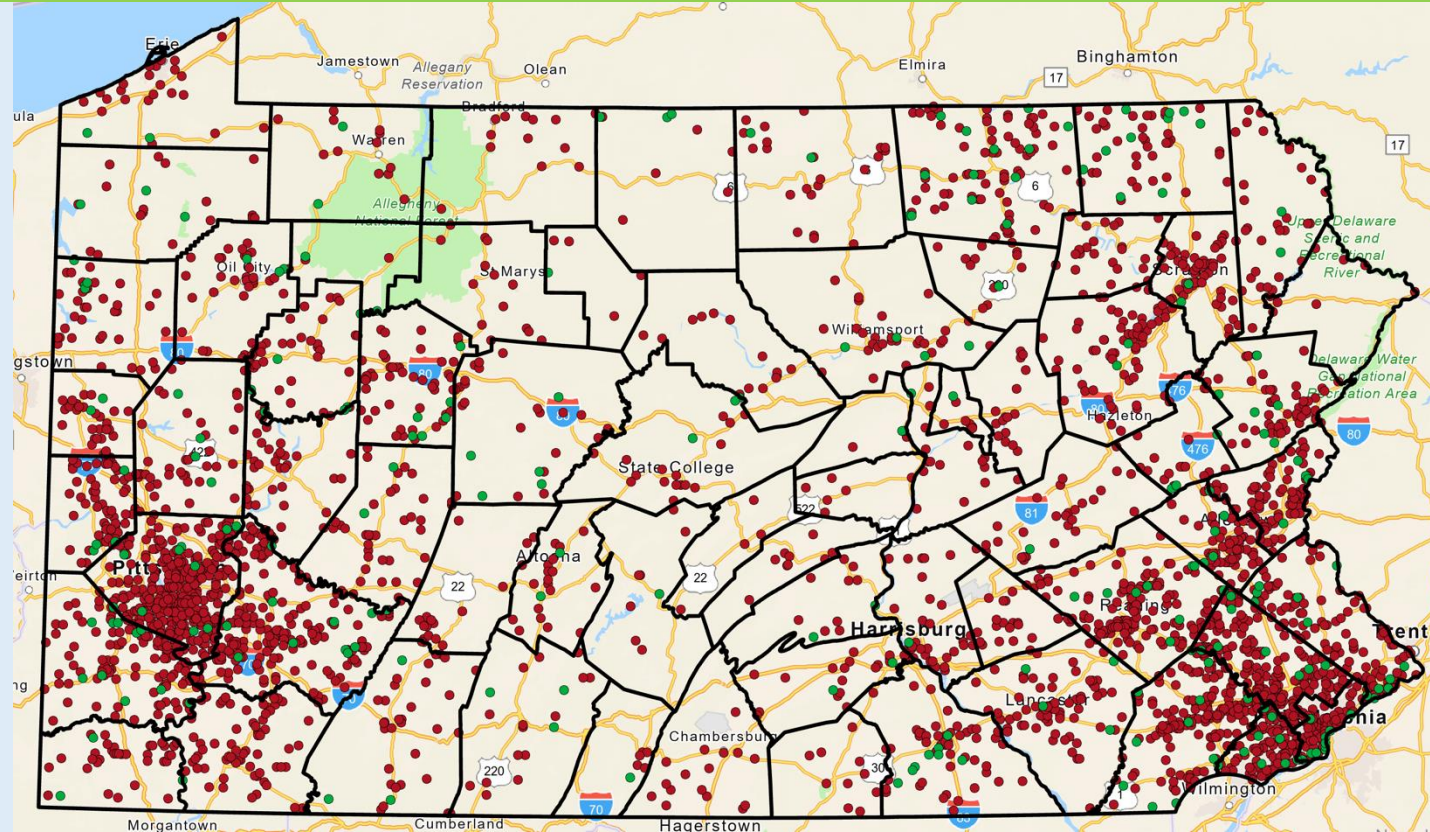
Where it can rain, it can flood



DID YOU KNOW?



Most reports of flooding made to the National Weather Service are **not** in a flood zone.



Locations of flood reports made to NWS between 1993 and 2023.

- Flood reports outside the FEMA designated flood hazard area are in **red**.
- Flood reports inside FEMA designated flood hazard area are in **green**.



How well a community handles the disaster shock depends on



Prior investments, maintenance & enforcement





Information Today

**PART 1 Pre-Event/During
Preparedness
Response
Resources**

**Part 2 – 3 Phases
Recovery
Mitigation
Resilience**





Steady State & Hurricane Posturing

PA Emergency Information Reporting System (PEIRS)

Engagement of State Meteorologist Scott Stuccio

Daily 0830 Stand-Up – Weather & Incidents (Wed PACIC, Fri Recovery Briefs)

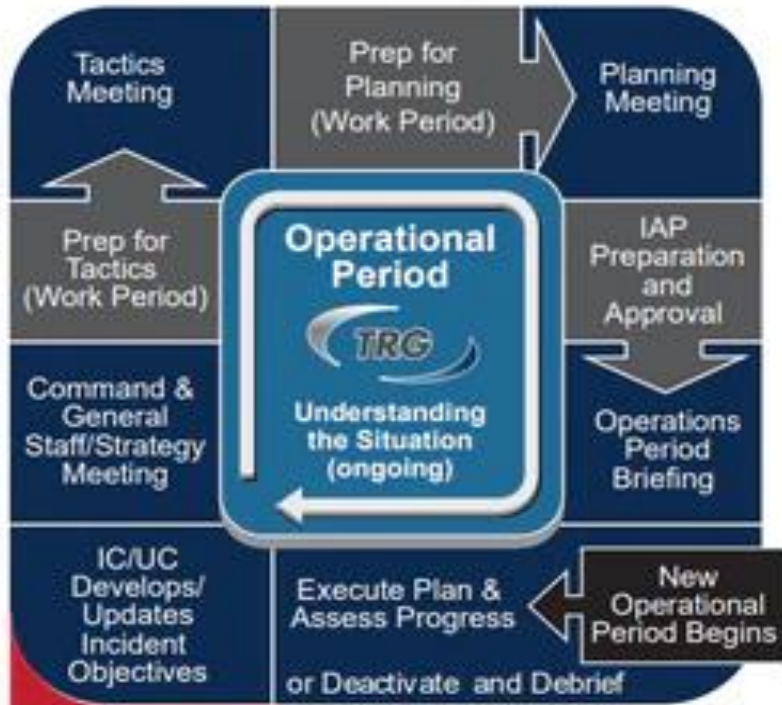
Hurricane Pre – FEMA R3 Briefings/Tabletop in April/May

NWS WX Prep Calls a) PEMA Areas & AREPs, b) Counties & Munis, c) Business EOCs & VOADS

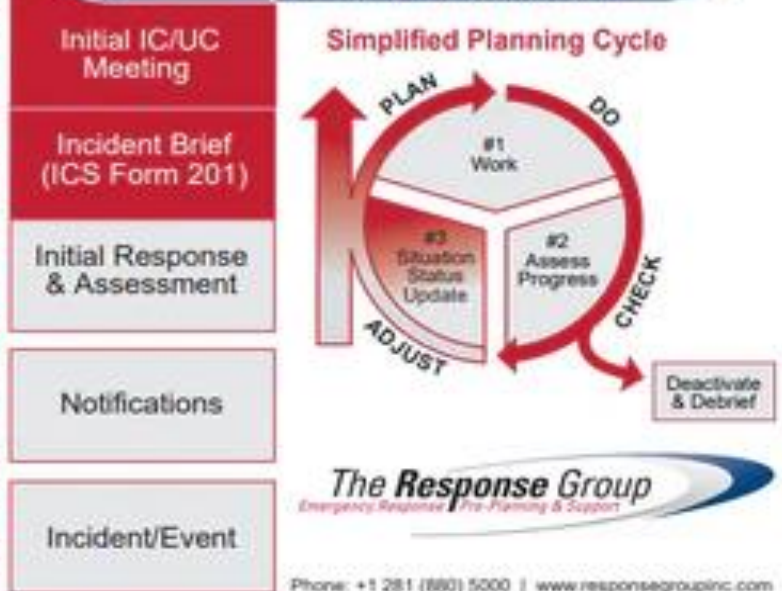


THE PLANNING CYCLE

PROACTIVE PHASE



INITIAL RESPONSE PHASE



CRCC Posturing

Planning "P" for Incident Action Planning

Joint Press Releases & Prep Sessions @ Joint Info Ctr

Use of Crowd Sourcing, Rumor Control, Social Media via Watch Desk and Situation Analysis Desks

Positioning of Specialized Assets/Teams/Supplies (PA TF-2, State IMT, HART, Swift Water Rescue Equip & Teams

Adjacent State Prep for receiving for Shelters, Hoteling, Fuel, Traffic

Messaging for Individual Prep: Meds, Pets, Shelters, Cash, Fuel, In & Out-of-State Check-ins





*2023 Gov. Shapiro Visits
Lower Alsace Township Berks County
Berks Weekly*



*2023 Gov. Shapiro Visits
Tioga County TS Debby DR-4815
WENY TV News*

Pre/Post Declarations & Proclamations of Disaster Emergency

May be a FEMA EM Declaration – Pre-Landfall

May be a Gubernatorial Proclamation

Local & County Declarations – During/Post-Event & Enhanced Staff in EOCs, to include Utilities, etc.

Use of Crowd Sourcing, Rumor Control, Social Media

FEMA Mission Assignments (IMT, CRCC Liaison, ESF 1-15)

PEMA & AREP Staff Prepositing @ County EOCs

County Unmet Needs – Mission Requests





Additional Resourcing/Messaging

Emergency Management Assistance Compact

National Urban Search & Rescue Resources

USAR Planning Adds to FEMA HQ

Emergency Alert System (EAS), Wireless Emergency Alert (WEA) & NOAA WX Radio via the Integrated Public Alert & Warning System called IPAWS (Non-Voluntary)

Code Red/Everbridge – Localized Tailored Messages (Voluntary Sign-Ups required)



Immediate Recovery Actions

Preliminary Damage Assessments (Municipal, County, State, Joint PDA with Federal Agencies)

Governor's Proclamation/Presidential Request

Substantial Damage Determinations (Substantial Improvement)

State Emergency Ops Plan – Immediate Recovery Annex

Business Emergency Ops Center (BEOC) Engagement

Volunteer Agencies Active in Disasters (VOAD) Engagement



Inspections/Assessments after a Disaster

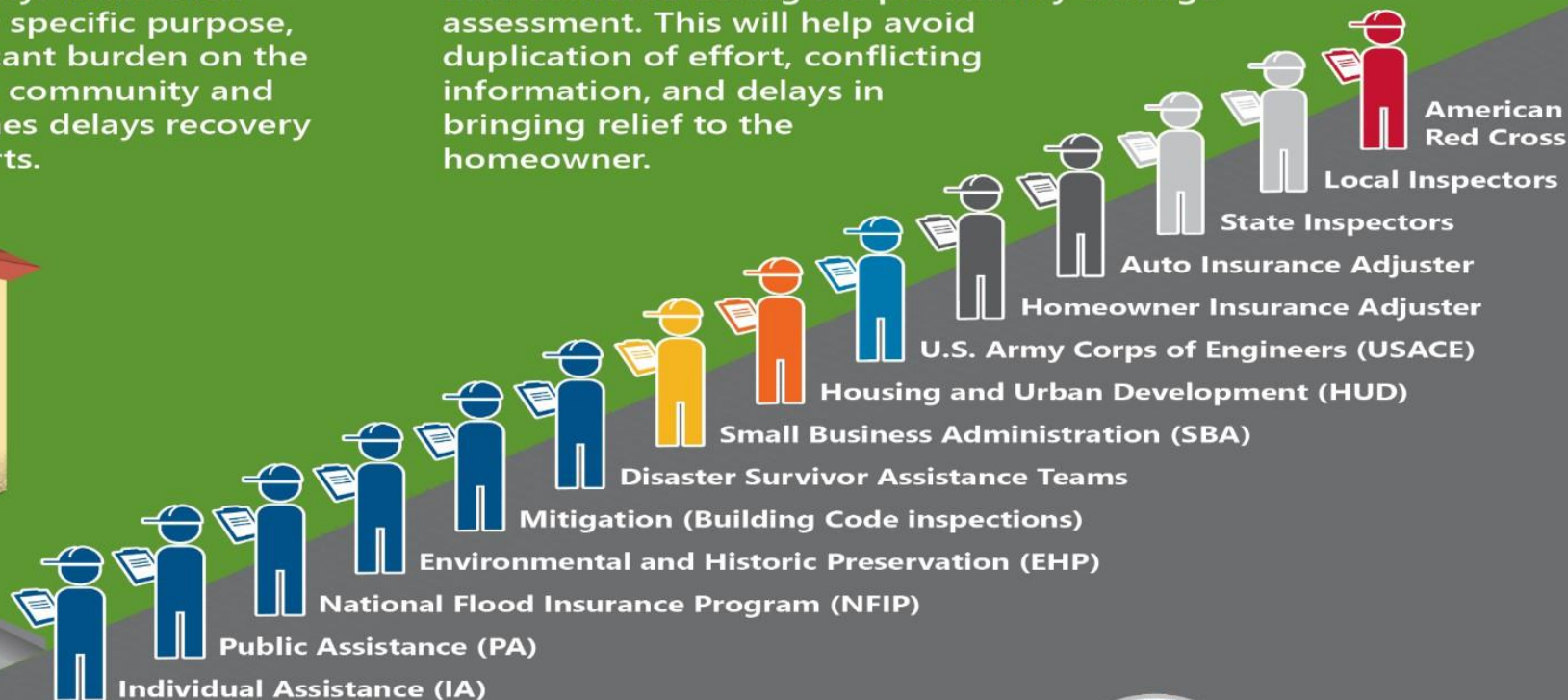
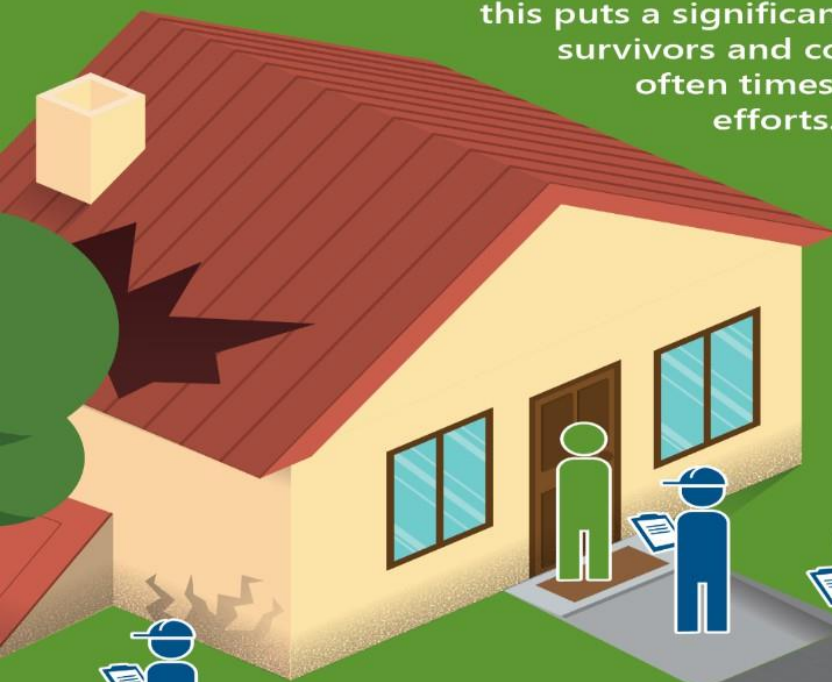
Assessments are an essential part of the response and recovery process and are critical for assessing the size, scope, and severity of an event.

THE CHALLENGE

When a home is damaged as a result of a natural or man-made disaster, numerous damage assessments are performed to assess the safety of the structure, quantify the damage, and determine financial aid from the government and/or insurance company. While each assessment is conducted for a specific purpose, this puts a significant burden on the survivors and community and often times delays recovery efforts.

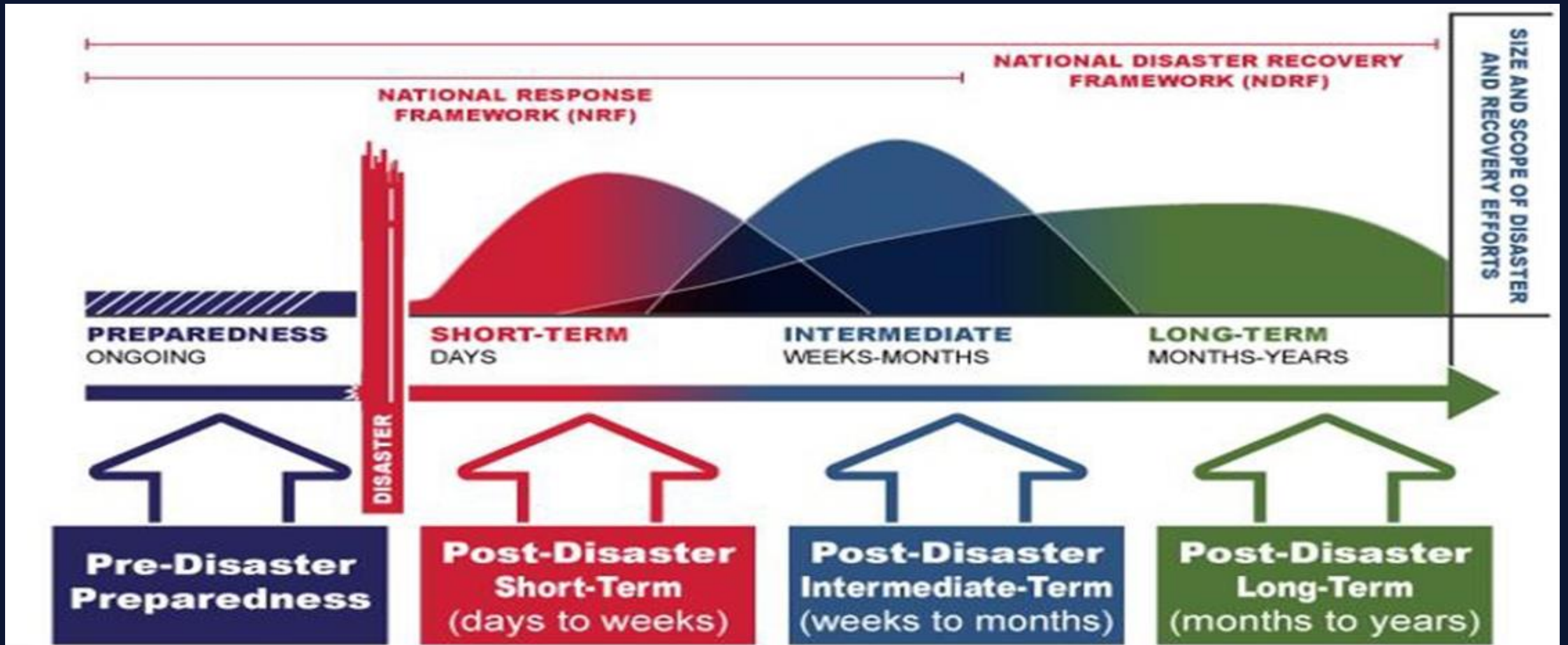
THE SOLUTION

Consistent standards and data sharing mechanisms are needed so various programs and agencies (e.g., state and local authorities, federal agencies, statutory authorities, non-profit organizations) can leverage the same data collected during the preliminary damage assessment. This will help avoid duplication of effort, conflicting information, and delays in bringing relief to the homeowner.



FEMA

National Disaster Recovery Framework Continuum



Federal Declaration Not Granted

Multi-Agency Resource Centers (MARC)s Established

Small Business Administration Engagement

National Flood Insurance Program (NFIP)

Private Flood Insurance

**Substantial Damage Determination Letters/Access of NFIP
Policy Increased Cost of Compliance (ICC)**

**Volunteer Agencies Active in Disasters (VOAD) Work
Continues**

Disaster Recovery Assistance Program (DRAP)

USDA Declarations (Farmers/Agribusiness)



Pennsylvania
Voluntary Organizations
Active in Disaster

Cooperation | Communication | Coordination | Collaboration



Pennsylvania
Emergency Management Agency

Federal Declaration Granted

Joint Field Operations Stand-up with Disaster Resource Centers

Individual Assistance (IA) – Not always granted

Public Assistance (PA) Roads & Bridges – More Common

Hazard Mitigation Grant Program (HMGP) 15% Set-Aside

Small Business Administration

**Substantial Damage Determination Letters/Access of NFIP Policy
Increased Cost of Compliance (ICC)**

Volunteer Agencies Active in Disasters (VOAD) Work Continues



Intermediate/Long-Term Phases

State Long-Term Recovery Task Force (SLTRTF) with Recovery Support Functions and FEMA Integrated Recovery Coordination (IRC) Team Work

Individual Assistance (IA) – Close out request for IA, ONA, IHP

Public Assistance (PA) Roads & Bridges – Meetings, Reimbursements, Project Closeout – Could include PA Mitigation work (enhancements)

Hazard Mitigation Grant Program (HMGP) & FMA “Swift Current” Project Application Development, Awards, Project Executions & Closeout

Small Business Administration – Loans delivered

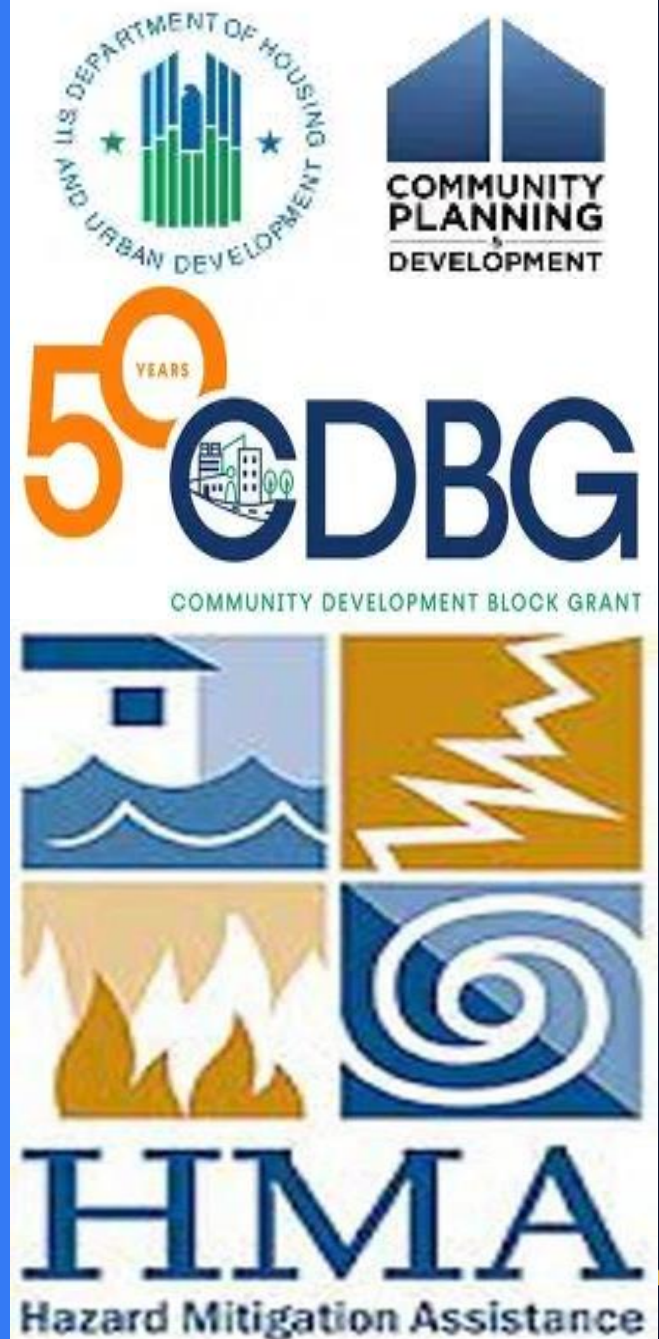
Substantial Damage Determination Letters/Access of NFIP Policy Increased Cost of Compliance (ICC) – Structures to Meet Code

Volunteer Agencies Active in Disasters (VOAD) Work phases out

Local Post Disaster Recovery Groups work through community visioning and HM, Recovery & Resiliency opportunities



Pennsylvania
Emergency Management Agency



Recovery: Remnants of Hurricane Debby

by the numbers

9.5.2025



Pennsylvania

Emergency Management Agency

Disaster Status

4815-DR-PA



Public Assistance (PA)

Counties Designated

- Cambria
- Cameron
- Clearfield
- Elk
- Indiana
- Lycoming
- Potter
- Sullivan
- Susquehanna
- Tioga
- Union
- Wayne
- Wyoming



Individual Disaster Assistance (IA)

Counties Designated

- Lycoming
- Potter
- Tioga
- Union



Public Assistance

Public Assistance (PA): Grants for government entities and certain critical, private, non-profit organizations.

Applications Received: 137
Applicants Eligible: 112
Applicants in Eligibility Review: 0
Ineligible: 7

Site Inspections Scheduled: 14

Damages: 1,384
Projects: 429
Projects in CRC Development: 62
Projects Obligated: 194

Net Cost: \$10M

Est. Disaster Cost: \$68.8M

Totals as of: 9.4.25



Individual Assistance

Individual Assistance (IA): For eligible individuals and households who have housing needs directly caused by the disaster and uninsured or under-insured necessary expenses and serious needs.

Valid Registrations: 1,170
Total Disbursed: \$14,330,332.50

Individuals & Households Program

- Approved: 812
- Disbursed: \$7,165,166.25

Housing Assistance

- Approved: 575
- Disbursed: \$4,725,599.51

Other Needs Assistance

- Approved: 810
- Disbursed: \$2,439,566.74

Data provided by FEMA. Totals as of: 3.11.25



National Flood Insurance (NFIP) Claims

Claims Submitted: 151
Open Claims: 0
Closed Claims with payments: 151
Total Net Payments: \$4,826,804
Average Payment: \$31,966

Data provided by FEMA. Totals are as of: 8.1.25



SBA Disaster Loans



Applications Received: 115
SBA Loans Approved: 24
Disbursed: 21
Dollars Approved: \$1,064,050

Data provided by the Small Business Administration.
Totals as of: 6.26.25



Disaster Recovery: Individual and Business

by the numbers

9/5/2025

Recovery assistance for individuals, businesses and non-profits affected by disasters that are not part of a Federal Disaster Declaration.



PA Disaster Recovery Assistance Program (DRAP)

State-funded and managed disaster recovery grant program for homeowners and renters who meet lower income thresholds, are uninsured or underinsured. For those who qualify, grants can be used to repair their home, cover temporary housing, or replace essential personal property.

DRAP
Year to Date

Approved
2025
\$145,637

Households
Approved
17

Average per
Household
\$8,567

Total
Approved
since launch
(2023)

\$414,974

Includes:
PA-20019 Severe Storms: Closed 8/25/25
PA-20018 Severe Storms: Closed 3/19/25

Open DRAP Declarations

0

PA-20019 Severe Storms

Approved
\$131,806

Distributed
\$53,351

Average per
Household
\$6,590

Eligible Municipalities:

Bedford County: 1
Somerset County: 16

Application Stats

Received: 27
Approved: 17
Denied: 4
Ineligible: 1

Availability

Open: 5/27/25
Closed: 8/25/25



SBA Disaster Loan Program



Helps people and organizations recover from disasters through low-interest loans. Homeowners and renters can use these loans to repair or replace damaged homes and belongings. Businesses and nonprofits can get loans to fix property, replace equipment, and cover losses to keep operating.

Open SBA
Declarations

6

PA-20020: Drought (EIDL)
PA-20019: Flood (EIDL open)
PA-20018: TS Dby/Rural (EIDL)
PA-20017: Drought (EIDL)
PA-20016: TS Dby (Federal)
PA-20013: Drought (EIDL)

SBA, PA-20019 Severe Storms

Eligibility: Bedford, Cambria, Fayette, Somerset, Westmoreland



Physical Damage:
Individuals

Total Disbursed: \$549,000

Applications Received: 78
SBA Loans Approved: 69
Declined: 21
Loans Disbursed: 21
Close date: Closed



Physical Damage:
Businesses/NonProfit

Total Disbursed: \$535,000

Applications Received: 20
Completed Applications: 6
Offers Made: 0
Close date: Closed



Economic Loss (EIDL):
Businesses/Nonprofit

Total Disbursed: \$0

Applications Received: 9
Completed Applications: 1
Offers Made: 0
Close date: 2/23/26





Recovery: Hazard Mitigation Assistance Programs (HMAP)

DR 4506 Covid (\$59M)

- HMGP Applicants - 96
- Oversubscribed - 16
- Withdrawn - 9
- Awarded - 65
- Obligated - 0
- Under Review - 7



DR 4618 TS Ida (\$59M)

- HMGP Applicants - 82
- Oversubscribed - 21
- Withdrawn - 20
- Awarded - 28
- Obligated - 2
- Under Review - 11



HMGP 4815 TS Debby (\$5M)

- Phase 1
- Submitted Applications: 12
- Phase 2
- Drafted Applications: 2



State Long-Term Recovery Task Force

- RSF-1 Community Planning & Capacity Building
- RSF-2 Economic
- RSF-3 Human Services
- RSF-5 Infrastructure Recovery
- RSF-6 Natural & Environmental
- RSF-7 Cultural & Historic Preservation



Mitigation & Floodplain Management



PEMA Enhanced Validation Meeting
Date: September 10, 2025

PA Silver Jackets Quarterly Meeting
Date: September 23, 2025

PEMA Benefit Cost Analysis (BCA) Training
Date: September 24 & 25, 2025

Final/Closeout State Long-Term Recovery Task Force (SLTRTF) Meeting
Date: October 7, 2025 (Hybrid)

FMA Swift Current



Applications Submitted: 8
(\$8.4M federal share)



Under Programmatic Review: 8

BRIC/FMA



Rescinded



FMA Applications: 9

Closed or Recently Closed Projects



4506-70 Bristol Borough (Bucks Flood Study)




4506-20 Lehigh/Northampton Plan




Pennsylvania Emergency Management Agency

Contact Me


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