



Pennsylvania
Department of Community
& Economic Development

CDBG-Disaster Recovery P.L. 118-158 Action Plan

August 2025



Tioga County, PA



Commonwealth of Pennsylvania
Josh Shapiro, Governor

PA Department of Community & Economic Development
dced.pa.gov



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Change Log

Version (Date)	Summary of Changes Made
8.20.25	Version 1
10.24.25	Version 2 – Minor edit. Commonwealth of PA will not be the Responsible Entity as prescribed in 24 CFR Part 58.4 for any activities undertaken apart from a portion of administration. Subrecipients will carry out all environmental review responsibilities. No change to funding, scope, beneficiaries, or location.

Executive Summary

Overview

The U.S. Department of Housing and Urban Development (HUD) announced that the Commonwealth of Pennsylvania will receive \$14,620,000 in funding to support long-term recovery efforts following Tropical Storm Debby [DR-4815-PA]. Community Development Block Grant-Disaster Recovery (CDBG-DR) funding is designed to address needs that remain after all other assistance has been exhausted. This plan details how funds will be used to address remaining unmet need in Pennsylvania as it relates to damage caused by Tropical Storm Debby.

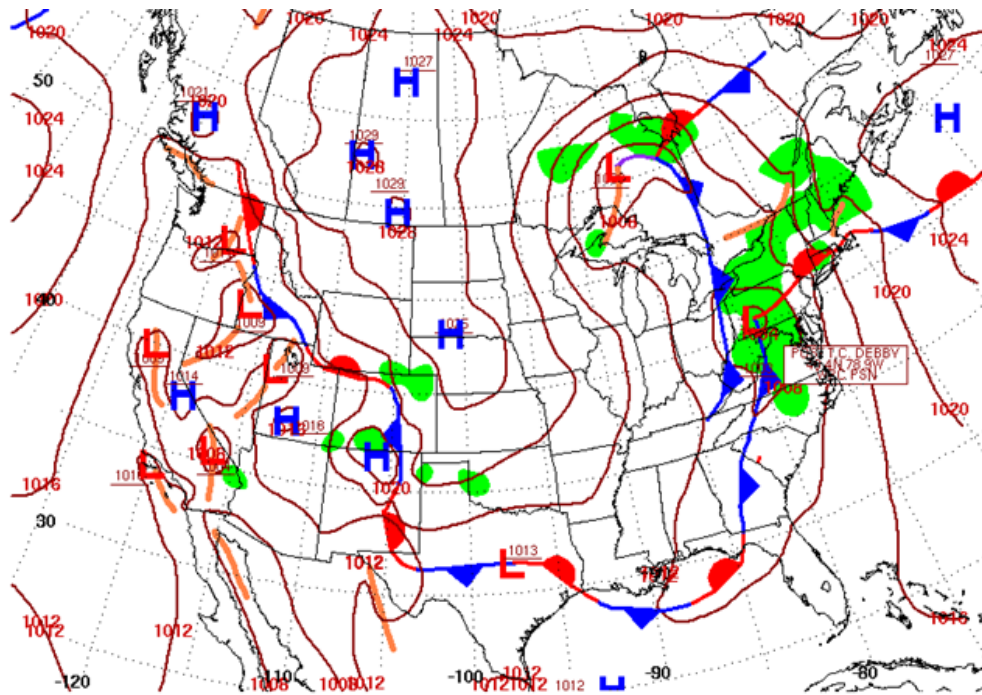
To meet disaster recovery needs, the appropriations act(s) making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual Community Development Block Grant (CDBG) program to enhance flexibility and facilitate a quicker recovery. HUD has allocated \$14,620,000 in CDBG-DR funds to the Commonwealth of Pennsylvania in response to Tropical Storm Debby [DR-4815-PA], through the Allocation Announcement Notice published in the Federal Register at 90 FR 4759. This allocation was made available through the American Relief Act, 2025 [Public Law 118-158].

Disaster-Specific Overview

Hurricane Debby was a slow-moving, erratic, and destructive tropical cyclone that caused widespread and severe flooding across the Eastern United States.

Prior to August 5, 2024, Debby formed as a tropical storm in the Florida Straits. It moved northwards and gradually intensified into a Category 1 before making landfall near Steinhatchee, Florida, early on August 5, 2024. It re-emerged in the Atlantic on August 7, 2024, before turning subtropical and slowly moving northwards again, making landfall, and heading to Pennsylvania. Heavy rainfall was exacerbated by Debby's slow motion.

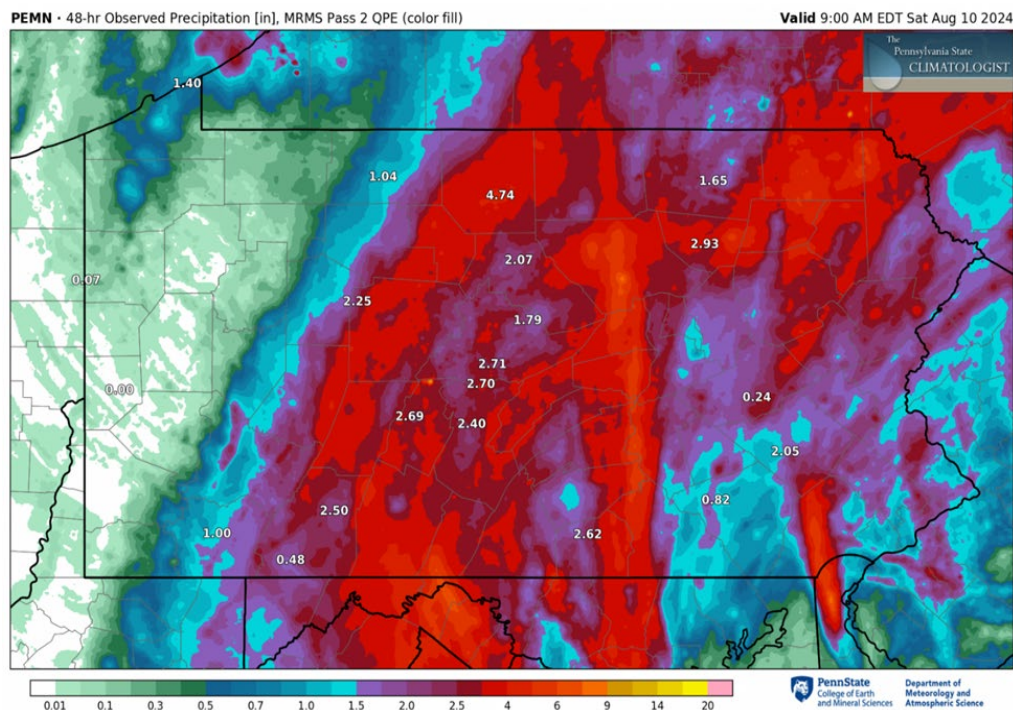
During the early morning hours of Friday, August 9, 2024, the remnants of once-Hurricane Debby moved into Pennsylvania from the south. The storm passed over the central mountains of the state during the daylight hours. While the previously strong surface winds had died down to less than tropical storm force by that time, the storm produced torrential downpours, flooding, and one tornado.



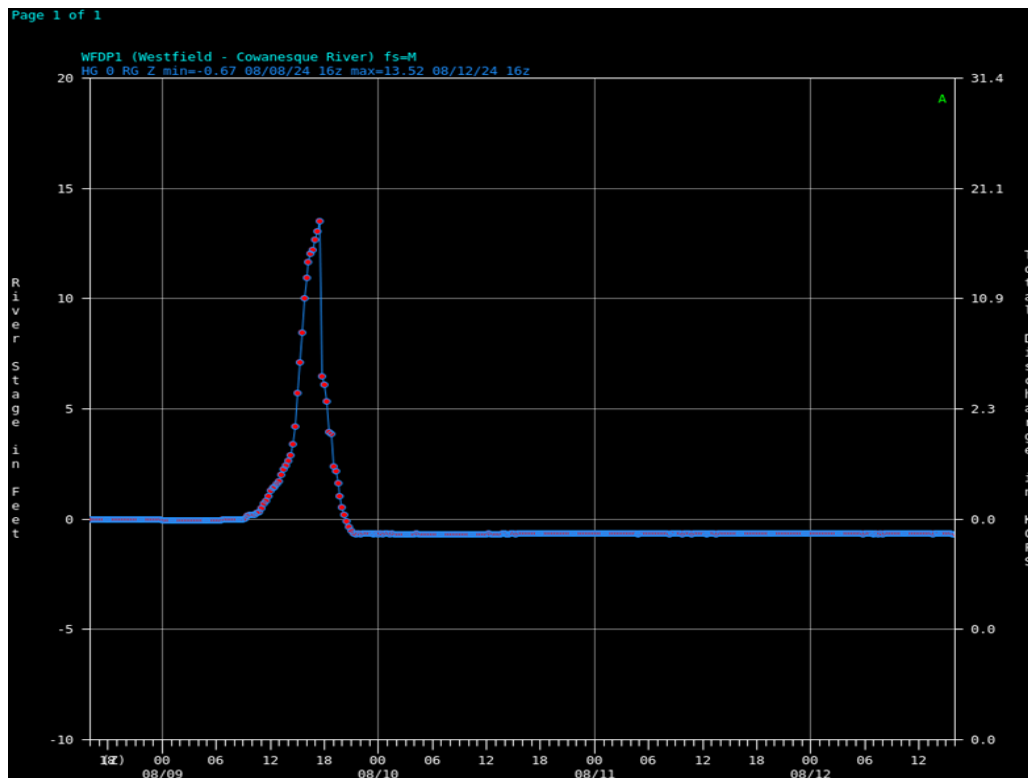
Surface Weather Map at 7:00 A.M. E.S.T.

National Weather Service – National Oceanic Atmospheric Administration
 weather.gov | Surface Map 8 AM EDT 09 Aug 2024

Narrow bands of rain set up over parts of the area and produced more than six inches of rain in spots. Much of the region received between two and four inches of rainfall.



National Weather Service – National Oceanic Atmospheric Administration
 weather.gov | 48 hour Observed Precipitation



National Weather Service – National Oceanic Atmospheric Administration
weather.gov | Cowanesque River at Westfield

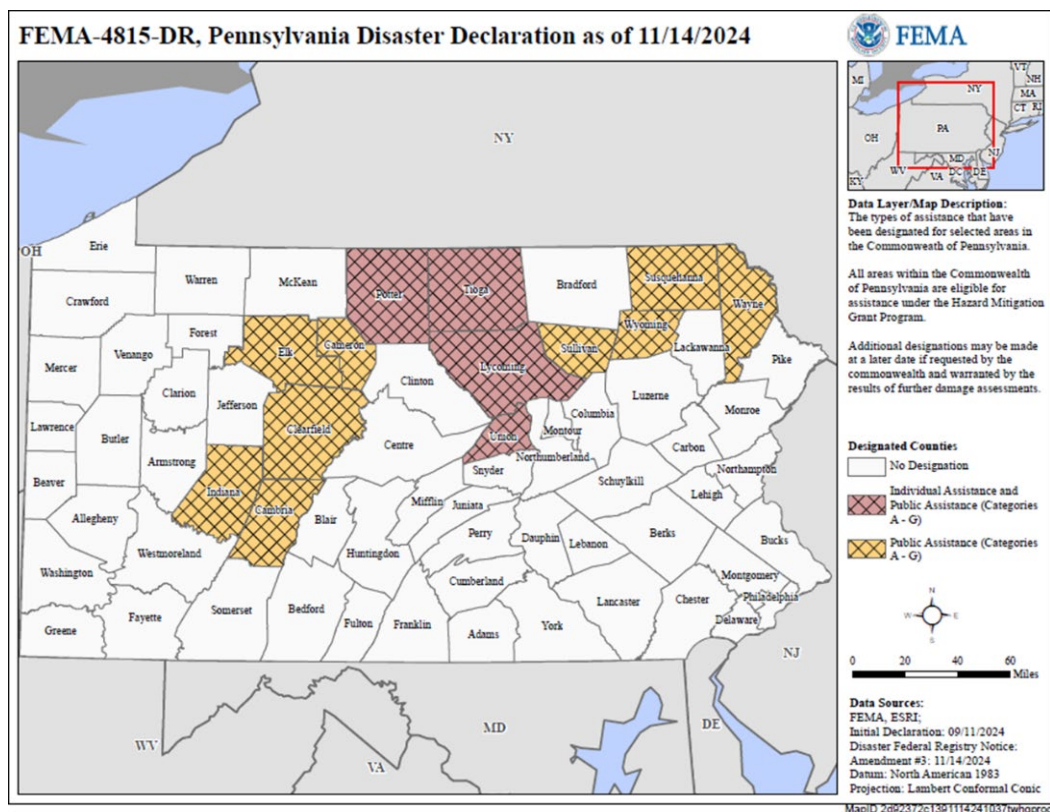
President Biden approved Pennsylvania Governor Josh Shapiro’s request for Public Assistance following devastating flooding in the Commonwealth from the remnants of Tropical Storm Debby. The presidential disaster declaration date for Pennsylvania’s DR-4815-PA is September 11, 2024, for the incident period that occurred August 9-10, 2024, related to Tropical Storm Debby.

The Federal Emergency Management Agency (FEMA) provides two main types of assistance following major disasters such as hurricanes, tornadoes, straight-line winds, flooding, and other incidents: Individual Assistance and Public Assistance.

1. FEMA provides Individual Assistance to eligible individuals and households who have sustained losses as a direct result of a disaster that receives a federal disaster declaration. Homeowners and renters in officially designated counties who sustained damage to their homes, vehicles, personal property, businesses, or inventory may apply for disaster assistance. Assistance can include grants to help pay for temporary housing, emergency home repairs, uninsured and underinsured personal property losses, and medical, dental, and funeral expenses caused by the disaster, together with other serious disaster-related expenses.
2. Public Assistance (PA) can fund the repair, restoration, reconstruction, or replacement of eligible public or certain nonprofit facilities or infrastructure damaged or destroyed by a disaster. Public Assistance program covers eligible costs incurred by the state, county and municipal governments, and certain critical non-profits.

As it relates to Tropical Storm Debby, FEMA's Public Assistance program will cover eligible costs incurred by the state, county and municipal governments, and certain critical non-profits in Cambria, Cameron, Clearfield, Elk, Indiana, Lycoming, Potter, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming counties for damages to public infrastructure and other costs associated with the disaster. As of October 10, 2024, the Commonwealth exceeded \$26 million in validated damages attributable to Tropical Storm Debby throughout 12 counties, with additional damages being considered by FEMA. Below, on the map, those counties highlighted in yellow received Public Assistance only from FEMA. Those counties include Wayne, Susquehanna, Wyoming, Sullivan, Cameron, Elk, Clearfield, Indiana, and Cambria.

The counties which received both Public Assistance and Individual Assistance are Lycoming, Potter, Tioga, and Union Counties. Through the Individual Assistance grant program, FEMA has already distributed over \$5 million to more than 1,046 Pennsylvanians in these counties.



4815 | FEMA.gov Pennsylvania FEMA 4815-DR profile

FEMA has made more than 1,867 payments to applicants, most of whom received funds from Other Needs Assistance (ONA). ONA grants worth \$2.46 million are for survivors' immediate needs like medical and dental expenses, childcare, moving and storage, or funeral costs. Housing Assistance worth \$5.24 million, was allocated to more than 418 residents to help them repair their damaged homes. FEMA assistance cannot return applicants to their original pre-disaster situation, but it can help them regain their footing in recovery.

Two new components of ONA are Serious Needs Assistance and Displacement Assistance. Even though they were small outlays, they were important sources of funds for survivors with immediate needs. Serious Needs Assistance is a one-time lump-sum payment of \$750 to an eligible household to help with essential items such as food, water, baby formula, diapers, personal hygiene items, medication, and fuel for transportation. More than \$507,000 from Serious Needs was provided to eligible survivors.

Individual Assistance	Amount
Total Housing Assistance (HA) - Dollars Approved	\$5,243,043.02
Total Other Needs Assistance (ONA) - Dollars Approved	\$2,469,705.62
Total Individual & Households Program Dollars Approved	\$7,712,748.64
Individual Assistance Applications Approved	817

Pennsylvania Tropical Storm Debby DR-4815-PA [4815](#) | [FEMA.gov](https://www.fema.gov)

Most Impacted and Distressed (MID) Areas

HUD Identified MID Areas

As published in the Federal Register, HUD’s Allocation Announcement Notice (AAN) identified Tioga County and the zip code 16950 (Westfield, Tioga County, Pennsylvania) as the Most Impacted and Distressed (MID) area with an applicability date of January 21, 2025. This HUD-identified MID area must be allocated and spend at least 80 percent of the CDBG-DR allocation. More information regarding Tioga County and Westfield Borough’s unmet needs can be found within the section titled, “Unmet Needs Assessment”.

Per the Three-Year Community Development Plan prepared in 2024 by Tioga County, “the County encompasses 1137 square miles of primarily rural agricultural and forested land with identified areas of economic development. It has experienced a decline in its manufacturing capabilities over the past twenty years, depending more recently on tourism/recreation, service-oriented businesses, as well as the recent increase in the gas industry for employment. Predominate areas of poverty are located at the fringe of the towns and boroughs in the more rural and isolated areas of the County.

Data from the most recent American Community Survey indicates that Tioga County has an estimated overall population of 40,155. This represents a decrease from 2023 which was estimated to be 42,284. The county is predominately white; with 96.9% of the population reporting to be white, with only .08% identifying as being African American. This data also shows that of the thirty-nine (39) townships and municipalities located within Tioga County, five areas (5) meet or exceed 51% for low/mod standards. These include Hamilton Township, Nelson Township, Westfield Borough, a block group in Elkland Borough, and Tioga Borough. The median household income for Tioga County is \$59,707 which is 19% below the state average of \$67,587.”

The funds will be subgranted through a competitive process to units of general local government for Disaster Recovery as it relates to Tropical Storm Debby [DR-4815-PA]. DCED will mandate through the application process that the MID area, Tioga County, addresses disaster-related unmet needs in a manner that does not have an unjustified discriminatory effect based on race or other protected class and ensure the participation of minority residents and those belonging to other protected class groups in the MID area.

U.S. Census Bureau 2020 Racial and Ethnicity Makeup of Tioga County

Race	Population	% of Total Population
White	38,257	93.21
Black or African American	321	0.78
American Indian and Alaska Native	73	0.18
Asian	189	0.46
Native Hawaiian and Other Pacific Islander	7	0.02
Other Race	99	0.24
Two or More Races	1,459	3.55

Ethnicity	Population	% of Total Population
Hispanic or Latino	640	1.56
Not Hispanic or Latino	40,405	98.44

Tioga County's Three-Year Community Development Plan delineates the needs relative to housing were assessed through the citizen participation process and from experience gained by the Housing Authority and other public service organizations.

“The County has been actively involved through the Tioga County Housing Authority in administering many varied types of housing programs throughout the County over the past 45 years. Tioga County has a total housing stock of 21,579 units, 16,249 of which are owner-occupied. Tioga County Housing Authority has 458 public housing units and are maintaining near 100 percent occupancy in most areas of the county. In addition, the Housing Authority has 22 tax credit units which are also at capacity. However, over the last three years the waiting lists for these units have been steadily declining. Also, the elderly population to the disabled population has been changing. The population for Tioga County has been fairly static over the years, but the proportion of housing for elderly and disable populations is changing. While the occupancy rate in public housing remains consistent, there also continues to be a genuine need to improve the housing conditions, availability, and affordability for low-income families and the elderly who choose to occupy dwellings in the private sector. Given the innate resistance of many areas of the county towards new construction of family public housing in a concentrated area, a more acceptable approach is to improve existing properties to a minimal housing standard that will provide the beginnings for a safer living environment.”

Tioga County Housing Characteristics, Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04

Total Housing Units	21,542
Occupied Housing Units	16,639
Owner-Occupied	12,756
Renter-Occupied	3,883
Age of Housing Structure	
Built 2020 or later	86
Built 2010 to 2019	1,103
Built 2000 to 2009	2,043
Built 1990 to 1999	2,593
Built 1980 to 1989	2,144
Built 1970 to 1979	3,034
Built 1960 to 1969	1,429
Built 1950 to 1959	1,359
Built 1940 to 1949	759
Built 1939 or earlier	6,992



Tropical Storm Debby event in Tioga County sourced from spotlightpa.org

Grantee-identified MID Areas

The Commonwealth of Pennsylvania has designated Lycoming, Potter, and Union counties as ‘State-Targeted Counties’ or “grantee-identified MID areas”, allocating and spending up to 20 percent of the remaining CDBG-DR grant funds to those areas. The three counties have unmet needs above and beyond what they are projected to receive through FEMA’s Public Assistance, Individual Assistance, the Small Business Administration, and other funding for the presidential disaster declared as DR-4815-PA. This

determination is also based on FEMA’s designation for Individual Assistance. The level of damaged dwelling units is apparent as depicted below, with the “grantee-identified MID areas” also reflecting significant levels of damage. Additional information regarding unmet needs for the grantee-identified MID areas can be found within the section titled, “Unmet Needs Assessment”.

Per the County of Lycoming’s 2024 Three-Year Community Development Plan and “according to the 2020 U.S. Census, the population of Lycoming County is 114,188 persons. The minority population for the County is approximately 10,100, or approximately 8.85%.

The 2016-2020 American Community Survey (ACS) data identifies Lewis Township, Montgomery Borough, and Williamsport City with greater than 51% low- and moderate-income (LMI) populations in the County. Block groups in Montoursville, Jersey Shore, and South Williamsport Boroughs and Old Lycoming Township demonstrate LMI populations greater than 51%. In addition to high margins of error, the ACS data are questionable in that they report no concentrations of low- or moderate-income persons in the majority of older boroughs and villages throughout the County. These areas traditionally prove low and moderate income when surveyed. In spite of the ACS information, it is believed that the County has a significant percentage of low- and moderate- income persons.”

Our funds will be subgranted through a competitive process to units of general local government for Disaster Recovery as it relates to Tropical Storm Debby [DR-4815-PA]. DCED will mandate through the application process that the State Targeted MID area, Lycoming County, addresses disaster-related unmet needs in a manner that does not have an unjustified discriminatory effect based on race or other protected class and ensure the participation of minority residents and those belonging to other protected class groups in the MID area.

U.S. Census Bureau 2020 Lycoming County Racial Demographics

Race	Population	% of Total Population
White	99,687	87.30%
Black or African American	5,672	5.69%
American Indian and Alaska Native	191	0.17%
Asian	923	0.81%
Native Hawaiian and Other Pacific Islander	27	0.02%
Other Race	383	0.34%
Two or More Races	4,931	4.32%

U.S. Census Bureau 2020 Lycoming County Racial Demographics

Ethnicity	Population	% of Total Population
Hispanic or Latino	2,374	2.08
Not Hispanic or Latino	111,814	97.92

Lycoming County Housing Characteristics [Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04]

Total Housing Units	52,692
Occupied Housing Units	46,201

Owner-Occupied	31,970
Renter-Occupied	14,231
Age of Housing Structure	
Built 2020 or later	117
Built 2010 to 2019	2,032
Built 2000 to 2009	3,595
Built 1990 to 1999	4,790
Built 1980 to 1989	4,787
Built 1970 to 1979	7,992
Built 1960 to 1969	4,142
Built 1950 to 1959	6,346
Built 1940 to 1949	3,002
Built 1939 or earlier	15,889

According to Potter County's 2024 Three-Year Community Development Plan, the County "lies along the New York border at the Northern edge of Central Pennsylvania in the Allegheny Plateau. It is bordered on the west by McKean County, on the east by Tioga County and the south by Clinton County. It is affectionately known as God's Country due to the vast acreage of undisturbed forest land and natural wonders. Cherry Springs State Park is located in Potter County, recognized as the "darkest skies east of the Mississippi" and is a mecca for stargazers. Potter County occupies an area of 1,082 square miles of which nearly half is state forest or game lands. Water is a critical resource in Potter County. Three major watersheds; Chesapeake Bay, St. Lawrence River and the Mississippi River, meet here. In fact, the Allegheny River, the main stem of the Mississippi River, has its source outside Coudersport, near Cobb Hill. According to the updated 2020 American Census Survey (ACS) Census data, Potter County has a population of 16,685. When comparing the new figures to the 2010-2019 population numbers, a loss of nearly ~772 in population is noted, so it appears that the County's population is slowly declining. It is deemed 100% rural by census data. The largest municipality is Coudersport (2,652 in 2020), the County seat. Current Borough population estimates suggest a near 6% decline through 2020. The nearly all white (97%) County population has a median age of 45.8, compared to the Pennsylvania age of 40.5. The median household income (\$40,654) is about 75% of that of Pennsylvania, with about 15% of the population in poverty. English is the predominant language with 97.8% of the population speaking it at home. The housing component is strongly influenced by the outdoor recreative pursuits throughout the County. Approximately 50% of the housing units are owned rather than rented, but nearly half are vacant, a term that in this case means seasonal property, used as a base for outdoor recreation."

Our funds will be subgranted through a competitive process to units of general local government for Disaster Recovery as it relates to Tropical Storm Debby [DR-4815-PA]. DCED will mandate through the application process that the State Targeted MID area, Potter County, addresses disaster-related unmet needs in a manner that does not have an unjustified discriminatory effect based on race or other protected class and ensure the participation of minority residents and those belonging to other protected class groups in the MID area.

U.S. Census Bureau 2020 Potter County Racial Demographics

Race	Population	% of Total Population
White	15,494	94.50
Black or African American	43	0.26
American Indian and Alaska Native	25	0.15
Asian	69	0.42
Native Hawaiian and Other Pacific Islander	0	0.00
Other Race	52	0.32
Two or More Races	466	2.84

U.S. Census Bureau 2020 Potter County Racial Demographics

Ethnicity	Population	% of Total Population
Hispanic or Latino	247	1.51
Not Hispanic or Latino	16,149	98.49

Potter County Housing Characteristics [Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04]

Total Housing Units	12,375
Occupied Housing Units	6,757
Owner-Occupied	5,421
Renter-Occupied	1,336
Age of Housing Structure	
Built 2020 or later	30
Built 2010 to 2019	413
Built 2000 to 2009	917
Built 1990 to 1999	1,233
Built 1980 to 1989	1,462
Built 1970 to 1979	2,003
Built 1960 to 1969	1,348
Built 1950 to 1959	1,199
Built 1940 to 1949	667
Built 1939 or earlier	3,103

Per the Three-Year Community Development Plan prepared by Union County it is "is located sixty (60) miles north of Harrisburg in the Susquehanna Valley of Central Pennsylvania. The County is part of the Appalachian Region, bound on the east by the West Branch of the Susquehanna River, which forms the boundary between Union County and Northumberland County.

Based on the U.S. Census Bureau 2020 Population Estimates, Union County has a population of 42,681. The 317-square mile area is mostly wooded mountains and agricultural. This combination of farms and forest serves to attract people from urban areas for recreation, retirement, and seasonal homes. The County has recently seen a decrease with the release of the 2020 U.S. Census of 2,266 people.

After reviewing the American Communities 2016-2020 Survey low- and moderate-income Census data, excluding Block Groups affixed to Lewisburg Borough, two Block Groups in Union County has LMI percentages greater than 51%. The County's overall LMI percentage is 38.7%. Despite the low average of low- and moderate-income persons in the County, numerous concentrations of LMI persons exist in small pockets, as demonstrated by several of the Block Groups and by various area income surveys completed by the County during the past several years.

Union County has an overall minority percentage of 12.6%. Analysis of these statistics and knowledge of the County, however, suggest that the actual percentage is probably less than 2%, due to the concentration of minorities at the Lewisburg and Allenwood prisons. These group populations tremendously inflate the County-wide numbers.

The minority concentrations above 5 percent are in the municipalities of Buffalo Township, East Buffalo Township, Gregg Township, Hartley Township, Kelly Township, Lewisburg Borough, Limestone Township, Mifflinburg Borough, New Berlin Borough, and Union Township.

According to the Census, a significant portion of the housing stock was constructed prior to 1960, with nearly 30% constructed before 1940. These older structures, many of which are historic, have maintenance requirements that are frequently unaffordable by low- and moderate- income homeowners.”

Our funds will be subgranted through a competitive process to units of general local government for Disaster Recovery as it relates to Tropical Storm Debby [DR-4815-PA]. DCED will mandate through the application process that the State Targeted MID area, Union County, addresses disaster-related unmet needs in a manner that does not have an unjustified discriminatory effect based on race or other protected class and ensure the participation of minority residents and those belonging to other protected class groups in the MID area.

U.S. Census Bureau 2020 Population Estimates

Race	Population	% of Total Population
White	36,050	84.46
Black or African American	2,459	5.76
American Indian and Alaska Native	82	0.19
Asian	814	1.91
Native Hawaiian and Other Pacific Islander	8	0.02
Other Race	112	0.26
Two or More Races	1,156	2.71

U.S. Census Bureau 2020 Union County Racial Demographics

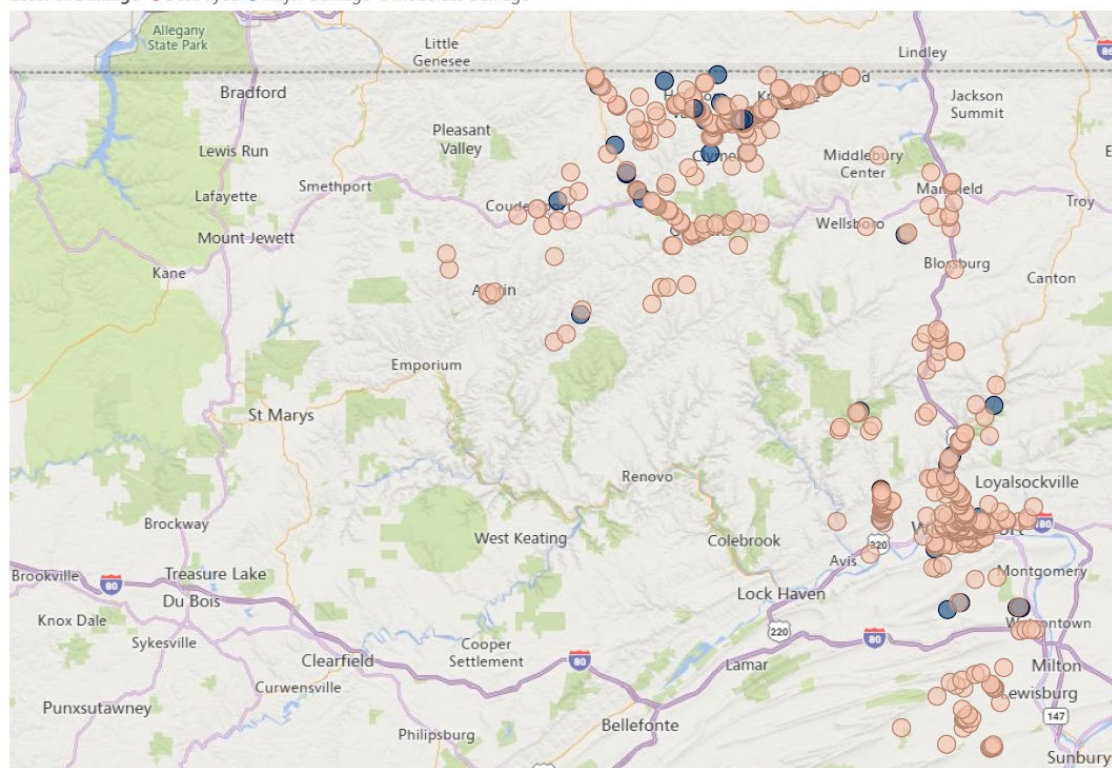
Ethnicity	Population	% of Total Population
Hispanic or Latino	2,000	4.69
Not Hispanic or Latino	40,681	95.31

Union County Housing Characteristics [Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04]

Total Housing Units	16,158
Occupied Housing Units	14,301
Owner-Occupied	10,218
Renter-Occupied	4,083
Age of Housing Structure	
Built 2020 or later	28
Built 2010 to 2019	796
Built 2000 to 2009	1,414
Built 1990 to 1999	2,287
Built 1980 to 1989	1,946
Built 1970 to 1979	2,356
Built 1960 to 1969	1,215
Built 1950 to 1959	1,325
Built 1940 to 1949	975
Built 1939 or earlier	3,816

Level of Damage, Damaged Dwelling Latitude and Damaged Dwelling Longitude

Level of Damage ● Destroyed ● Major Damage ● Moderate Damage



Severity, Longitude and Latitude of Damaged Dwellings

Overview of the Impacts of the Qualifying Disaster

Table 1: Disaster Overview

Disaster Summary	
Qualifying Disaster:	Tropical Storm Debby [DR-4815-PA]
HUD-identified MID Areas:	Westfield Borough, Tioga County
Grantee-Identified MID Areas	Lycoming County, Potter County, Union County

Table 2: CDBG-DR Allocation Overview

CDBG-DR Allocation Overview:	
CDBG-DR Allocation:	12,713,000
CDBG-DR Mitigation Set Aside:	1,907,000
Total Allocation:	14,620,000

Unmet Needs and Mitigation Summary

Table 3: Unmet Needs and Proposed Allocations

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation	Estimated % to CDBG-DR Mitigation Set-aside	Estimated % to Expended in HUD and Grantee MID Areas	Estimated % to LMI
Administration	\$731,000.00	5%*			
Planning	\$250,000.00	1.97%	0%		
Housing	\$4,450,000.00	35.55%	50%	90%	90%
Infrastructure	\$5,670,000.00	44.8%	50%	90%	80%
Economic Revitalization	\$881,000.00	6.93%	0%	90%	90%
Public Service	\$731,000.00	5.75%	0%	90%	75%
Total CDBG-DR Allocation Amount	\$12,713,000	100%	20%	90%	83.75%

CDBG-DR Mitigation Set-Aside	\$1,907,000.00	15% ¹	100%	100%	90%
Total Allocation	\$14,620,000.00	100%	33.33%	94%	86.87%
% of Total	100%	100%	33.33%	94%	86.87%

*Administration is derived from the total allocation of \$14,620,000.00.

Unmet Needs Assessment

Evaluate the Impacts of the Three Core Aspects of Recovery

Evaluation of the three core aspects of recovery— housing, infrastructure, and the economy (e.g., estimated job losses), which considers the pre-disaster needs (e.g., a lack of affordable housing) that have been exacerbated by the disaster. The assessment of housing needs must address: (1) emergency shelters; (2) interim and permanent housing; (3) rental and owner-occupied single family and multifamily housing; (4) public housing (including HUD-assisted housing) and other types of affordable housing, including housing for vulnerable populations (including those who were unhoused prior to the disaster). Additionally, Public Service has been included within this evaluation section, as DCED received comments on this topic during the ‘Consultation of Developing the Action Plan’ phase of the process in creating this Action Plan. For more information regarding DCED’s consultation analysis, please refer to the section titled ‘Consultation of Developing the Action Plan’.

Housing

Emergency Shelters, Interim, and Permanent Housing

The Commonwealth invited Community Action Agencies, Continuums of Care, the Pennsylvania Human Relations Commission, the Center for Independent Living, Public Housing Authorities, and Volunteer Organizations Active in Disaster Recovery (VOADs) to each of the consultation meetings. There was no mention of existing emergency shelter unmet needs as a result of the disaster. However, interim and permanent housing needs were addressed during Tioga County’s consultation meeting. According to Tioga and Potter County reports there are some families that remain without permanent housing as their homes were destroyed during the event. There is need to provide permanent housing and housing rehabilitation to many residents in Tioga County. Given the rural nature of Tioga County, the population of unhoused persons is not well known.

Rental and Owner-Occupied Single Family and Multifamily Housing

A breakdown by housing type suggests the units damaged are almost exclusively single-family homes that require minor rehabilitation, substantial rehabilitation, and elevation. This may be due to several factors:

- Damage to multi-family properties is less visible from street- side inspections,

¹ At a minimum, grantees are required to spend 15% of their unmet needs on CDBG-DR Mitigation Set-Aside activities. HUD assumes that grantees will spend well over this amount as they integrate mitigation measures into their recovery activities. Grantees should only look at the 15% CDBG-DR Mitigation Set-Aside as a cap for the activities a grantee does not have the ability to demonstrate a tieback to the disaster.

- Owners of multi-family properties seldom reside on-site and may be less aware of the extent of damage,
- Property owners typically rely on insurance for reimbursement, so they are less likely to contact FEMA for inspections,
- The Commonwealth's outreach to public and private housing entities was unsuccessful in collecting additional data.



Tropical Storm Debby photo taken in a single-family home after the event by Tioga County personnel.

Public Housing (Including HUD-assisted Housing) and Other Affordable Housing

Due to challenges in obtaining responses from property owners and property managers during the course of the outreach efforts for the action plan, the effects of the storm on multi-family assisted housing are not fully known at this time. Some of the most significant damage to multi-family property is reported to be associated with one affordable housing development in Tioga County, Riverside Manor Apartments, where the storm rendered multiple units uninhabitable. Riverside Manor is approximately 13,750 square feet per floor. Eleven apartments (1 being handicap adaptable), the Community Room, Offices, Storage Rooms, and Utility Rooms were affected by the flooding.

The tenants were relocated to other units that the Housing Authority had available. The damage as a result of the flooding required the removal of four feet of drywall. It was identified that the drywall compound contained asbestos and required abatement. There have been multiple conversations between the Pennsylvania Emergency Management Agency (PEMA), FEMA personnel, and the Tioga County Housing Authority staff regarding the required rehabilitation of the Riverside Manor Apartments. It has been under the Housing Authority's impression that FEMA may reimburse or cover the cost for the renovation, however, the Housing Authority is still waiting for a final determination. The Opinion of Probable Cost for flood repair renovations for the existing Riverside Manor, a 3-story apartment building located at 250 Race Street, Westfield, PA is approximately one million dollars (\$1,000,000). The photo below depicts the aftermath of the water damage from the flooding event in one of the units.



Tropical Storm Debby photo taken at Riverside Manor Apartments after the event.

Infrastructure

As it relates to unmet needs and the core aspects of recovery, infrastructure was by and large the most identified and requested aspect for CDBG-DR allocation funds in each of the four counties covered by the Presidential Disaster Declaration. In Tioga County there is great need for streambank stabilization and restoration, bridge and culvert replacement, road reconstruction, and public facility restoration and/or relocation. In Potter County the infrastructure needs were similar to that of Tioga County, however, it was also noted that there are notable unmet needs with its public water and wastewater treatment plants due to the heavy rain event. Lycoming County experienced infrastructure damage in the Trout Run and Lewis Township areas with bridges and culverts being impacted with heavy damage. Some of the restoration is being funded with FEMA grants, however, there may be a cost sharing component that will likely require additional funding as an unmet need. In Union County there were roads, bridges and culverts that experienced heavy damage, mainly identified in the West Buffalo and Buffalo Creek waterways and the Tan Run waterway in New Berlin Borough. While other federal funds like USDA or FEMA funding might assist, there are likely to be unmet needs or match requirements to rehabilitate the infrastructure needs remaining in Union County.

Economic Revitalization

During the Commonwealth's consultation meeting with Tioga County, it became apparent that there are remaining unmet needs as it relates to economic development. The Certified Economic Development Organization (CEDO), Develop Tioga, indicated that Knoxville and Westfield Boroughs have a need to consider business planning to retain and attract businesses as these two areas were devastated by heavy

rain events two times in three years and there have been discussions that some employers may want to relocate out of the area, including manufacturing companies. Not only were the businesses directly impacted, but the employees were also impacted personally by housing damage as they live in close proximity to their places of employment.

As of February 19, 2025, the Small Business Administration has disbursed 19 of 24 approved disaster loans, totaling \$788,050. A total of 115 applications were received as a result of Tropical Storm Debby. There was no mention of Economic Revitalization unmet needs as a result of the storm in the other three counties during our consultation meetings.

Per Tioga County's Three Year Community Development Plan prepared in 2024, the County "maintains economic development with a priority goal to pursue a multi-faceted and balanced economic development effort. Many of the facilities currently in operation are sorely in need of capital improvements and/or expansion owing to the age of the structures or the limited capacity for growth. Through the efforts of such organizations as Growth Resources of Wellsboro (GROW), Betterment Organization of Mansfield (BOOM), Develop Tioga, and the Chamber of Commerce's, as well as industrial development organizations for Tioga, Elkland, and Westfield Boroughs, the economic development needs of the County are being identified to allow the County to be more competitive in attracting new employment opportunities.

Tioga County, in cooperation with these local organizations, works to foster an entrepreneur-friendly environment in the County with developmental agencies, Mansfield University, school districts, and other allied training and educational institutions. Continued efforts are focused on the reuse of vacant industrial sites/buildings, encouraging development at key interchanges on US Route 15, revitalizing older commercial centers in the boroughs and villages, encouraging agricultural products and processes and continuing tourism development and marketing efforts. Tioga County has been involved in what has been identified as the Greenway Project. This is an 11-million-dollar project that will extend the Pine Creek Rail Trail head from its current starting point in Middlebury Center to the Borough of Wellsboro. This work is currently under construction and will include a visitor's center, with anticipated completion in 2025/2026. This project will be built along an abandoned rail system which will beautify these areas and expand the growing tourism industry in the County.

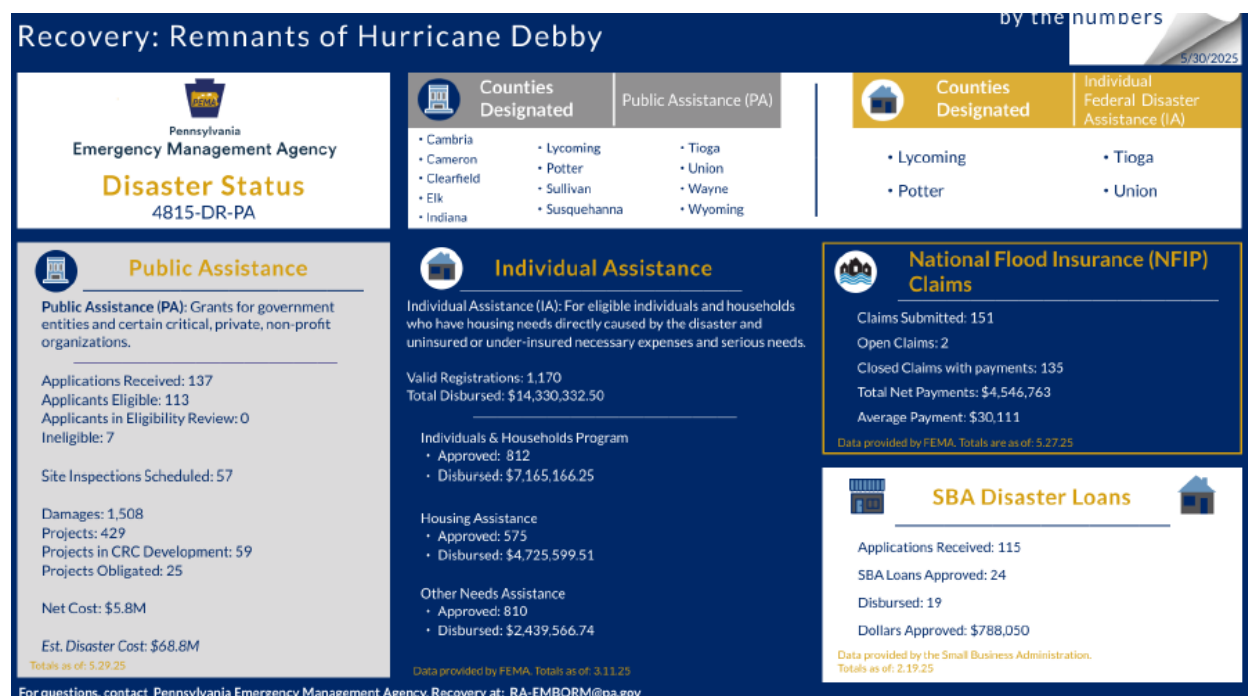
Finally, the BOOM operates an industrial park to service the needs of Route 15 highway. Current occupants of the park are Stepping-Stones Preschool, Renegade Wireline Services, Perkins Restaurant, the previously mentioned Microtel and Hampton Inn, and the newly constructed central office location of the Tioga Bradford County Housing Authority. Many lots have remained unoccupied since the park's inception several years ago. However recently a Charter School has obtained a large lot to construct an educational building which will assist with local educational and community events. This educational center houses around 100 employees delivering on-line classes to students.

The Marcellus Shale Play has also had an enormous effect on the economy of Tioga County. According to a report published by Tioga County Development Corporation, over 11,000 wells have been drilled in Pennsylvania with over 1,300 drilled in Tioga County. This makes Tioga County the county where the second largest number of wells has been drilled. Bradford County is first at over 2,000 wells. This drilling came at a time when Tioga County's economy was on the decline and provided a stimulus to many sectors of the economy. The sectors most affected by this growth have been the construction trades, transportation, wholesale goods, engineering, and technical services. These sectors have had a trickle

effect on local retail trade and food services. This ‘trickle effect’ has dwindled over the past couple of years, with less drilling and more maintenance operations replacing them. However, even with the recent decline in local gas well activity, the Tioga County Housing Authority works on an ongoing basis in collaboration with Develop Tioga to continue to address the affordability issues and redevelopment issues that this industry has brought to this area. This past year the Housing Authority participated in a Housing Taskforce to identify housing needs and concerns. That taskforce just completed its work as of November of 2024. The results of that work will be shared when compiled.”

Public Service

The Commonwealth held consultation meetings to determine the need for public service activities in Tioga, Lycoming, Potter, and Union Counties. The MID HUD Identified County, Tioga, expressed public service needs that remain after the disaster, including but not limited to interim mortgage assistance, rental assistance, and disaster relief assistance for Low-and-Moderate Income (LMI) persons. Lycoming, Potter, and Union counties did not indicate current unmet public service needs during the consultation meetings.



Mitigation Needs Assessment

HUD defines mitigation as “activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship, by lessening the impact of future disasters.” The goal of mitigation is to support impacted communities by implementing programs that will reduce risk and harm by encouraging housing and infrastructure programs to accomplish activities such as exceeding building code standards, expanding stormwater infrastructure, and preparing public facilities for future disasters. In part, this will be accomplished

through the strengthening of FEMA's Community Lifelines, which play an essential role in the overall resilience of disaster impacted areas.

The state will build in resilience initiatives in recovery activities undertaken through the CDBG- DR programs. As outlined in the following risk assessment, an emphasis on resilience to flooding and high winds is a main priority supported by the 2023 State Hazard Mitigation Plan (SHMP) and local Hazard Mitigation Plans (HMPs). A holistic approach to disasters will enhance resilience and speed up recovery times in the future. In coordination with community members, local officials, and regional housing authorities, low- and moderate-income persons will benefit most from the long-term risk reduction outlined in this mitigation risk assessment.

The mitigation needs assessment is a risk-based assessment that summarizes the major natural threats and hazards in Tioga County (MID area), as well as Lycoming, Potter, and Union counties, the three state-identified target counties. The assessment was undertaken to inform the use of the State's 15% CDBG-DR Mitigation set aside to build resilience and mitigation measures into recovery programs and projects. This mitigation needs assessment analyzes statewide risks with specific sections detailing hazards in the most impacted areas. Investing in hazard mitigation can yield significant returns. According to a recent study, \$1 spent on federal mitigation grants saves \$6 on average for every dollar invested. This includes various strategies such as improving building codes and implementing safety measures to reduce disaster losses and costs. Overall, the investment in mitigation not only saves money but also enhances community safety and resilience against natural disasters (FEMA, Federal Insurance and Mitigation Administration Fact Sheet, June 2018).

Since 1953, over sixty presidential disasters have been declared in the Commonwealth of Pennsylvania. This includes 27 flooding events, 16 severe storms, 8 hurricanes, 5 snowstorms, 2 tornados, 1 drought, and 1 severe ice storm. Past occurrences show that flooding related hazards remain Pennsylvania's highest risk. This assessment not only looks at hurricane and tropical storm risk, but rather the risk of high impact natural hazards likely to threaten counties, including floods (riverine, coastal, and local flooding), nor'easters, severe weather, severe winter storms, and tornados and windstorms. These hazards were identified in the state's FEMA-approved Hazard Mitigation Plan, as well as the individual plans of Lycoming, Potter, Tioga, and Union counties.

In addition to current hazards faced by the counties most impacted by Tropical Storm Debby, the mitigation needs assessment considers future threats, particularly as severe weather events become more frequent and extreme. In addressing these hazards and assessing the risks that come with the most prevalent of these, the State can ensure that it minimizes vulnerabilities to the impacts of future extreme events through its recovery and mitigation projects and programs.

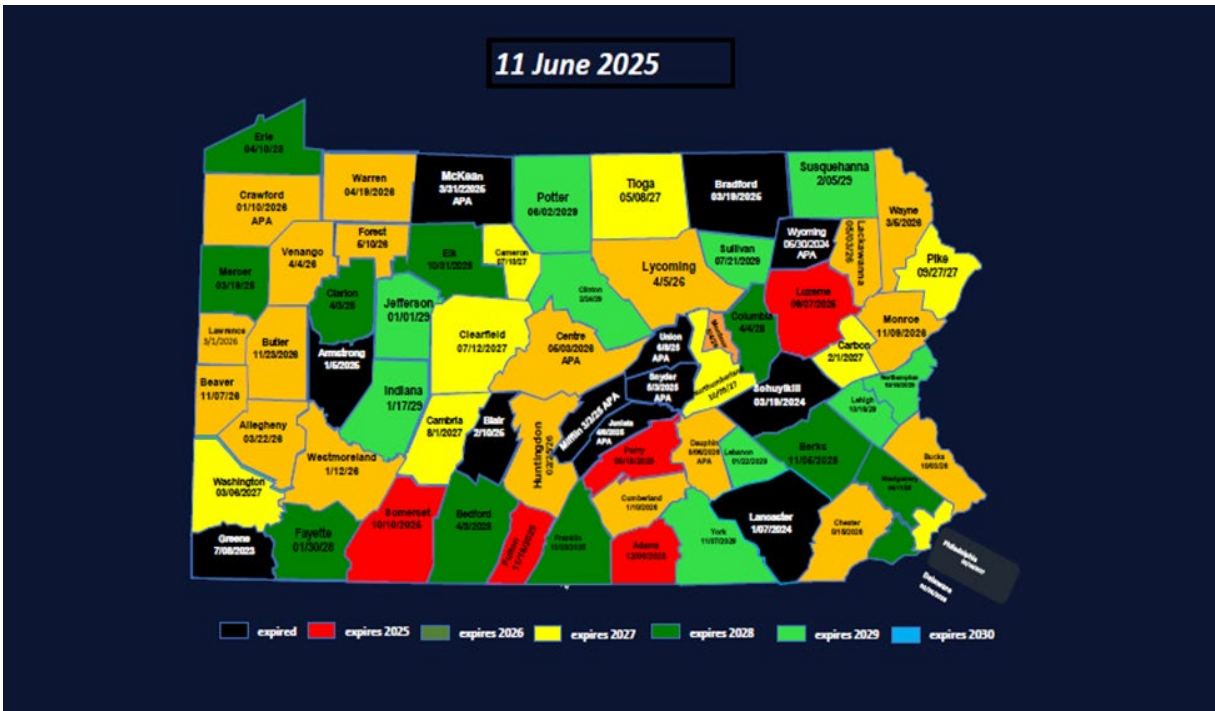
This assessment will provide a basis upon which to propose programs and projects as part of the Action Plan that will mitigate current and future hazards. While not all hazards will be mitigated with the CDBG-DR funds, it will inform all projects undertaken through CDBG-DR such that, at a minimum, they do not exacerbate natural hazard threats and make use of scarce resources for recovery and mitigation. The state will leverage other federal and non-federal funding sources related to mitigation efforts, as well as incorporate best practices from projects, data collection, modeling, and policy measures associated with CDBG-DR funds.

Across the MID area, flooding caused the most substantial damage. The age of the housing stock and history of repeated flooding contributed to the severity of the damage. For many property owners, insurance was insufficient to cover repair costs, and this creates a major barrier to recovery efforts.

Flooding is Pennsylvania’s most common type of disaster. An introduction to the flood history of the counties and brief explanation of common terms associated with managing repeated flood events is presented here as background for understanding much of Debby’s impact. More detailed information on various types of flooding hazards can be found in the mitigation-only section of this document.

In 1968, the US Congress established the National Flood Insurance Program (NFIP) to provide flood insurance to individuals and businesses. The NFIP publishes Digital Flood Insurance Rate Maps (DFIRM) that identify the 1 percent- annual-chance flood, which is used to delineate the Special Flood Hazard Area and identify Base Flood Elevations (BFE). These were previously referred to as 100-year floodplains. The table below illustrates historic flood insurance claims in Pennsylvania, by county, beginning for the period 1978-2022.





PEMA's HMP Expiration Map, as of June 11, 2025

Most of the individuals that were impacted by flood damage were uninsured and it is likely that insurance coverage for those that did have it does not meet their needs.

Loss and Severe Repetitive Loss

The NFIP identifies Repetitive Loss (RL) and Severe Repetitive Loss (SRL) properties. Repetitive Loss structures are those insured under the NFIP which have had at least two paid flood losses of more than \$1,000 over any 10-year period since 1978.

Based on the NFIP and repetitive loss data provided above, it can be concluded that flooding has historically and repeatedly affected housing within each of the four counties. Many of these counties have seen repeat flooding damage based on histories and, as storms worsen, the intensity of flooding and damage will also increase.

Implementing buyout and acquisition programs, specifically for single-family homes, could significantly benefit the counties where repetitive loss properties are abundant and NFIP claims have been historically higher. Buyouts are a strategy of managed retreat, where government entities acquire frequently flooded properties and return them to open space.

As part of this assessment, the Commonwealth also sought to identify and address risks to 'FEMA Community Lifelines'. A Community Lifeline enables the continuous operation of critical government and business functions and is essential to health and safety or economic security.

Pennsylvania's State Hazard Mitigation Plan (SHMP) is one of the keys to reducing the Commonwealth's vulnerability to disasters and it serves as a framework for policymakers as they act to reduce the effects of hazards. The risk assessment conducted as part of the SHMP provides the factual basis for developing

this needs assessment, as well as the strategy that will inform the use of Pennsylvania CDBG-DR allocations, especially the mitigation set aside.

Pennsylvania's foundation for hazard mitigation is based on a hazard analysis and risk assessment that is comprehensive and multi-hazard. The risk assessment identifies 33 hazards of concern based on an analysis of federal risk assessment guidance, past disasters, and other resources.

Each natural hazard profile includes:

- a general description of the hazard,
- the location of the hazard,
- the extent of the hazard,
- previous occurrences and losses,
- the probability of future occurrences,
- an impact analysis including severity and warning time,
- secondary hazards,
- environmental impacts,
- a vulnerability assessment.

These hazards include drought, earthquake, extreme temperature, flooding and flash flooding, hurricanes and tropical storms, landslides, pandemics, and many more. It is important to note that these hazards do not exist in a vacuum and are typically very interrelated. For example, utility interruption, a highly ranked hazard in the state of Pennsylvania, usually occurs in conjunction with or because of a winter storm, tornado, or hurricane.

The SHMP also provides a risk assessment associated with each hazard. This involves a quantitative analysis of vulnerable assets and damage estimates per hazard. For example, Flooding and Flash Flooding was associated with a more than \$22 billion exposed building value, (the estimated cost to repair or replace the damage caused to buildings and their contents if flooding or flash flooding were to occur.) As previously mentioned, floods are one of the most common natural hazards in the United States and are the most prevalent type of natural disaster occurring in Pennsylvania. Over 94 percent of the Commonwealth's municipalities have been designated as flood-prone areas, and historically, both seasonal and flash floods have caused millions of dollars in annual property damage, loss of lives, and disruption to economic activities in the state of Pennsylvania.

The State HMP has identified over 2,000 vulnerable critical facilities, and approximately 160 vulnerable state facilities associated with flood damage. It is worth noting that these values have been estimated based on location within high-risk areas. For example, when referring to the flood hazard, high risk areas were defined as those in the FEMA 1% annual chance floodplain.

Local and Regional Hazard Mitigation Plans

In addition to the State Hazard Mitigation Plan, local hazard mitigation plans provide the factual basis for developing this needs assessment, as well as the strategy that will inform the use of the CDBG-DR allocation, especially the mitigation set aside. The HMPs are required in order to access FEMA Hazard Mitigation Assistance grants. They also provide a more localized view of the hazards facing Pennsylvania.

The Hazard Mitigation plans across the MID areas are consistent in identifying primarily flooding, but also hurricanes, and severe winter storms as key concerns.

Each county has produced a HMP that profiles natural and human-caused hazards. Each HMP profile includes a description of the hazard, the location of the hazard, the extent of the hazard, previous occurrences and losses, the probability of future occurrences, the potential effects of climate change, and a vulnerability assessment. Each County HMP also includes a risk assessment identifying between 10-15 natural hazards based on an analysis by the Commonwealth of Pennsylvania 2023 Hazard Mitigation Plan, and online research. The hazards identified include drought, earthquakes, extreme temperature, floods and flash floods, hailstorms, hurricanes and tropical storms, invasive species, landslides, pandemic, radon exposure, sinkholes, tornados, wildfires, and winter storms. The majority of recent disaster declarations were due to severe winter storms; however, flooding and flash flooding is experienced across all counties and is the prevalent hazard historically.

Greatest Risk Hazards

Flooding (Riverine, Coastal/Storm Surge, and Local/Urban)

Flooding refers to the general or temporary conditions of partial or complete inundation of normally dry land areas from the overflow of inland or tidal water and surface water runoff from any source. A large amount of rainfall over a short time span can result in flash flood conditions. Floodplains are defined as any land area susceptible to being inundated by water from any flooding source.

FEMA has identified and mapped areas of flood risk on Flood Insurance Rate Maps, with the highest risk zones called Special Flood Hazard Areas. The 100-year floodplain is considered a high-risk area and is denoted as Zone A. The 500-year floodplain is shown by the notation Zone C or Zone X. The areas between the 100- and 500-year floodplains are shown using Zone B and Zone X. In addition, high-risk coastal areas are denoted as Zone V.

In Pennsylvania, 27 of 60 Presidential Disaster and Emergency Declarations since 1953 have been in response to flooding. The State Hazard Mitigation Plan identifies 164 State facilities, 2,004 critical facilities, and displacement of 110,336 households as vulnerable to future flood risk due to Flood, Flash Flood, and Ice Jam events. Vulnerable facilities were identified based on location within areas of relatively high risk. High risk areas were defined as those in the SFHA. Vulnerable populations and building value were estimated using FEMA Hazus v4.0. A Level II analysis was conducted to estimate the 1%-annual chance losses in each census block.

Riverine (Inland) Flooding

Riverine floods are the most common flood type. They occur along a channel and include overbank and flash flooding. Channels are defined as ground features that carry water through and out of a watershed. They may be called rivers, creeks, streams, or ditches. When a channel receives too much water, the excess water flows over its banks and inundates low-lying areas.

Coastal and Storm Surge Flooding

Coastal flooding occurs along the coasts of oceans, bays, estuaries, coastal rivers, and large lakes. Coastal floods are the submersion of land areas along the ocean coast and other inland waters caused by seawater over and above normal tide action. Coastal flooding is a result of a storm surge where local sea levels rise, often resulting in weakened or destroyed coastal structures. Coastal structures can include

sea walls, piers, bulkheads, bridges, or buildings. Hurricanes and tropical storms, severe storms, and nor'easters cause most of the coastal flooding in Pennsylvania.

Pennsylvania has two coastal zones that are subject to potential coastal erosion hazards: the coastlines along Lake Erie and the Delaware River. Coastal flooding has many of the same problems as identified for riverine flooding but also has additional problems such as beach erosion; loss or submergence of wetlands and other coastal ecosystems; saltwater intrusion; high water tables; loss of coastal recreation areas, beaches, protective sand dunes, parks, and open space; and loss of coastal structures.

Local/Urban Flooding

The National Oceanic and Atmospheric Administration (NOAA) defines urban flooding as the flooding of streets, underpasses, low-lying areas, or storm drains.

Urban drainage flooding is caused by increased water runoff due to urban development and drainage systems. Drainage systems are designed to remove surface water from developed areas as quickly as possible to prevent localized flooding on streets and other urban areas. Such systems make use of a closed conveyance system that channels water away from an urban area to surrounding streams, bypassing the natural processes of water filtration through the ground, containment, and evaporation of excess water. Since drainage systems reduce the amount of time the surface water takes to reach surrounding streams, flooding in those streams can occur more quickly and reach greater depths than before development in that area.

In Pennsylvania, flooding occurs commonly and can take place during any season of the year. Every two to three years, serious flooding occurs along one or more of Pennsylvania's major rivers or streams and it is not unusual for such events to happen several years in succession.

Hurricane, Tropical Storm, Nor'easter

Pennsylvania does not have any open-ocean coastline. However, the impacts of coastal storm systems such as hurricanes, tropical storms, and nor'easters can extend well inland. Historical data show that several tropical storms and hurricanes have impacted Pennsylvania. In some cases, the center of circulation for these storm systems where wind and precipitation effects are most intense can track inland and move directly through Pennsylvania.

Among the myriad threats posed by a tropical cyclone, including high winds, heavy rain, and tornadoes, storm surge is perhaps the most dangerous, causing 49 percent of deaths in the United States directly attributable to Atlantic tropical cyclones.

While not always as deadly as storm surges, tropical storm-force winds pose a threat to all counties, not only coastal areas. Depending on the population density of the impacted area, injury and death can result from wind-borne debris, structural collapse, falling limbs, and downed power lines, and can force local officials to close bridges that serve as vital evacuation routes for coastal communities.

In addition to storm surges and high winds, tropical cyclones can produce heavy rains that can result in damaging and life-threatening flooding. And while storm surges pose the greatest threat to coastal communities from tropical cyclones, heavy rains are especially dangerous for those who live inland, where swollen rivers and streams can cause flash flooding for several days after a tropical cyclone. While the Saffir-Simpson Scale measures a storm's severity based on surface wind speeds, oftentimes weaker, slower-moving systems can cause heavier rains and more severe flooding.

Connection to Unmet Needs

As required by the notices, DCED will allocate at least 80 percent of the funds to address unmet needs with HUD-identified “most impacted and distressed” areas. The remaining 20 percent of the allocation may be used to address unmet needs that received a Tropical Storm Debby presidential major disaster declaration.

This action plan primarily considers and addresses unmet needs for housing and infrastructure and mitigation efforts, and less directly approaches public services, planning and economic revitalization. This direction has been chosen based primarily on the unmet needs analysis conducted by the Commonwealth and discussed earlier in this action plan; data received from HUD and other sources; feedback received from impacted communities, and practices for efficient administration of funds.

At least 70 percent of all program funds will be used for activities that benefit LMI persons or households. One of the greatest unmet needs is for affordable housing, approximately 35.5 percent of the CDBG-DR funds are dedicated to the three housing programs. These will aid single-family homeowners whose needs have not been met by other sources of funds; address the lack of affordable housing by repairing existing multi-family housing and creating new affordable rental housing and enabling homeowners with property in high-risk areas to sell it. The remainder will be allocated to providing funds for infrastructure repair or reconstruction and mitigation activities, varying from planning activities to upgrading physical components of housing, institutional or public infrastructure. A point of clarification is necessary regarding the amount of funding available for mitigation purposes. The Federal appropriations statute which provided the CDBG-DR funds directed to HUD to determine grantee unmet recovery needs and to then provide fifteen (15) percent of that amount for mitigation purposes. The Notice defined the exact amount provided for mitigation. To support execution of these programs, five percent of the funds are dedicated to administration.

Displacement of Persons and Other Entities

To minimize the displacement of persons and other entities that may be affected by the activities outlined in this Action Plan, DCED and subrecipients will coordinate with applicable agencies and entities as specified by subrecipients to minimize displacement. Should any proposed projects or activities cause the displacement of people, the following policy has been adopted to ensure the requirements of Uniform Relocation Assistance and Real Property Acquisition Act of 1970 (URA), as amended are met.

These regulations and requirements apply to both property owners and tenants if proposed projects cause the displacement of persons or other entities. DCED will permit subrecipients to establish separate relocation policies as needed. Currently, it is not anticipated that proposed programs will cause displacement.

DCED will draw on existing Residential Anti-displacement and Relocation Assistance Plans (RARAPs) and will adapt them to meet URA Section 104(d) and related waivers, and the alternative requirements specified in the Consolidated Notices. The adapted RARAP also will be updated prior to implementing any activity with CDBG-DR funds. CDBG-DR funds may not be used to support any federal, state, or local projects that seek to use the power of eminent domain, unless eminent domain is employed for eligible public use. The proposed programs in this Action Plan will look to address displacement due to the disaster by providing new housing opportunities.

Protection of People and Property

The Commonwealth of Pennsylvania will leverage CDBG-DR funds to build disaster resilience into all recovery programs and activities, such that people and property are better protected from harm in the future. The Action Plan, as written, intends to promote mitigation, rehabilitation, further reconstruction of affordable housing; and fund an Infrastructure Program and Buyout programs. Future property damage, where applicable, will be minimized by requiring that any rebuilding be done according to the Federal Flood Risk Management Standard (FFRMS) and best available data for that area with respect to base flood elevations.

Elevation Standards

The following will apply for new construction (including infrastructure), reconstruction, and rehabilitation of substantial damage, or rehabilitation resulting in substantial improvements, as defined by 24 CFR 55.2(b)(10).

- For new construction, repair of substantially damaged, or substantially improved structures principally for residential use and located in the one percent annual (or 100- year) floodplain must be elevated with the lowest flood, including the basement, at least two feet above the one percent annual floodplain elevation.
- Mixed-use structures with no dwelling units and no residents below two feet above base flood elevation, must be elevated or floodproofed, in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least two feet above base flood elevation.
- Nonresidential structures, including infrastructure, assisted with CDBG-DR funds must be elevated to the standards described in this paragraph or floodproofed, in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or successor standard, up to at least two feet above the 100-year (or one percent annual chance) floodplain. All Critical Actions, as defined at 24 CFR 55.2(b)(3), within the 500-year (or 0.2 percent annual chance) floodplain must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)– (3) or successor standard) to the higher of the 500-year floodplain elevation or three feet above the 100-year floodplain elevation. If the 500-year floodplain or elevation is unavailable, and the Critical Action is in the 100-year floodplain, then the structure must be elevated or floodproofed at least three feet above the 100-year floodplain elevation. Activities subject to elevation requirements must comply with applicable federal accessibility mandates.
- Critical Actions (sites for which even a slight chance of flooding would be too great, because it might result in loss of life, injury to persons or damage to property) that are within the 100-year floodplain (1% annual chance of flooding) and the 500-year floodplain (0.2 percent annual chance) must be elevated or floodproofed (in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(2)-(3) or successor standard) to the higher of the 500-year floodplain elevation or three feet above the 100-year floodplain elevation.

Floodproofing is defined as any combination of structural and nonstructural additions, changes, or adjustments to structures which reduce or eliminate flood damage to real estate or improved real property, water and sanitary facilities, structures, and their contents.

Where other Commonwealth agencies, including the Department of Environmental Protection, impose more stringent elevation requirements (e.g., 3 feet of freeboard), DCED will adhere to the higher standard.

Flood Insurance Requirements

Assisted property owners must comply with all flood insurance requirements. HUD-assisted homeowners for a property located in a Special Flood Hazard Area must obtain and maintain flood insurance in the amount and duration prescribed by FEMA's National Flood Insurance Program (NFIP). DCED will not provide disaster assistance for the repair, replacement, or restoration of a property to a person who has received federal flood disaster assistance that was conditioned on obtaining flood insurance and then that person failed to obtain or allowed their flood insurance to lapse for the property.

DCED is prohibited by HUD from providing CDBG-DR assistance for the rehabilitation or reconstruction of a house if:

- The combined household income is greater than 120 percent area median income (AMI) or the national median,
- The property was in an identified floodplain at the time of the disaster, and
- The property owner did not maintain flood insurance on the damaged property.

To ensure adequate recovery resources are available to LMI homeowners who reside in a floodplain but who are unlikely to be able to afford flood insurance may receive CDBG-DR assistance if:

- The homeowner had flood insurance at the time of the qualifying disaster and still has unmet recovery needs, or
- The household earns less than 120 percent AMI of the average median and has unmet recovery needs.

Contractors Standards

Contractors selected under DCED must make every effort to provide opportunities to low and very low-income persons by providing resources and information to notify Section 3 individuals and businesses of opportunities in the community. DCED will report Section 3 accomplishments in the Disaster Recovery Grant Reporting (DRGR) system.

DCED will ensure that Section 3 requirements are outlined in all applicable contracts and subrecipient agreements and build the capacity of stakeholders, including subrecipients and contractors, to meet Section 3 standards through technical assistance, tools, and guidance.

As required in 2 CFR Part 200.321, DCED will take all necessary steps to ensure that minority owned businesses and women-owned business enterprises are used when possible. Those steps include the following:

- Placing qualified small and minority-owned businesses and women-owned business enterprises on solicitation lists.
- Ensuring that small and minority-owned businesses and women-owned business enterprises are solicited whenever they are potential sources.

- Dividing total requirements, when economically feasible, into smaller tasks or quantities to permit maximum participation by small and minority-owned businesses and women-owned business enterprises.
- Using the services and assistance, as appropriate, of such organizations as the Small Business Administration and the Minority Business Development Agency of the U.S. Department of Commerce.
- Requiring that the prime contractor, if subcontracts are to be let, take the affirmative steps listed above.

Construction contractors will be required to register with the office of the Pennsylvania Attorney General and obtain insurance coverage(s) for all work performed, and contractors will be required to provide a warranty period for all work performed.

Contractor standards, warranty periods, and warranty notification periods will be detailed in the respective policies and procedures documents and will pertain to the scale and type of work being performed, including the controls for ensuring that construction costs are reasonable and consistent with market costs at the time and place of construction.

While DCED does intend to abide by any contractor standards required by HUD, the state does not intend to contract directly for the implementation of programs put forth by this Action Plan. At this time, the funds will be provided to the units of local government to undertake projects and utilize contractors as needed.

The processes for homeowners to submit appeals for rehabilitation work, as well as complaints such as contractor fraud, poor quality work, and associated issues, will be detailed within each respective set of program guidelines, expanding upon, or following DCED's Housing Rehabilitation Guidebook, revised 2022.

Preparedness, Mitigation and Resiliency

Resilience is defined as a community's ability to minimize damage and recover quickly from extreme events and changing conditions, including natural hazard risks. As resilience relates to both built and social conditions, DCED's approach to resilience includes construction measures and policies and procedures that do not perpetuate unjustified discriminatory effects. The overall strategy includes protecting people and property from harm; emphasizing high quality, durability, energy efficiency and sustainability in construction; enforcing resilient building codes; ensuring cost-reasonableness and conducting effective long-term recovery planning.

Protecting People and Property from Harm

The primary focus of the housing recovery program is to provide relief for those affected by disasters while complying with all CDBG-DR requirements and addressing recognized impediments. Assistance may be provided to eligible applicants under a variety of housing option activities, including acquisition, rehabilitation, reconstruction, demolition, hazard mitigation, reimbursement, and storm hardening of homeowner and rental housing units, as allowable. All housing activities should consider the following objectives:

- Provide high-quality, durable, resilient, mold-resistant, energy-efficient, decent, safe, and sanitary housing that meets standards and mitigates the impact from future disasters.

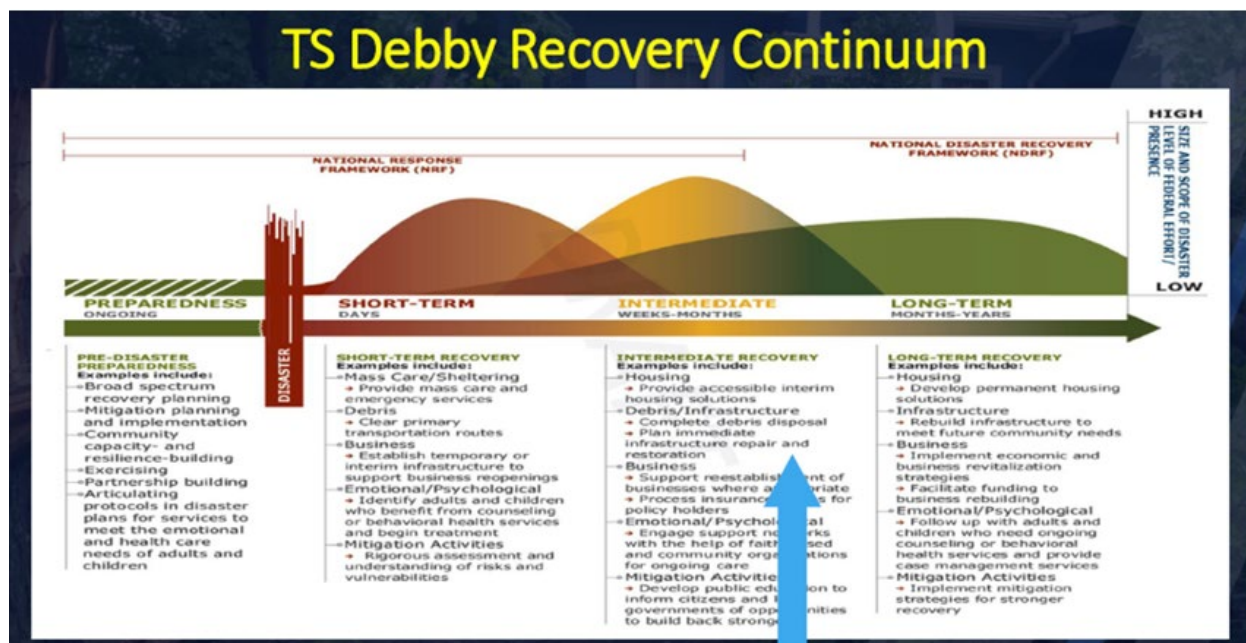
- Resilient measures may include breakaway ground floor walls, reinforced roofs, storm shutters, and so forth.
- Rental units also will follow safe, decent, and sanitary requirements in the impacted areas identified in the HUD-approved Action Plan. Prioritize households while affirmatively furthering fair housing for the following:
 - Families with children under age 18
 - Elderly households
 - Disabled households
 - Veteran populations
- Emphasize housing choices and designs to reduce maintenance and insurance costs, as well as provide independent living options.
- Make improvements to reduce the possibility of property damage, personal and commercial hardship, and long-lasting monetary burdens.

Ensuring Cost-Reasonableness

The Commonwealth will require that grantees demonstrate that projects address a problem that has been repetitive or a problem that poses a significant risk to public health and safety if left unsolved; cost less than the anticipated value of the reduction in both direct damages and subsequent negative impacts to the area if future disasters were to occur; have been determined to be the most practical, effective and environmentally sound alternative after consideration of a range of options; contribute, to the extent practicable, to a long-term solution to the problem it is intended to address; and/or consider long-term changes to the areas and entities it protects and have manageable future maintenance and modifications requirements.

Conducting Effective Long-term Recovery Planning

Sound, sustainable recovery planning, including land use decisions, building resilience and increased awareness of future natural hazards and climate-related risks will be generated by subrecipients to address specific goals in their long-term development plans and FEMA-approved hazard mitigation plans. DCED expects that coordination of CDBG-DR projects with goals for long-term mitigation and housing development at the local, State, and regional levels will draw upon planning efforts described in the Hazard Mitigation, plans and Consolidated Plans from all counties and the State, as well as other resources. These plans are linked below. Together they are a solid basis for a recovery that meets unmet needs for low- to moderate-income communities, promotes equality, enhances mitigation options, and includes cross-cutting strategies for holistic social, environmental and economic resilience.



Graphic obtained from Long Term Task Force PEMA slide deck for TS Debby, date July 23, 2025

Allocation and Award Caps

Funding Criteria

General Exception Criteria

All General Exception Criteria is delineated in each category below.

Administration

Table 4: Grantee Administration Activities Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Administration Total	\$731,000.00	5%
Total	\$731,000.00	5%

Planning

Table 5: Grantee Planning Activities Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation
Planning Activity Number One—H&H Study	\$150,000.00	1.1%
Planning Activity Number Two—Resiliency Plan	\$100,000.00	.87%
Planning Total	\$250,000	1.97%
Total	\$250,000	1.97%

Housing

Table 6: Grantee Housing Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Housing Program Number One	\$1,650,000	70%
Housing Program Number Two	\$1,450,000	100%
Housing Program Number Three	\$1,350,000	100%
Housing Program Total	\$4,450,000	90.00%
Total	\$4,450,000	90.00%

Housing Program Number One: Buyout Activities

Amount of CDBG-DR Funds Allocated to this Program: \$1,650,000

Eligible Activity: Acquisition/Demolition of flood impacted and flood prone structures. The program provides grants to counties and local government which, in turn will make grants to eligible homeowners.

National Objective: The National Objectives for this program include Benefit to Low- and Moderate-Income persons (LMI), Elimination of Slums/Blight and Addressing an Urgent Need.

Lead Agency and Distribution Model: The program will be overseen by the Pennsylvania Emergency Management Agency (PEMA) on behalf of DCED. PEMA will be responsible for working with and entering into agreements with local governments and entities who will administer the program. The eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Area (MID), Tioga County and, and the State-targeted counties, Potter, Lycoming and Union. Counties and local governments will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will reserve the right to award in order to ensure compliance with the requirement that 80 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, PEMA and DCED will monitor approved projects and will provide oversight to ensure their completion. PEMA and DCED also will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed.

Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements. Implementing buyout and acquisition programs, specifically for single-family homes, can significantly benefit the counties where repetitive loss properties are abundant and NFIP claims have been historically higher. This program is especially needed in Tioga County; when assessing damage to properties resulting from Tropical Storm Debby, this County experienced the highest amount of damaged properties and total verified loss. According to County reports there are a number of families that remain without permanent housing as their homes were destroyed during the event. There is need to provide permanent housing and housing rehabilitation to many residents in Tioga County.

Program Description: This program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice

establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. However, DCED expects to complete its portfolio of projects within that period. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance.

Buyout activities require voluntary participation. It will be administered by DCED and PEMA in collaboration with counties and local governments. Buyouts are acquisitions of properties located in a floodway, floodplain, or other Disaster Risk Reduction Areas (DRRA) that reduce the risk from future flooding. Buyout properties will be acquired by counties and local government for whichever is the higher fair market value, the pre- or post- storm value and incentives for a higher sales price may be considered under the program as prescribed by the FEMA limit. Each subrecipient will be required to choose one (1), either the pre- or post-storm value. The program also may provide relocation assistance to eligible homeowners.

Eligible Geographic Areas: The eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Areas (MID): Tioga County and the State-targeted counties, Lycoming, Potter, and Union.

Other Eligibility Criteria: Assistance is available only for primary residences. An individual's primary residence is the address where an individual spends the most time during the year, per the Pennsylvania Department of Revenue.

Maximum Amount of Assistance Per Beneficiary: \$1,650,000 maximum award for a subrecipient, maximum award \$500,000 per residence.

Maximum Income of Beneficiary: Low- to Moderate-Income effective HOME Income Limits, Slums/Blight, and Urgent Need.

Mitigation Measures: Buyouts are a strategy of complete mitigation and managed retreat, and when the government returns frequently-flooded properties to open space there are multiple benefits to the community that have immediate and long-term benefits. Mitigation activities are those that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. Property buyouts do all of the above by relocating people out of harm's way.

Reducing Impediments for Assistance: DCED will make exceptions to the maximum award amounts, when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities.

Housing Program Number Two: Housing Rehabilitation

Amount of CDBG-DR Funds Allocated to this Program: \$1,450,000

Eligible Activity: The program provides grants to counties and local government which, in turn will make grants to eligible homeowners for activities necessary to restore their storm-damaged homes, including rehabilitation, reconstruction, and/or other mitigation activities. These mitigation activities include, but are not limited to, structural and utility retrofits to make the building more resistant to heavy rain events, floods, grading and slope stabilization, and drainage improvements.

National Objective: The National Objective addressed by this program is Benefit to Low- and Moderate-Income persons (LMI).

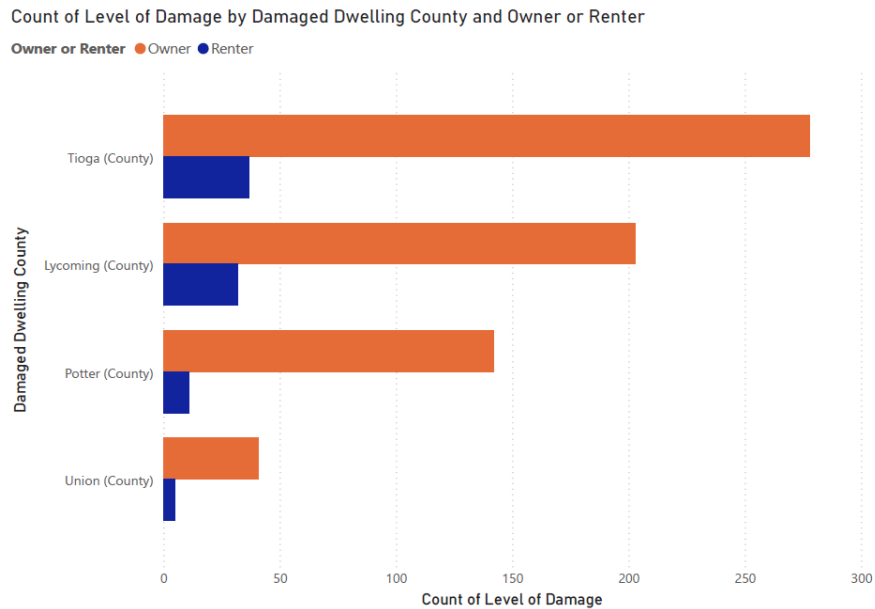
Lead Agency and Distribution Model: All disasters begin and end at the local level, therefore, the eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Area (MID), Tioga County and, and the State-targeted counties, Potter, Lycoming, and Union. Counties and local governments will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will reserve the right to award to ensure compliance with the requirement that 80 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, DCED will monitor approved projects and will provide oversight to ensure their completion. DCED also will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed.

Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements.

Program Description: This program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. However, DCED expects to complete its portfolio of projects within that period. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance.

Homeowners living in the Special Flood Hazard Area (SFHA) or other designated flood risk areas will be required to obtain and maintain flood insurance. DCED will require the placement of a permanent flood insurance covenant on the property to ensure that flood insurance is maintained when ownership transfers. DCED anticipates structuring the assistance in the form of forgivable loans for eligible rehabilitation, as defined in the program policies and procedures.

Homeowners who are required to relocate due to rehabilitation or reconstruction through this program may be eligible for temporary relocation assistance. Such assistance will be determined based upon local housing conditions and availability. Given the age of much of the housing stock in the affected Tropical Storm Debby areas, mitigation measure that address these buildings are important.



Damaged Dwelling, Count of Level of Damage by County

Eligible Geographic Areas: The eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Areas (MID): Tioga County and the State-targeted counties, Lycoming, Potter, and Union.

Other Eligibility Criteria: Housing Rehabilitation will be undertaken on an individual's primary residence only. A primary residence is the address where an individual spends the most time during the year, per the Pennsylvania Department of Revenue.

Maximum Amount of Assistance Per Beneficiary: \$300,000 per residence, maximum per subrecipient is \$1,450,000.

Maximum Income of Beneficiary: Effective HOME Income Limits

Mitigation Measures: Older structures, including historic buildings, may have materials and structural aspects that require specialized treatment and additional expense to rehabilitate. Older housing often does not meet updated building codes that would make it more resilient to extreme weather, nor accessibility requirements for those with disabilities, or energy-saving technology and other mitigation measures to reduce energy use and expensive utilities bills. Repairs and upgrades in the context of disaster recovery do present an opportunity to address some of these problems, and to make older buildings healthier and more affordable to operate while fortifying them against future extreme weather events. In terms of life safety, basement apartments remain a challenge, as they are most prone to flood damage and often least up to code. If a structure received substantial damage the house must be elevated above the Base Flood Elevation as required by local, state, and federal law, thereby, mitigating future loss of lives and personal property.

Reducing Impediments for Assistance: DCED will make exceptions to the maximum award amounts, when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities. Eligible housing rehabilitation activities under this program must be developed by the

subrecipient to be accessible to individuals with disabilities including, but not limited to, mobility, sensory, developmental, emotional, cognitive, and other impairments.

Housing Program Number Three: New Housing Construction

Amount of CDBG-DR Funds Allocated to this Program: \$1,350,000

Eligible Activity(ies): Construction of New Housing

National Objective: Low to Moderate-Income or Urgent Need

Lead Agency and Distribution Model: All disasters begin and end at the local level, therefore, the eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Area (MID), Tioga County and, and the State-targeted counties, Potter, Lycoming, and Union. Counties and local governments will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will reserve the right to award to ensure compliance with the requirement that 80 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, DCED will monitor approved projects and will provide oversight to ensure their completion. DCED anticipates structuring the assistance in the form of forgivable loans for eligible rehabilitation, reconstruction and/or new construction costs, as defined in the program policies and procedures. Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements.

Program Description: The new construction program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. However, DCED expects to complete its portfolio of projects within that period. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance.

Homeowners living in the Special Flood Hazard Area (SFHA) or other designated flood risk areas will be required to obtain and maintain flood insurance. DCED will require the placement of a permanent flood insurance covenant on the property to ensure that flood insurance is maintained when ownership transfers. A period of affordability will be applied for developments containing five units or greater in accordance with HOME program standards of 24 CFR 92.252(e), and for developments of four units or less, those will be governed by periods set in the program policies.

Eligible Geographic Areas: Tioga, Potter, Lycoming, and Union Counties

Other Eligibility Criteria: None.

Maximum Amount of Assistance Per Beneficiary: The maximum assistance for a subrecipient is \$1,350,000.

Maximum Income of Beneficiary: Maximum income per beneficiary is established by the effective HOME Income Limits.

Mitigation Measures: Mitigation is defined as activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. New housing construction must be mitigated and in compliance with local, state, and federal law including the FFRMS. The FFRMS mandates mitigation standards to build back better using best available data rather than the minimum requirements for compliance. No new housing construction will be permitted in the regulatory floodway.

Reducing Impediments for Assistance: DCED will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Additionally, DCED will make exceptions to the maximum award amounts, when necessary, to comply with federal accessibility standards or to reasonably accommodate a person with disabilities. Eligible new housing activities under this program must be developed by the subrecipient to be accessible to individuals with disabilities including, but not limited to, mobility, sensory, developmental, emotional, cognitive, and other impairments.

Infrastructure

Table 7: Grantee Infrastructure Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Infrastructure Program Number One	\$5,670,000	80%
Total	\$5,670,000	80%

Infrastructure Program Number One: Infrastructure Program

Amount of CDBG-DR Funds Allocated to this Program: \$5,670,000

Eligible Activities: This competitive program provides funding for infrastructure projects that will help impacted communities become more resilient to current and future natural hazards. Defining infrastructure as any activity or group of activities, whether carried out on public or private land, that assists the development of the physical assets designed to support or provide services to the general public. For example: roads, bridges, water and sanitary facilities, parks and recreation, and similar public assets. As required by the national objective for Low- and Moderate-Income persons, investment will be made for restoration of infrastructure and related long-term recovery needs within historically underserved communities. These communities typically lack adequate investments in housing, transportation, water, and wastewater infrastructure.

National Objective: The National Objectives for this program include Benefit to Low- and Moderate-Income persons (LMI) and Urgent Need.

Lead Agency and Distribution Model: All disasters begin and end at the local level, therefore, the eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Area (MID), Tioga County and, and the State-targeted counties, Potter, Lycoming, and Union. Counties and local governments will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will

reserve the right to award to ensure compliance with the requirement that 80 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, DCED will monitor approved projects and will provide oversight to ensure their completion. DCED also will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements.

Program Description: To use these funds, DCED intends to fund infrastructure projects which complement the housing and mitigation programs and are intended to strengthen facilities, structures, and communities, making them less vulnerable to future disaster impacts. This program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance.

Examples of infrastructure from the MID county that represent the type of projects these funds may support include those identified as being flood prone in the County's Hazard Mitigation Plan, including important infrastructure located within a floodplain. By implementing required stormwater improvements and completing watershed stormwater management plans, Tioga County hopes to successfully ensure not only repair of infrastructure, but the mitigation of future flood damage from the next disaster. Subrecipients shall ensure the inclusion of adaptable and reliable technologies to prevent premature obsolescence of infrastructure during project design as technical specifications are developed.

As it relates to unmet needs and the core aspects of recovery, infrastructure was by and large the most identified and requested aspect for CDBG-DR allocation funds in each of the four counties covered by the Presidential Disaster Declaration. In Tioga County there is great need for streambank stabilization and restoration, bridge and culvert replacement, road reconstruction, and public facility restoration and/or relocation. In Potter County the infrastructure needs were similar to that of Tioga County, however, it was also noted that there are notable unmet needs with its public water and wastewater treatment plants due to the heavy rain event. Lycoming County experienced infrastructure damage in the Trout Run and Lewis Township areas with bridges and culverts being impacted with heavy damage. Some of the restoration is being funded with FEMA grants, however, there may be a cost sharing component that will likely require additional funding as an unmet need. Subrecipients shall work to foster the potential for additional infrastructure funding from multiple sources, including existing state and local capital improvement projects in planning, and the potential for private investment. In Union County there were roads, bridges and culverts that experienced heavy damage, mainly identified in the West Buffalo and Buffalo Creek waterways and the Tan Run waterway in New Berlin Borough. While other federal funds like USDA or FEMA funding might assist, there are likely to be unmet needs or match requirements to rehabilitate the infrastructure needs remaining in Union County.

Eligible Geographic Areas: Tioga, Potter, Lycoming, and Union Counties.

Other Eligibility Criteria: None.

Maximum Amount of Assistance Per Beneficiary: The maximum assistance is set at \$5 million, with possible increase due to need based on project proposals.

Maximum Income of Beneficiary: Infrastructure activities routinely meet the Low to Moderate-Income Area National objective, meaning 51 percent of the residents in the area benefitting from the project must be Low to Moderate-Income. However, to encourage projects that benefit underserved communities, applicants can meet the area benefit criteria by multiplying the total cost of the infrastructure activity by the percent of LMI persons in the service area.

Mitigation Measures: Mitigation is defined as activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship by lessening the impact of future disasters. The Mitigation Program provides funds that can be directed toward infrastructure, rehabilitation efforts for infrastructure will be compliant with local, state, and federal law to build back better with flood best management practices taken into consideration.

Reducing Impediments for Assistance: DCED will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Eligible infrastructure activities under this program must be developed by the subrecipient to be accessible to individuals with disabilities, when appropriate as it relates to the Americans with Disabilities Act.

Economic Revitalization

Economic Revitalization Programs Overview

Table 8: Grantee Economic Revitalization Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit
Economic Revitalization Program Number One	\$881,000.00	90%
Economic Revitalization Program Total:	\$881,000.00	90%
Total	\$881,000.00	90%

Economic Revitalization Program Number One: Economic Revitalization for Job Creation and Job Retention

Amount of CDBG-DR Funds Allocated to this Program: \$881,000.00

Eligible Activity(ies): Economic revitalization that includes any activity that restores and improves the local or regional economy, such as job losses.

National Objective: Low to moderate-income persons or urgent need.

Lead Agency and Distribution Model: All disasters begin and end at the local level, therefore, the eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Area (MID), Tioga County and, and the State-targeted counties, Potter, Lycoming, and Union. Counties and local governments will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will

reserve the right to award to ensure compliance with the requirement that 80 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, DCED will monitor approved projects and will provide oversight to ensure their completion. DCED also will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements.

Program Description: This program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance. The MID area, Tioga County, is a rural county that has limited economic development and job opportunities. After the Tropical Storm Debby event, many of the local employers have discussed leaving the county. The CEDO, Develop Tioga, indicated during the consultation meeting between DCED and Tioga County that the Knoxville and Westfield Borough have a need to consider business planning, opportunity for economic development, job retention and job creation for the existing employers in the County. These areas have been impacted two times in three years and have started to discuss the unmet needs that have resulted from the aftermath of Tropical Storm Debby, with the impacted homes, employees are starting to relocate outside of the County and employers will be unable to locate skilled employers. It is apparent that there are remaining unmet needs as it relates to economic development. Not only were the businesses directly impacted, but the employees were also impacted personally by housing damage as they live in close proximity to their places of employment.

As of February 19, 2025, the Small Business Administration has disbursed 19 of 24 approved disaster loans, totaling \$788,050. A total of 115 applications were received as a result of Tropical Storm Debby. There was no mention of Economic Revitalization unmet needs as a result of the storm in the other three counties during our consultation meetings.

Eligible Geographic Areas: Tioga, Potter, Lycoming, and Union Counties.

Other Eligibility Criteria: None.

Maximum Amount of Assistance Per Beneficiary: \$881,000 per subrecipient, \$50,000 per beneficiary.

Maximum Income of Beneficiary: HOME Income Limits or Urgent Need.

Mitigation Measures: Community workforce development program that trains Pennsylvanians in the construction trade to assist recovery efforts after disasters.

Reducing Impediments for Assistance: DCED will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Eligible economic revitalization activities under this program must be developed by the subrecipient to be accessible to individuals with disabilities including, but not limited to, mobility, sensory, developmental, emotional, cognitive, and other impairments.

Public Services

Public Services Programs Overview

Table 9: Grantee Public Services Programs Overview

Eligible Cost Category	CDBG-DR Allocation Amount	% of CDBG-DR Allocation for LMI Benefit	Is this Program Exempt from the 15% Public Service Cap?
Public Services Program Number One	\$731,000.00	5.75%	No
Public Services Program Total:	\$731,000.00	5.75%	No
Total	\$731,000.00	5.75%	No

Public Services Program Number One: Public Service Needs after Disaster

Amount of CDBG-DR Funds Allocated to this Program: \$731,000

Eligible Activities: Common public services may include but will not be limited to legal services, mental health services & counseling, disaster preparedness programs, housing counseling, and services to address homelessness.

National Objective: The national objectives for this program include Benefit to Low- and Moderate-Income persons (LMI) and Urgent Need.

Lead Agency and Distribution Model: All disasters begin and end at the local level, therefore, the eligible applicants for this program are counties and local governments in both the HUD-identified Most Impacted and Distressed Area (MID), Tioga County and, and the State-targeted counties, Potter, Lycoming, and Union. Counties and local governments will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will reserve the right to award to ensure compliance with the requirement that 80 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, DCED will monitor approved projects and will provide oversight to ensure their completion. Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements.

Program Description: This program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance. After the disaster from Tropical Storm Debby, residents are in

need of public services to recover from the tragic event. There are unmet needs in the MID and the State-targeted counties as it relates to primarily mental health & counseling as a result of the aftermath of the disaster. Potential public services include but are not limited to legal services, mental health services & counseling, disaster preparedness programs, housing counseling, and services to address homelessness to meet the needs of persons who were experiencing homelessness pre-disaster.

Eligible Geographic Areas: The eligible applicants for this program are counties and local governments in both the HUD-identified MID, Tioga County and, and the State-targeted counties, Potter, Lycoming, and Union.

Other Eligibility Criteria: None.

Maximum Amount of Assistance Per Beneficiary: \$250,000 per subrecipient and \$50,000 per beneficiary.

Maximum Income of Beneficiary: Effective HOME income limits or presumed LMI benefit.

Mitigation Measures: As it relates to mitigation, some activities that can be tied to mitigation include emergency preparedness education, resilience training, health services and shelter coordination and preparedness. Additionally legal aid for homeowners, case management, and services for displaced or low to moderate income households, these services must be clearly tied to disaster recovery, resiliency, and mitigation.

Reducing Impediments for Assistance: DCED also will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Eligible public services under this program must be developed by the subrecipient to be accessible to individuals with disabilities including, but not limited to, mobility, sensory, developmental, emotional, cognitive, and other impairments.

CDBG-DR Mitigation Set-Aside

CDBG-DR Mitigation Set-Aside Programs Overview

Table 10: Grantee CDBG-DR Mitigation Set-Aside Programs Overview

Eligible Cost Category	CDBG-DR Mitigation Set Aside Allocation Amount	% of CDBG-DR Allocation for LMI Benefit	Does this Program have tie back to the disaster?
CDBG-DR Mitigation Set-Aside Standalone Program Number One	\$1,907,000	90%	Yes
Total:	\$1,907,000	90%	Yes

CDBG-DR Mitigation Set-Aside Program Number One: MID Mitigation Set Aside

Amount of CDBG-DR Funds Allocated to this Program: \$1,907,000.00

Eligible Activity(ies): Identify eligible “standalone CDBG-DR Mitigation Set-Aside” activity.

National Objective: Low to Moderate-Income, Slum/Blight, and Urgent Need.

Lead Agency and Distribution Model: All disasters begin and end at the local level, therefore, the eligible applicants for this program are counties and local governments in the HUD-identified Most Impacted and Distressed Area (MID), Tioga County. Tioga County and local governments in Tioga County will be responsible for the implementation of approved projects. DCED will review projects for CDBG-DR program eligibility and will select projects based on scoring and ranking as described in the Implementation Plan and policies and procedures. Application and rating criteria will be defined in the program policies and procedures and DCED will reserve the right to award to ensure compliance with the requirement that 100 percent of the funds be expended in the HUD-defined MID county. While counties and local governments will distribute funds for individual projects, DCED will monitor approved projects and will provide oversight to ensure their completion. Subrecipients will be the responsible entity assuming the responsibility for completing environmental reviews under Federal laws and authorities, under 24 CFR Part 58.4. The subrecipient will assume all legal liability for the application, compliance, and enforcement of these requirements.

Program Description: Based on the mitigation needs assessment, DCED analyzed statewide risks with specific sections detailing hazards in the most impacted areas. The program activities can include infrastructure, housing, planning, economic development, or public services. This program is scheduled to begin with calls for proposals in 2026, with individual project schedules to be determined by counties or local governments. The Federal Register notice establishes a six-year expenditure deadline beginning with the date on which HUD signs the grant agreement with DCED. If, after six years, DCED has good cause for extension, the Commonwealth will ask HUD to extend the period of performance. After the disaster from Tropical Storm Debby residents are in need of mitigation type activities to ensure that when, not if, the next disaster strikes, the County can be more resilient by implementing mitigation measures with this funding allocation. The activities must meet the definition of mitigation and address current and future risks that have been identified from the community like that of job losses, substantial and minor damage of existing infrastructure, and need for recovery planning in advance of disasters. The state will build in resilience initiatives in recovery activities undertaken through the CDBG- DR programs. An emphasis on resilience to flooding is a main priority supported by the 2023 State Hazard Mitigation Plan (SHMP) and local Hazard Mitigation Plans (HMPs). A holistic approach to disasters will enhance resilience and speed up recovery times in the future. The mitigation set aside is to build resilience and mitigation measures into recovery programs and projects.

Eligible Geographic Areas: Tioga County

Other Eligibility Criteria: None.

Maximum Amount of Assistance Per Beneficiary: \$1,907,000 per subrecipient.

Maximum Income of Beneficiary: HOME Income limits, Slum/Blight or Urgent Need.

Mitigation Measures: Since January 1, 2025, the Commonwealth has been under 467 flash flood warnings, as such, the incorporation of mitigation measures must be included to build back better after the Tropical Storm Debby event in 2024. As it relates to housing rehabilitation, the homes must be rehabilitated in compliance with DCED’s Housing Rehabilitation Guidebook, revised 2022, and in

compliance with the local floodplain ordinance including but not limited to elevating the structure above the base flood elevation for structures that trigger the threshold for substantial improvements. Additionally other activities may include new construction utilizing the federal flood risk management standard, planning for recovery efforts, public services for residents as it relates to emergency mitigation education.

Reducing Impediments for Assistance: DCED also will provide technical assistance on program requirements and ways to make applications competitive for lower capacity applicants, as needed. Eligible mitigation activities under this program must be developed by the subrecipient to be accessible to individuals with disabilities including, but not limited to, mobility, sensory, developmental, emotional, cognitive, and other impairments.

General Information

Citizen Participation

Consultation of Developing the Action Plan

Description of Process:

The Commonwealth of Pennsylvania received less than \$20 million dollars and was not required to hold public hearings. However, DCED requested consultation meetings with local governments, state agencies, Indian tribes, and non-profits in the surrounding geographic areas as applicable during Action Plan preparation to ensure consistency of the Action Plan with relevant regional plans. DCED also consulted with agencies that manage local Continuum of Care², Public Housing Agencies³, and HUD-approved housing counseling agencies, as applicable.

In addition to those mentioned above, DCED also consulted with local government agencies, including state and local emergency management agencies that have primary responsibility for the administration of FEMA funds, as well as non-governmental organizations supporting community recovery.

Individual Consultation Lists were generated by DCED staff for Lycoming, Potter, Tioga, and Union counties and then provided to the respective county's Chief Clerk for review, approval, or addition to their list. The Consultation List included name, agency/department, title, and contact information for those included within the table directly below. Once the Consultation List was finalized by the elected officials for each county and virtual consultation meeting dates were agreed upon, DCED sent out formal invitations via email with virtual (Teams) call-in/log-in options.

The Consultation Meetings were led by DCED's CDBG Program Manager, with other DCED staff facilitating the slide show presentation and technical aspects, note taking, and monitoring the live chat. Individual Consultation Meetings were held on June 4, 2025, with Lycoming, Union, and Potter counties and on June 5, 2025, with two meetings in Tioga County one 'intimate meeting' and one 'large scale' meeting, per the county's request.

² Find your local Continuum of Care here: <https://www.hudexchange.info/grantees/>.

³ Find your local Public Housing Agency on HUD's website here: https://www.hud.gov/program_offices/public_indian_housing/pha/contacts.

Partners Consulted	Describe Consultation
Federal Partners (FEMA, SBA)	None
Local/State Government	County Commissioners, Chief Clerks, Planning/Economic/Community Development, Conservation District, Human Services, Westfield Borough, Tioga County and Northern Tier Regional Planning & Development Commission
Indian Tribes	Catawba Indian Nation, Cayuga Nation, Delaware Nation, Eastern Shawnee Tribe Onondaga Nation, Osage Nation, Seneca Nation of Indians, Seneca Cayuga Nation, Stockbridge Munsee Comm and Tuscarora Nation
Nongovernmental organizations	Several local non-profit agencies were invited and participated in the Consultation Meetings. Organizations such as Central PA Chamber of Commerce, Greater Susquehanna Valley Chamber of Commerce, Williamsport/ Lycoming Chamber of Commerce, Mansfield Chamber of Commerce, Wellsboro Area Chamber of Commerce, and Central PA Food Bank
Private sector	None, public hearing not required, allocation less than \$20 million. Volunteer Organizations Active in Disaster invited to consultation meetings.
State and local emergency management agencies that have primary responsibility for the administration of FEMA funds	The Pennsylvania Emergency Management Agency (PEMA) and Lycoming, Potter, Union, and Tioga Emergency Management staff.
Agencies that manage local Continuum of Care	American Rescue Workers (Emergency Shelter, Transitional Housing), Promise of Lycoming County (Emergency Shelter), YWCA of Williamsport (Emergency Shelter, Transitional Housing), STEP, Inc., Clinton County Housing Coalition (Regional Rapid Re-Housing), Potter County Human Services (Emergency Shelter), A Way Out (Emergency Shelter), Transitions of PA (Emergency Shelter, Permanent Supportive Housing, Rapid Rehousing), Union-Snyder Community Action Agency (Emergency Shelter, Rapid Rehousing, Homelessness Prevention), Veterans Multi-Service Center (SSVF Rapid Rehousing), Tioga County Homeless Initiative (Emergency Shelter, Transitional Housing).
Public Housing Agencies	Lycoming Housing Authority, Potter County Housing & Redevelopment Authorities, Union County Housing Authority, Tioga Bradford Housing and Redevelopment
HUD-approved housing counseling agencies	None
State Housing Finance Agencies	None
Other Stakeholders	Develop Tioga - CEDO

Public Comments

DCED encourages involvement from citizens in all aspects of the CDBG-DR program. To this end, DCED ensured that citizens and interested members of the public had an opportunity to review and comment on the draft Action Plan. The Draft Action Plan was posted on DCED's website for a 30-day public review period beginning August 30, 2025. A summary of all comments and responses were included in the final Action Plan submitted to HUD for approval. The HUD-approved Action Plan has been posted on DCED's website at: <https://dced.pa.gov/housing-and-development/community-services/disaster-recovery/>.

No comments were provided during the comment period.

Public Hearings

Access to Public Hearings

The Commonwealth of Pennsylvania received \$14,620,000 of CDBG-DR funds as it relates to Tropical Storm Debby. CDBG-DR grantees with allocations under \$20 million are not required to hold a public hearing. No public hearings were held.

Consideration of Public Comments

Comment Received	Grantee's Response
Not applicable <\$20 M received. The Action Plan will be posted for 30 days to allow any comments.	Not applicable <\$20 M received

Citizen Complaints

Public hearings were not required and were not held. The Commonwealth of Pennsylvania received less than \$20 million dollars.

Modifications to the Action Plan

Substantial Amendment

A change to this action plan is a substantial amendment if it meets the following criteria: A change in program benefit or eligibility criteria, The addition or deletion of an activity, or, a proposed reduction in the overall benefit requirement, or the allocation or reallocation of \$2,000,000. When DCED pursues the substantial amendment process, the amendment will be posted here at <https://dced.pa.gov/housing-and-development/community-services/disaster-recovery/tropical-storm-debby-disaster-recovery-in-pa/> for a 30-day public comment period. The amendment will be posted in adherence with ADA requirements. The DCED will review and respond to all public comments received and submit to HUD for approval. The DCED will engage citizens through the program lifecycle to maximize the opportunity for input on proposed program changes that result in a Substantial Amendment.

Nonsubstantial Amendment

A non-substantial amendment is an amendment to the plan that includes technical corrections and clarifications and budget changes that do not meet the monetary threshold for substantial amendments to the plan and does not require posting for public comment. The DCED will notify HUD five (5) business

days before the change is effective. All amendments will be numbered sequentially and posted to the website into one final, consolidated plan.

Performance Reports

In accordance with HUD requirements, DCED will submit a Quarterly Performance Report (QPR) through the HUD Disaster Recovery Grant Reporting (DRGR) system no later than 30 days following the end of each calendar quarter. Program QPRs will be posted to DCED's website on a quarterly basis until all funds are expended and all expenditures reported.

^[1] At a minimum, grantees are required to spend 15% of their unmet needs on CDBG-DR Mitigation Set-Aside activities. HUD assumes that grantees will spend well over this amount as they integrate mitigation measures into their recovery activities. Grantees should only look at the 15% CDBG-DR Mitigation Set-Aside as a cap for the activities a grantee does not have the ability to demonstrate a tieback to the disaster.

^[2] Find your local Continuum of Care here: <https://www.hudexchange.info/grantees/>.

^[3] Find your local Public Housing Agency on HUD's website here:
https://www.hud.gov/program_offices/public_indian_housing/pha/contacts.

^[4] Find a HUD-approved housing counseling agency on HUD's website here:
https://answers.hud.gov/housingcounseling/s/?language=en_US.