

City of Philadelphia
Community Development Block Grant-Disaster
Recovery (CDBG-DR) Public Action Plan

Amendment #2 (Substantial)

Remnants of Hurricane Ida | 4618-DR



Submitted to HUD: 11/24/25
Effective Date: 12/17/25



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SUMMARY OF ACTION PLAN AMENDMENT #2

Action Plan Amendment #2 addresses the following:

| Section-Title | Description of Change | Page # |
|--|--|---------|
| 4.6.1-Disaster Recovery and Resilience Program | <p>Program name change; remove ineligibility of homes located in the Special Flood Hazard Area (SFHA); policy updates</p> <p>Reword the eligibility criteria related to mortgages, to allow for nuanced experiences.</p> <p>Clarify that an outreach priority is to reach households over 62 and those with disabilities, not that these two groups are prioritized for program enrollment.</p> <p>Add program enrollment prioritization for households with code violations.</p> <p>Under "Method of Distribution", add details about the award structure. Assistance in form of a grant to fund repairs.</p> <p>Change the complaints resolution timeline to reflect PHDC/DRRP staff capacity.</p> | 94-97 |
| Section 4.6.3-Economic Revitalization | <p>Program name change</p> <p>Decreased minimum award amount from \$50,000 to \$20,000.</p> | 101-102 |
| Section 4.6.8-Public Services – Workforce Training | <p>Provide details on workforce training and development service provided through PowerCorpsPHL.</p> <p>Add eligibility and section criteria of Philadelphia beneficiaries eligible to enroll in workforce training initiative.</p> | 110-111 |

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| | Clarify program connection to Hurricane Ida disaster and unmet needs for recovery and mitigation efforts. | |
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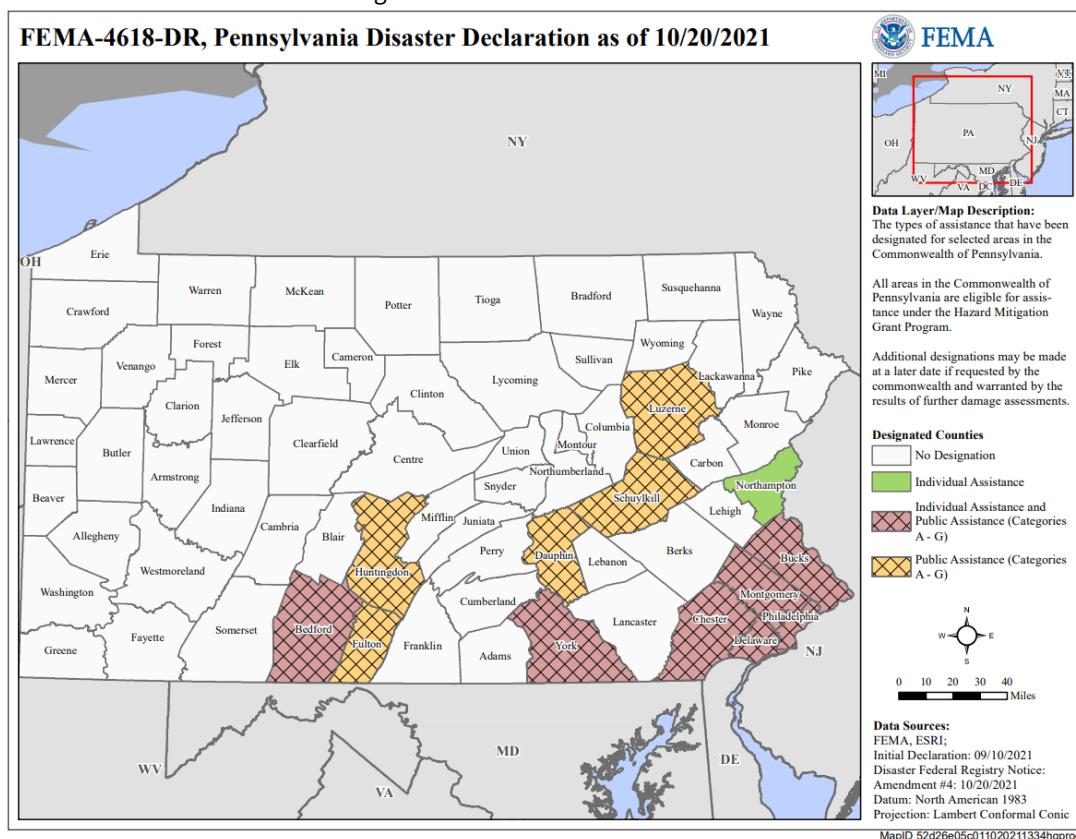
SECTION 1. EXECUTIVE SUMMARY

1.1 Overview

The U.S. Department of Housing and Urban Development (HUD) announced that the City of Philadelphia will receive \$163,204,000 in funding to support long-term recovery efforts following the Remnants of Hurricane Ida (Hurricane Ida) and Disaster Declaration FEMA-4618-DR. 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 allocated to address remaining unmet need in Philadelphia.

To meet disaster recovery needs, the statutes making CDBG-DR funds available have imposed additional requirements and authorized HUD to modify the rules that apply to the annual CDBG program to enhance flexibility and allow for a quicker recovery. HUD has allocated \$163,204,000 in CDBG-DR funds to the *City of Philadelphia* in response to Hurricane Ida, through the publication of the [Federal Register, Vol. 87, No. 100, May 24, 2022](#) and [Federal Register, Vol. 88, No. 11, January 23, 2023](#). This allocation was made available through the [Disaster Relief Supplemental Appropriations Act, 2022 \(Public Law 117-43\)](#) and the [Continuing Appropriations Act, 2023 \(Public Law 117-180\)](#).

Figure 1: FEMA Disaster Declaration



1.2 Disaster-Specific Overview

In September 2021, Hurricane Ida, which was later downgraded to a tropical storm, reached southeastern Pennsylvania. The Philadelphia area experienced heavy rains, high winds, and severe flooding. A total of 3.97 to 5.69 inches of rain fell in certain parts of the city within a 12-hour period. Of the six waterways in Philadelphia with water gages, both the Schuylkill River and Pennypack Creek significantly exceeded major flood stage with the Schuylkill River reaching 16.35 feet and the Pennypack Creek reaching 14.57 feet. Impacts caused numerous emergency evacuations and temporary sheltering and necessitated the closure of many local roads and major roadways. This excessive rainfall overwhelmed the local stormwater management systems and waterways, leading to widespread flooding across the region. For specific flood height information for each of the monitored waterways, please refer to the table provided below.

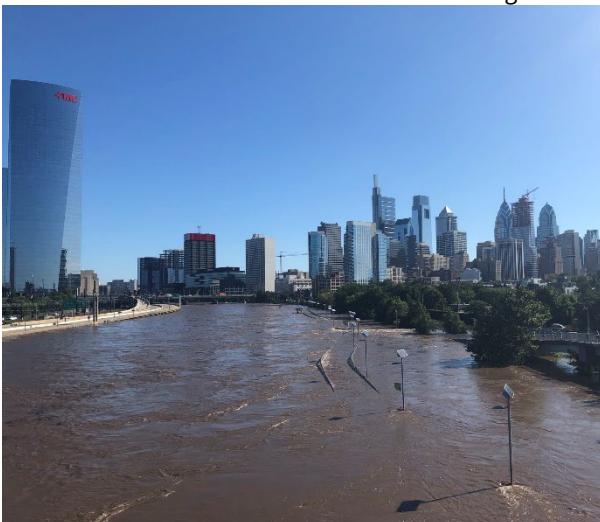
Table 1: Water Levels

| Body of water | Highest level during Ida | Major flood stage |
|-------------------------|---------------------------------|--------------------------|
| Schuylkill River | 16.35 | 15.5 |
| Cobb's Creek | 2.52 | X |
| Wissahickon Creek | 9.34 | X |
| Delaware River | 9.72 | 10.2 |
| Pennypack Creek | 14.57 | 11 |
| Frankford Creek | 8.97 | 10 |

Overall, Hurricane Ida's arrival in southeastern Pennsylvania, particularly in Philadelphia, resulted in significant damage due to heavy rains, strong winds, and severe flooding. The rainfall rates observed were historically high, causing the inundation of stormwater management systems and waterways. In the table provided above, it is evident that the Schuylkill River and Pennypack Creek significantly exceeded major flood stage levels. The storm brought heavy rainfall across the region, resulting in extensive flooding, particularly along waterways, which experienced the most significant impacts during and immediately after the storm. Even after the peak rainfall, flooding persisted as water drained into local waterways, and the swelling rivers forced stormwater back through the stormwater systems.

While Hurricane Ida affected the entire city of Philadelphia, certain sections experienced the most significant impact. These areas include Manayunk, East Falls, South and Southwest Philadelphia, West Philadelphia, North Philadelphia, Center City, and Northwest Philadelphia. One of the major consequences of the extensive flooding was the complete inundation of I-676, a significant transportation corridor that traverses Center City, connecting the two largest interstate roads in the area, namely I-95 on the eastern edge of the city and I-76 along the eastern edge of Center City. Moreover, dozens of roads across nearly a dozen police districts were closed, causing disruptions in local transportation. Some of the major roads that were closed included Lincoln Drive, Cobbs Creek Parkway, Christopher Columbus Boulevard, Flat Rock Road, Ridge Avenue, Kelly Drive, and Main Street.

Figure 2: Flood Impacts



Schuylkill River looking north



Schuylkill River Flooding



Aerial footage from Manayunk



River Road in Northwest Philadelphia

According to the Philadelphia Office of Emergency Management (OEM), the flooding resulted in the evacuation of over 1,100 residents and numerous water rescues. The Philadelphia Fire Department's (PFD) boat rescue team responded to over 50 calls and conducted 29 transports of residents. The Federal Emergency Management Agency's (FEMA) Preliminary Damage Assessment Report, covering all Pennsylvania counties identified in the Presidential declaration of a major disaster (Bucks, Chester, Delaware, Montgomery, Philadelphia, and York Counties), indicated that approximately 1,200 residences were impacted by flooding from the storm, with 81 being destroyed and over 500 suffering major damage. In Philadelphia, nearly 200 structures were assessed during the joint preliminary damage assessment with FEMA. To accommodate displaced residents, the City opened two shelters at local high schools: West Philadelphia High School and Roxborough High School. In total, approximately 55,000 households, including 20,000 homeowner households and 35,000 renter households, applied to FEMA's Individual Assistance (IA) program. Out of the total applications, nearly 11,000 properties had FEMA-verified real property loss.

Figure 3: Rescue Operations



National Guard in Center City



Philadelphia Fire Department conducting rescues

The storm event also impacted public facilities and utilities. For instance, the Belmont Raw Water Pump Station, which serves a substantial portion of Philadelphia, lost power. Additionally, other Philadelphia Water Department (PWD) facilities, such as the Queen Lane Water Treatment Plant, 42nd Street Pumping Station, and Lardner's Point Fresh Water Pumping Station, were indirectly affected. The failure of the Belmont Pump Station strained the City's other facilities and highlighted the need to increase capacity and fortify existing infrastructure to manage major storms like Hurricane Ida. Utility infrastructure and key healthcare facilities were also impacted, and multiple fire stations required the relocation of personnel and equipment.

The severe flooding, particularly in densely urbanized areas, adversely impacted local businesses. Businesses located near waterways and along flooded transportation corridors suffered extensive damage. The Manayunk neighborhood, a densely developed commercial and residential waterfront area along the Schuylkill River in northwestern Philadelphia, experienced some of the most severe impacts on local businesses. The vibrant commercial corridor along Main Street in Manayunk, which runs parallel to the Schuylkill River, was submerged under several feet of floodwater. Offices in Manayunk did not have electricity, internet, gas, and telephone access as a result of the storm. According to the City's Individual Assistance Impact Statement for Tropical Storm Ida, approximately 22% of commercial spaces in the Manayunk neighborhood suffered severe damage and over half of the gross leasable area suffered severe damage. Data from the U.S. Small Business Administration's (SBA) Office of Disaster Assistance indicates over \$12 million in verified losses occurring in Philadelphia tied to businesses.

1.2.1 Disaster Impacts and Funding Needs

Based on the City's initial analysis, City unmet disaster recovery needs can be grouped into five main categories:

- Water, Sewer and Stormwater Infrastructure Damage and Vulnerability

- Public Infrastructure and Critical Facility Resiliency
- High Housing Cost Burden Among Ida Impacted Residents
- Local Businesses Impacts
- Recovery and Resiliency Planning

Water, Sewer and Stormwater Infrastructure Damage and Vulnerability

Hurricane Ida's impacts on Philadelphia revealed a pressing need for the restoration and improvement of the city's aging water, sewer, and stormwater infrastructure. The vulnerabilities of Philadelphia's infrastructure were exposed during the storm, as pump stations and critical facilities nearly failed to cope with the magnitude of the event. The system was pushed to its limits, and if additional infrastructure failed, the situation could have escalated into a crisis.

Severe storms like Hurricane Ida will continue to have devastating effects on the water system, causing disruptions for residents ranging from a few hours to several weeks. It is evident that the existing infrastructure is ill-equipped to handle such events, and there is a significant need to enhance the resiliency and reliability of Philadelphia's water, sewer, and stormwater systems. For more specific details regarding the impacts on water, sewer, and stormwater infrastructure, please refer to Section 2.2, titled "Infrastructure Unmet Need," which provides comprehensive information on the deficiencies and challenges faced by the city's infrastructure.

Public Infrastructure and Critical Facility Resiliency

Hurricane Ida significantly impacted on Philadelphia's aging infrastructure, resulting in disruptions to transportation and the closure of important parks and recreational assets. The storm's effects were particularly felt along trails situated near waterways, such as the Manayunk Canal Tow Path, which suffered extensive damage and required closure for repairs. Several other parks and recreation sites were also damaged, including the Schuylkill River Trail, Pennypack Park Trail, and Wissahickon Valley Park.

Efforts were made to address the aftermath of the storm, including the removal of debris along riverbanks. Debris included logs, vehicles, and construction equipment. Plans were also put in place to restore heavily damaged streambanks. Special projects were undertaken to address specific issues caused by the storm, such as replacing a safety cable, repairing an outdoor amphitheater at Dell Music Center, and addressing flood damage at various playgrounds. Additionally, crews worked to clear and recycle dozens of downed trees. For more detailed information regarding the impact on infrastructure and the unmet needs associated with it, please refer to Section 2.2 titled "Infrastructure Unmet Need." This section provides more information on the specific challenges and requirements for restoring and improving the affected infrastructure.

Figure 4: Impacted Trails and Parks Infrastructure



High Housing Cost Burden Among Ida Impacted Residents

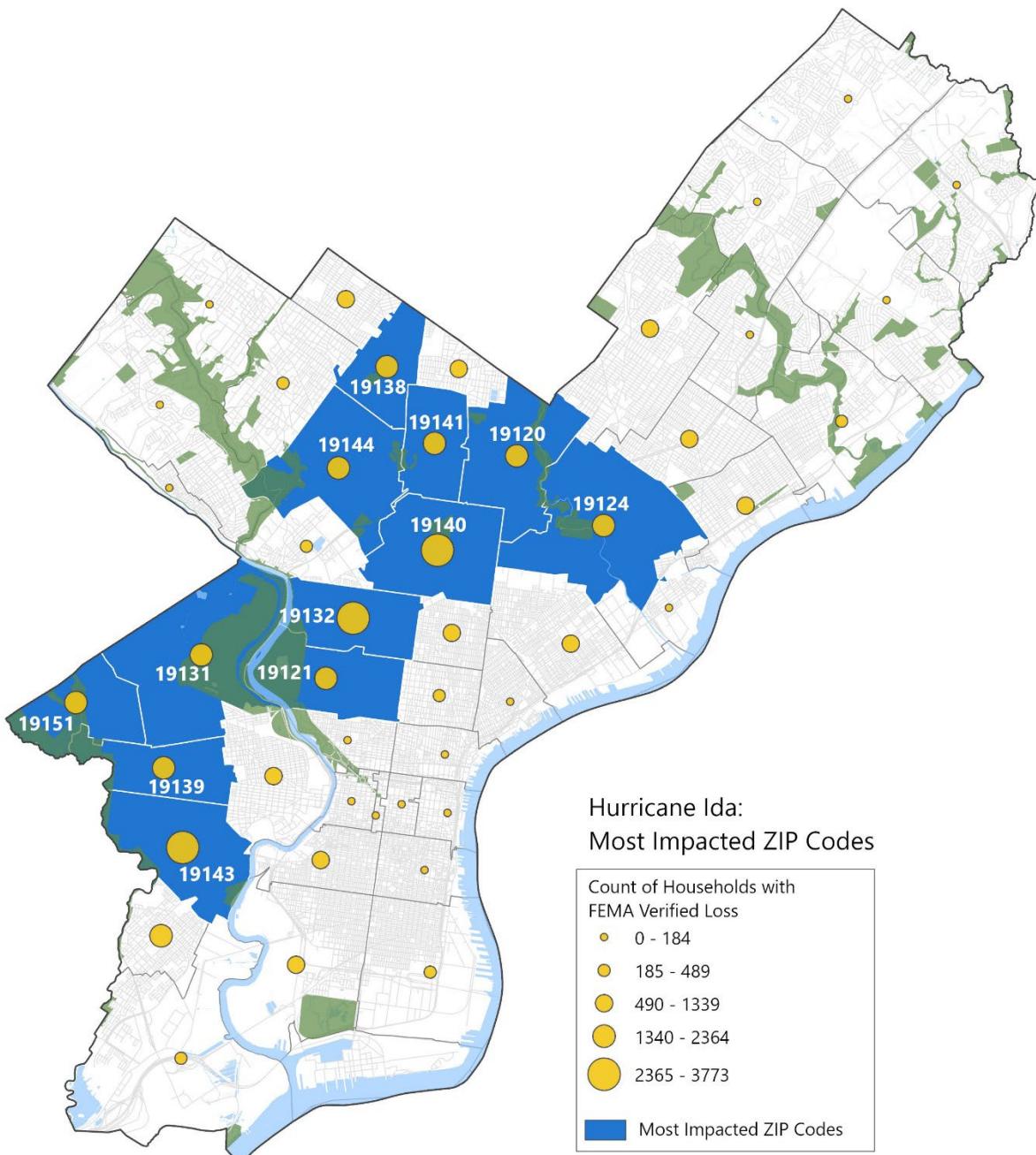
Hurricane Ida significantly impacted aging residential homes and buildings, particularly rowhomes or attached one-unit structures. These properties were severely affected throughout the city, with a concentration of damage in specific zip codes. Many of these areas are lower-income communities with a high percentage of at-risk populations. Targeted outreach efforts conducted by Pennsylvania and Southeastern Pennsylvania Voluntary Organizations Active in Disaster (PAVOAD) have identified substantial unmet needs among homeowners and renters in these areas, primarily residing in single-family homes located in dense settings like Strawberry Mansion (zip code 19132).

According to FEMA data, Strawberry Mansion had the highest number of Individual Assistance registrations and the highest concentration of repair and rental assistance awarded in the aftermath of Hurricane Ida. Damage assessments conducted by PAVOAD indicate that these homes continue to experience a combination of compromised exterior envelopes, including roofs, exterior walls (mostly masonry), windows, and doors, as well as various interior needs. It is important to note that many of these homes are aging and deteriorating buildings with deferred maintenance needs, which were further exacerbated by Hurricane Ida. This situation likely applies to other homes impacted by the storm across the city, especially in zip codes with higher rates of FEMA IA.

Preserving this crucial segment of affordable housing, particularly older row homes, is a top priority for the City, as it constitutes a significant portion of Philadelphia's housing stock,

accounting for nearly 60% of all residential units. Additionally, these properties contribute significantly to the city's naturally occurring affordable housing stock. The City recognizes the importance of addressing the unmet housing needs resulting from Hurricane Ida, and further details can be found in Section 2.1 titled "Housing Unmet Need," which provides comprehensive information on the specific challenges and requirements for meeting these housing needs.

Figure 5: Ida Impact By Zip Codes



Local Businesses

Hurricane Ida inflicted significant damage and disruption on businesses within the affected areas. The severity of the impact varied depending on the location, nature of the business, and the intensity of the storm. The following are some of the key effects experienced by businesses in Philadelphia:

- Physical damage: The heavy rainfall and flooding caused by Hurricane Ida resulted in substantial damage to buildings, infrastructure, and equipment. Many businesses faced structural damage, water intrusion, and power outages, leading to temporary or permanent closures.
- Supply chain disruptions: The storm disrupted transportation systems, including highways, railways, and ports, making it challenging for businesses to receive supplies and transport their products. This created delays and shortages across various industries, such as retail, manufacturing, and construction.
- Loss of income and unpaid wages: The closures and disruptions caused businesses to experience a loss of income during and after the storm. This had a particularly significant impact on small businesses that may have lacked sufficient financial reserves or insurance coverage. Additionally, reduced business hours resulted in financial hardships for employees, particularly those in low-wage or hourly positions.

The overall impact of Hurricane Ida on businesses necessitated substantial time and resources for recovery. Small businesses, in particular, faced significant challenges in rebuilding and resuming operations. The storm's effects on businesses and the unmet needs associated with economic revitalization are further detailed in Section 2.2 titled "Economic Revitalization Unmet Need." Efforts to support affected businesses and foster their recovery remain crucial in restoring the local economy and ensuring the well-being of both business owners and employees.

Recovery and Resiliency Planning

The aftermath of Hurricane Ida revealed needs tied to the City's preparedness and response to extreme weather events. One of these needs is studying potential resiliency and mitigation efforts to minimize the impact of future hurricanes and storm events. Another area for improvement is planning better evacuation procedures for occupants of subgrade spaces in the event of flash floods. It is also important to identify the location of vulnerable structures, especially residential structures, and explore solutions to better protect them from floods, storms, and other natural hazards. In addition, there is a need to enhance methods for forecasting, monitoring, tracking, and evaluating the impacts of extreme weather events. Addressing these areas of improvement can help the City and its partners better prepare for future extreme weather events and build a more resilient future.

Figure 6: Manayunk after Ida



1.3 Summary

To fulfill the requirements of this allocation, the City submitted an Action Plan to HUD in August 2023 that identifies its unmet recovery and mitigation needs. This Action Plan, which was approved by HUD in October 2023, outlines proposed uses of CDBG-DR funds and eligible activities available to assist impacted areas in meeting unmet housing, infrastructure, planning, and economic revitalization needs resulting from Hurricane Ida's impacts. Specifically, this plan aims to promote and ensure access to housing for low-to-moderate income residents and strengthen neighborhoods impacted by the disaster by investing in housing, infrastructure, public facilities, along with public services and planning. In addition, the Action Plan describes how CDBG-DR funds will be targeted toward and meet the needs of low- to moderate-income communities.

The City has been engaging communities and gathering data for the unmet needs assessment since 2021. To ensure consistency of the CDBG-DR Action Plan with applicable regional redevelopment plans and other recovery initiatives, the City initiated meetings with federal stakeholders, various state and local officials, residents, and non-profit organizations. These meetings have been beneficial in gathering information about the impacts of the storm, existing challenges to address, and solutions. In addition, the City continues to work with local entities and non-profit organizations to collect information.

The City offered residents reasonable notice and opportunity to comment on the Action Plan and will continue to do so for future substantial amendments. The City convened two public hearings on the draft CDBG-DR Action Plan after the Action Plan was posted on the City's disaster recovery website for public comment and before submission to HUD. Notice of all hearings follow the guidelines established in the City's CDBG-DR. The City published the draft CDBG-DR Action Plan in a manner that afforded citizens, public agencies, and other interested parties a reasonable opportunity to examine its contents and to submit comments. The plan was available on the City's CDBG-DR website throughout the 30-day comment period.

The City's Office of the Director of Finance (Finance) and Division of Housing and Community Development (DHCD) will jointly oversee administration of the CDBG-DR program. While Finance and DHCD are the primary entities administering the grant, implementation will require close coordination across numerous City agencies including but not limited to the Managing Director's Office (MDO); Mayor's Office; Philadelphia Water Department (PWD); Commerce Department, Philadelphia Parks and Recreation (PPR); the Office of Transportation and Infrastructure Systems (OTIS); Streets Department; and the Department of Public Property. The City will continue citizen engagement efforts throughout the duration of this grant and will adjust as necessary.

1.4 Unmet Need and Proposed Allocation

The City used the best available data sources to analyze the demographic characteristics of the areas of impact; the losses sustained; and the available resources in response to housing, infrastructure, and economic revitalization. The overall unmet need for the remnants of Hurricane Ida totals more than \$1.3 billion, with housing and infrastructure showing the greatest need at 62% and 37% respectively. The City utilized publicly available FEMA IA data, publicly available SBA data, and internal FEMA Public Assistance (FEMA PA) data, along with local data sources.¹ The City will continue working with local organizations to monitor unmet needs. CDBG-DR funds will be used to address unmet housing and infrastructure needs primarily. Housing and infrastructure investment will provide the most benefit and long-term recovery solutions to the impacted communities. CDBG-DR funding will be directed to the communities most impacted and with the greatest unmet needs. All CDBG-DR funded activities will be implemented in the HUD Most Impacted and Distressed (MID) areas.

The City's Action Plan uses publicly available data offered through FEMA's OpenFEMA platform. The City also received data through HUD's Data Sharing Agreement with FEMA on June 16, 2023. Based on a comparative analysis of data collected from FEMA's publicly available datasets and the data provided through the FEMA-HUD Data Sharing Agreement, there is no substantial difference between the two datasets.

Table 2: Unmet Need and Allocation

| Category | Remaining Unmet Need | % of Unmet Need | Program Allocation Amount* | % of Program Allocation |
|-------------------------|----------------------|-----------------|----------------------------|-------------------------|
| Housing | \$810,140,419 | 62% | \$52,138,100 | 32% |
| Economic Revitalization | \$16,087,000 | 1% | \$5,000,000 | 3% |
| Infrastructure | \$474,553,000 | 37% | \$52,138,100 | 32% |
| Mitigation | Not applicable | Not applicable | \$21,287,000 | 13% |
| Public Services | Not applicable | Not applicable | \$3,000,000 | 2% |

¹ The City's Action Plan uses publicly available data offered through FEMA's OpenFEMA platform. The City also received data through HUD's Data Sharing Agreement with FEMA on June 16, 2023. Based on a comparative analysis of data collected from FEMA's publicly available datasets and the data provided through the FEMA-HUD Data Sharing Agreement, there is no substantial difference between the two datasets.



| | | | | |
|----------------|------------------------|----------------|----------------------|-------------|
| Administration | Not applicable | Not applicable | \$8,160,200 | 5% |
| Planning | Not applicable | Not applicable | \$21,480,600 | 13% |
| Total | \$1,300,780,419 | 100% | \$163,204,000 | 100% |

SECTION 2. UNMET NEEDS ASSESSMENT

The following section describes the impact of Hurricane Ida and provides a framework for recovery and mitigation projects using CDBG-DR funds. CDBG-DR funding is designed to address needs that remain after all other assistance has been exhausted. Accordingly, grantees must conduct a needs assessment to determine where unmet needs exist. This HUD-mandated analysis serves as the basis by which the City must allocate its CDBG-DR grant.

HUD requires the assessment to consider four main categories of need - housing, infrastructure, economic recovery, and mitigation. Grantees must account for assistance available from various sources including, but not limited to, federal and state resources (e.g., FEMA and the Small Business Administration), local funds such as City tax levy or City capital funds, and private sources such as insurance proceeds. The Unmet Needs Assessment follows HUD's prescribed format and organizational structure.

The City began assessing Ida's impact immediately as the storm hit and the effort continues to this day. This section will be updated as additional data becomes available, particularly if this information reveals unmet needs that had not previously been considered. Any significant changes to the unmet needs section (i.e., changes that would affect eligibility, intended program beneficiaries, or how funds will be distributed) will result in a substantial amendment.

To prepare this assessment, the City consulted with and drew data from entities including but not limited to HUD, FEMA, SBA, Commonwealth agencies, various City departments, Philadelphia Public Housing Authority (PHA), Continuum of Care partners, and community-based organizations as well as resident outreach and feedback. The Unmet Needs Assessment presents an analysis of data to reflect the damage caused by Hurricane Ida in Philadelphia and to demonstrate the ongoing unmet recovery needs of impacted residents impacted. Ultimately, no one data source accurately captures the population impacted by Hurricane Ida. This Action Plan and unmet needs analysis captures a point in time and reflects the best available data at the time of its publication. In addition to using the methodology outlined by HUD to calculate housing unmet needs, other data and information is also used to validate the FEMA IA data and to get a more complete assessment of impacts and unmet needs.

HUD requires funds to be used for costs related to unmet needs in the "most impacted and distressed" (MID) areas resulting from qualifying disasters. The City is required to spend at least 80% of all Ida CDBG-DR funds to benefit the HUD-identified MID areas. HUD has



designated the entire City of Philadelphia as a MID area. The City will spend 100% of the CDBG-DR funds in the City.

2.1 Housing Unmet Need

The following section describes the impact of Hurricane Ida on Philadelphia's housing stock and its residents to inform a framework for recovery and mitigation projects using CDBG-DR funds.

2.1.1 Disaster Damage and Impacts

2.1.1.1 *Pre-disaster housing conditions*

Housing affordability is a persistent challenge in Philadelphia that predates Hurricane Ida and is exacerbated by many factors, including housing cost burden, aging housing conditions, and recent market conditions tied to the pandemic.

Housing Cost Burden

Housing cost burden is the most prevalent housing problem facing Philadelphia renters and owners. A commonly accepted threshold for affordable housing costs at the household level is 30% of a household's income. Accordingly, a household is considered cost burdened if it pays more than 30% of its income on housing. Households paying more than 50% are considered severely cost burdened. These thresholds apply to both homeowners and renters. The 2021 American Community Survey 5-Year Estimates indicate that of Philadelphia households, 39% are cost burdened, with renters accounting for 52% of all cost burdened households. Among households reporting one or more housing problems – lack of complete plumbing or kitchen facilities, overcrowding, housing cost burden, and zero/negative income – housing cost burden is far and away the most common issue households face.

Table 3: Housing Problems (Households with at least one listed need)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Number of Households | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 2,075 | 630 | 295 | 240 | 3,240 | 885 | 495 | 340 | 220 | 1,940 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 1,610 | 880 | 630 | 295 | 3,415 | 100 | 150 | 105 | 135 | 490 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 2,275 | 1,375 | 1,140 | 580 | 5,370 | 555 | 735 | 880 | 380 | 2,550 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 60,680 | 11,885 | 2,510 | 300 | 75,375 | 27,125 | 7,955 | 3,190 | 650 | 38,920 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 10,150 | 22,145 | 15,375 | 3,065 | 50,735 | 11,190 | 11,805 | 12,105 | 3,840 | 38,940 |

| | | | | | | | | | | |
|--|--------|---|---|---|--------|-------|---|---|---|-------|
| Zero/negative Income (and none of the above problems) | 19,865 | 0 | 0 | 0 | 19,865 | 6,540 | 0 | 0 | 0 | 6,540 |
| Data Source: 2014-2018 Comprehensive Housing Affordability Strategy (CHAS) | | | | | | | | | | |

Housing cost burdens are experienced disproportionately across Philadelphia. The City's [2022 Assessment of Fair Housing](#) (AFH) found that rates of cost burden were nearly twice as high in predominantly Black and predominantly Hispanic communities than in predominantly White communities. Seniors, low-income families, persons with disabilities and households with young children experiencing cost burden are also particularly vulnerable.

Aging Housing Conditions

Philadelphia's housing stock primarily consists of rowhomes which are typically single-family attached structures that are decades old. Prior to Hurricane Ida, Philadelphia was already suffering from aging and deteriorating housing. The vast majority of homes in Philadelphia – about 88% - were built prior to 1980. Most rowhomes are located in older and historic neighborhoods. Areas of the city that have not experienced growth and reinvestment as part of the pre- and post-recession real estate boom often deal with issues related to aging and deteriorating buildings and infrastructure. Vacant land and buildings are common and pervasive in these areas. With minimal options for affordable housing, low-income families often reside in dated units with deferred maintenance needs, such as un-remediated paint installed before national lead regulations were put in place.

Table 4: Housing Tenure by Property Type

| Property Type | Owner-Occupied | | Renter-Occupied | | Total | |
|--------------------------------------|----------------|-------------|-----------------|-------------|----------------|-------------|
| | # | % | # | % | # | % |
| 1, detached | 53,935 | 15.50% | 14,137 | 4.50% | 68,072 | 10.30% |
| 1, attached | 267,448 | 76.60% | 105,917 | 33.90% | 373,365 | 56.50% |
| 2 apartments | 6,509 | 1.90% | 41,875 | 13.40% | 48,384 | 7.30% |
| 3 or 4 apartments | 4,089 | 1.20% | 39,169 | 12.60% | 43,258 | 6.50% |
| 5 to 9 apartments | 2,454 | 0.70% | 16,502 | 5.30% | 18,956 | 2.90% |
| 10 or more apartments | 13,772 | 3.90% | 92,528 | 29.70% | 106,300 | 16.10% |
| Mobile home or other type of housing | 728 | 0.20% | 1,858 | 0.60% | 2,586 | 0.40% |
| Total | 348,935 | 100% | 311,986 | 100% | 660,921 | 100% |

Source: U.S. Census Bureau, 2021 ACS 5-Year Estimates

Table 5: Age of Housing Units

| Year Unit Built | # of Units | % |
|-----------------|------------|-----|
| 1980 or later | 100,702 | 15% |
| 1940-1979 | 309,436 | 47% |
| Before 1940 | 250,783 | 38% |

| | | |
|--------------|----------------|-------------|
| Total | 660,921 | 100% |
|--------------|----------------|-------------|

Source: U.S. Census Bureau, 2021 ACS 5-Year Estimates

While Philadelphia's aging housing stock is closely linked to poor housing conditions, the prevalence of rowhomes in Philadelphia contributes significantly to the City's Naturally Occurring Affordable Housing (NOAH) stock. NOAH stock typically represents unsubsidized, privately-owned housing privately that is affordable to households making between 30-80% (and potentially up to 120%) of the area median income (AMI). The City's latest Consolidated Plan estimates that 97,000 rental units across 76,000 properties are considered naturally affordable, and the majority are owned by small landlords. However, 40% of these units are considered vulnerable due to various factors, including poor condition, highly subject to displacement, or located in a strong market area, which is likely to increase upward pressure on rental rates.

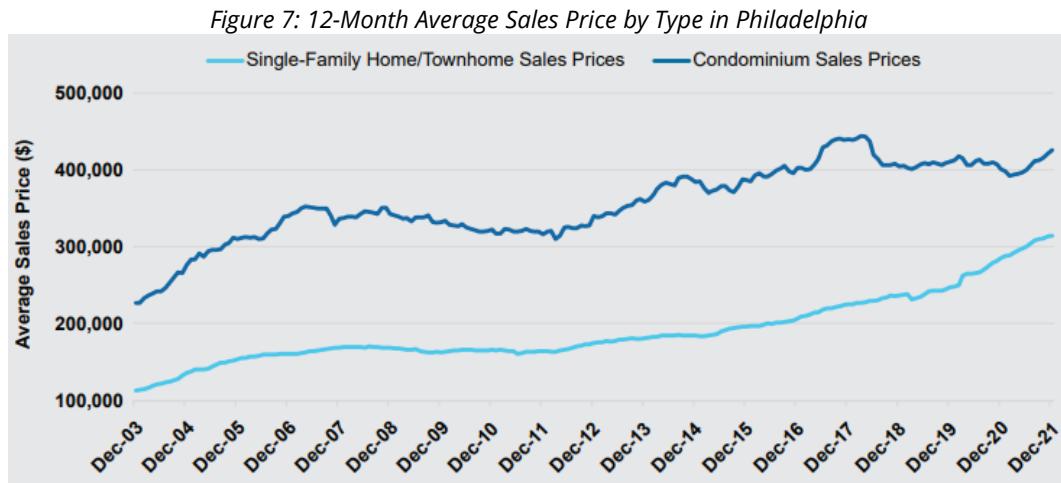
Recent Market Conditions

Over the last ten years, Philadelphia has seen high levels of construction and renovation. While this market activity represents important progress, it does not address local housing affordability challenges. Most of the new units developed in recent years have entered at the high end of the market. At the same time, poverty and homelessness persist and the number of existing units at the low end of the market has fallen. The age of housing and lack of income to maintain homes threaten to cause vacancy. In many ways Philadelphia is an affordable city, yet appreciating costs threaten to displace long-time residents in some neighborhoods. Although the new construction includes high-rise and low-rise condominiums and apartments, Philadelphia remains a rowhouse city and a majority of housing units are owner-occupied.

The growth in the housing market is putting pressure on affordable housing stock, encouraging property owners to increase rents or convert affordable units to market-rate units. The 58,600 publicly supported affordable units do not meet the demand, and the affordability periods for many of those units are scheduled to expire in the next five years. At the same time, new market-rate and infill development is occurring in neighborhoods just outside or with easy connections to Center City. The infill development tends to be rowhouses while the larger scale developments are condominiums or apartments. Very little of this new housing is affordable.

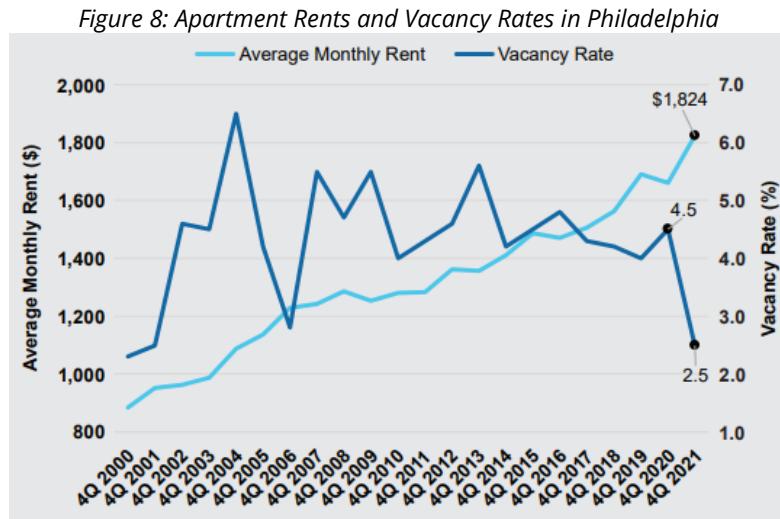
According to HUD's latest [Comprehensive Housing Market for Philadelphia](#), housing and rental market conditions are unusually tight. Because of the strong increases in home sales, the average sales price of new and existing single-family homes and townhomes in the City increased at a rapid pace during the past 2 years, reaching an all-time high. During 2021, the average sales price of new and existing single-family homes and townhomes rose 10%, to \$314,600.





Source: HUD Comprehensive Housing Market Analysis

Conditions in the rental market are also tight compared to conditions in 2010. During 2021, the apartment vacancy was 3%, down significantly from 5% during 2020. In response to declining vacancy rates throughout the submarket, the average apartment rent rose at the fastest pace in more than 15 years. During 2021, the average apartment rent in Philadelphia increased 10% compared to an average annual 3% rise from 2010 through 2020.



Source: HUD Comprehensive Housing Market Analysis

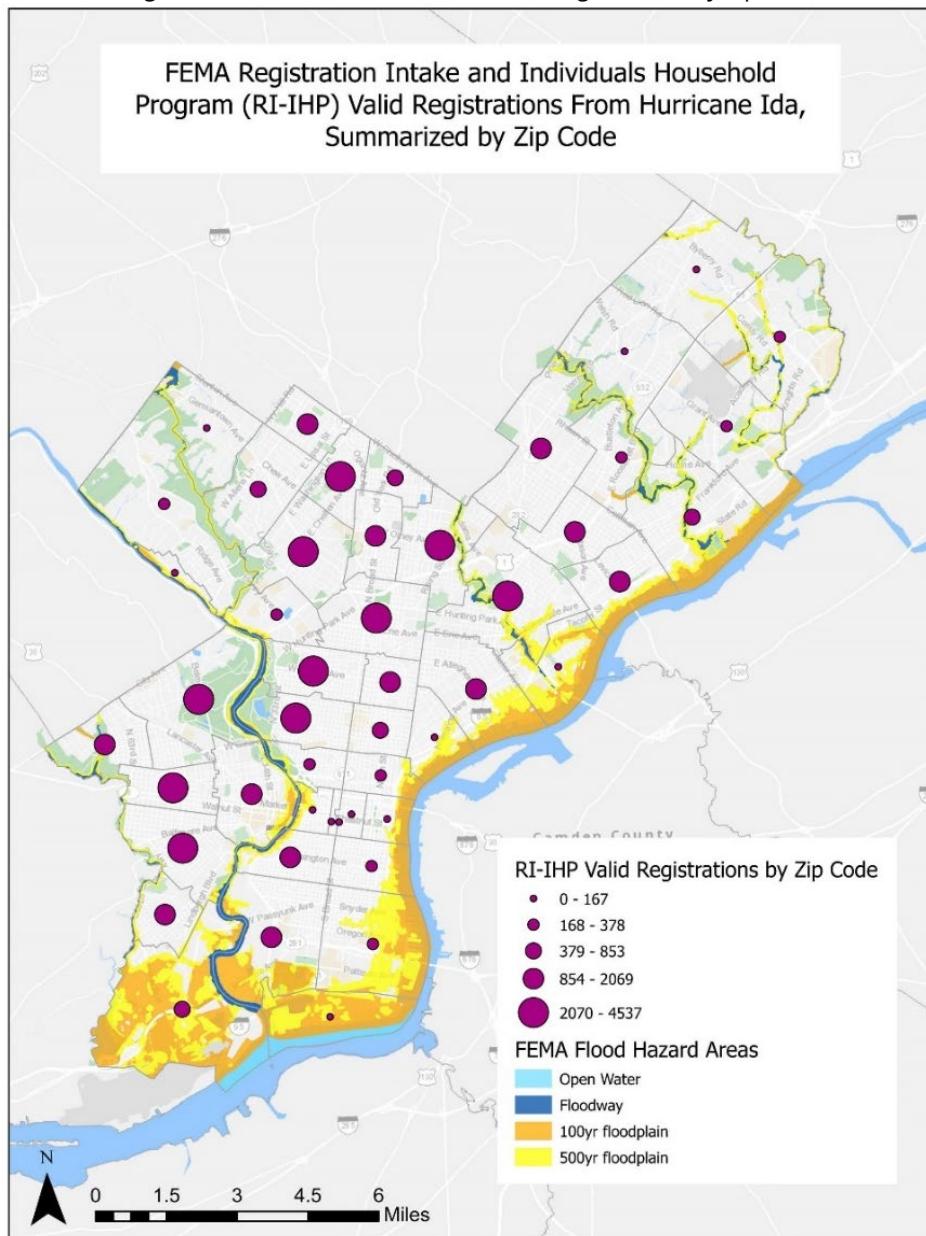
Pre-disaster housing conditions summary

Prior to Hurricane Ida, the City suffered from long-standing affordability challenges along with pandemic related impacts described above. These existing challenges, coupled with the impacts of Hurricane Ida, have greatly affected housing affordability in Philadelphia. Both renters and homeowners experience severe levels of cost-burden that are now worse following Ida. For Philadelphia to fully recover, further assistance is needed to reconstruct, replace, and build affordable housing that is stronger and more resilient against future disasters.

2.1.1.2 Disaster Impact on Housing

The remnants of Hurricane Ida brought heavy rains, high winds, and tornadoes to the Philadelphia region, resulting in widespread flooding across the city. Following the storm, the Commonwealth of Pennsylvania received a Presidential Disaster Declaration, enabling residents to seek direct aid from the FEMA through the FEMA IA program. Approximately 55,000 households, including 20,000 homeowner households and 35,000 renter households, applied for individual assistance from FEMA.

Figure 9: FEMA Individual Assistance (IA) Registrations by Zip Code



The impacts on housing were primarily caused by riverine and flash flooding, which overwhelmed existing stormwater systems, leading to water backing up and flowing through stormwater inlets into neighborhoods. Furthermore, many buildings in older parts of the city have flat roof styles, both detached and attached, in residential, mixed-use, and commercial structures. These roof designs were unable to drain water quickly enough, resulting in water infiltration in many structures. The severity of the storm's impact was due to a combination of factors previously mentioned, including record rainfall rates and amounts, dense development, and excessive impervious space in the urbanized setting, building design styles and age, pre-existing condition of structures, and undersized stormwater management systems.

To estimate the impact of Hurricane Ida on residential structures, the City used a modification factor. The process involved identifying the FEMA real property estimated loss amount. The city relied on FEMA data because it offers more impact information on the number of properties evaluated than any other source. The information collected was limited to "Real Property" impacted, as most federal funding, including CDBG-DR, aims to assist housing impacts directly rather than compensate for personal property damage. In this case, there were 10,892 properties with verified real property loss, totaling \$41,255,195 in estimated loss, averaging around \$3,787 per property, as summarized in Table 6: FEMA and SBA Recovery Assistance.

Table 6: FEMA and SBA Recovery Assistance

| Total Estimated FEMA and SBA Real Property Assistance | | | | |
|--|-----------------------------------|---|--|--|
| FVL Real Property # of Properties | FVL Real Property (\$) | FVL Real Property Repair Assistance Awarded (\$) | SBA Approved Real Estate Loan Amount (\$) | Total SBA and FEMA Assistance |
| 10,892 | \$41,255,195 | \$33,620,376 | \$7,699,520 | \$41,319,896 |

Source: FEMA IA Data and SBA Disaster Loan Data

Please note, Table 6: FEMA and SBA Recovery Assistance may underestimate the total number of impacted properties for the following reasons. The City will continue monitoring data associated with impacted properties.

- 10,892 of the 54,709 (20%) properties collected by FEMA were recorded as having verified real property loss.
- 19,146 (35%) of the FEMA IA registrants were owner occupied while 35,435 (65%) were renter occupied. 120 properties had unknown tenure but made up less than 1% of total.
- 10,848 (99%) of FEMA IA registrants with FEMA verified real property loss were owner occupied while only 44 (0.6%) were renter occupied despite rental properties making up a significant majority (65%) of total FEMA IA registrations.

The table below demonstrates a significant disparity between FEMA IA registrations and FEMA Verified Loss (real property) based on the recorded FEMA IA data. It shows that 0.1% of rental properties claiming "home damage" were verified by FEMA as having real property loss, while over half (58%) of owner-occupied properties claiming "home damage" had verified real property loss.

Table 7: FEMA Home Damage Claims vs FVL by Housing Tenure

| Tenure | Home Damage Claims | FVL (Real Property) | % of Claims with FVL |
|--------|--------------------|---------------------|----------------------|
| Renter | 32,728 | 44 | 0.1% |
| Owner | 18,686 | 10,848 | 58% |

Source: FEMA IA data

The City of Philadelphia estimates that there was underreporting of the total number of rental units that experienced real property damage and believes that the 10,892 estimated properties with FEMA verified real property loss is likely higher.

To obtain a more accurate estimation of the disaster's impact per property, the City analyzed historic CDBG-DR housing recovery costs from various programs nationwide. The City examined 11 housing recovery programs from different parts of the United States, which included 170,337 awards to property owners to aid in recovery from damages caused by disasters to their residential structures. The total allocated CDBG-DR funds for these programs amounted to over \$13 billion. This results in an average per-property recovery cost of approximately \$78,173. Thus, on average, residential structures nationwide incurred damages of around \$78,173. This information is summarized in the table below.

Table 8: CDBG-DR National Per-Property Residential Damage Estimate

| CDBG-DR Residential Recovery Programs Per-Property Recovery Estimate | | | | | |
|--|-------------------|------------------------------|-----------------------|------------------------------|---|
| Grantee | Event | Grants Awarded to Homeowners | Total Amount of Award | Average CDBG DR award amount | Location where data was determined |
| Louisiana | 2016 Floods | 17,264 | \$668,656,371 | \$38,731 | Louisiana Situation & Pipeline Report September 2022 #124 |
| New York | Hurricane Sandy | 12,759 | \$2,255,083,398 | \$176,745 | State of NY webpage |
| Louisiana | Hurricane Katrina | 130,053 | \$9,030,446,583 | \$69,437 | Louisiana Situation & Pipeline Report September 2022 |
| New Jersey | Superstorm Sandy | 7,100 | \$950,000,000 | \$133,803 | New Jersey QPR July 1, 2022 thru September 30 2022 |

| | | | | | |
|----------------------------|------------------------|----------------|-------------------------|-----------------|--|
| Harris County | Hurricane Harvey | 143 | \$25,660,105 | \$179,441 | Harris County Pipeline Report #136 |
| South Carolina | Hurricane Matthew | 1,136 | \$83,097,708 | \$73,149 | SC HUD QPR Thru June 30, 2022 |
| North Carolina | Hurricane Matthew | 758 | \$137,496,510 | \$181,394 | NC HUD QPR Thru September 30 2022 |
| West Virginia | 2016 Floods | 265 | \$54,602,919 | \$206,049 | West Virginia HUD QPR June 2022 (Budgeted/Projected) |
| Chicago | 2013 Floods | 51 | \$3,600,438 | \$70,597 | City of Chicago Oct. 2017 Project and expenditure report |
| Richland County, SC | 2015 Hurricane Joaquin | 145 | \$10,161,000 | \$70,076 | Richland County Amended Action Plan |
| City of Galveston | 2008 Hurricane Ike | 663 | \$96,881,815 | \$146,126 | Texas-GLP HUD QPR Thru December 31 2017 |
| Totals | | 170,337 | \$13,315,686,847 | \$78,173 | Average CDBG-DR Assistance Per Unit |

Applying the average damage estimate/recovery cost of \$78,173 to the total number of properties with FEMA verified real property loss (10,892), results in total estimated damages of \$851,460,316. In order to find the unmet need any assistance provided by FEMA and SBA for real property repair/recovery (\$41,319,896.74) was subtracted. This resulted in a remaining housing unmet need for real property recovery at approximately \$810,140,419.

Table 9: Housing Estimated Unmet Need

| Residential Real Property Unmet Need Estimate | | | | |
|---|--|-------------------------------------|-------------------------------|----------------------|
| FVL Real Property # of Properties | Modified Per Structure Damage Estimate | Total Estimated Residential Impacts | Total SBA and FEMA Assistance | Total Unmet Need |
| 10,892 | \$78,173 | \$851,460,316 | \$41,319,896 | \$810,140,419 |

2.1.2 Single Family v. Multi-Family Needs; Owner Occupied v. Tenant

Within this section, the City has included information and data tables that show the relative damages across housing types.

Affordable Rents, Income Limits, and Affordability Periods for CDBG-DR Funded Projects

For any projects or programs utilizing CDBG-DR funds, specific program guidelines will be established, which will outline income limits and minimum affordability periods.

HUD regularly publishes Fair Market Rents (FMRs) to represent the cost to rent a moderately



priced dwelling unit in the local housing market. Current FMRs for Philadelphia are accessed from the HUD user portal, Fair Market Rents (40th Percentile Rents), and will be revised when updated by HUD. Within each applicable program section of the Action Plan and within program guidelines, the City will define the applicable affordable rents, affordability periods, and number of units required to be maintained as affordable.

This Action Plan uses the HUD CDBG income limits to determine eligible CDBG-DR low- to moderate income (LMI) households. Households that are 80% of the area median income or below are eligible to rent CDBG-DR assisted rental properties. Income limits will be accessed from the HUD user portal, Income Limits, and will be updated annually following HUD's schedule. Program guidelines will detail specific income limits.

FEMA Individual Assistance (IA)

According to FEMA IA data, there were a total of 54,709 applicants, of which 50,682 received inspections. However, only 10,892 applicants (20% of the total) were found to have FEMA-verified real property loss. The data notably lacks representation of renter-occupied properties with verified real property loss, with only 44 out of over 30,000 inspected properties (less than 1%) falling into this category. Meanwhile, 57% of homeowner applicants were identified as having verified real property loss. On average, each property received approximately \$4,367 in IA assistance.

Table 10: FEMA IA Applicants by Occupancy & Verified Loss

| Tenure | # Applicants | # Inspections | # with FVL (real property) | # Received Assistance | Total FEMA Verified Loss | Average FEMA Verified Loss |
|--------------|---------------|---------------|----------------------------|-----------------------|--------------------------|----------------------------|
| Renter | 35,435 | 33,369 | 44 | 3 | \$150,702 | \$3,425 |
| Owner | 19,146 | 17,185 | 10,848 | 9,444 | \$41,104,492 | \$3,789 |
| Unknown | 128 | 128 | 0 | 0 | \$0.00 | \$0.00 |
| Total | 54,709 | 50,682 | 10,892 | 9,448 | \$41,255,195 | \$3,787 |

Source: FEMA IA

The tables below provide information on the level of damage suffered by units identified by FEMA as having verified real property loss. FEMA-inspected owner units are categorized into five groups by HUD, including minor-low, minor-high, major-low, major-high, and severe damage, based on the extent of the damage and flooding. The table for owner-occupied units shows that out of the 10,848 units with FEMA-verified loss, 90% sustained minor to high damage, with only 14 units identified as having severe damage.

Table 11: FEMA Real Property Damage Owner Occupied Units

| County | Units with Minor-Low | Units with Minor-High | Units with Major-Low | Units with Major-High | Units with Severe |
|--------------|----------------------|-----------------------|----------------------|-----------------------|-------------------|
| Philadelphia | 5,164 | 4,577 | 1,009 | 84 | 14 |

Source: FEMA IA

Similar to the owner-occupied data, rental units with FEMA-verified real property loss primarily (91%) experienced minor to major damage, with none reported as severe.

Table 12: FEMA Real Property Damage Rental Units

| County | Units with Minor-Low | Units with Minor-High | Units with Major-Low | Units with Major-High | Units with Severe |
|--------------|----------------------|-----------------------|----------------------|-----------------------|-------------------|
| Philadelphia | 22 | 18 | 3 | 1 | 0 |

Source: FEMA IA

The City of Philadelphia obtained U.S. SBA Home Disaster Loan data, which provides low-interest loans for residents in declared disaster areas to address damages or losses to personal or real property. The SBA data indicated a total of 84 SBA residential applicants, of which 55 had SBA-verified real estate loss, resulting in 48 approved real estate loans by SBA. Notably, there is a significant difference in per-property damage estimates between FEMA and SBA. FEMA's IA averaged approximately \$3,788 in verified loss per property, while SBA averaged \$352,288 in estimated real property loss per property. This difference suggests that FEMA's damage data may be underestimated, potentially necessitating adjustments to total damage estimates.

Table 13: SBA Total Home Disaster Loans

| County | # of Verified Loss Real Estate | Verified Loss Real Estate (Total \$) | Approved Loan - Real Estate | Approved Loan - Real Estate (Total \$) | Unmet Need (\$) |
|--------------|--------------------------------|--------------------------------------|-----------------------------|--|-----------------|
| Philadelphia | 55 | \$19,375,820 | 48 | \$7,699,520 | \$11,676,299 |

Source: SBA

2.1.3 Public Housing and Affordable Housing

Affordable housing in Philadelphia has experienced a reduction of available units due to multiple economic factors including the rise of living costs, national wage average, valuation of currency, employment opportunities to meet the requirements of mortgage and rent criteria, and available land for additional housing options. According to the City's Consolidated Plan, the availability of affordable housing has experienced a decline.

Table 14: Housing Costs

| Category | 2010 ACS 5-Year Estimate | 2021 ACS 5-Year Estimate | % Change |
|--|--------------------------|--------------------------|----------|
| Median Household Income (Family Income 2010) | \$45,610 | \$52,649 | +15.4% |
| Owner Occupied Housing Value | \$135,200 | \$184,100 | +36.2% |
| Owner Occupied Median Monthly Cost (with Mortgage) | \$1,201 | \$1,403 | +16.8% |
| Owner Occupied Cost Burden (with Mortgage) | 19.9% | 32.4% | +12.5% |

| | | | |
|---|-------|---------|--------|
| Owner Occupied Cost Burden (without Mortgage) | 11.1% | 19.2% | +8.1% |
| Total Owner Occupied Cost Burdened | 19.1% | 27.2% | +8.1% |
| Renter Occupied Median Monthly Cost | \$819 | \$1,149 | +40.3% |
| Renter Occupied Cost Burden | 56.1% | 51.9% | -4.2% |
| Total Occupied Units Cost Burdened | 43.3% | 38.6% | -4.7% |

Source: U.S. Census Bureau, 2021 American Community Survey, 5-Year Estimates

2.1.4 Multifamily Assisted Housing and Public Housing

The City was able to collect limited data on public housing from PHA. The City could not identify a data source which indicated varying ranges of damage for Multifamily Assisted Housing in the format of the HUD provided table. The City plans to continue exploring opportunities to secure additional data in these areas and upon availability will update this Plan accordingly.

Philadelphia has 72 multifamily public housing facilities, which include 8,978 residential units and 3,975 scattered site units for eligible residents. According to the Philadelphia Housing Authority, 59 of the public housing facilities incurred some level of damage, categorized as Minor (Routine), Urgent, or Emergency.

Table 15: Public Housing Facility Impacts

| Priority | # of Facilities | Total Cost |
|-----------------|-----------------|--------------------|
| Minor (Routine) | 37 | \$10,448.86 |
| Urgent | 18 | \$3,842.89 |
| Emergency | 4 | \$415.33 |
| Total | 59 | \$14,707.08 |

Source: Philadelphia Housing Authority

The majority (63%) of the damage to Philadelphia's public housing falls into the minor range. The total amount of damages is relatively minimal, totaling only \$14,707.08. Initial findings indicate that there were no losses of unit occupancy in the public housing sector, and no immediate repairs were needed that were not covered by alternative funding sources. The City will continue to conduct research and outreach to validate these preliminary findings.

Public housing units serve vulnerable populations, including residents with disabilities, children under 5, and individuals over 65. These populations are statistically less able to afford mitigation and planning expenditures on their own, as stated in FEMA's 2022 Objective 1.3 - Achieve Equitable Outcomes For Those We Serve report. Efforts to improve the resiliency of Philadelphia's public housing units will support the city's overall goals of efficient crisis management and operability, with a particular focus on the needs of vulnerable populations.



Table 16: Public Housing Authorities Damaged

| County/ Municipality | Total # PHA Multifamily Facilities | Scattered Sites (units) | Total PHA Units | Total PHA Facilities Damaged | # of Units Damaged | Total Damages |
|-------------------------|--|-------------------------------|-----------------------|------------------------------------|-----------------------|------------------|
| Philadelphia | 72 (8,978 units) | 3,975 | 12,953 | 59 | - | \$14,707.08 |

Source: PHA

2.1.5 Outreach and Population Data

As a result of the widespread impact of Hurricane Ida, the entire city of Philadelphia has been classified as a MID area. The City is committed to utilizing its allocated funds to benefit as many residents as possible, with a particular focus on low- and moderate-income (LMI) individuals.

The City has already engaged residents through various outreach efforts. These efforts have involved communication with local community leaders and stakeholders, collaboration with nonprofit organizations, direct engagement with residents, and public surveys to identify community impacts and critical needs.

Ongoing community engagement will occur throughout the planning process and will be communicated through traditional print media, electronic media, social media platforms, housing and social service providers, and collaborative efforts with nonprofit organizations. Information-sharing websites, support hotlines, pop-up events (both virtual and in-person), crowdsourcing campaigns, and stakeholder collaborations during city-sponsored events, including public school and district events, will be utilized to ensure a broad range of residents can provide their input.

Support services will include various language options and measures in accordance with the City's public participation and Language Access Plans. The City will:

- Develop a network of points of contact for organizations and programs.
- Coordinate with organizations to address or eliminate any unlawful discriminatory practices.
- Provide a housing counseling and advisory assistance. These services will provide funds to subrecipients to help guide housing applicants through program implementation and complement the proposed housing activities.
- Provide regular technical assistance to subrecipients who need support.

Grantee Disaster Impacted Populations

Philadelphia, the largest city in the state of Pennsylvania, accounts for 12% of the state's population. Hurricane Ida caused significant and unforeseen damage in Philadelphia. Approximately 62% of all Philadelphia residents fall into the low- to moderate-income (LMI) category, earning less than 80% of the Annual Household Median Income of \$52,649, based

on HUD's 2014-2018 Comprehensive Housing Affordability Strategy Data. Low- to moderate-income households and individuals who already experience high cost burdening were statistically unable to undertake mitigation retrofits for their aging and deteriorating infrastructure prior to the hurricane's impact.

Table 17: Demographics and Disaster Impacted Populations

| Demographic | State-Wide Estimates (State) | State-Wide % | Disaster Declaration Estimate (City) | Disaster Declaration % (City) | MID Estimates (City) | MID % |
|------------------------------|-------------------------------------|---------------------|---|--------------------------------------|-----------------------------|--------------|
| Total Population | 12,970,650 | 100% | 1,596,865 | 100% | 1,596,865 | 100% |
| Under 5 years | 700,792 | 5% | 102,394 | 6% | 102,394 | 6% |
| 65 years and over | 2,361,790 | 18% | 219,185 | 14% | 219,185 | 14% |
| Population with a Disability | 1,767,211 | 14% | 252,235 | 16% | 252,235 | 16% |

Source: U.S. Census Bureau, 2021 American Community Survey, 5-Year Estimates

2.1.5.1 Income

Income plays a crucial role in conducting impact and needs analysis and developing CDBG-DR recovery projects. CDBG-DR funds require that at least 70% of the total allocation be used to benefit LMI individuals.

According to the 2021 Census ACS 5-Year Estimates, the median household income in Philadelphia is significantly lower than the state average, with a 22% difference. The city's median household income of \$52,649 is even more concerning when compared to the national median household income of \$70,784. This income disparity helps explain why Philadelphia's poverty rate (23%) is double that of the state (12%), leaving 18% of Philadelphia families living in poverty compared to 8% for Pennsylvania.

Table 18: Income Demographics

| Income/Economic Demographics | Statewide | Areas Impacted by Disaster (Philadelphia) | HUD MIDs |
|-------------------------------------|------------------|--|-----------------|
| Median Household Income | 67,587 | 52,649 | 52,649 |
| Per Capita Income | 37,725 | 32,344 | 32,344 |
| Persons in Poverty (percent) | 11.8% | 22.8% | 22.8% |
| Families in Poverty (percent) | 8.0% | 18.3% | 18.3% |

Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates

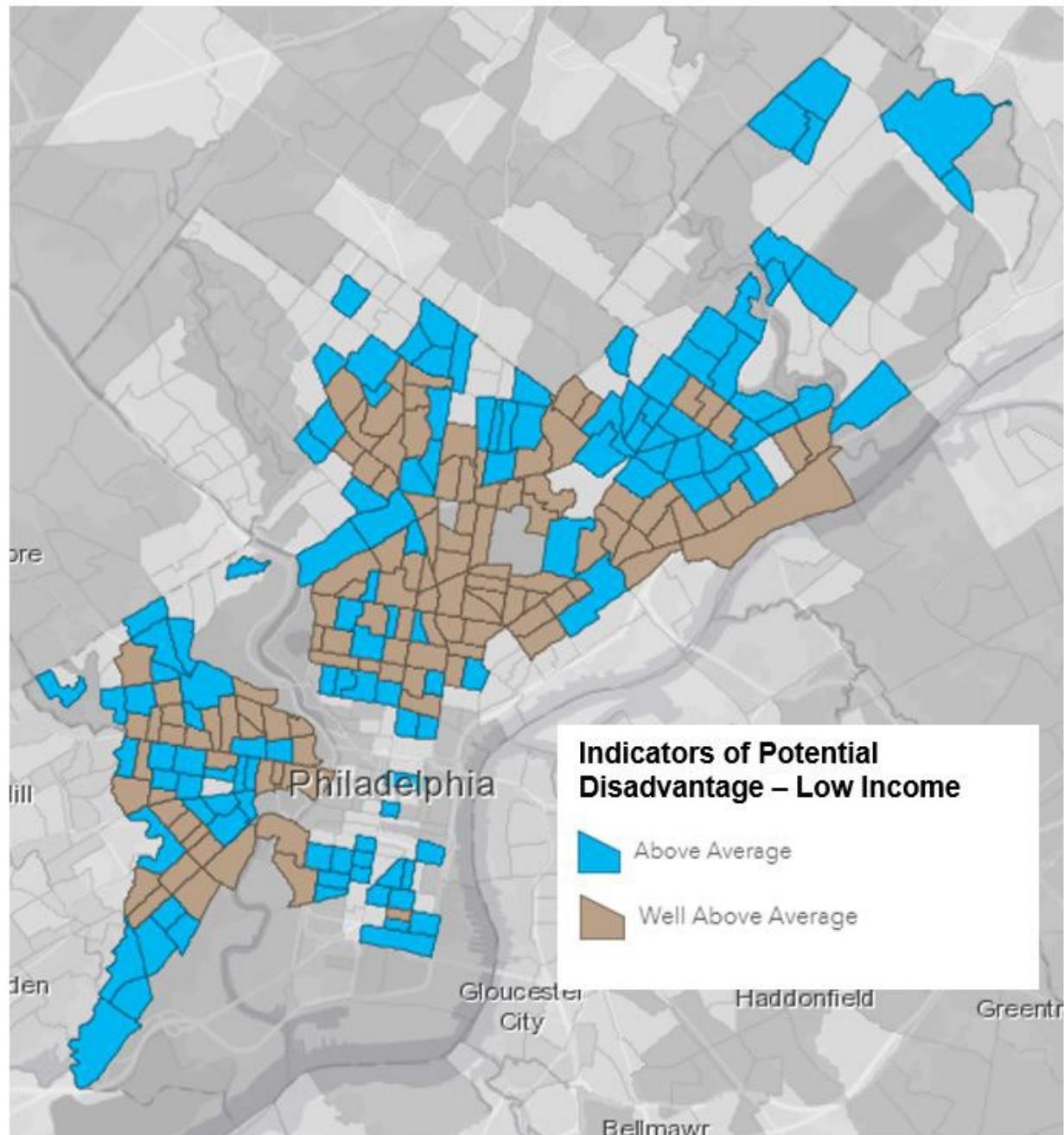
Table 19: Income Demographics - Low Income

| Income/Economic Demographics | Statewide | Areas Impacted by Disaster (Philadelphia) | HUD MIDs |
|--|------------------|--|-----------------|
| Income in the past 12 months below poverty level | 1,482,811% | 354,643 | 354,643 |

Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates

Figure 10 below is based on the Delaware Valley Region Planning Commission's (DVRPC) Indicators of Potential Disadvantage mapping tool. The mapping tool uses U.S. Census American Community Survey (ACS) 2017-2021 five-year estimates data and maps these populations in each of the Census tracts in the Philadelphia region via GIS. The low income map uses income data from the ACS to identify Census tracts in Philadelphia that have a higher-than-average share of residents (compared to the regional average) that live with an income below 200% of the national poverty level. High rates of poverty existing across Philadelphia, especially in West Philadelphia, Southwest Philadelphia, South Philadelphia, North Philadelphia, and the River Wards along the Delaware River.

Figure 10: Concentrated Areas of Low Income Populations



When analyzing income data in relation to disaster impacts and recovery, two key factors must be considered. First, lower-income populations and those living in poverty are more severely affected by disaster impacts due to their limited funds for property maintenance and improvements. It is extremely challenging for low-income households to afford necessary property maintenance projects, such as roof repairs or foundation work, especially given the age of many properties in Philadelphia, with over 40% built prior to 1940.

Individuals living below the federal poverty line are particularly vulnerable to the debilitating

impacts of natural and human-caused hazards. They often lack the financial means to adequately prepare, respond, and recover from disasters. For example, FEMA recommends having a small cash reserve for emergencies, but households struggling to meet basic needs may find this difficult or impossible. Insurance coverage, such as home or flood insurance, is another indicator of faster recovery from disasters, but many individuals living in poverty cannot prioritize insurance due to limited resources.

2.1.5.2 LMI Analysis

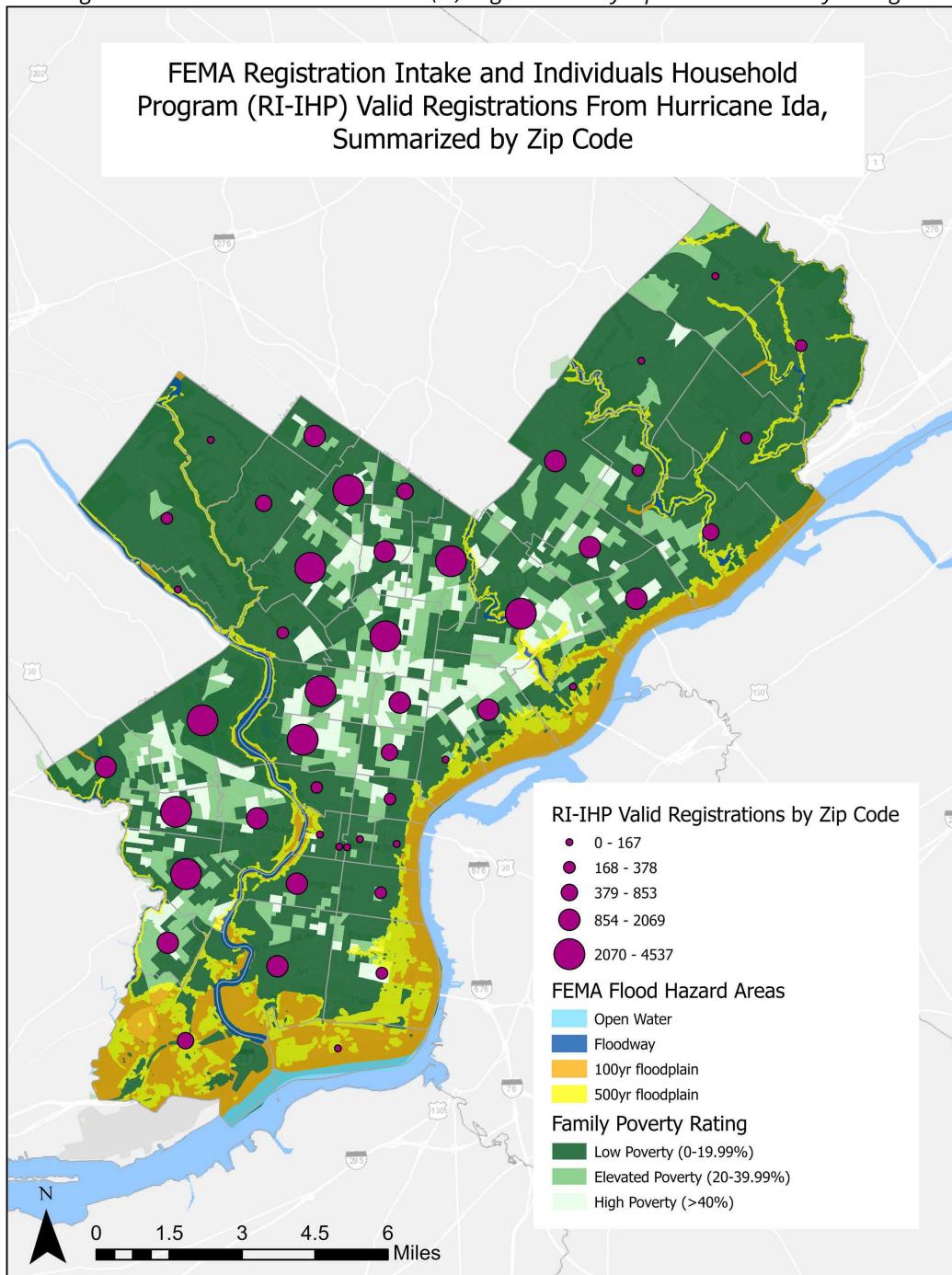
Low-Moderate income (LMI) persons and households are those that earn 80% or less of the area median income. LMI qualification is an important eligibility criterion for a majority of CDBG-DR funding. According to HUD's FY 2022 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data, 64% of Philadelphia's population qualifies as LMI. The City's average household income is \$52,649. Under the ongoing distress from previous disaster events or crises, the overall population faces challenges in making adequate housing improvement plans, with LMI communities being the most affected. Since the entire city of Philadelphia has been designated as MID and is the recipient of CDBG-DR funding, the MID area includes a majority of LMI-qualified population within the City.

Table 20: LMI Analysis - Federally Declared Disaster Areas

| County/ Municipality | Non-MID- Total LMI Persons | Non-MID- Total Population | Non-MID- Percentage LMI | MID- Total LMI Persons | MID-Total Population | MID- Percentage LMI |
|---------------------------------|---|--|--|---------------------------------------|---------------------------------|------------------------------------|
| Philadelphia | N/A | N/A | N/A | 1,209,405 | 1,504,430 | 64.38% |

Source: 2022 HUD LMISD Calculations

Figure 11: FEMA Individual Assistance (IA) Registrations by Zip Code and Poverty Rating



2.1.5.3 Housing Cost Burden

As described previously in Section 1.2 high housing costs make it challenging for households to afford other essential needs due to the high costs of housing. While cost burdening can affect households across the income spectrum, it disproportionately impacts those with lower incomes, as they have fewer financial resources available once housing costs are accounted for. The Consolidated Plan highlights that low-income households and renter

households experience housing cost burdening at higher rates compared to higher-income and homeowner households, with a significant portion consisting of families with children and individuals with disabilities.

According to the 2021 U.S. Census Bureau American Community Survey 5-Year Estimates, nearly 40% of households in Philadelphia are classified as cost burdened, meaning they spend 30% or more of their income on housing costs. Among these cost-burdened households, renters make up a substantial proportion (62%). Furthermore, 52% of all renters in Philadelphia experience cost burdening, while only 27% of homeowners face the same challenge. Among homeowners, those with existing housing debt, such as a mortgage, are more likely to be cost burdened, with 32% of owners with a mortgage experiencing this financial strain, compared to 19% of homeowners without a mortgage.

Table 21: Renter/Owner Cost Burdening

| Category | Owners | Renters | All Households |
|---|----------------|----------------|----------------|
| Spending Less Than 30% of Income on Housing | 242,997 (73%) | 137,645 (48%) | 380,642 (61%) |
| Spending 30% or More of Income on Housing | 90,688 (27%) | 148,706 (62%) | 239,394 (39%) |
| All Households | 333,685 (100%) | 286,351 (100%) | 620,036 (100%) |

U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates

2.1.5.4 Manufactured Housing

Manufactured housing, still referred to as mobile homes by FEMA and identified as such in the IA data, represents less than 1% of Philadelphia's housing stock, based on the American Community Survey 2021 5-year estimates. Among applicants for individual assistance, FEMA's data indicates that manufactured homes accounted for less than 1% (133) of all dwelling types. Of those applicants with manufactured homes, 92% (123) reported home damage, and 45% (60) indicated a need for shelter. However, FEMA identified only 9 out of the 123 units claiming damage (7%) as having verified real property loss. As a result, only 6 units were awarded repair funds for real property loss.

While the number is not significantly high, the zip codes with the highest number of manufactured housing applicants were 19128 and 19140, each with 11 applicants. These zip codes encompass the Roxborough-Manayunk section and the Tioga section of Philadelphia, respectively. It is worth noting that the 19140 zip code was identified as one of the areas most heavily impacted by Hurricane Ida, according to FEMA's heat map data.

Table 22: Manufactured Housing Units Impacted by Disaster

| County | Total Number of Units | Number of Units with FVL (Real Property) | % of Total Units in County | FVL (Real Property \$) | FEMA Repair Amount | Remaining Unmet Need |
|--------|-----------------------|--|----------------------------|------------------------|--------------------|----------------------|
| | | | | | | |

| | | | | | | |
|--------------|-------|---|------|-----------|-----------|----------|
| Philadelphia | 1,921 | 9 | 0.5% | \$118,711 | \$106,232 | \$12,479 |
|--------------|-------|---|------|-----------|-----------|----------|

Source: U.S. Census Bureau, 2021 American Community Survey 5-Year Estimates, FEMA IA

Table 23: Actual Manufactured Housing Unmet Need Estimate

| County | Units with FVL (Real Property) | FVL (Real Property \$) | FEMA Repair Amount | Remaining Unmet Need | Adjusted Damage Estimate (\$78,173) | Actual Unmet Need |
|--------------|--------------------------------|------------------------|--------------------|----------------------|-------------------------------------|-------------------|
| Philadelphia | 9 | \$118,711 | \$106,232 | \$12,479 | \$712,557 | \$606,324 |

Source: FEMA IA

2.1.5.5 Assisted Housing

Assisted housing refers to properties that receive various benefits, as defined by HUD. These benefits include Federal Housing Administration (FHA) mortgage insurance, federal mortgage interest subsidies, project-based rental assistance such as Project Rental Assistance Contracts (PRAC), HOME-Home Investor Partnerships Programs, CDBG, Neighborhood Stabilization Program (NSP), and other HUD funding allocated through state and local jurisdictions.

At this time, data on the flooding impact of housing units classified as assisted housing beneficiaries is still pending analysis. Initial findings by the City indicate no significant need, but ongoing monitoring will be conducted to assess any potential impact.

Table 24: Assisted Housing Impacted by the Disaster

| County | Total Housing Choice Vouchers | Total Impacted Housing Choice Voucher Units | Total LIHTC Units | Total Impacted LIHTC Units | Total Public Housing Dwelling Units | Total Impacted Public Housing Dwelling Units | Remaining Unmet Need |
|--------------|-------------------------------|---|-------------------|----------------------------|-------------------------------------|--|----------------------|
| Philadelphia | 17,605 | 0 | 18,016 | 0 | 12,953 | 0 | 0 |

Source: HUD, Philadelphia Housing Authority

2.1.5.6 Unhoused Population

The storm event had minimal impact on unhoused populations. Many individuals were able to relocate to safer areas during the storm, as reported by the Continuum of Care (CoC). The CoC informed the unhoused and those in encampments about the approaching storm, heavy rainfall, and flooding, advising them to seek shelter by moving indoors, accessing Single Room Occupancies (SROs), or reuniting with family or friends. Outreach teams also encouraged those who declined these options to relocate to other parts of the city for their safety. As a result, there was only a slight increase in shelter utilization from August to October. Only one emergency shelter facility and traditional housing shelters experienced minor structural damage, specifically flooding at the rear of the building.

Table 25: Point in Time Count

| Geography | Emergency Shelter | Transitional Housing | Unsheltered Homeless | Total Known Homeless |
|---------------|-------------------|----------------------|----------------------|----------------------|
| Area Wide | 2,886 | 815 | 788 | 4489 |
| FEMA Declared | 100% | 100% | 100% | 100% |
| MID | 2,886 | 815 | 788 | 4489 |

Source: HUD

2.1.5.7 Point-in-Time Count - Impacted by Disaster

Point-in-time counts are conducted to capture an accurate snapshot of the homeless population in Philadelphia, including individuals who may be difficult to track. According to HUD PA-500, there are 4,489 individuals experiencing homelessness in Philadelphia, out of which 788 were unsheltered and directly impacted by Hurricane Ida. Those who cannot be reached for advance emergency warnings are at a heightened risk of severe flooding or other weather-related crises.

2.1.5.8 Individuals With Access and Functional Needs

Individuals with access and functional needs (AFN) require additional assistance in emergency or disaster situations due to temporary or permanent conditions that limit their ability to respond effectively. This group encompasses individuals with disabilities, seniors, limited access to transportation, and limited financial resources to prepare for, respond to, and recover from emergencies or disasters (FEMA, 2021). The City's Hazard Mitigation Plan recognizes the importance of prioritizing individuals with access and functional needs for appropriate considerations.

2.1.5.9 Other Populations with Special Needs

Persons with Disabilities

The U.S. Census Bureau provides a definition of disability as "a long-lasting sensory, physical, mental, or emotional condition or conditions that make it difficult for a person to engage in functional or participatory activities such as seeing, hearing, walking, climbing stairs, and learning" (U.S. Census Bureau, 2019, Table S1810).

According to the American Community Survey 2021 5-Year Estimates, approximately 16.9% of Philadelphia's population aged five and older are living with one or more disabilities. These disabilities can range from behavioral health difficulties to mobility, hearing, and vision impairments, which may impact individuals' ability to respond to and recover from extreme weather events. Residents with disabilities are considered a vulnerable population and may require additional support to effectively manage their needs before, during, and after a crisis. It's important to address the challenges posed by impaired streets for emergency services, as it can further exacerbate risks for residents with disabilities, who may face significant health challenges during and following a crisis.

Table 26: Individuals with Disability & Age



| Age | Individuals with a disability | Percent of population in age group |
|-------------------|--------------------------------------|---|
| Under 5 years | 835 | 1% |
| 5 to 17 years | 20,870 | 9% |
| 18 to 34 years | 35,649 | 8% |
| 35 to 64 years | 114,084 | 20% |
| 65 to 74 years | 42,052 | 34% |
| 75 years and over | 48,156 | 55% |
| Total | 261,646 | 17% |

Shortage of Accessible Housing

According to Philadelphia's Assessment of Fair Housing Report, there are 261,646 individuals with disabilities in Philadelphia, accounting for 16.7% of the population. These individuals require housing units that are suitable for their specific needs and affordable. However, finding accessible and affordable housing has proven challenging for residents with disabilities in Philadelphia. The report highlights a significant disparity between the number of people with disabilities in poverty and those living in subsidized housing, indicating a shortage of affordable and accessible housing options for disabled residents. With most disabled residents having fixed incomes and limited options as rental costs increase, finding accessible and affordable units has become increasingly difficult.

Even before the widespread damages caused by Hurricane Ida, the availability of housing for residents with specific accessibility needs was inadequate. The Assessment of Fair Housing report identifies affordable housing as a pre-existing challenge for low- to moderate-income residents, unhoused populations, and the general public. Many buildings and public infrastructure in Philadelphia were designed prior to the implementation of the Architectural Barriers Act of 1968, and they have not been updated to comply with its accessibility standards. These structures are in dire need of improvement and upgrading, although this can be challenging due to design limitations or physical constraints. To address this issue, the city may need to consider supporting the development of new housing units that can accommodate accessibility needs, thus expanding the availability of accessible housing.

Senior Residents

Senior citizens are considered a vulnerable population due to the challenges that can arise with aging, including health concerns, mobility limitations, and reduced income as reliance on fixed income increases. According to Census data compiled by the Philadelphia Corporation for Aging in 2021, there are 311,808 individuals aged 60 or older in Philadelphia. Among this group, 75,769 live below the federal poverty line. Among those living below the poverty line, the following percentages experience specific difficulties: 14% have cognitive difficulties, 30% have ambulatory difficulties, 9% have vision difficulties, 12% struggle with hearing, 23% experience challenges with instrumental activities of daily living (such as cooking, cleaning, transportation, laundry, and managing finances), and 14% struggle with at least one activity of daily living (such as eating or bathing). Severe flooding scenarios or other

city-wide crises can pose an increased threat to senior residents as their access to routine daily living support may be delayed, surpassing the threshold for survival.

Children

According to the 2021 ACS 5-year data, children under the age of 18 make up approximately 22% of Philadelphia's population. Similar to senior residents, children are highly affected by disasters, and households with multiple children require support in managing crises and the recovery process. Children rely on their parent(s) or legal guardians for essential needs, but during a disaster, providing for these necessities can pose significant challenges, especially for children in LMI communities, as well as those with disabilities. Additionally, the long-term effects of a disaster can have a detrimental impact on children's mental health and development. It is crucial to address the specific needs of children and ensure their well-being during and after a crisis.

Table 27: Children 18 and Under

| Children 18 and Under | Philadelphia |
|---|---------------------|
| Total Population | 1,586,865 |
| Percent of children under 18 years | 21.8% |
| Percent of children below the federal poverty level | 31.9% |
| Percent of disabled children | 10.3% |

Religion

The below tables show the percentage of persons by religious affiliation. Out of these religious groups, there are more persons affiliated with Catholic, Evangelical Protestant, Mainline Protestant, Black Protestant, and Islam. The data displayed below is not inclusive of all religious categories and reflects information on the religious groups participating in the census. More details about the data can be found on the U.S. Religion Census and the Public Religion Research Institute's websites.

Table 28: Persons by Religious Affiliation (U.S. Religious Census, 2020 Study and PPRI Census of American Religion)

| Tradition | Total | Percent |
|------------------------|----------------|----------------|
| Black Protestant | 88,492 | 13% |
| Buddhism | 12,604 | 2% |
| Catholic | 253,876 | 37% |
| Evangelical Protestant | 121,314 | 18% |
| Hinduism | 8,669 | 1% |
| Islam | 70,065 | 10% |
| Judaism | 16,924 | 2% |
| Mainline Protestant | 88,663 | 13% |
| Orthodox | 7,270 | 1% |
| Other | 24,169 | 3% |
| Total | 692,046 | 100% |

Indigenous Populations and Tribal Communities

According to the National Park Service, “the original inhabitants of what is now Pennsylvania included the Lenape, or Delaware, tribe and the Susquehannock tribe. Other tribes, particularly the Nanticoke and the Shawnee, migrated into Pennsylvania and New Jersey after the Europeans arrived.

In the early 1600s, there were an estimated 5,000-7,000 Susquehannock but by 1700, their numbers had dwindled to 300, most likely brought on by the introduction of European diseases. According to historical accounts in 1763, a mob lynched the remaining 20 known Susquehannock. Descendants of the Susquehannock remain, although there is no known descendant community.

There are no federally recognized Indian tribes in Pennsylvania, though the most recent census reports an American Indian population of more than 12,000. The Lenape continue to have a modern presence and are working to preserve the heritage of the Algonquian-speaking tribes of eastern Pennsylvania and Delaware” (National Park Service, n.d.).

2.2 Infrastructure Unmet Need

2.2.1 FEMA Public Assistance

The City of Philadelphia identified considerable impacts on public facilities and infrastructure from Hurricane Ida that damaged public buildings, roads and bridges, utilities, and parks. The City is coordinating and evaluating the impacts of Hurricane Ida on infrastructure and public facilities in partnership with FEMA. Project scoping and reviews are ongoing. FEMA PA-eligible activities include emergency work and permanent restoration work, which are divided into the following categories:

- Emergency work
 - Debris Removal; and
 - Emergency Protective Measures.
- Permanent work
 - Roads and Bridges;
 - Water Control Facilities;
 - Buildings and Equipment;
 - Utilities; and
 - Parks, Recreational, Other.

Current estimates for FEMA PA eligible emergency work and damage to public facilities and infrastructure place the total cost at approximately \$9.5 million.

Table 29: FEMA Public Assistance Program

| PA Category | # Damaged Sites | Sum of Approx. Cost | Sum of Federal Share | Sum of Non-Federal Share |
|------------------------------|-------------------|---------------------|----------------------|--------------------------|
| A – Debris Removal | Multiple/Citywide | \$706,377.43 | \$635,739.69 | \$70,637.47 |
| B – Protective Measures | Multiple/Citywide | \$790,407.19 | \$711,366.47 | \$79,040.72 |
| C – Roads and Bridges | N/A | \$0.00 | \$0.00 | \$0.00 |
| D - Water Control Facilities | 4 | \$4,757,288.25 | \$4,281,559.43 | \$475,728.82 |
| E – Public Buildings | 8 | \$2,409,576.00 | \$2,168,618.40 | \$240,947.60 |
| F – Public Utilities | N/A | \$0.00 | \$0.00 | \$0.00 |
| G – Recreational or Other | 6 | \$849,406.15 | \$764,465.54 | \$84,940.62 |
| Z – State Management | N/A | \$475,000.00 | \$475,000.00 | \$0.00 |

Source: FEMA PA

The table below builds off of the previous FEMA PA table. HUD allows grantees to include a 15% mark up for resilience improvements, so the following table shows the total local match by category with the additional 15%, resulting in the Total Need column.

Table 30: Total Cost and Need by PA Category

| PA Category | Estimated PA Cost | Local Match | Resiliency | Total Need (Match + Resiliency) |
|------------------------------|--------------------|-------------|--------------------|---------------------------------|
| A - Debris | \$706,377 | \$0 | 15% | \$105,957 |
| B - Emergency Measures | \$790,407 | \$0 | 15% | \$118,561 |
| C - Roads and Bridges | \$0 | \$0 | 15% | \$0 |
| D - Water Control Facilities | \$4,757,288 | \$0 | 15% | \$713,593 |
| E - Building and Equipment | \$2,409,576 | \$0 | 15% | \$361,436 |
| F - Utilities | \$0 | \$0 | 15% | \$0 |
| G - Other | \$849,406 | \$0.00 | 15% | \$127,411 |
| Total | \$9,513,055 | \$0 | \$1,426,958 | \$1,426,958 |

Source: FEMA PA

While FEMA has determined approximately \$9.5 million in damages to be eligible under its Public Assistance Program, that number does not reflect the entirety of the damage. Not only was the damage considerable in scale, but Hurricane Ida also impacted a wide range of facility types, including public buildings, roads, utility infrastructure and parks. Additional damage is summarized and documented below.

2.2.2 Transportation

Floodwaters damaged major roadways and caused temporary closure of hundreds of other roads and bridges until the waters receded. Closures of local roadways and bridges greatly increased commuting times and negatively impacted response times for emergency services. As described in the executive summary, I-676 was closed for several days because significant portions of the highway were submerged in floodwaters. According to the Federal Highway Administration (FHWA), Hurricane Ida caused approximately \$3.8 million in damage to Federal-aid highways in Philadelphia. Hurricane Ida also disrupted Amtrak's rail operations while also damaging rail facilities. According to Amtrak, the storm caused approximately \$4.1 million in damage to operations and facilities in Philadelphia.

Figure 12: Interstate 676 after Hurricane Ida

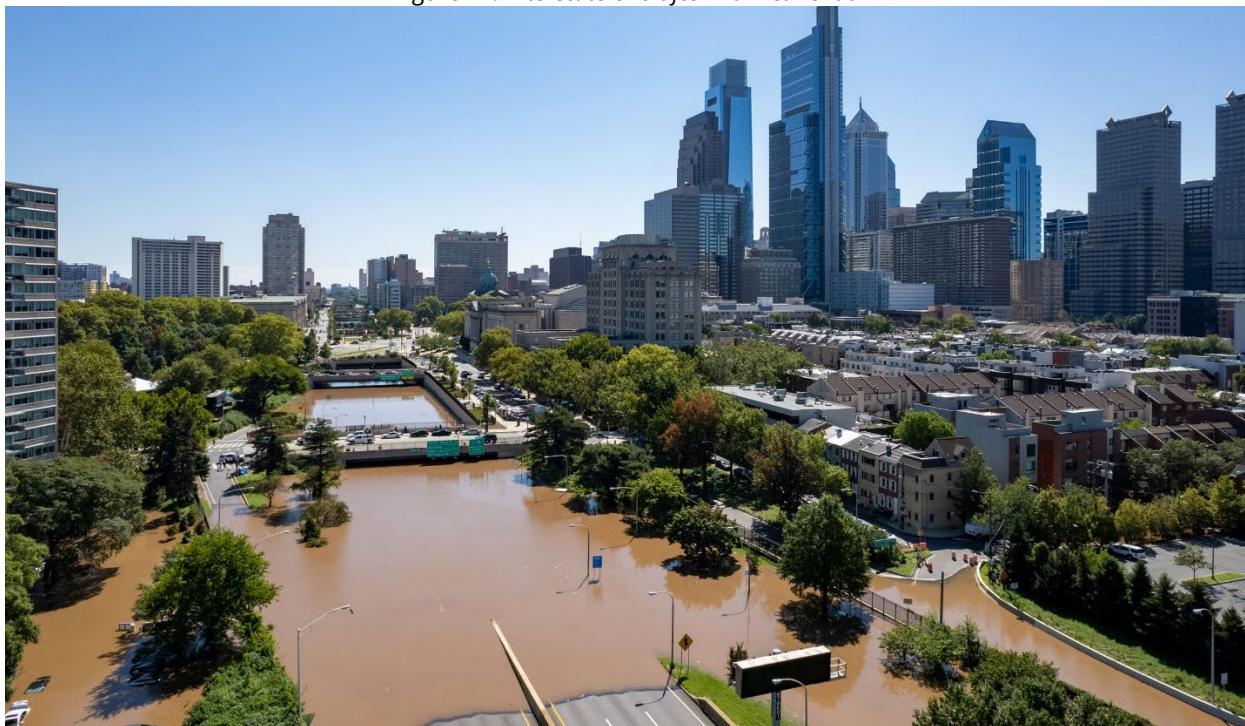


Figure 13: Interstate 676 after Hurricane Ida



2.2.3 Buildings and Equipment

Hurricane Ida flooding also significantly impacted numerous public facilities, government buildings, schools, police and fire stations, medical services and offices, and other businesses. In addition to the public facilities described above, Hurricane Ida significantly impacted City facilities. More specifically, Hurricane Ida damaged Engine 34 in East Falls and Engine 12 in Manayunk. Impacts included flooding and damage on the ground floor and lower levels of both facilities. Facility equipment and building infrastructure was also substantially damaged.

2.2.4 Parks & Recreation and Other Facilities

Facilities and infrastructure assets managed by Philadelphia Parks and Recreation (PPR) were substantially damaged across 28 different sites. Specific assets include the docks, recreation centers and facilities, riverbanks and walls, the Schuylkill River spectator grandstand, building systems and equipment in PPR facilities (i.e. HVAC, fire alarm systems, electric panels, elevators, etc.), numerous trails, river and waterway amenities, historic features, art, playgrounds, lighting, trees, and landscaping. One of the most heavily damaged trails was the Manayunk Canal Tow Path, which had to be closed for repairs due to flooding that washed away major portions of the path and railings. The Schuylkill River Trail in Schuylkill River Park and East Fairmount Park and the Pennypack Park Trail also suffered damage. Additionally, seven miles of trails and some parking lots in Wissahickon Valley Park were damaged. The storm also deposited debris at sites along the river, including large piles of debris, vehicles, and equipment. The Fairmount Dam and Dell Music Center were also impacted along with various recreation buildings and playground facilities across the city. The total estimated damage was at least \$6.1 million.

2.2.5 Utilities

2.2.5.1 Water Infrastructure

A major consequence of the storm was an impact on water infrastructure including potable water, wastewater, and stormwater services. Floodwaters damaged the raw water intake pumps on the Schuylkill River, forcing PWD to suspend operations of water treatment facilities. During consultations with PWD, staff noted the disruption to the water access from the storm event. If a similar outage knocked out an additional facility, Philadelphia's access to clean water would have been severely limited.

Floodwaters also inundated the City's wastewater systems, which are mostly combined sewers. During the storm event, the system's normal capacity was inundated. Impacts included overcapacity that led to sewer overflows and backups. In the City, flooding came within a few feet of knocking out the electrical systems for the sewage treatment plant. The City was forced to shut down critical water infrastructure facilities.

PWD estimates over \$455 million in unmet recovery needs that address direct and indirect impacts from the remnants of Hurricane Ida. This estimate includes large-scale projects that will restore and improve critical facilities such as water treatment plants, pumping stations, key transmission mains, and stormwater management infrastructure impacted by Hurricane Ida. Specific sites include but are not limited to:

Table 31: Water Infrastructure Unmet Needs

| Site/Project | Estimate Cost |
|---|----------------------|
| Lardner's Point Fresh Water Pumping Station Reconstruction | \$285,000,000 |
| Queen Lane Raw Water Pumping Station Restoration & Betterment | \$120,000,000 |
| 42nd St. Waste/Storm Water Pumping Station Restoration & Betterment | \$50,000,000 |
| Germantown Wingohocking Creek Flooding | \$5,000,000 |

Source: Philadelphia Water Department (PWD)

2.2.6 Hazard Mitigation

FEMA's Hazard Mitigation Grant Program (HMGP) provides funding to State, local, tribal and territorial governments so that they can rebuild in a way that reduces, or mitigates, future disaster losses in their communities. HMGP assists communities in rebuilding in a better, stronger, and safer manner to become more resilient to future natural disaster events. This grant funding is available after a presidentially declared disaster and can fund a wide variety of mitigation projects.

HMGP can be used to fund projects to protect either public or private property, as long as the project fits within State and local government mitigation strategies to address areas of risk and complies with HMGP guidelines. OEM, in coordination with the City of Philadelphia's Hazard Mitigation Steering Committee, manages the City application process for HMGP

funding. No HMGP applications associated with the disaster declaration were identified by the City.

2.3 Economic Revitalization Unmet Need

2.3.1 Disaster Damage and Impacts - Economic Revitalization

All disasters result in economic impacts, from business disruption to disaster related unemployment. Businesses and private industry structures, including restaurants, shops, grocery stores, gas stations and other businesses, were destroyed, threatening the ability for communities to have access to the services needed for residents to come back. The impact varied from neighborhood to neighborhood.

2.3.2 Unemployment Rates

According to data released by the U.S. Bureau of Labor Statistics in March 2023, Philadelphia's unemployment rate was 4.4%.

2.3.3 Small Business Administration (SBA) Commercial Losses

The SBA offers Economic Injury Disaster Loans (EIDL) and Business Disaster Loans to businesses to repair or replace disaster-damaged property owned by the business, including real estate, inventories, supplies, machinery, equipment, and working capital until normal operations resume. Businesses of all sizes are eligible. Private, nonprofit organizations, such as public service, faith-based, and private universities, also are eligible. The law limits business loans to \$2 million and the amount cannot exceed the verified uninsured disaster loss.

For the 2021 disaster, DR 4618, there were 47 SBA business loan applications from impacted counties, totaling over \$12 million in verified losses. In total, around \$4.1 million in SBA assistance was loaned to impacted businesses.

2.3.4 Total Business Loans Approved by the SBA

Table 32: Total Business Loans Approved by the SBA

| County | Business Code | Approved Business/EIDL Loans | Total Business/EIDL Loan Applications | Total Approved (\$) |
|--------------|---------------|------------------------------|---------------------------------------|---------------------|
| Philadelphia | Pending | 14 | 47 | \$4,116,700 |

Source: SBA

Table 33: SBA Business Loan Data

| Damaged Property County Name | Total Verified Loss | Total Approved Loan Amount (Business/EIDL) | Total Unmet Need |
|------------------------------|---------------------|--|------------------|
| Philadelphia | \$12,007,726 | \$4,116,700 | \$7,891,026 |

Source: SBA

2.3.5 Philadelphia Merchants Fund Support

While the SBA data provides insight into businesses that applied for assistance, this does not reflect the full impacts of the disaster. The City continues to work with community organizations, chambers of commerce, business organizations, and impacted areas to further refine the economic impact and unmet economic recovery needs. This includes the Philadelphia Merchants Fund.

The Merchants Fund (TMF) offers grants to Philadelphia businesses that experience an unexpected incident or emergency that severely disrupts operations or prevents the business from operating such as Hurricane Ida. Following Hurricane Ida, the Merchants Fund distributed 62 grants totaling over \$328,000 of assistance. The average grant was \$5,290. The total amount of damage identified by all applicants combined was \$6.76 million. The total unmet need is \$6,432,000.

2.4 Unmet Needs Summary

This section includes a summary of the total impacts from Hurricane Ida, the total resources available, and the total unmet recovery needs. The City will continue to monitor the data available and continue its consultations with impacted areas and residents to ensure it collects the most current data available.

Table 34: Unmet Needs Summary (Rounded)

| Category | Data Type | Total Damage | Total Resources | Unmet Need | Percentage |
|----------------------------|---------------------------------|------------------------|---------------------|------------------------|-------------|
| Housing | FEMA IA, SBA | \$810,141,000 | \$41,320,000 | \$810,140,419 | 61% |
| Infrastructure | FEMA PA, FHWA, Local Data | \$484,066,000 | \$9,514,000 | \$474,553,000 | 38% |
| Economic Revitalization | SBA, Local Data | \$19,516,000 | \$3,429,000 | \$16,087,000 | 1% |
| Total | N/A | \$1,313,723,000 | \$54,263,000 | \$1,300,780,419 | 100% |

2.5 Mitigation Needs Assessment

2.5.1 Overview

The Mitigation Needs Assessment is a risk-based assessment that summarizes the natural threats and hazards in Philadelphia. The Mitigation Needs Assessment informs how resilience and mitigation measures can be built into recovery programs and projects. [Philadelphia's 2022 All-Hazard Mitigation Plan \(HMP\)](#) provides the factual basis for developing this needs assessment and the strategy for the Philadelphia CDBG-DR mitigation set aside. The hazards outlined in this section are based on a post-disaster evaluation which was incorporated in the 2022 HMP.

In addition to current hazards posed to Philadelphia following Hurricane Ida, the Mitigation Needs Assessment also considers future threats, particularly as severe weather events become more frequent and severe. In this way, the City can ensure 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 this plan that will mitigate current and future hazards.

As part of this assessment, Philadelphia also sought to identify and address risks to indispensable services, or those services that enable continuous operation of critical business and government functions and/or are critical to human health and safety, and economic security.

Philadelphia's All-Hazard Mitigation Plan (HMP) was last updated in May 2022, and identifies eighteen natural and human-caused hazards and threats that pose the greatest risk to Philadelphia. Hazards in the plan were ranked using a standardized Risk Factor (RF) Methodology modeled off the [Pennsylvania Hazard Mitigation Plan](#). A RF value was determined for each hazard by assigning varying degrees of risk to five weighted categories for each hazard: probability, impact, spatial extent, warning time, and duration.

The following table lists the Risk Factor calculated for each of the eighteen potential hazards identified in the 2022 HMP. Hazards identified as **high risk** have risk factors greater than or equal to 2.5. Risk Factors ranging from 2.0 to 2.4 are considered **moderate risk** hazards. Hazards with Risk Factors less than 2.0 are considered **low risk**. According to the default weighting scheme applied, the highest possible Risk Factor value is 4.0.

Table 35: Risk Factor Rankings

| Hazard | 0.3 | 0.3 | 0.2 | 0.1 | 0.1 | Overall Risk |
|---------------------------------|-------------|--------|----------------|--------------|----------|--------------|
| | Probability | Impact | Spatial Extent | Warning Time | Duration | |
| Flood, Flash Flood, Ice Jam | 4 | 4 | 3 | 2 | 4 | 3.6 |
| Opioid Addiction Response | 4 | 4 | 3 | 1 | 4 | 3.5 |
| Pandemic and Infectious Disease | 3 | 4 | 4 | 1 | 4 | 3.4 |
| Extreme Temperature | 4 | 3 | 4 | 1 | 3 | 3.3 |

| | | | | | | |
|---------------------------------------|---|-----|---|---|---|-----|
| Hurricane, Tropical Storm, Nor'easter | 3 | 4 | 4 | 1 | 3 | 3.3 |
| Urban Fire and Explosion | 4 | 3 | 3 | 4 | 1 | 3.2 |
| War and Criminal Activity | 3 | 4 | 3 | 4 | 1 | 3.2 |
| Hazardous Materials Release | 3 | 3 | 2 | 4 | 4 | 3.0 |
| Winter Storm | 4 | 2 | 4 | 1 | 3 | 3.0 |
| Tornado, Windstorm | 4 | 3 | 2 | 2 | 1 | 2.8 |
| Terrorism | 1 | 4 | 2 | 4 | 1 | 2.4 |
| Drought | 2 | 1.5 | 4 | 1 | 4 | 2.4 |
| Cyber Terrorism | 3 | 1 | 2 | 4 | 3 | 2.3 |
| Building and Structure Collapse | 2 | 2 | 2 | 4 | 1 | 2.1 |
| Dam Failure | 1 | 3 | 2 | 2 | 3 | 2.1 |
| Civil Disturbance | 2 | 2 | 2 | 2 | 1 | 1.9 |
| Earthquake | 1 | 1 | 4 | 4 | 1 | 1.9 |
| Subsidence, Sinkhole | 2 | 2 | 1 | 2 | 3 | 1.9 |

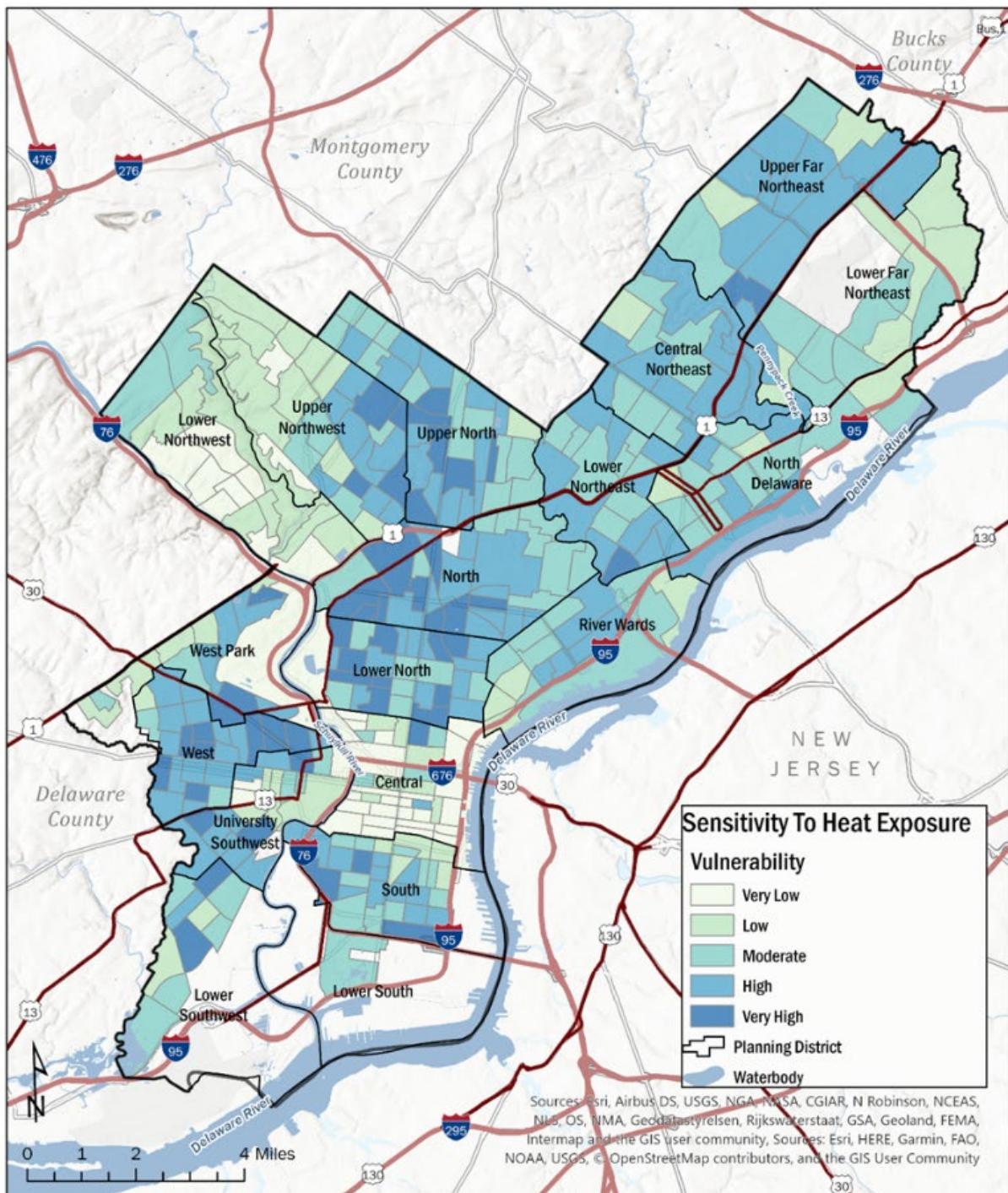
Analysts identified the greatest risk hazards as those natural hazards designated as “Top Priority” or “High Priority” in the Hazard Mitigation Plan. Flooding remains Philadelphia’s highest risk hazard. Analysts further narrowed down high-risk hazards in this Needs Assessment to hazards that Philadelphia should prioritize mitigating to increase resilience to future storm events like Ida: Extreme temperatures, flooding, tornadoes/windstorms, and cyclones (hurricanes, tropical storms, and nor’easters).

2.5.2 Extreme Temperatures

Extreme heat often results in the highest number of annual deaths of all weather-related hazards. In most of the United States, extreme heat is defined as a long period (2 to 3 days) of high heat and humidity with temperatures above 90 degrees (Ready.gov, 2018).

Extreme temperature events typically affect all neighborhoods within Philadelphia, but certain neighborhoods experience higher than usual temperatures during the summer due to the urban heat island effect. According to Philadelphia’s Heat Vulnerability Index (HVI), the most vulnerable neighborhoods can be up to 22 degrees hotter than the least vulnerable (City of Philadelphia, 2019). As shown by the map below, these neighborhoods are most concentrated in the North, West, and South overlapping with areas that have low-income populations. Individuals living in these areas have a higher risk of heat-related illnesses and death.

Figure 14: Sensitivity to Heat Exposure



**SENSITIVITY TO HEAT EXPOSURE
BY CENSUS TRACT
CITY OF PHILADELPHIA**



Spatial Reference
GCS: GCS North American 1983
Datum: North American 1983
Projection: Lambert Conformal Conic

The chart below shows the increased heat risk that Philadelphian's may experience by mid and end of century. This data comes from downscaled data obtained by the Philadelphia Office of Sustainability.

Table 36: Future Temperature Projections

| Category | Observed (1950-1999) | Projections for 2040-2059 | Projections for 2080-2099 |
|------------------------------------|----------------------|---------------------------|---------------------------|
| Average summer temperatures | 84.5°F | 89.7 - 90.5°F | 90.7 - 96.4°F |
| Average number of days above 95°F | 3 | 22 - 26.4 | 27.8 - 66.7 |
| Average number of days above 100°F | 0 | 5 - 7.5 | 6.7 - 30.6 |
| Hottest 7-day average temperature | 92°F | 97.1 - 97.9°F | 97.4 - 102.4°F |

Philadelphia's main challenge when faced with extreme temperatures is public health and safety, especially among populations that are more at risk due to increased exposure or intrinsic factors. Though extreme temperature events usually persist for short durations, they can cause a range of impacts to humans, animals, and infrastructure. This is especially concerning for Philadelphia where many areas of the city have a high concentration of populations more at-risk, particularly those with little or no access to adequate cooling or heating. Many Philadelphians meet criteria that make them more susceptible to hazardous effects of extreme temperatures, such as older adults (13% of the population), infants/children up to five years of age (7%), and those living below the poverty line (23%) (U.S. Census Bureau, 2019). Philadelphia's population experiencing homelessness is especially vulnerable.

When hot weather results in poor air quality, health impacts on those with respiratory conditions are also a concern. In Philadelphia, an estimated 20% of children under age five have Asthma (PHMC, n.d.) and asthma-related hospitalizations are more than five times as likely to impact Black children compared to White children (Philadelphia DPH, 2019).

Besides the risks of extreme temperatures to the people, parts of Philadelphia's utility infrastructure are susceptible to extreme temperatures, which may overload the power grid or damage pipes that provide water, wastewater, and natural gas. During extreme cold episodes, frozen or fractured pipes and frozen water intakes can create service interruptions in water, drainage, and gas supply.

Transportation infrastructure can also be impacted by extreme temperatures. During extreme heat, roads and bridges can buckle due to expansion and heat kinks can form on railway lines. Extreme cold can result in freeze-thaw cycles that cause cracking or potholes in roadway surfaces. Roadway repair from this type of winter damage is the major driver of economic losses related to extreme temperatures in Philadelphia.



The National Oceanic and Atmospheric Administration's (NOAA) Storm Events Database tracks 'Heat' and 'Extreme Cold/Wind Chill' events along with deaths and injuries with data available for Philadelphia since 1996. From 1996-2021, there were 91 'Heat' events causing 260 deaths and 249 injuries. In the same period, there were 4 'Extreme Cold/Wind Chill' causing 3 deaths and no injuries. The deadliest extreme temperature events were heat events dated: 7/12/1997, 7/4/1999, 8/6/2001, 7/1/2002, and 8/1/2006. The July 4, 1999 heat event killed 58 people and injured 124.

2.5.3 Flooding

Pennsylvania is one of the most flood-prone states in the United States. Southeastern Pennsylvania, where Philadelphia is located, is one of the most susceptible regions in the state. Philadelphia is situated between two tidal rivers: the Delaware River and the Schuylkill River. The City experiences tidal effects along its entire eastern border, as well as on the Schuylkill River, Cobbs and Darby Creeks in southwest Philadelphia, Tacony/Frankford Creek, and the Pennypack and Poquessing Creeks in northeast Philadelphia. Other creeks and streams within Philadelphia, like the Wissahickon Creek, are not influenced by tides.

Due to Philadelphia's geographic location and densely urbanized city center, there are multiple types of flooding that can occur within the City. Some of the most damaging floods occur within designated floodplains – the areas along rivers and major creeks – or in areas with limited drainage capacity.



Figure 15: Where Philadelphia Floods



The primary types of flooding that occur in Philadelphia include:

- Riverine (fluvial)
- Coastal (high tides, storm surge)
- Urban Flooding (pluvial)

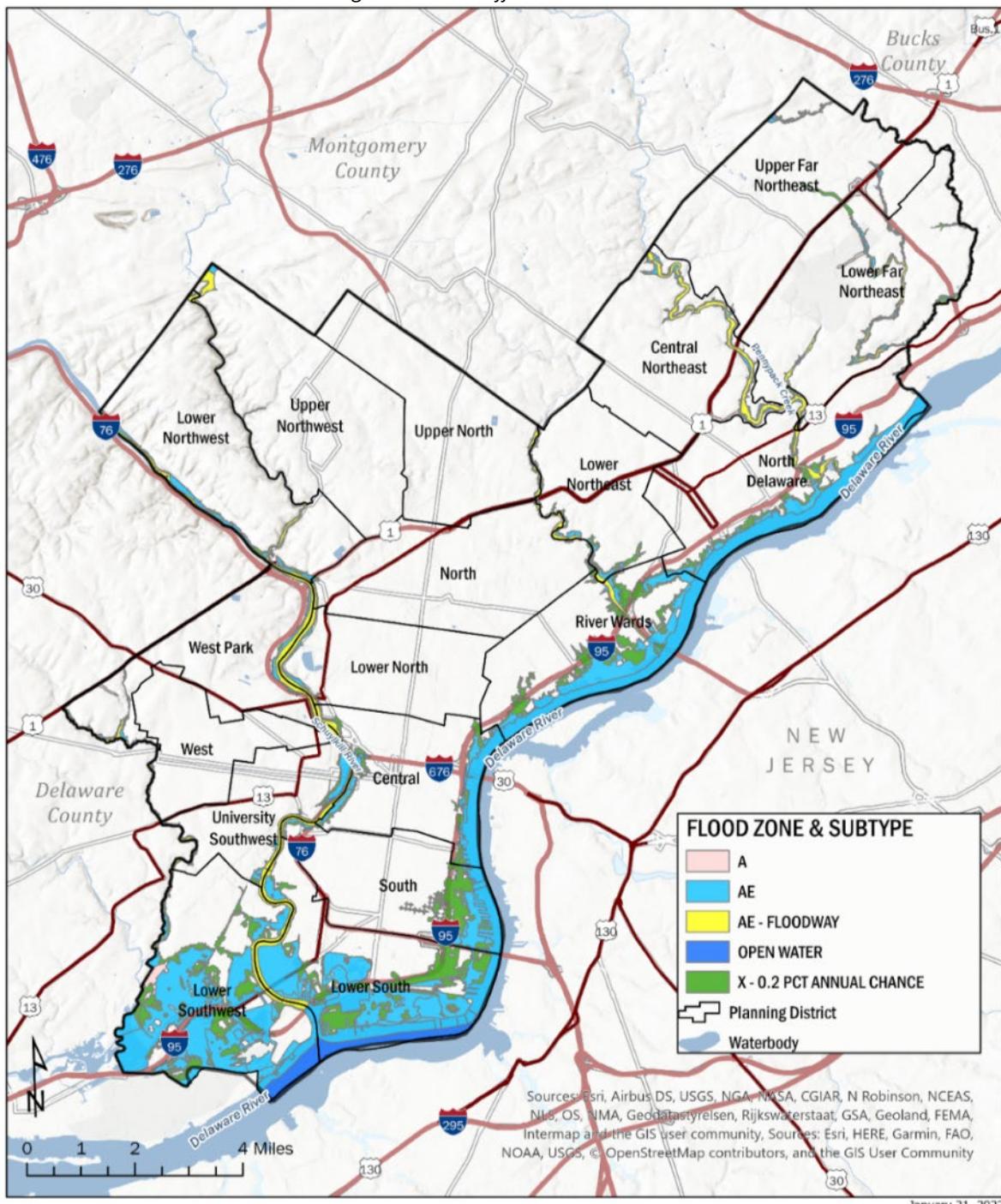
Philadelphia's rivers and creeks cause flooding in the City's floodplains. **Riverine flooding** is when streams and rivers overtop the stream banks following precipitation that can range from both short or long, intense events, to lengthy but mild events which hover over a given

watershed. Rapid accumulation and release of runoff waters caused by heavy rainfall, cloudbursts, landslides, or the sudden break-up of an ice jam can cause “flash flooding” and overwhelm rivers and tributaries. Because Philadelphia is located at the lower end of major watersheds, it is particularly susceptible to flooding when heavy rainfall accumulates as it flows downstream, leading to higher and faster flowing floodwaters.

Although Philadelphia is roughly 90 miles from the open ocean, the City is situated on two rivers that are influenced by the tides, so the City experiences both riverine and coastal flooding. The primary difference between riverine and coastal flooding has to do with the source of the floodwaters. **Coastal flooding** is raised water surface elevation from high-tides, storm surge, and sea level rise. The tidal Delaware River and its tributaries are susceptible to coastal flooding because they are impacted by ocean tides and storm surge. High tides on the Delaware River and Schuylkill River can also contribute to basement backups. If rainfall-induced riverine flooding and tide or storm surge-induced coastal flooding occur simultaneously, this is referred to as compound flooding.

Two areas in Philadelphia repeatedly experience catastrophic flooding: Eastwick, in southwest Philadelphia, and Manayunk, in northwest Philadelphia. Both neighborhoods have many properties with Repetitive Losses tracked by FEMA.

Figure 16: FEMA Effective Flood Zones



**FEMA EFFECTIVE FLOOD ZONES:
NATIONAL FLOOD HAZARD LAYER (NFHL)
CITY OF PHILADELPHIA**



Spatial Reference
GCS: GCS North American 1983
Datum: North American 1983
Projection: Lambert Conformal Conic

Urban Flooding is flooding in the built environment, regardless of proximity to mapped floodplains, due to the absence of storm sewers or drainage systems, or the inability of these systems to handle runoff volume and overland flow. This may present as sewer backups or

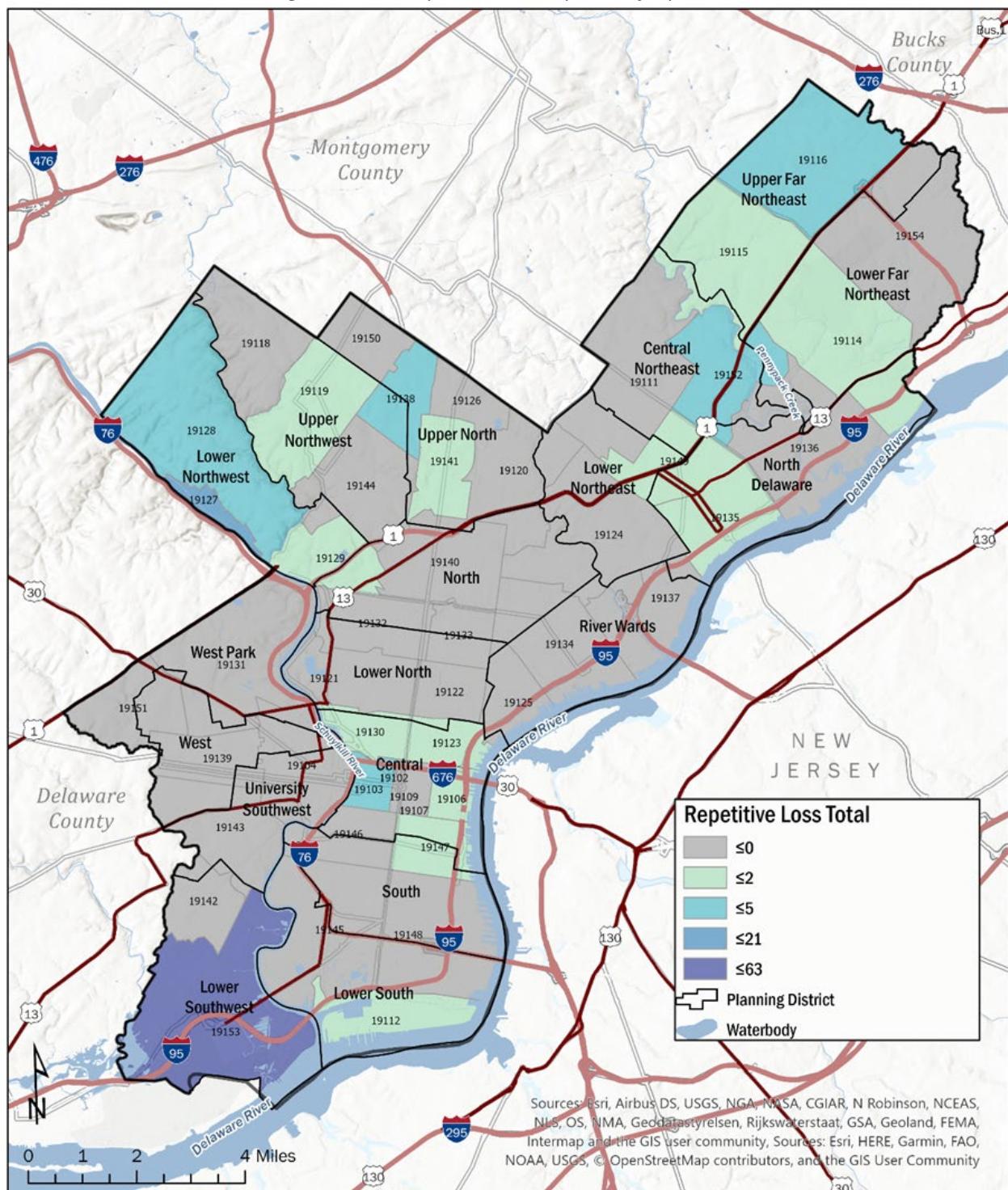
accumulation in rights-of-way. Densely populated areas have a high risk for flash floods as well, as the construction of buildings, highways, driveways, and parking lots increases runoff by reducing the amount of rain absorbed by the ground. When available ground surfaces become saturated, existing groundwater levels may increase, and seep through the floors and walls of basements. Flash flooding may also lead to localized, overwhelmed sewer systems and basement backups through basement fixtures and drains.

As the most common hazard for Philadelphia, flooding is a near routine occurrence for some regions of the city. Numerous instances happen throughout the year, each causing various levels of damage. The Schuylkill often has high crests, with the top ten crests averaging between 14 and 15 feet.

Flooding can cause structural losses within the City of Philadelphia, including homes, businesses, and critical facilities. According to the 2021 OPA tax account data, there are an estimated 534,717 properties in Philadelphia. Approximately 6,965 of those are located within the 1-percent annual chance area. Some of the properties within the 1-percent chance area include critical facilities. A critical facility is a facility that provides services and functions essential to a community, especially during and after a disaster.

The probability of future flooding in Philadelphia is high, especially for communities located in the 1.0-percent annual chance zone. Repetitive loss neighborhoods, such as Eastwick and Manayunk, will continue to experience significant flooding.

Figure 17: NFIP Repetitive Loss Properties by Zip Code



NFIP REPETITIVE LOSS PROPERTIES BY ZIP-CODE CITY OF PHILADELPHIA



Spatial Reference
GCS: GCS North American 1983
Datum: North American 1983
Projection: Lambert Conformal Conic

The probability of increasing severity or frequency of natural hazards could increase the risk of flooding to the City. Higher sea levels could cause Philadelphia's Delaware and Schuylkill rivers to rise (despite being 90 miles inland from the mouth of the Delaware Bay). Sea Level Rise impacts will begin with nuisance flooding from high tide and smaller rain events and continue until low lying areas of the City are permanently inundated with water.

An increase in temperature will result in more frequent and intense rainfall events. Total annual precipitation is projected to increase from 44" between 1950-1999 to about 47-49" by mid-century, and 49-50" towards the end of the century. All seasons are projected to experience increasingly wetter futures. The largest three-day winter precipitation event is projected to get heavier over the coming century from a 2" event in 1950-1999 to a 2.5-2.7" event in mid-century and a 3.0-3.3" event towards the end of the century. As temperatures warm, precipitation will shift from snow to rain/mixed conditions. Daily precipitation projections were processed across 4 grid cells over Philadelphia for a moderate future warming scenario (RCP4.5) and the high future warming scenario (RCP8.5) across two sets of models.

Table 37: Historical and projected precipitation indicators for Philadelphia

| | Observed (1950-1999) | Projections for 2040- 2059 | Projections for 2080-2099 |
|--|-------------------------|-------------------------------|------------------------------|
| Average annual precipitation (inches) | 44.0 | 47.3 - 48.1 | 49.2 - 49.9 |
| Winter precipitation (inches)* | 9.9 | 11.0 - 11.4 | 11.7 - 12.6 |
| Largest 3-day precipitation event - Winter (inches) | 2.0 | 2.5 - 2.7 | 3.0 - 3.3 |
| Spring precipitation (inches) | 11.4 | 11.9 - 11.5 | 11.9 - 12.3 |
| Summer precipitation (inches) | 12.2 | 13.1 - 13.3 | 13.3 - 14.0 |
| Fall precipitation (inches) | 10.5 | 10.9 - 11.3 | 11.0 - 11.3 |

2.5.4 Tornadoes/Windstorms

Windstorms and tornadoes can occur anywhere throughout Philadelphia. Damaging winds exceeding 50-60 miles per hour can occur during tornadoes, severe thunderstorms, winter storms, or coastal storms. These winds can have severe impacts on buildings, pulling off the roof covering, roof deck, or wall siding and pushing or pulling off the windows (PEMA, 2020). Gusts and sustained winds can cause damage to trees through fallen and downed limbs. Fallen trees and limbs can partially block waterways, affecting turbidity if the downed tree is large enough, or the tributary small enough. High winds can also cause erosion of topsoil if the soil is dry or loose enough. Additionally, high winds can spread trash and debris over a large area, complicating clean-up efforts.

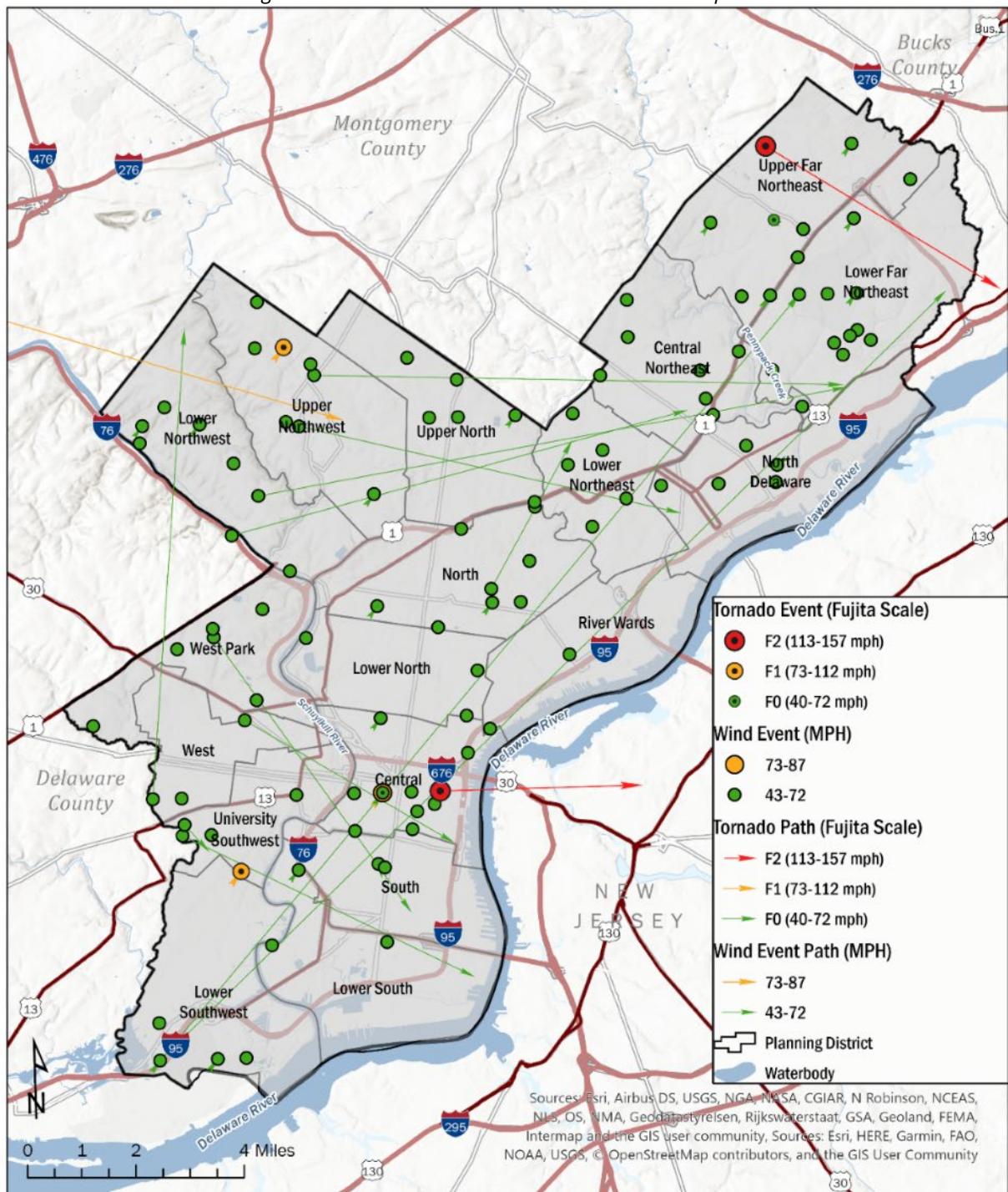


Additionally, windstorms and tornadoes can also impact local waterways. Tornados, should they damage chemical facilities or other facilities where chemicals are stored, can release hazardous materials into the ground, water, or air. The destruction of homes or businesses where asbestos or lead is present can also affect local health.

Between 1955 and 2019, there were 197 documented windstorms and tornados in Philadelphia (NOAA, 2020). These windstorms have injured individuals, damaged buildings and vehicles, downed trees and power lines, and disrupted transportation, communications, and power services. Since 1955, seven wind events classified as tornados directly impacted Philadelphia, all being classified an EF2 or weaker. Additionally, during Hurricane Ida in September 2021, seven tornados touched down throughout southeastern Pennsylvania and southern New Jersey (ABC, 2021).



Figure 18: Tornado and Windstorm Events in Philadelphia



**TORNADO AND WINDSTORM EVENTS
(1955-2019)
CITY OF PHILADELPHIA**



Severe windstorms and tornadoes pose a significant risk to life and property in Philadelphia by creating conditions that disrupt essential systems such as public utilities, telecommunications, and transportation routes. Fallen trees and debris are common after high wind events, which can block access to roads, bring down power and utility lines, and damage building stock. Areas with tall buildings, such as Center City and University City, are at greater risk as increased wind pressure occurs at greater heights. Construction sites are also especially vulnerable to high winds. Loose tools and construction materials, cranes, and scaffolding may loosen from exposure to high winds and become flying debris.

Tornados and windstorms also increase the risk of building collapse. Factors that increase risk of a building collapse during high wind events include building age, vacancy rate, and status as an imminently dangerous structure. Thirty-nine percent of Philadelphia's properties were built before 1939. The North and West planning districts are the next most populated with older buildings. Vacant properties also increase the risk of a building collapse because these properties fall into disrepair and neglect. Philadelphia has a higher percentage of vacant properties than the national average, with 12.3% of properties vacant as of 2019 census five-year estimates. Most areas in Philadelphia with a large percentage of vacant properties align with neighborhoods identified by the CDC as having high social vulnerability.

Populations in Philadelphia that are at a greater risk to the impacts of windstorms and tornadoes include, but are not limited to, adults 65 years and older (13.4% of the population), children under the age of 5 (6.7%) of the population, individuals living below the poverty line (23.3% of the population) (U.S. Census Bureau, 2019), individuals who are unsheltered, individuals who experience language and communication impediments (24.1% of the population over age 5 primarily speaks a language other than English), and individuals needing support with functional needs and activities of daily living. Individuals that rely on electricity for life-sustaining equipment are also more at-risk during these events due to the high likelihood of utility disruptions associated with windstorms and tornadoes.

2.5.5 Hurricanes/Tropical Storms/ Nor'easters

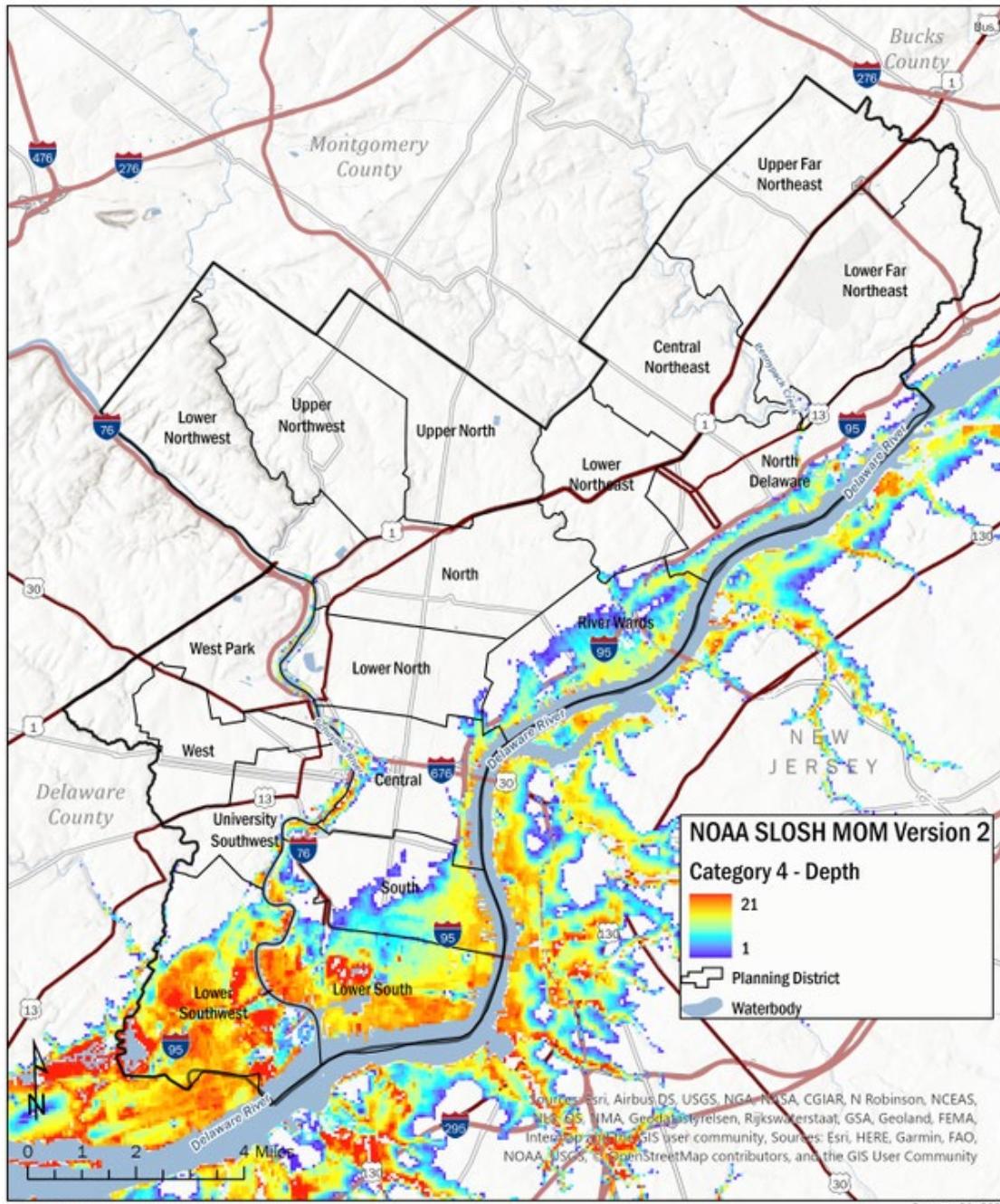
Hurricanes, tropical storms, and nor'easters are classified as cyclones and are any closed circulation developing around a low-pressure center in which the winds rotate counterclockwise (in the Northern Hemisphere) and whose diameter averages 10-30 miles across. Potential threats from hurricanes include powerful winds, heavy rainfall, storm surges, coastal and inland flooding, rip currents, tornadoes, and landslides.

Philadelphia is situated in an area where cyclones can track inland causing heavy rain, strong winds, and storm surge in low-lying areas along tidal waterways. All cyclones are regional events that can affect an area hundreds of miles long; therefore, all neighborhoods within Philadelphia are subject to the impacts of these storms. However, certain factors such as proximity to tidal waterways like the Delaware and Schuylkill rivers may make some areas more vulnerable to specific effects, including storm surge. Storm



surge is a hazard unique to cyclones that can severely impact structures near tidal waterways. This type of flooding can cause destruction of buildings as well as utility and transportation infrastructure.

Figure 19: Hurricanes/Tropical Storms/Nor'easters in Philadelphia



Spatial Reference
GCS: GCS North American 1983
Datum: North American 1983
Projection: Lambert Conformal Conic

The following table lists the ten most destructive hurricanes and tropical storms of the past 100 years in terms of damage estimates and loss of life with centers of circulation passing within 65 miles of Philadelphia. Note that the storms are listed in chronological order.

Table 38: Ten Most Destructive Tropical Cyclones in Philadelphia (Since 1920)

| Year | Storm Name | Peak Intensity | Strength Near Philadelphia | Impacts and damage in Philadelphia |
|------|------------|----------------------|----------------------------|---|
| 2021 | Ida | Category 4 | Tropical Storm | <ul style="list-style-type: none"> Extreme flooding along the Schuylkill River, cresting at 16.35ft. and causing substantial damage in nearby areas such as Manayunk. The crest was only exceeded once in history when the river reached 17ft. in 1869. Five deaths in the Philadelphia region Multiple tornadoes across the region, including an EF3 storm in Mullica Hill, NJ |
| 2020 | Isaias | Category 1 | Tropical Storm | <ul style="list-style-type: none"> A total of 4.16 inches of rainfall was reported at the Philadelphia International Airport. The Delaware river reached minor flood stage, cresting at 9.13 feet. The Schuylkill River reached moderate flood stage, cresting at 12.28 feet. Significant flooding to homes and businesses in Southeast and Northwest Philadelphia resulted, with storm impacts that necessitated emergency evacuations and temporary sheltering. |
| 2012 | Sandy | Category 3 Hurricane | Category 1 Hurricane | <ul style="list-style-type: none"> Two deaths and \$20 million in damage 850,000 customers without power Flooding along the Delaware River Suspended Amtrak and SEPTA service Closed major highways across the region |
| 2011 | Irene | Category 2 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Flooded Manayunk and Lincoln Drive along the Schuylkill, with a 13.5 ft. crest recorded The Delaware River recorded a 9.77 ft. crest Caused seven structure collapses and damaged at least thirteen others |
| 2011 | Lee | Tropical Storm | Tropical Storm | <ul style="list-style-type: none"> One fatality in Philadelphia Rockslides and widespread flooding and flash floods Destroyed 22 homes and businesses with hundreds more affected |
| 1999 | Floyd | Category 4 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Eight deaths in Philadelphia 2.8 ft. Storm surge recorded 3,500 homes flooded and 1,000 people evacuated |

| | | | | |
|------|---------|----------------------|----------------|---|
| 1972 | Agnes | Category 1 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Three deaths in Philadelphia Major flooding on the Schuylkill River |
| 1955 | Connie | Category 1 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Evacuations Flooding along the Delaware River |
| 1955 | Diane | Category 1 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Flooding along the Delaware River Heavy runoff led to extensive downstream flooding along rivers and streams |
| 1954 | Hazel | Category 4 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Substantial wind impact 94 mph gust recorded |
| 1933 | Unnamed | Category 4 Hurricane | Tropical Storm | <ul style="list-style-type: none"> Major flooding along Schuylkill River Major road and highway damage |

Hurricanes, tropical storms, and nor'easters are associated with damage from sustained winds as well as wind gusts. Wind can cause damage to trees that can partially block waterways, affecting turbidity if the downed tree is large enough, or the tributary is small enough. High winds can also cause erosion of topsoil if it is dry or loose enough and can spread trash and debris over a large area, complicating cleanup efforts. Nor'easters can sometimes also result in substantial snow accumulations, causing tree damage that can lead to other impacts like impassable roadways and downed electrical wires. Cyclones can lead to flooding from storm surge as well as riverine flooding and flash floods from heavy rainfall. The high winds in hurricanes and tropical storms can cause utility outages that impact people that need electricity for medical devices and to keep temperatures comfortable in their homes. Populations that are low- to moderate-income can have more difficulty recovering from disaster events including hurricanes and connecting with resources to assist their recovery.

2.5.6 FEMA Community Lifelines and Indispensable Services

A community lifeline is an indispensable service that enables the continuous operation of critical business and government functions and/or are critical to human health and safety and economic security. A **critical facility** is a facility that provides services and functions essential to a community, especially during and after a disaster.

In the Pennsylvania Hazard Mitigation Plan (2018), the Pennsylvania Emergency Management Agency (PEMA) identified 618 critical facilities in the City of Philadelphia. A full list of state-identified critical facilities for Philadelphia can be found in the following table.

Table 39: Total Critical Facilities in the City of Philadelphia¹

| | # Critical Facilities in Philadelphia | # Critical Facilities in Pennsylvania |
|---------------|---------------------------------------|---------------------------------------|
| Agriculture | 41 | 275 |
| Banking | 1 | 3 |
| Commercial | 8 | 27 |
| Communication | 35 | 615 |

| | | |
|---------------------------------------|------------|---------------|
| Dam | 19 | 3,429 |
| Education (Colleges and Universities) | 21 | 159 |
| Education (Public Schools) | 339 | 3,175 |
| Emergency Operation Centers | 1 | 69 |
| Energy | 4 | 55 |
| Fire Stations | 66 | 2,708 |
| Government | 2 | 25 |
| Hospitals | 41 | 342 |
| National Monuments or Icons | 3 | 6 |
| Nuclear | 0 | 5 |
| Police Stations | 31 | 1,245 |
| Transportation | 10 | 75 |
| Water | 3 | 1,798 |
| TOTAL: | 618 | 14,011 |

As part of Philadelphia's last Hazard Mitigation Plan update, the city assessed risk to 6 essential categories of critical facilities including: Emergency Operations Centers, 911 centers, fire stations, hospitals, police stations and schools. Modeling was performed to identify which of these critical facilities would be most impacted by a 1% Annual Chance Flood. The following table identified the number of critical facilities analyzed that are expected to sustain damage following a 1% annual chance flood event.

Table 40: Expected Damage to Critical Facilities in the 1% Annual Chance Floodplain²

| Critical Facility | Total | Expected to Sustain Damage |
|---|-------|----------------------------|
| Emergency Operations Center + 911 Centers | 3 | 0 |
| Fire Stations | 65 | 2 |
| Hospitals | 38 | 0 |
| Police Stations | 36 | 0 |
| Schools | 577 | 16 |

The City's hazard mitigation goals include building resilience of all critical community assets, including property, infrastructure, and cultural resources.

2.5.7 Summary of Mitigation Unmet Needs

This assessment highlights four priority areas that fall under Philadelphia's unmet mitigation needs. Top mitigation priorities include 1) Extreme Temperatures; 2) Flooding; 3) Tornadoes and Windstorms; and 4) Hurricanes, Tropical Storms, and Nor'easters. While flooding remains one of Philadelphia's greatest natural hazard risks, mitigating these additional hazards will increase the city's resilience to storms like Hurricane Ida.

Philadelphia's Hazard Mitigation Plan identifies numerous actions that can address vulnerabilities within MID areas related to the above natural hazard risks. With subject matter expertise from the City's Flood Risk Management Task Force, these mitigation actions have been organized into broader programmatic goals which bolster the resilience of communities and public infrastructure; support mitigation planning efforts; and fund the non-federal cost share for relevant federal flood mitigation and resilience grant programs.

Resilient Public Infrastructure

Many public assets across the city are vulnerable to flooding beyond the impacts experienced as a result of Hurricane Ida. These assets include critical infrastructure such as stormwater, wastewater, and transportation systems; highway and roadway networks; and flood risk reduction infrastructure. To minimize future flood damage, mitigation funds must support resilience improvements to existing infrastructure (e.g., water treatment plants), and fund additional risk reduction infrastructure projects (e.g., stormwater tunnels, pumps, etc., levees, berms, sea walls). This program will function similar to FEMA's BRIC grant program to support the following activities:

- Capability and capacity building (C&CB) activities
- Mitigation projects
- Management costs

Resilient Households

Funding community-wide initiatives is essential to reducing the magnitude of flood damage and protecting human health and safety. While many larger-scale infrastructure investments can reduce risk, a critical gap the City has identified remains in household-level preparedness and resilience. This program will function similar to FEMA's Flood Mitigation Assistance (FMA) program to support projects that reduce or eliminate the risk of repetitive flood damage to buildings through:

- Project Scoping
- Technical Assistance
- Community Flood Mitigation Projects
- Individual Structure/Property-Level Flood Mitigation Projects
- Management Costs

Projects must be cost effective, align with the applicable hazard mitigation plan, and meet all environmental and historic preservation (EHP) requirements. Unlike FMA, which requires property owners to hold flood insurance policies through the National Flood Insurance Program (NFIP) at the time of application, this program will be open to all households which have experienced or will experience flooding. While there are many NFIP policies in areas with high flood risk and repetitive losses in Philadelphia, insurance premiums remain a limiting factor for many; the City acknowledges that property owners who cannot afford



insurance are excluded from critical mitigation programs. This program will help property owners reduce their flood insurance premiums through eligible mitigation activities. Importantly, properties mitigated with CDBG-DR funds will be required to maintain an NFIP policy in perpetuity but may be better positioned to do so with mitigation actions supported by this program.

Mitigation Planning

The Task Force has identified various mitigation planning needs which align with ongoing local initiatives and will ultimately make the city more resilient to future flooding events. These initiatives include Philadelphia Water Department's climate adaptation work, the Lower South Infrastructure Resilience Collaborative, Philadelphia City Planning Commission's comprehensive plan, community-led resilience plans, the next Hazard Mitigation Plan update, and various multi-municipal and -agency coordination efforts. CDBG-DR mitigation funds can support the generation, updating, and alignment of plans that are rooted in flood resilience.

Non-Federal Cost Share/Local Match

Offsetting the burden of non-federal cost share to the City, as well as extending mitigation impacts supported by CDBG-DR, is an essential eligible activity of the mitigation set-aside. This program will fund local match requirements of in-progress and future grant applications to FEMA's HMA programs, Bipartisan Infrastructure Law (BIL) programs, and Congressional Delegated Spending for Pre-Disaster Mitigation (CDS-PDM). Eligible projects are those eligible under aforementioned programs, must also be CDBG-DR eligible, and meet a national objective.



SECTION 3. GENERAL REQUIREMENTS

3.1 Citizen Participation

3.1.1 Outreach and Engagement

The City recognizes that affected stakeholders are the center of, and partners in, the development and implementation of this Action Plan. In the development of this Action Plan, the City consulted with disaster-affected residents, stakeholders, local public agencies, public housing authorities, State agencies, and other affected parties in the surrounding geographic area. In doing so, the City ensured that the Action Plan was consistent with the disaster impacts, comprehensive, inclusive, and reflective of input. There were many forms of outreach used to maximize resident feedback into the plan, including in-person or virtual meetings, social media posts from official city and other accounts, and advertisements in legacy media outlets.

In addition to using a variety of outreach approaches, the City of Philadelphia is committed to following the Language Access Plan to ensure that the Action Plan, substantial amendments, and other relevant program materials are accessible to persons with disabilities and individuals with Limited English Proficiency. Interpretive services are available via telephone or in-person upon request. Individuals are also able to request interpretive services for future events as well as translation services for documents and signage upon request. A summary of this Action Plan was made available online in Spanish, Chinese, Haitian Creole, Portuguese, and Vietnamese in order to increase language accessibility of materials.

Any implementing agencies, subrecipients, and other entities participating in CDBG-DR-funded activities must accommodate the functional needs of disabled individuals and persons with Limited English Proficiency, in line with the Language Access Plan.

Table 41: List of Local Public Agencies and Stakeholders Consulted and/or Briefed

| Outreach to Federal, State, and Local Public Agencies/Stakeholders | |
|---|---|
| <p>City CDBG-DR Steering Committee</p> <ul style="list-style-type: none">• Office of the Director of Finance (Finance)• Division of Housing and Community Development (DHCD)• Managing Director's Office (MDO) including the Office of Emergency Management (OEM), Philadelphia Water Department (PWD), Office of Transportation and Infrastructure Systems (OTIS)• Office of Sustainability (OOS)• Philadelphia Parks and Recreation• Philadelphia City Planning Commission (PCPC)• Mayor's Office• Department of Commerce• Philadelphia City Council, Office of the Council President | <p>Ongoing</p> <ul style="list-style-type: none">• 04/05/2023• 04/19/2023• 05/03/2023• 05/17/2023• 06/14/2023• 07/12/2023• 08/16/2023• Ongoing |

| | |
|---|---|
| <p>Philadelphia Flood Risk Management Task Force, including but not limited to:</p> <ul style="list-style-type: none"> • OOS • OEM • PWD • PCPC • Department of Licenses and Inspections (L&I) • Department of Public Property (DPP) • Department of Public Health (PDPH) • Department of Aviation (DOA) • Office of Risk Management | <ul style="list-style-type: none"> • 03/23/2023 • 06/13/2023 • 07/17/2023 • Ongoing |
| <p>Eastwick Intergovernmental and Interagency Meetings, including but not limited to:</p> <ul style="list-style-type: none"> • OOS • OEM • PWD • OTIS • PCPC • Philadelphia Housing and Community Development Corporation (PHDC) • Pennsylvania Emergency Management Agency (PEMA) • FEMA, Region 3 • U.S. Army Corps of Engineers, Philadelphia District • Environmental Protection Agency (EPA) • U.S. Department of Housing and Urban Development (HUD) • U.S. Fish and Wildlife Service • Office of Congresswoman Mary Gay Scanlon • Office of State Senator Anthony H. Williams • Office of State Representative Regina Young • Office of Council President Kenyatta Johnson | <ul style="list-style-type: none"> • 03/17/2023 • 06/02/2023 • 07/28/2023 • 06/30/2023 • Ongoing |
| <p>Hazard Mitigation Steering Committee, including but not limited to:</p> <ul style="list-style-type: none"> • OEM • OOS • PCPC • OTIS • Department of Commerce • PDPH • Philadelphia Fire Department (PFD) • Philadelphia Police Department (PPD) | <ul style="list-style-type: none"> • 04/17/2023 • 07/28/2023 • Ongoing |
| <p>Hazard Mitigation Plan 2023 Annual Review Workshop, including but not limited to:</p> <ul style="list-style-type: none"> • OEM • OOS • PWD • Department of Streets • PPD • PFD | <ul style="list-style-type: none"> • 3/30/2023 |

| | |
|---|-----------------------|
| <ul style="list-style-type: none"> • PCPC • DOA • PDPH • FEMA • Office for People with Disabilities • School District of Philadelphia • Philadelphia Industrial Development Corporation (PIDC) • Delaware Valley Regional Planning Commission (DVRPC) • PennDOT, District 6 • U.S. Coast Guard Delaware Bay | |
| Department of Public Property | 5/8/2023 |
| Division of Aviation | 5/8/2023 |
| Office of Homeless Services (OHS) | 4/24/2023 |
| Department of Streets | 4/14/2023 |
| PA Department of Community and Economic Development (DCED) | 3/28/2023 |
| PennDOT | 5/1/2023 |
| SEPTA | 4/25/2023 |
| FHWA | 5/2/2023 |
| John Heinz National Wildlife Refuge | 4/21/2023 and Ongoing |
| Amtrak | 5/10/2023 |

Table 42: List of Community Based Organizations Consulted and/or Briefed

| Outreach to Community Based Organizations | |
|--|-----------------------|
| Enterprise Center CDC | 8/21/2023 |
| GPASS Neighborhood Advisory Committee | 8/16/2023 |
| Strawberry Mansion CDC | 8/10/2023 |
| Affirmatively Furthering Fair Housing Stakeholder Group | 8/7/2023 8/14/2023 |
| Hunting Park Neighborhood Advisory Committee | 7/27/2023 |
| Hispanic Alliance for Career Enhancement (HACE) CDC | 7/26/2023 |
| Housing Security Working Group | 7/11/2023 |
| Eastwick United | 5/11/2023 |
| Philanthropy Network Greater Philadelphia | 5/2/2023 |
| PA Voluntary Organizations Active After Disasters (VOAD) | 4/20/2023 and Ongoing |
| Philadelphia Association of Community Development Corporations (PACDC) | 7/14/2023 |
| Community Legal Services (CLS) | 8/14/2023 |
| Manayunk Development Corporation | 8/7/2023 and Ongoing |
| East Falls Development Corporation | Ongoing |
| Fairmount Park Conservancy | 3/30/2023 |
| University of Pennsylvania – Public Health Program | 3/30/2023 |
| The Nature Conservancy | 3/30/2023 |
| Southeast Healthcare Coalition | 3/30/2023 |
| Temple University | 3/30/2023 |
| The Arc of Philadelphia | 3/30/2023 |

| | |
|--|-----------|
| Children's Hospital of Philadelphia (CHOP) | 3/30/2023 |
| PECO | 3/30/2023 |

Philadelphia Voices Survey

In late June 2023, the City administered the Philadelphia Voices Survey to better understand the remaining unmet needs in the aftermath of Hurricane Ida. In order to gather significant results and a representative sample of residents, the Philadelphia Voices Survey was offered via online form, interactive voice response phone call, and text message. In total, there were **801** survey respondents - 49% completed the survey via the text message option, 31% via online form, and 20% via phone call.

The survey had a margin of error of +/- 2.45% and yielded interesting results. The self-expressed racial and ethnic identification of survey participants generally matched greater city trends, with **41%** identifying as black, **40%** as white, **15%** as Hispanic ethnicity, and **9%** as Asian American and Pacific Islander (AAPI). Additionally, the age demographics for the survey sample followed greater city trends, with a plurality of respondents ranging from 35-64 years old.

Overall, **22%** of respondents expressed being impacted in some way by Hurricane Ida in 2021. **8%** of overall respondents experienced home or property damage, **7%** experienced damage to public infrastructure in their community, **2%** were displaced from their home, and **2%** had their job or business impacted. The majority of respondents who were impacted by Ida were from either West Philadelphia (**27%**) or North Philadelphia (**25%**), consistent with city data on most impacted communities.

Many differences along racial lines were not significant given the margin of error for survey, but one data significant data point is that white respondents were the least likely group to experience impact – **15%** compared to **22%** for both Black and Latine residents. There are also two data points of significance regarding income level. Respondents in the \$50k-\$74k income range were most likely to be affected by Ida (**27%** of the respondents in that income range), while residents in the \$25k-\$49k income range were least likely to be affected by Ida (**15%**). The <\$25k, \$75k-\$124k, and >\$125k income groups all had similar percentages of Ida-impacted residents ($\approx 20\%$).

Among residents impacted by Ida, **35%** identified housing assistance to reduce flood risk as their top priority, **29%** identified infrastructure improvements as their top priority, and **18%** had housing recovery as their top Ida recovery priority. These resident desires are reflected in the funding allocations under the CDBG-DR Action Plan, further illustrating the prioritization of resident feedback throughout the process.

Post Disaster Outreach

Immediately following the storm event, the City of Philadelphia launched a multi-agency and multi-pronged (phone calls, text messages, online, door-to-door visits) outreach, canvassing,



and recovery effort that not only linked impacted residents with crucial services and resources but also provided the City with data regarding impact and need.

Damage Assessment Process

Immediately after the storm, businesses and residents were encouraged to report damages through Philadelphia Office of Emergency Management's (OEM) online public damage assessment survey and through Philly 311, which included interpretation services for non-English speaking businesses and residents. OEM's public damage survey was heavily advertised via City blog posts, social media, OEM's mass notification system (READYPhiladelphia) and through Philly 311. A total of 290 reports of damage from affected individuals and businesses in the City were submitted.

The City requested additional support conducting a preliminary damage assessment through the Pennsylvania Emergency Management Agency (PEMA). As a result, the Civil Air Patrol was deployed to the City of Philadelphia to conduct door-to-door outreach and to coordinate a fly over of the impacted area.

The data gathered through the preliminary damage assessment was used to inform a more in-depth, joint damage assessment with the Pennsylvania Emergency Management Agency (PEMA), FEMA, the Small Business Association (SBA) and local officials on Sunday, September 5th and Tuesday, September 7th to verify damage. A total of 193 residential structures were assessed during the joint damage assessment. Nine properties were destroyed, and 55 properties sustained major damages. An additional 105 properties sustained minor damage and 24 were affected by the storm. The properties assessed through the joint damage assessment are not inclusive of all impacted properties and represent only those properties that damage assessment teams evaluated during the two-day process.

Table 43: Joint Damage Assessment of Residential Properties

| Level of Damage | Number of Properties |
|------------------------|-----------------------------|
| Affected | 24 |
| Minor | 105 |
| Major | 55 |
| Destroyed | 9 |
| Total | 193 |

A joint damage assessment of public infrastructure was conducted on September 20th to assess impacts to City infrastructure. Teams toured properties and infrastructure owned and managed by Philadelphia Parks and Recreations (PPR), Philadelphia Water Department (PWD), and the Department of Public Property (DPP). Eleven departments initially reported damage and costs relating to Ida.

Residential Outreach

On September 10, 2021 and September 11, 2021, the Philadelphia Office of Emergency



Management (OEM) opened a Multi-agency Resource Center (MARC) at the Gustine Recreation Center in East Falls to identify and assist residents with unmet needs. A MARC is a common location where residents impacted by the storm can go to report damages and access recovery resources. The following agencies were present:

- City agencies:
 - Philadelphia Office of Emergency Management (OEM)
 - Philadelphia Water Department (PWD)
 - Philadelphia Commerce Department
- State agencies:
 - Pennsylvania Emergency Management Agency (PEMA)
 - Pennsylvania Department of Human Services (PADHS)
 - Pennsylvania Department of Health (PA DOH)
 - Pennsylvania Department of Transportation (PennDOT)
 - Office of the Attorney General (OAG)
- Federal agencies:
 - Environmental Protection Agency (EPA)
- Volunteer organizations:
 - American Red Cross (ARC)
 - Salvation Army
 - Southeastern Pennsylvania Voluntary Organizations Active in Disaster (SEPA VOAD)

Following the Major Presidential Disaster Declaration for Philadelphia County on September 10, 2021, Philadelphia OEM supported the activation of a FEMA Disaster Recovery Center (DRC) and a Small Business Association (SBA) Business Recovery Center (BRC).

The DRC, located in the Roxborough neighborhood of Philadelphia, was open from September 27, 2021 through November 13, 2021 and provided one-on-one support accessing federal and state recovery resources and applying for FEMA's disaster assistance and SBA's low interest loans. The site was operated by FEMA, with support from Philadelphia OEM.

Business Outreach

Following the Major Presidential Disaster Declaration for Philadelphia County on September 10, 2021, a workgroup was established to focus on private-sector recovery. The workgroup consisted of representatives from the Commerce Department, OEM, PEMA, FEMA, and SBA, and met weekly to share information on unmet needs of the business community and to coordinate recovery resources.

Philadelphia OEM and the Commerce Department supported activation of a Small Business Association (SBA) Business Recovery Center (BRC) at the Falls of Schuylkill Library from September 15, 2021 through December 10, 2021. The BRC provided one-on-one assistance

with submitting disaster loan applications to over 60 Philadelphia businesses and homeowners.

The Philadelphia Commerce Department also conducted outreach to the business community through participation in a series of meetings with impacted business development corporations throughout Fall 2021. Meetings focused on gathering details related to unmet needs and connecting businesses with recovery resources.

Additionally, the Commerce Department provided approximately \$300,000 in City funds to The Merchants Fund to expand their mini-grant program for flood-damaged businesses. Commerce's funding allowed the pro's Fund to expand benefits from 15 grants worth \$2,000 to approximately 62 grants totaling \$328,000. The average grant was \$5,290. Applicants reported approximately \$6.75 million in damage total.

The Temple University Small Business Development Center (Temple SBDC), hosted at the Fox School of Business and Management at Temple University, was also available to support businesses seeking SBA disaster loan recovery resources. Interested businesses were paired with a consultant who assisted them at no cost and helped them understand the qualifications and application process.

Eastwick Community Engagement

Eastwick is a community in Southwest Philadelphia facing multiple legacy and ongoing environmental burdens including a federally designated Superfund site (Clearview Landfill), the largest oil refinery on the Eastern Seaboard (now shuttered), and noise and air pollution from major highways (I-95 and I-76) and the Philadelphia International Airport. The impacts of urban renewal projects from the late 1950s permeate today through large swaths of vacant land with unfinished roads and infrastructure leading to cement barriers and invasive vegetation, attracting short dumping and abandoned vehicles. One of the most significant environmental challenges in Eastwick is flooding; Eastwick is the lowest lying neighborhood in Philadelphia and has historically experienced severe riverine flooding but is vulnerable to multiple sources of flooding due to its location. The Cobbs and Darby Creeks converge in Eastwick, carrying fast, forceful water from upstream in the watershed, which lies largely outside of the Philadelphia County boundaries. During coastal storms, like Hurricane Ida, water levels in the Delaware and Schuylkill Rivers rise, which in future storms may come up through the Darby Creek and flow overland into Eastwick. Sea level rise will make it harder for water to drain and may eventually cause water to pond in some areas, even on sunny days.

In 2022, the City initiated a place-based program called "[Eastwick: from Recovery to Resilience](#)" to align City, State and Federal efforts to improve community well-being in Eastwick through actions informed by Eastwick's history, present context, and residents' vision for a resilient future. Through this initiative and with deep collaboration with Eastwick community leaders and agency partners, the City has identified priority areas for short and



long term investment and action. These priorities were further verified in a May 2023 focus group around unmet needs. Based on ongoing engagement, priorities include:

- Prevention
 - Interim Measures for the Neighborhood: Evaluate the feasibility and accelerate implementation of an interim flood barrier to provide short-term relief from riverine flooding.
 - Interim Measures for Households: Support and seek funding for household flood resilient retrofits, such as elevating utilities, procuring flood resilient materials, and installing flood vents.
 - Long-term Measures: Develop a community-driven strategy for long-term flood resilience (currently funded by FEMA Flood Mitigation Assistance) to decide what flood mitigation measures (levee, buyouts, relocation, etc.) align with Eastwick residents' vision for the future of their community.
- Preparedness
 - Evacuation Planning: Improve communication of evacuation plans and protocols before the storm. Provide additional evacuation support and communication for residents experiencing disability, elderly residents, residents with pets, and new residents.
 - Infrastructure Preparedness: Ensure all storm drains in Eastwick are cleaned regularly and ahead of storm events. Improve transparency and accountability of when and how often storm drains are cleaned.
- Recovery
 - Flood Insurance: Explore programs to make flood insurance more affordable for existing residents, such as subsidies, group flood insurance programs, or parametric flood insurance. Improve communication about flood insurance, including what measures result in flood insurance premium reductions,
 - Holistic Recovery: Support households experiencing gaps in recovery and insurance programs, such as asbestos removal, subsidence issues causing structural damage, legacy soil contamination, and other unanticipated challenges to making a full recovery.
 - Capacity Building: Invest resources in community organizations and institutions that already serve as community lifelines during major events.
 - Community Health and Well Being: Support community health programs to recover from the trauma of repetitive flooding. Better understand health impacts of cumulative environmental burdens.

The City will continue to engage with Eastwick leaders and agency partners through multiple methods of engagement, including regular interagency and stakeholder meetings, quarterly public town halls, and small group discussions and focus groups to gain insight on particular topics. Most recently, in June 2023, the City collaborated with a planning committee composed of residents, elected representatives, and agency partners, organized an Eastwick Community Day to share flood resilience resources in a family-friendly setting. Roughly 250 residents and 50 government and non-profit partners participated.

Figure 20: Eastwick Community Day



Source : FEMA

3.1.2 Public Comment Period

The City recognizes that affected stakeholders are partners in the development and implementation of this plan. The effective and meaningful engagement of affected stakeholders, including persons with disabilities, LMI individuals, racial minorities, elderly individuals, and those with limited English proficiency is critical to the success of the plan overall. On July 14, 2023, the Draft CDBG-DR Action Plan was published in a blog post on the city website linked [here](#). Additionally, there was a series of social media posts, local media pieces, and emails that advertised the Public Comment period for the plan to increase visibility and equal access to information for Philadelphia residents and stakeholders. A summary of actions taken by the City to notify affected stakeholders of the public comment period is provide below:

- **Website Postings:** Prominent Posting on the City's Website including the City's [CDBG-DR website](#), [Legal Notices webpage](#), and [blog post](#). Translated content for each posting referenced above is available on the City's website. Phila.gov uses a combination of human and smart machine translation to translate website content into Spanish and Simplified Chinese along with other languages.
- **Translated Documents:** Consistent with the City's CDBG-DR Language Access Plan, vital CDBG-DR documents were translated into Spanish, Portuguese, Chinese (Simplified), Haitian Creole, and Vietnamese. These languages are identified by OIA as the top 5 languages most requested by residents when accessing City programs. See the City's Language Access Services [dashboard](#) for more information.
- **Newspaper Legal Advertisements:** The public comment period and public hearings were advertised in prominent newspapers, including non-English newspapers, such as the Philadelphia Daily News, Inquirer, and El Sol Latino Newspaper.

- **Email Distribution:** The City notified over 100 partners and stakeholders of the public hearing and public comment period through its housing and community development contact list. Translated statements were also included in the email message.
- **Social Media:** City staff notified residents of the public hearing and public comment period through social media platforms such as Facebook, Instagram, and Nextdoor.
- **Printed Copies:** Printed Copies, including translated summaries, were placed in the Government Publications departments of the Central, South Philadelphia, Northeast Regional, Northwest Regional and West Regional branches of the Free Library of Philadelphia.
- **NAC and Community Organization Small Group Discussions:** The City held four small group discussions with [Neighborhood Advisory Committees](#) (NACs) during the public comment period. NACs work with the City to help residents learn about City programs that could benefit them. City staff identified NACs in the most impacted zip codes according to FEMA data and held small group discussions to learn more about impacts directly from residents. This outreach is ongoing and more small group discussions are scheduled. The City will continue to work closely with NACs and community organizations to design and develop CDBG-DR programs that address the needs of residents.
- **Stakeholder Briefings:** The City held numerous stakeholder briefings to inform community members of Philadelphia's CDBG-DR allocation and the draft Action Plan. A full summary of outreach efforts in the outreach and consultation table provide above. Key stakeholder groups include the City's Affirmatively Furthering Fair Housing (AFFH) Stakeholder Group, Philadelphia's Housing Security Working Group, Eastwick Interagency and Intergovernmental Coordination meetings, Eastwick Community Stakeholder Meeting. The City will continue to work closely with stakeholder organizations to design and develop CDBG-DR programs that address the needs of residents.

Pursuant to HUD guidelines, citizens had the ability to submit written comments or via email or physical mail through August 15th, 2023. If received by August 15th, each comment or was responded to and included in the Draft Action Plan submitted to HUD. It should be noted that while HUD requires a 30-day comment period for the Draft Action Plan, city best practices call for the continued monitoring and tracking of citizen feedback throughout the lifetime of the grant. Overall, there were over **80** public comments received during the comment period - including public hearing comments and direct email comments to the City.

A full summary of citizen comments on this Action Plan, along with City responses, is included in Section 6 of the appendix of the submitted Draft Action Plan. For more information, citizens can refer to the city Citizen Participation Plan that can be found on the City's CDBG-DR website.



3.1.3 Public Hearings

Per the Federal Register's approach for CDBG-DR grantees with allocations under \$500 million, at least one public hearing is required during the 30-day comment period.

In order to maximize the opportunity for citizens to provide feedback, the City held two public hearings on Tuesday, August 8th – one virtual and one in-person. These meetings were advertised in print and digital media as well as on social media platforms like Facebook, Instagram, and Nextdoor. Meetings were also accessible to people with disabilities, as the in-person hearing was held in an ADA compliant facility and sign language interpreters were present at both hearings. Attendees were able to notify City staff of other accommodations including translation services needed by Friday, August 4th. Information on each public hearing is below:

In-person CDBG-DR Hearing:

Date: Tuesday, August 8, 2023

Time: 10am-12pm

Location: 1234 Market St., 17th Floor Philadelphia, PA 19107

Number of Attendees: 14

Number of Public Comments: 14

Virtual CDBG-DR Hearing:

Date: Tuesday, August 8, 2023

Time: 6pm-8pm

Number of Attendees: 12

Number of Public Comments: 4

All comments during the hearings were recorded and responded to in the summary found in Section 6.3 of the appendix.

3.1.4 Complaints

Formal complaints are written statements of grievance, including email, and handwritten complaints. The City shall detail the process and contact information for submitting complaints within program guidelines, application documents, and on the City website. The City shall maintain a tracker for collecting and categorizing complaints through resolution. Responses will be provided within 60 working days of the receipt of the complaint.

The City will include a written appeals process within each set of program guidelines. The appeals processes will include, but are not limited to, the following:

- The process for submitting, tracking, and resolving a written appeal to the organization administering the program (or its subrecipient), to include whether an appeals committee will be established to review and/or rule on appeals.
- The documentation required when submitting an appeal.

- The timelines for reviewing and providing a response to the appeal.
- Clarification of what may or may not be appealed. Generally, policies that have been approved and adopted within program guidelines may not be appealed. The City and its subrecipients do not have the authority to grant an appeal to a regulatory or statutory or HUD-specified CDBG-DR requirement. Documentation must be maintained at the local level to support compliance with these requirements.

The City will accept written citizen complaints related to CDBG-DR funded programs, the Action Plan, substantial amendments, or quarterly performance reports. Written complaints should be submitted

- via email to CDBG-DR@phila.gov; or
- be mailed to:

Attn: Sabrina Maynard
Office of the Director of Finance
City of Philadelphia
1401 John F Kennedy Blvd
Suite 1400
Philadelphia, PA 19102

Verbal complaints are informal complaints. The City and its subrecipients will attempt to resolve informal complaints; however, they are not subject to the written response process described above.

Complaints alleging violation of fair housing laws will be directed to HUD for immediate review. Any fair housing complaint can be filed with HUD directly through the Fair Housing and Equal Opportunity Region 3 office, by phone at (888) 799-2085 and email at complaintsoffice03@hud.gov.

Complaints regarding fraud, waste, or abuse of funds will be forwarded to the HUD OIG Fraud Hotline (phone: 1-800-347-3735 or email: hotline@hudoig.gov). The City established fraud, waste, and abuse policies and procedures that were approved by HUD in October 2023.

3.2 Public Website

The City will maintain a public website that provides information accounting for how all grant funds are used, managed, and administered, including links to all disaster recovery action plans, amendments, program policies and procedures, performance reports, citizen participation requirements, and activity and program information described in this plan, and details of all contracts and ongoing procurement processes. These items are made available

through the City's CDBG-DR website. Specifically, the City will make the following items available:

- The action plan created using DRGR (including all amendments);
- Each performance report (as created using the DRGR system);
- Citizen participation plan;
- Procurement policies and procedures;
- All executed contracts that will be paid with CDBG-DR funds as defined in 2 CFR 200.22 (including subrecipients' contracts); and
- A summary including the description and status of services or goods currently being procured by the grantee or the subrecipient (e.g., phase of the procurement, requirements for proposals, etc.).

Contracts and procurement actions that do not exceed the micro-purchase threshold, as defined in 2 CFR 200.67, will not be posted on the website.

In addition, the City will maintain a comprehensive website regarding all disaster recovery activities assisted with these funds.

The website will be available to the public and accessible to persons with disabilities. The City will take reasonable measures to ensure meaningful access to programs and activities for all individuals.

Reports and program information will be monitored frequently to ensure current information is displayed. At minimum, the website will be reviewed and updated quarterly. Changes to the website may only be authorized by designated personnel. The designated personnel will be responsible for testing the website to ensure all uploads are working properly and that the data is displayed correctly.

3.3 Amendments

Over time, recovery needs will change. Thus, the City will amend the disaster recovery action plan as often as necessary to best address our long-term recovery needs and goals. This plan describes proposed programs and activities develop overtime an amendment may not be triggered if the program or activity is consistent with the plan. When there are changes to the sections of this action plan that rise to the level of requiring an amendment, the City will do the following:

- Ensure the current version of the Action Plan is accessible for viewing as a single document, with all amendments;
- Identify the amendments by highlighting added or changed content;
- Include tables that clearly illustrate where funds are being moved;
- Include a revised budget table that reflects all funds applicable to the amendment.

3.3.1 Substantial Amendment

Substantial amendments to the CDBG-DR action plan for both will require at least 30-days of public notice. The City has defined Substantial Amendments to the Action Plan as those proposed changes that require the following decisions:

- A change in program benefit or eligibility criteria
- The addition or deletion of an activity
- A proposed reduction in the overall benefit requirement
- A reallocation which constitutes a change of 25 percent or greater of a program budget

Those amendments which meet the definition of a Substantial Amendment are subject to public notification and public comment procedures. Citizens and units of local government will be provided with reasonable notice and an opportunity to comment on proposed Substantial Amendments to the Action Plan. A notice and copy of the proposed Substantial Amendment will be posted on the City's official website in adherence with the Americans with Disabilities Act and all other applicable law. The City will identify and consider potential impediments that limit or prohibit participation and will undertake reasonable measures to increase coordination, communication, marketing, targeted outreach and engagement with communities and individuals, including persons with disabilities. Copies will be provided upon request at the City, if otherwise not accessible for review by any residents. Citizens may contact the Language Access Plan Coordinator via email at CDBG-DR@phila.gov to request translation of the Substantial Amendment.

Citizens will be provided with no less than thirty (30) days to review and comment on the proposed substantial amendment. Written comments may be submitted to:

Attn: Sabrina Maynard
Office of the Director of Finance
City of Philadelphia
1401 John F Kennedy Blvd
Suite 1400
Philadelphia, PA 19102

A summary of all comments received responses will be included in the Substantial Amendment that is submitted to HUD for approval and posted to the City's official website.

3.3.2 Non-Substantial 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 for public comment. The City will notify HUD five (5) business days before the change is effective. All amendments (substantial and non-

substantial) will be numbered sequentially and posted to the website into one final, consolidated plan.

3.4 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, the City and its subrecipients will coordinate with applicable agencies and entities to ensure that all programs are administered in accordance with the Uniform Relocation Assistance and Real Property Acquisition Act (URA) of 1970, as amended (49 CFR Part 24) and Section 104(d) of the Housing and Community Development Act of 1974, as amended, and implementing regulations at 24 CFR Part 570.496(a).

These regulations and requirements apply to both property owners and tenants in the event that proposed projects cause the displacement of persons or other entities. The City will include detailed policies and procedures for when proposed programs or projects could potentially cause the displacement of people or other entities. The City also will budget to cover the costs involved in implementing those policies and procedures. Currently, it is not anticipated that proposed programs will cause displacement. The City will draw on existing Residential Anti displacement and Relocation Assistance Plans (RARAPs) and will adapt them to meet the URA, Section 104(d), and related waivers and the alternative requirements specified in the Consolidated Notice. The adapted RARAP also will be updated prior to implementing any activity with CDBG-DR grant 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 only for a public use. None of the currently planned projects under this Action Plan contemplate the use of eminent domain.

Any use of funds for mass transit, railroad, airport, seaport or highway projects, as well as utility projects which benefit or serve the general public (including energy-related, communication-related, water-related, and wastewater-related infrastructure), other structures designated for use by the general public or which have other common-carrier or public-utility functions that serve the general public and are subject to regulation and oversight by the government, and projects for the removal of an immediate threat to public health and safety or brownfields as defined in the Small Business Liability Relief and Brownfields Revitalization Act (Pub. L. 107- 118) shall be considered a public use for purposes of eminent domain.

3.5 Protection of People and Property

The City will leverage CDBG-DR funds to build economic and disaster resilience into all recovery programs and activities. The Action Plan, as written, intends to promote mitigation, rehabilitation and elevation of existing structures and properties, and implement appropriate building standards. The City and its subrecipients will ensure that all newly

constructed buildings meet all locally adopted building codes, standards, and ordinances. Future property damage will be minimized by requiring that any rebuilding be done according to the best available science for that area with respect to base flood elevations.

3.5.1 Elevation Standards

For new construction, reconstruction, rehabilitation of substantial damage, or rehabilitation that results in substantial improvement of structures located in the floodplain, the City must follow the HUD requirements described below.

Table 44: Elevation Standards

| Structure Type | Elevation Requirement |
|--|---|
| Located in the 100-year floodplain (1% annual chance) | |
| Primarily residential | Must be elevated with the lowest floor, including the basement, at least two (2) feet above the 1% annual chance floodplain elevation (base flood elevation). Must meet federal accessibility standards. |
| Mixed-use structures with no dwelling units and no residents below 2 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 a successor standard up to at least 2 feet above base flood elevation. Must meet federal accessibility standards. |
| Non-residential structures including infrastructure | Must be elevated or floodproofed in accordance with FEMA floodproofing standards at 44 CFR 60.3(c)(3)(ii) or a successor standard up to at least 2 feet above base flood elevation. Must meet federal accessibility standards. |
| Critical Actions, which are 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." Critical Actions include hospitals, nursing homes, emergency shelters, police stations, utilities, etc.) | 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 is unavailable, the structure must be elevated or floodproofed at least three feet above the 100-year floodplain elevation. Must meet federal accessibility standards. |
| Located in the 500-year flood plain (0.2% annual chance) | |
| Critical Actions | 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. Must meet federal accessibility standards. |

Exceptions:

Use of an alternative, FEMA-approved flood standard instead of the elevation requirements described above may be allowable when all of the following conditions apply:

- CDBG-DR funds are used as the non-federal match for FEMA assistance;
- The FEMA-assisted activity, for which CDBG-DR funds will be used as match, commenced before HUD's obligation of CDBG-DR funds to the City; and
- The City has determined and documented that the implementation costs of the required CDBG-DR elevation or floodproofing requirements are not "reasonable costs" as that term is defined in the applicable cost principles at 2 CFR § 200.404.

Cost Reasonableness

The cost to elevate properties can vary significantly and is dependent upon several factors, including, but not limited to, the number of feet a property must be elevated and the location, size, and age of the property. In some cases, it may be more expedient or cost-effective to pursue alternatives such as demolition and reconstruction, buyouts, or infrastructure improvements to reduce flood risk for an entire area. The City's policies and procedures will discuss how projects shall be evaluated for elevation and how elevation costs will be reasonably determined relative to other alternatives. For each property considered for elevation, the City (and any related subrecipients) will document decisions to elevate structures.

3.5.2 Environmental Reviews

All activities funded with CDBG-DR must complete an environmental review and are subject to 24 CFR Part 58 and the provisions of the National Environmental Policy Act of 1969. The City will ensure that the applicable environmental reviews and assessments are met and documented before the use or commitment of funds for each activity. The City or its local government subrecipients will be responsible for compliance and performance of environmental reviews. When funding is provided to a unit of local government, that local government will be considered the responsible entity and will be responsible for the environmental review with oversight by the City.

The City or its local government subrecipients will adhere to requirements established in Section III.C.5 in Appendix B of Federal Register Notices 87 FR 31636 and 88 FR 3198 titled Obligation and expenditure of funds, which requires completion of environmental requirements before the use or commitment of funds by receiving from HUD an approved Request for Release of Funds and certification (as applicable) or adoption of another Federal Agency's environmental review, approval or permit and receipt of an approved Request for Release of Funds and certification (if applicable) from HUD or the City.

3.5.3 Flood Insurance Requirements

Assisted property owners who are receiving assistance 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). The City may 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. The City 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% AMI or the national median,
- The property was located in a 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% AMI or the national median and has unmet recovery needs.

The City and its subrecipients will implement procedures and mechanisms to ensure that assisted property owners comply with all flood insurance requirements, including the purchase and notification requirements described below:

- Flood insurance purchase requirements for funds used to rehabilitate or reconstruct existing residential buildings in a Special Flood Hazard Area (or 100-year floodplain),
- Federal assistance to owners remaining in a floodplain.
- Prohibition on flood disaster assistance for failure to obtain and maintain flood insurance.
- Prohibition on flood disaster assistance for households above 120% of AMI for failure to obtain flood insurance.
- Responsibility to inform property owners to obtain and maintain flood insurance.

3.5.4 Construction Standards

The City will require quality inspections and code compliance inspections on emphasis on high quality, durable, resilient, and energy efficient construction methods and materials. Site all projects to ensure quality and compliance with building codes. The City will coordinate with localities to expedite the inspection and permitting process.



The definition of substantial damage is defined in 44 CFR 59.1 and applies to any reconstruction, rehabilitation, addition or other improvement to a structure, the total cost of which equals or exceeds 50% of the market value of the structure before the start of construction of the improvement.

All rehabilitation, reconstruction, or new construction of residential structures must meet an industry-recognized standard that has achieved certification under at least one of the following programs:

- Energy STAR (Certified Homes or Multifamily High Risk)
- LEED (New Construction, Homes, Midrise, Existing Building Operations and Maintenance or Neighborhood Development)
- EPA Indoor AirPlus
- Any other equivalent comprehensive building standard program acceptable to HUD

The City will ensure that all multi-family housing subsidized with CDBG-DR assistance meet Americans with Disabilities Act (ADA) and federal accessibility requirements. By adopting this standard across its programs, the City will help increase the availability of accessible housing to meet the current and future needs of older adults and people living with disabilities. This will increase opportunities for households to age in place and build in increased community resiliency for individuals with disabilities.

For rehabilitation of non-substantially damaged residential buildings, the City will follow the guidelines to the extent applicable as specified in the HUD Building Retrofit Checklists. When older or obsolete products are replaced as part of rehabilitation work, the rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program (FEMP)-designed products and appliances.

For infrastructure projects, the City will encourage, to the extent practicable, implementation of appropriate building standards.

3.5.5 Contractors Standards

Contractors selected under the City will 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.

The City will undertake the following efforts to help meet its Section 3 goals:

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



- Designate a Section 3 coordinator who will manage, support, and facilitate an effective Section 3 program, and who will be able to effectively communicate program requirements to stakeholders.

Recovery programs implemented by the City and its subrecipients will incorporate uniform best practices of construction standards for all construction contractors performing work in all relevant jurisdictions. As required in 2 CFR 200.321, the City will take appropriate steps to assure minority owned businesses and women's business enterprises are considered when possible. Those steps include:

- Placing qualified small and minority businesses and women's business enterprises on solicitation lists;
- Assuring that small and minority businesses, and women's 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 businesses, and women's 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; and
- Requiring the prime contractor, when subcontracting, to take the steps listed above.

All contractors must also possess all applicable local and state licenses. Construction contractors will be required to carry the required licenses and insurance coverage(s) for all work performed, and contractors will be required to provide a warranty period for all work performed.

All contractors and any potential contractors must not be on the U.S. Department of Housing and Urban Development (HUD) lists of contractors debarred or not approvable for prior noncompliance with HUD requirements.

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.

Rehabilitation contract work provided through a program administered by the City included in this Action Plan may be appealed by homeowners and small businesses (if applicable) whose property was repaired by contractors under the City's control.

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 utilizing the City's existing policies and procedures.

3.5.6 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. When implementing specific projects that involve construction, reconstruction, or rehabilitation of residential or non-residential structures, the City will establish resilience performance metrics for the relevant activity, including: (1) an estimate of the projected risk to the completed activity from natural hazards (2) identification of the mitigation measures that will address the projected risks (e.g., using building materials that are able to withstand high winds), and (3) an assessment of the benefit of the grantee's measures through verifiable data.

3.5.6.1 Design Programs Protecting People and Property from Hardship

All CDBG-DR construction activities will include measures to increase resilience to future disasters and reduce or eliminate the long-term risk of life, injury, damage to and loss of property, and suffering and hardship. All activities should consider the following resiliency measures:

- Considering whether properties have sustained repetitive losses before committing program funds for rehabilitation and, to the extent feasible and permissible, mandating that all rehabilitation activities incorporate measures to prevent repeat flooding to the level experienced during Hurricane Ida.
- Providing opportunity for tenants to relocate into safe and permanent housing.
- Prioritizing households with the following: Families with children under the age of 18, elderly households, disabled households, and veteran populations.

3.5.6.2 Emphasizing High Quality, Durability, Energy Efficiency, and Sustainability;

For rehabilitation construction, the City will follow appropriate Building Retrofit Checklists to the extent applicable to the rehabilitation work undertaken, including the use of mold-resistant products when replacing surfaces such as drywall. When older or obsolete products are replaced as part of the rehabilitation work, rehabilitation is required to use ENERGY STAR-labeled, WaterSense-labeled, or Federal Energy Management Program-designated products and appliances or other equivalent.

3.5.6.3 Supporting the Adoption and Enforcement of Modern and Resilient Building Code);

The City will require all construction to adhere to the local building code to ensure compliance. Further, the City will support the enforcement of modern and resilient building codes in conjunction with the Commonwealth of Pennsylvania when appropriate.



3.5.6.4 Establishing and Supporting Recovery Efforts by Funding Feasible, Cost-Effective Measures;

The following cost-effective measures will be taken to make communities more resilient against a future disaster:

- Address a problem that has been repetitive or a problem that poses a significant risk to public health and safety if left unsolved;
- Utilize options that have been determined to be the most practical, effective, and environmental sound alternative after consideration of a range of options; and
- Contribute, to the extent practicable, to a long-term solution to the identified problem.

3.5.6.5 Making Land Use Decisions to Reduce Future Natural Hazard Risks;

The City has zoning and other building requirements that help reduce risks of impact and damage due to future hazards and disasters.

3.5.6.6 Increase awareness of hazards.

Seeking input from stakeholders and communities around the most impacted and distressed areas is an important component of the planning process. The City consulted with City departments, and the public via public hearings, on the purpose and goals of mitigation; understanding risks, threats and hazards in the City; and gathering feedback on how to craft programs that will meet the needs of the communities as quickly as possible. In addition to gaining feedback, this process helped local stakeholders and members of the public understand what to expect from CDBG-DR funding and allowed them to play a key role in shaping the outcomes of this Plan.

3.5.6.7 Long-Term Recovery Planning

The City intends to allocate some funding toward planning activities. One of the primary purposes of the program is to promote sound, long-term recovery that accounts for an understanding of current and projected natural hazard risks. In addition to a planning program, City will fund an infrastructure program to address unmet recovery and mitigation needs associated with general infrastructure and public facilities. The grant funds will construct infrastructure that is directly benefiting individuals and the larger community. These efforts will advance the City's most recent post-disaster evaluation of hazard risks which was completed in the City's most recent Hazard Mitigation Plan.

3.5.6.8 FEMA Approved Hazard Mitigation Plan

The City's of Emergency Management is the lead agency for developing the City's FEMA-approved Hazard Mitigation Plan. The City's Hazard Mitigation Plan informs the larger landscape of disaster recovery planning. This Action Plan utilizes the City's Hazard Mitigation Plan to inform its mitigation needs assessment.

3.5.7 Broadband Infrastructure in Housing

Any substantial rehabilitation or new construction of a building with more than four (4) rental units will include installation of broadband infrastructure, except when:

- The location of the new construction or substantial rehabilitation makes the broadband infrastructure infeasible,
- The cost of installing broadband infrastructure would result in a fundamental alteration in the nature of its program or activity or in an undue financial burden, or
- The structure of the housing to be substantially rehabilitated makes installation of broadband infrastructure infeasible.

3.5.8 Cost-Effectiveness

Program-specific policies and procedures will address the assessment of cost-effectiveness for each proposed program or activity receiving CDBG-DR funds, including housing alternatives if needed. Further, the City will follow the appropriate procurement policies to ensure selection of cost reasonable contractors to perform rehabilitation work contracted by the agency.

For purposes of the programs proposed in this Action Plan, the City will determine a structure to be "not suitable for rehabilitation" based on the determination from local building code enforcement. The City defines "demonstrable hardship" as exceptions to program policies for applicants who demonstrate undue hardship. Applicants in this situation will be reviewed on a case-by-case basis to determine whether assistance is required to alleviate such hardship. Demonstrable hardship may include, but is not limited to, excessive amounts of debt due to a natural disaster, disability, etc.

To ensure cost reasonableness, the City will evaluate comparable costs in the local market prepared by a professional in the same field as the activity in question.

3.5.9 Duplication of Benefits

Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended, generally prohibits any person, business concern, or other entity from receiving financial assistance with respect to any part of a loss resulting from a major disaster for which such person, business concern, or other entity has received financial assistance under any other program or from insurance or any other source.

To comply with Section 312, the City shall ensure that each program and activity provides assistance to a person or entity only to the extent that the person or entity has a disaster recovery need that has not been fully met.

As per the Duplication of Benefits Policy, the City and its subrecipients are subject to the requirements in Federal Register notices explaining the duplication of benefit requirement



(84 FR 28836 and 84 FR 28848, published June 20, 2019, or other applicable notices). For more information, visit HUD's most recently policy for Duplication of Benefits for CDBG-DR grantees: <https://www.hudexchange.info/news/policy-for-duplication-of-benefits-for-cdbg-dr-grantees/>.



SECTION 4. GRANTEE PROPOSED USE OF FUNDS

4.1 Overview

The City of Philadelphia is the lead agency and responsible entity for administering \$163,204,000 (\$98,701,000 (2021) and \$64,503,000 (2022)) in CDBG-DR funds allocated for disaster recovery. As described throughout this document, the City consulted various parties to ensure the City's planned uses of funds are responsive to identified needs and consistent with other recovery efforts. Within the eligibility criteria of the grant, the City has prioritized the use of CDBG-DR funds for programs intended to benefit the City's impacted residents and to mitigate loss of life and property in the future. The CDBG-DR grant for Ida recovery is subject to various spending thresholds and caps as described below.

- Funding must benefit the HUD-identified most impacted and distressed area (MID) which includes all of Philadelphia.
- At least \$114,242,800 (70%) must benefit low- and moderate-income (LMI) persons or areas.
- At least \$21,287,000 must be spent on mitigation 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."
- No more than \$24,480,600 (15%) may be used for public services activities.
- No more than \$24,480,600 (15%) may be used for planning activities.
- No more than \$8,160,200 (5%) can be spent on administrative activities.

These caps are not mutually exclusive as a single project can meet multiple criteria. The programs proposed for funding include activities related to housing, infrastructure, economic revitalization, mitigation, public services, planning, and grant administration.



4.2 Program Budget

Table 45: Proposed Use of Funds

| Category | Program | Budget | HUD Identified MID Budget (%) | Percent of Allocation (%) |
|-------------------------|--|----------------------|-------------------------------|---------------------------|
| Housing | Disaster Recovery and Resilience Program | \$42,138,100 | 100% | 26% |
| Housing | Rental Rehabilitation and Repair | \$10,000,000 | 100% | 6% |
| Economic Revitalization | Ida Business Assistance Program | \$5,000,000 | 100% | 3% |
| Infrastructure | Infrastructure Program | \$52,138,100 | 100% | 32% |
| Mitigation | Mitigation Program | \$21,287,000 | 100% | 13% |
| Public Services | Housing Counseling | \$1,000,000 | 100% | 1% |
| Public Services | Workforce Training | \$2,000,000 | 100% | 1% |
| Administration | Administration | \$8,160,200 | 100% | 5% |
| Planning | Planning | \$21,480,600 | 100% | 13% |
| Total | | \$163,204,000 | 100% | 100% |

4.2.1 Connection to Unmet Needs

As required by the 87 FR 31636 and 87 FR 3198, the City will allocate at least 80% of the funds to address unmet needs with HUD-identified MID areas. The City will allocate 100% of the CDBG-DR funds to address unmet needs within the HUD-identified (MID) areas. HUD designated the entire City as a MID area. The City's impact and needs assessment identified five areas that could be addressed with CDBG-DR funds. These areas include:

- Restoring and improving impacted water, sewer, and stormwater infrastructure;
- Repairing and strengthening public infrastructure and critical facilities;
- Reducing high housing cost burden among Ida impacted residents;
- Local businesses recovery; and
- Recovery and resiliency planning.

Each program entry in this section explains in detail how the proposed programs address the specific needs listed above.

4.2.2 Leveraging Funds

The City anticipates leveraging CDBG-DR funds with funding provided by other federal, state, local, and non-profit sources to fully utilize the limited CDBG-DR funds to generate a more effective and comprehensive recovery. As applicable, leveraging requirements may be added to program guidelines, applications, or NOFA/NOFOs/RFPs.

4.2.3 Program Partners

The City may engage program partners through formal agreements such as subrecipient agreements and interagency agreements and through informal partnerships. The City engages with program partners so that programs are more accessible, understandable, and

tailored to meet the unmet needs of the disaster-impacted residents and communities. When formally engaging through agreements, the City will ensure that subrecipients and other partners have the capacity. The City will provide technical assistance and training to partners on program requirements, applicable federal cross-cutting requirements, and reporting and performance requirements.

4.3 Distribution of Funds

It is a requirement of State Grantees to describe how they will distribute grant funds to local governments and Indian tribes. This section does not apply to the City. Most activities will be implemented and administered by the City.

4.4 Program Income

The City does not currently implement programs or activities that generate income as described in 87 FR 31636 and 88 FR 3198. However, if any CDBG-DR activities generate income before or after close-out of the grant, the City will retain program income to fund additional CDBG-DR activities or to fund the repair, operation, or maintenance of existing CDBG-DR activities. The City will comply with all HUD requirements and the program income waiver and alternative requirements and subsequent notices, including tracking program income in the Disaster Recovery Grants Reporting (DRGR) system and using program income before drawing additional grant funds. Specifically, the City will adhere to the program income policies and procedures as stated in the City's financial certifications.

4.5 Resale or Recapture

An applicant may be required to repay all, or a portion of, the funds received. The reasons for recapture include, but are not limited to, the following:

- An applicant is determined to have received awards based upon fraudulent information provided to the City and its programs;
- An applicant voluntarily withdraws from the Program prior to the project completion;
- An applicant is determined to not meet the eligibility requirements for a Program;
- An applicant does not perform some or all the work identified in an approved scope of work on which the award is based;
- An applicant fails to substantially comply with the rules set forth in Program policy manuals; and/or
- An applicant does not report the receipt of additional insurance, SBA, FEMA, non-profit assistance, and/or any other DOB received after calculation of the award.

Furthermore, the City will develop policies that will guide the agency in its efforts to recapture funds that have been overpaid to applicants for any reason. The City does not anticipate the development of any resale requirements with this proposed use of funding.

4.6 Program Details

4.6.1 Disaster Recovery and Resilience Program

The Disaster Recovery and Resilience Program (DRRP) will assist homeowners whose low- to moderate-income or other social vulnerabilities impede their ability to access other sources of recovery assistance in order to fully repair their homes. DRRP aims to assist homeowners by repairing their homes, supporting rehabilitation of older and existing housing stock, and providing safe and decent housing opportunities for residents that incorporate hazard resilience solutions. This Program will be administered through the City's subrecipient partner, PHDC, and will allow for additional costs to comply with federal, state, and local construction standards, such as replacing onsite residential infrastructure, complying with appropriate building standards, and ensuring that homes are accessible for individuals living with disabilities, senior residents, and individuals and families at risk of homelessness.

Total Budget

\$42,138,100

Connect to Disaster and Unmet Needs

Housing is the largest category of unmet need and represents more than 60 percent of the total estimated need. Homeowners whose disaster recovery needs are not fully met by FEMA IA can often have those unmet needs addressed by subsidized loans from the U.S. Small Business Administration (SBA) or insurance. Low- to moderate-income homeowners are less likely to be able to qualify for home and personal property SBA loans. Additionally, while the greatest impacts from Hurricane Ida occurred within the mapped 100-year floodplain, the extreme rainfall from Hurricane Ida overwhelmed stormwater systems, resulting in impacts outside of mapped riverine or coastal hazards. Homeowners outside of mapped floodplains, especially homeowners of limited or modest financial resources, are less likely to access proper resources to respond to damages incurred. There is also substantial need for stable and affordable living opportunities to help create more energy-efficient, disaster resilient, and physically accessible housing; offset rising living costs in the disaster-impacted neighborhoods; and increase wealth-building opportunities.

How Program will Promote Housing for Vulnerable Populations

DRRP promotes housing for vulnerable populations by targeting assistance to individuals whose remaining unmet needs are most likely due to challenges LMI residents face in navigating federal disaster assistance programs. That framework assumes homeowners are fully insured against all hazards, have the financial standing to qualify for an SBA loan, and the capability to select, hire, and oversee quality contractors to complete the needed repairs in their homes. Low- and moderate-income households are the least likely to have these resources and capabilities. In Philadelphia, median home values are over \$184,000, meaning these groups' most significant asset is typically their home and impediments to full disaster rehabilitation present a realistic risk to not only the home's continued habitability but also the devaluation of the asset resulting in an inability to secure alternate permanent housing.



DRRP prioritizes assistance to low- to moderate-income applicants and ensures successful project completion by procuring contractors on behalf of Program applicants. Eligible Program applicants may additionally receive resiliency measures intended to prevent the same type of damages occurring from future events. Risks of becoming homeless will be mitigated by improving the physical condition and resilience of the home to future floods, thereby preserving health, safety, and the financial stability of homeownership. To meet the overarching goals of serving households with health and safety risks and those at risk of housing instability, the program prioritizes households with active code violations for program enrollment.

To promote this program and available housing assistance to LMI populations, the City will provide outreach through advertising on social media or other media outlets, creating informational materials, giving presentations, providing information at community events, and partnering with and providing information to other organizations that serve vulnerable populations. Outreach strategies are deployed to meet households over 62 and households with disabilities to ensure that groups who are least likely to know about the program and/or apply are reached.

The City will also provide applicants, especially any who may be at immediate risk of losing their home, with information and resources made available through City's network of Housing Counseling Agencies and Legal Services Organizations. These partners provide a wide range of services including but not limited to assistance to prevent foreclosure; resolve tangled titles; avoid fraud; and prepare for future disasters.

Reaching the desired applicant pool is critical to achieving the desired end results of supporting housing stability among the community's LMI homeowners. The application intake process will be designed to capture self-reported income and key demographic data that will support prioritization of application processing. In addition, the City and PHDC will continue to develop detailed demographic data analysis of the disaster-declared area to support geographically targeted Program marketing. Application submissions and Program inquiries will be monitored for demographics and geography throughout the Program application period and the City and PHDC may modify its outreach efforts if known LMI and impacted communities are underrepresented.

Program Definition of Second Home/Eligibility

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 HUD definition.

National Objectives

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need. The program may use the Urgent Need national objective to assist eligible disaster-impacted applicants with incomes greater



than 80% AMI. The national objective will be met based on an applicant's household income verified at the time of award by the jurisdiction to the beneficiary.

Benefit to Most Impacted and Distressed Areas

All projects will be located in Philadelphia which is a HUD identified MID Area. The first phase of this program will target homeowners located in zip codes most impacted by Ida (See Section 1.2). Additional zip codes may be added contingent upon the availability of funding.

Eligible Activities

Eligible activities will include rehabilitation and repair of residential structures as described in HCDA Section 105(a)(4) including but not limited to single-family owner-occupied rehabilitation, hazard mitigation, mobility (ADA) measures, and other activities to make homes safe and habitable.

Eligibility Criteria

Property

- Costs for rehabilitation are reasonable and consistent with market costs at the time and place of construction.
- Property taxes are current, on an approved payment plan or have an exemption under current laws.
- Mortgage is current, a payment plan is in place, or a payment plan can be established to resume good standing.

Applicant

- Applicant(s) must own the property.
- The property must be the owner's primary residence at the time of the storm and at the time the award is distributed.
- Household income must be less than or equal to 80% AMI.

Participants whose properties are located in a Special Flood Hazard Area or a 100-year floodplain may be eligible to receive assistance as long as the value of the proposed repair and improvement work does not meet or exceed the substantial improvement threshold, which is 50 percent of the market value of the house before construction.²

Program Responsible/Administering Entity

- City of Philadelphia Division of Housing and Community Development (DHCD)
- Subrecipient: Philadelphia Housing Development Corporation (PHDC)

Program Maximum Assistance

The City is setting a maximum award of up to \$150,000 per applicant.

Method of Distribution

² Philadelphia Building Code & Code Bulletin No. A-1702R2. Note: property owners can appeal market value/SI through BBS or OPA.

The City intends to provide assistance in the form of a grant to fund repairs and resilience upgrades performed by PHDC-procured contractors. Allowable exceptions to the maximum award include:

- Installation of and/or repair to reasonable accommodations are included in the repair scope for all applicants having at least one full-time household member with a documented disability and may result in an award that exceeds the maximum amount of assistance.
- When allowable and approved change orders due to unforeseen conditions result in the total project cost exceeding the \$150,000 maximum.

All exceptions to the Program maximum award will be reviewed according to Program policies and procedures prior to being awarded.

National Objectives

LMI Benefit; Urgent Need

Timeframe

The City anticipates that the program will launch in Quarter 3 of Calendar Year 2025. The program will end when all eligible participants have completed closeout, all budgeted funds have been expended, or within the established period of performance allowable under this grant.

4.6.2 Rental Repair, Rehabilitation, and Construction Program

The program will assist eligible owners of rental properties to rehabilitate, repair, and construct new rental housing to provide safe, clean, and affordable rental housing to LMI households. The program will restore or create additional affordable rental units for residents impacted by Ida. It also will work to improve rental housing conditions for residents most impacted by the storm. Properties must maintain affordability periods in accordance with the standards described in the Program Affordability section below.

The program will provide assistance for activities necessary to restore and improve rental units for residents impacted by Hurricane Ida, including rehabilitation, repair, and other resiliency improvements. This also includes construction of new rental units. Resiliency improvements activities may include, but are not limited to, structural and utility retrofits to make the building more resistant to floods, grading and slope stabilization, and drainage improvements. Assistance also may be provided to make housing accessible for individuals living with disabilities. Substantial rehabilitation, or reconstruction of properties with more than four rental units will include the installation of broadband infrastructure, where feasible. Only costs incurred after an award will be eligible for reimbursement. Reimbursement of pre-award costs is not allowed.

Total Budget

\$10,000,000

Connect to Disaster and Unmet Needs

Housing is the largest category of unmet need and represents more than 60% of the total estimated need. As noted in the City's Unmet Needs Assessment, the City believes renter needs are underestimated and less known based on data that is currently available. Through this program, the City seeks to begin addressing unmet rental housing recovery needs by providing rehabilitation/reconstruction assistance to landlords to ensure the availability of safe, affordable housing for those impacted by Hurricane Ida.

How Program will Promote Housing for Vulnerable Populations

The City is committed to increasing the availability of affordable rental units within the disaster-impacted areas, which will directly support housing for vulnerable populations. The manner in which the program promotes housing for LMI populations includes, but is not limited to:

- Providing assistance that results in the availability of long-term affordable rental housing for low-income renters. According to the city's 2022 Assessment of Fair Housing, renters are the most housing cost-burdened group in the City. This program is designed to principally provide affordable rental housing to LMI households living in disaster-impacted communities for up to 5 years.
- Utilization of accessibility standards and supporting code measures to support renters living with disabilities. Reasonable efforts will be made to ensure that program-funded units will have accessibility standards built into the rehabilitation design, thereby increasing accessible housing stock in the impacted areas. The scope of work funded under the program will comply with applicable codes and standards. This will provide more safety measures for the tenant and thus a more resilient, safe place to live.
- The City will offer housing counseling services to tenants occupying affordable rental units. Tenants occupying the rehabilitated units will be offered access to housing counseling services. They will be informed of their housing rights, the maximum rents that landlords may charge them (including whether they have housing choice vouchers or other subsidies), and the availability of support for limited English proficient individuals in understanding the home rental process. This strategy is consistent with helping address housing impediments, which include difficulty in accessing housing and understanding the home rental process for people with a lack of public information about housing law rights and responsibilities.
- The City will offer housing counseling services to landlords. Landlords will be offered financial and housing counseling. Counseling will include training, how to account for housing choice vouchers and other rental payments in what they charge tenants, reporting and tenant eligibility requirements, URA requirements, affordability period requirements, and the terms and conditions of their awards. The property owner will be instructed on all federal and local fair housing laws and regulations, including the prohibition of discrimination.

- The City will aim to leverage existing resources and engage community-based organizations, nonprofits, community housing development organizations, and public housing authorities to conduct outreach, facilitate engagement, and connect affordable units with LMI populations. By working closely with community-based organizations, the city will be able to access vulnerable impacted renters who may not yet have participated in other recovery programs. Outreach and engagement will target households and landlords with limited English proficiency and households at or below 30% of AMI. The City also will make efforts to match impacted residents with landlord.

Program Affordability

Affordability Period: 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 fewer, those will be governed by periods set in the program policies.

Affordable rents: Rents payable by the household plus utilities may not exceed 30% of income for a household earning 80% of AMI. The City will publish the affordable rents annually for participating landlords and tenants to understand the maximum affordable rents that may be charged on affordable units. These affordable rents will be based off HUD Fair Market Rents, which are updated annually.

The affordability period will be enforced with a lien. Assistance will be provided in the form of a zero-interest secured forgivable loan. Owner(s) must agree to the forgivable loan compliance period and lien requirements, as applicable.

- The lien on the property will be removed upon completion of the terms and conditions of all documents related to the program and completion of the compliance period.
- Where disaster assistance triggers the flood insurance purchase requirement, assisted owners will notify any transferee of the requirement to obtain and maintain flood insurance, in writing, and to maintain such written notification in the documents evidencing the transfer of the property, and that the transferring owner may be liable, if they fail to do so.
- Should the homeowner sell or otherwise convey their ownership interest in the property during the compliance period, the remaining prorated amount of assistance will become immediately due and payable.

Program Definition of Second Home/Eligibility

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 HUD definition.

National Objectives

Assistance provided under this program will meet the national objectives of benefiting LMI persons or households or addressing an urgent need. The program may use the Urgent Need national objective to assist eligible disaster-impacted applicants with incomes greater than 80% AMI. The national objective will be met based on an applicant's household income verified at the time of award by the jurisdiction to the beneficiary.

Benefit to Most Impacted and Distressed Areas

All projects will be located in Philadelphia which is a HUD identified Most Impacted and Distressed Area. The first phase of this program will target homeowners located in zip codes most impacted by Ida. Additional zip codes may be added contingent upon the availability of funding.

Eligible Activities

Rehabilitation, reconstruction, acquisition, and lead-based paint and clearance; HCDA Section 105(a)1, 2, 4, 5, 11; applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice, other applicable waivers or alternative requirements. Only costs incurred after an award will be eligible for reimbursement. Reimbursement of pre-award costs is not allowed.

Eligibility Criteria

Eligible applicants include any public, private, for-profit, or nonprofit entity that owns the subject property at the time of application.

- Priority may be given to the original owners who owned the property continuously from the time of the storm until the time of application for assistance.
- New owners include those entities who (1) purchased the property after the storm or have an option to purchase, or other suitable form of site control for an eligible property that received a significant amount of damage during the storm; and (2) wish to exercise that option in order to rehabilitate the property.

Property:

- Must not be located in a floodplain.
- Costs for rehabilitation are reasonable and consistent with market costs at the time and place of construction.
- Property taxes are current, on an approved payment plan or have an exemption under current laws.

Eligible Beneficiaries

The program's beneficiaries are renters who meet the income eligibility or disaster impact criteria including current residents of the project. The buildings once renovated must maintain the required LMI thresholds for the affordability period.

Program Responsible/Administering Entity

- City of Philadelphia Division of Housing and Community Development (DHCD)

- Subrecipient: Philadelphia Housing Development Corporation (PHDC)

Program Maximum Assistance

The maximum award is \$150,000 per unit for any rehabilitation project. Program guidelines will stipulate a process for applications to identify situations where exceeding the maximum award amount may be necessary. For example, increased costs of compliance associated with accessibility concerns, environmental mitigation, and other extenuating circumstances may warrant exceeding the maximum award amount. Such requests will be reviewed by the City on a case-by-case basis.

Method of Distribution

The City expects to launch once criteria have been established and the substantial amendment process has been completed. The City will conduct an outreach and public notice campaign. The initial application period will be open for six months. The application process may be reopened at the discretion of the City. The City plans to contract with a prime vendor as well as specific sub-contractors to fulfill federal requirements and ensure program compliance.

National Objectives

LMI Benefit; Urgent Need

Timeframe

This program will begin in Calendar Year 2025. The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.6.3 Ida Business Assistance Program

The City will implement the Ida Business Assistance Program (IBAP) to provide working capital for businesses that can prove business impacts resulting from Hurricane Ida.

The program will achieve the following objectives:

1. Support recovery from Hurricane Ida's disaster impacts; and
2. Restore and improve the local economy through job creation and retention for low-to-moderate (LMI) income individuals, LMI Area Benefit (LMA), and LMI Limited Clientele (LMC).

Total Budget

\$5,000,000

Responsible Entities and Program Partners

- City of Philadelphia Department of Commerce
- Subrecipient: Philadelphia Industrial Development Corporation (PIDC)

Connect to Disaster and Unmet Needs

This program addresses unmet recovery and mitigation economic revitalization needs in HUD-identified and grantee-identified MIDs after deducting any duplication of benefits from other federal, State, or private sources, more specifically remaining needs tied to the SBA and The Merchants Fund assistance programs.

Benefit to Most Impacted and Distressed Areas

All projects will be located in HUD identified Most Impacted and Distressed Areas.

Eligible Activities

Economic Revitalization and Development; HCDA Section 105(a)(17)

Eligibility and Selection Criteria

Small businesses that meet the following criteria are encouraged to apply:

- Located within the City of Philadelphia;
- Have business impacts directly related to Hurricane Ida;
- Compliant with local, state, and federal regulations;
- Do not have outstanding taxes due to the City.

Maximum Assistance

The grant assistance for the from IBAP will range from \$20,000-\$150,000 per applicant. As described in Appendix B [II.D.3 of the 88 FR 3198](#) the public benefit standard from the Annual CDBG program, which sets limits on the amount of CDBG assistance, has been waived. Therefore, HUD has not established a dollar amount or award cap for economic development activities.

Method of Distribution

The City will accept applications on a rolling basis for two full calendar years. The Philadelphia Department of Commerce will intake, review, and approve applications. PIDC will distribute grant awards.

National Objectives

The program will meet the national objective of LMI job creation or retention (LMJ), LMI Area Benefit (LMA), and LMI Limited Clientele (LMC).

Timeframe

The City will launch the program in the fourth quarter of Calendar Year 2024 and accept applications on a rolling basis for no longer than two calendar years (Q4 2026). The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.



4.6.4 Infrastructure Program

This program will fund eligible projects within the identified HUD MID (Philadelphia) to address unmet recovery and resiliency needs associated with public infrastructure and critical facilities. The grant funds will allow the City to restore and construct critical infrastructure and facilities that will directly benefit residents impacted by Hurricane Ida and the larger community.

The Infrastructure Program identifies infrastructure as including, but not limited to, the following types of projects: streets, water and sewer facilities, playgrounds, and underground infrastructure, as well as flood and drainage measures. The program identifies critical facilities as buildings that serve a public safety purpose for local communities and reduce any damage and loss of life from future storm and disaster events.

Total Budget

\$52,138,100

Responsible Entities and Program Partners

The program will be administered and implemented by the City of Philadelphia.

Connect to Disaster and Unmet Needs

This program addresses unmet infrastructure and critical facility needs in the HUD-identified MID (Philadelphia), after deducting any duplication of benefits from other federal, State, or private sources. These program funds will replace damaged systems or build new systems that will help protect life and property and can withstand future disasters.

Benefit to Most Impacted and Distressed Areas

All projects will be located in HUD identified Most Impacted and Distressed Areas.

Eligible Activities

Infrastructure and public facility improvements as described in 105(a)(2) which includes the acquisition, construction, reconstruction, or installation (including design features and improvements with respect to such construction, reconstruction, or installation that promote energy efficiency) of public works, facilities (except for buildings for the general conduct of government), and site or other improvements.

Awardees may use Infrastructure funding as the non-federal cost share portion of other grants as described at 24 CFR 570.201(g).

Eligibility and Selection Criteria

The City will restore and/or improve City-owned infrastructure directly and indirectly impacted by Hurricane Ida. Projects will focus on:

1. Recovering from Ida's disaster impacts;

2. Reducing or eliminating 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;
3. Protecting publicly funded recovery investments in impacted communities;
4. Expanding awareness of resiliency and mitigation within the City and help build the capacity of City departments to prepare effective mitigation and resiliency projects; and
5. Explore opportunities to integrate best practices and strategies identified in the City's Green City, Clean Waters and Office of Sustainability initiatives.

The City will prioritize disaster-related systems and other disaster-related community-based mitigation systems (e.g., using FEMA's community lifelines) to guide project development. Proposed projects will demonstrate alignment with relevant local plans and infrastructure development efforts to foster the potential for additional infrastructure funding from multiple sources. Relevant plans will depend on the specific project but may include the City's Capital Program and Budget, the City's Hazard Mitigation Plan (HMP), the City's Comprehensive Plan, the Delaware Valley Regional Planning Commission's Long Range Plan. In order to withstand chronic stresses and extreme events, the City will prioritize projects that employ adaptable and reliable technologies to prevent premature obsolescence of infrastructure. The City will also focus on exploring opportunities to invest in restoration of infrastructure and related long-term recovery needs within communities that lacked adequate investments transportation, water, wastewater, and community infrastructure prior to the disaster.

Maximum Assistance

The expected minimum program assistance available is \$500,000 and the expected maximum assistance is \$52,138,100. However, actual assistance will be determined based on the particular needs of and what is cost effective for each site. The City will also make exceptions to the maximum award amounts, when necessary, to comply with federal accessibility standards or to reasonably accommodate persons with disabilities.

National Objectives

LMI Benefit; Urgent Need

Eligible awards based on the Urgent Needs national objective are anticipated in limited circumstances, including when projects can demonstrate a particular urgency in addressing the impacts and are not eligible under LMI.

Method of Distribution

City departments will receive funds through this program. City staff will be paid with CDBG-DR funds through City payroll while contractors will be reimbursed as work on these programs is performed.

Timeframe



This program will begin within 3 months of HUD granting Authority to Use Grant Funds (AUGF). The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.6.5 Mitigation Program

Proactively addressing the impacts of natural disasters is critical to building long-term resiliency in Philadelphia. Mitigation is one of the best ways to support the health and well-being of vulnerable community members before disaster strikes. The Mitigation Program will enable Philadelphia neighborhoods to proactively implement innovative solutions that will make their communities more resilient.

This program will fund hazard mitigation projects that aim to strengthen facilities, structures, and communities to make them less vulnerable to future disaster impacts. Eligible activities include the acquisition of flood-prone structures, localized drainage improvements, wind retrofit of structures, elevation of critical building components, and the development of plans and zoning efforts to decrease community exposure to severe weather events. The program may be used in conjunction with other programs identified in the Action Plan or as a standalone project. It should be guided by the City's Hazard Mitigation Plan (HMP).

This program will also offer matching funds to other recovery and resiliency mitigation projects. Offsetting the burden of non-federal cost share and local matches to the City is a critical activity. This program will fund local match requirements for grant applications to various competitive grant programs including but not limited to FEMA's Hazard Mitigation Assistance (HMA) programs, Bipartisan Infrastructure Law (BIL) programs, and Congressional Delegated Spending for Pre-Disaster Mitigation (CDS-PDM).

Total Budget

\$21,287,000

Responsible Entities and Program Partners

The program will be administered and implemented by the City of Philadelphia.

Connect to Disaster and Unmet Needs

Projects funded through this program will address remaining direct and indirect needs in the HUD-identified MID (Philadelphia) and also incorporate mitigation measures into activities. Projects may also not have indirect or direct tie-back to Hurricane Ida but still incorporate mitigation measures into the recovery activities.

Benefit to Most Impacted and Distressed Areas

All projects will be located in HUD identified Most Impacted and Distressed Areas.



Eligible Activities

Acquisition, construction, reconstruction, or installation of public works, facilities, and other residential site improvements eligible under Section 105(a)(2) of the HCDA. Activities also approved under Section 105(a)(9) of the HCDA which authorizes payment of the non-Federal share required in connection with a Federal grant-in-aid program. All activities must be CDBG-DR eligible, meet a national objective, and able to comply with the applicable federal requirements. Exceptions to eligible activities and applicant eligibility will be described in the program guidelines.

Eligibility and Selection Criteria

Similar to the infrastructure activity, this program will focus on:

1. Recovering from Ida's disaster impacts;
2. Reducing or eliminating 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;
3. Protecting publicly funded recovery investments in impacted communities;
4. Expanding awareness of resiliency and mitigation within the City and help build the capacity of project sponsors to prepare effective mitigation and resiliency projects; and
5. Explore opportunities to integrate best practices and strategies identified in the City's Green City, Clean Waters and Office of Sustainability initiatives.

The City will prioritize disaster-related systems and other disaster-related community-based mitigation systems (e.g., using FEMA's community lifelines) to guide project development. Proposed projects will demonstrate alignment with relevant local plans and infrastructure development efforts to foster the potential for additional infrastructure funding from multiple sources. Relevant plans will depend on the specific project but may include the City's Capital Program and Budget, the City's Hazard Mitigation Plan (HMP), the City's Comprehensive Plan, the Delaware Valley Regional Planning Commission's Long Range Plan. In order to withstand chronic stresses and extreme events, the City will prioritize projects that employ adaptable and reliable technologies to prevent premature obsolescence of infrastructure. The City will also focus on exploring opportunities to invest in restoration of infrastructure and related long-term recovery needs within communities that lacked adequate investments transportation, water, wastewater, community infrastructure, and resilient housing prior to the disaster.

Maximum Assistance

Maximum assistance will be identified at a later date. Updates will be made available through the City's Action Plan amendment process.

Method of Distribution

The City will develop a method of distribution at a later date. Updates will be made available through the City's Action Plan amendment process.

National Objectives

LMI Benefit; Urgent Need

Eligible awards based on the Urgent Needs national objective are anticipated in limited circumstances, including when projects can demonstrate a particular urgency in addressing the impacts and are not eligible under LMI.

Timeframe

This program will begin within 18 months of HUD granting Authority to Use Grant Funds (AUGF). The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.6.6 Planning

The City will offer funds to City departments and offices. Planning funds will assist the City in determining community needs related to disaster impacts along with mitigation and resiliency needs. Addressing the recovery and mitigation needs of Philadelphia requires the continued fostering of a culture of preparedness and the provision of tools for proper planning. Planning studies in coordination with city agencies, state agencies, federal agencies, and regional entities, will help guide recovery solutions and better identify hazard risks, impacts, and subsequent mitigation measures. CDBG-DR funds can also provide additional staffing capacity where needed to support the implementation of recovery activities. Through increased planning, neighborhoods across Philadelphia can better understand the risks they face and put measures in place to lessen the impacts in the future.

The CDBG-DR Planning allocation is \$21,287,000 and will be used to support City recovery and mitigation planning efforts. Planning funding can be used for land use planning, hazard mitigation planning, modernization, and resiliency planning, upgrading mapping capabilities and other plans or capabilities to better understand recovery needs and evolving disaster risks, and planning and community outreach to provide education.

Total Budget

\$21,480,600

Responsible Entity:

The City of Philadelphia will be responsible for administering and implementing planning activities.

Connect to Disaster and Unmet Needs

This program focuses on identifying existing and future needs and reducing or eliminating the negative impacts of Hurricane Ida. All planning projects will focus on areas located in HUD identified Most Impacted and Distressed Areas.

Eligible Activities

HCDA Section 105(a)(12) and Section 105(a)(15), administration costs, applicable waivers identified in the Allocation Announcement Notice and Consolidated Notice, other applicable waivers or alternative requirements.

Eligibility and Selection Criteria

Project approval and associated funding allocations will be made through evaluation of criteria related to the potential projects and funding availability. The City will assess each project based on the response to the following criteria. For projects to be eligible, the project must:

- Be an eligible activity under CDBG-DR.
- Have a proposed plan that address an unmet need and/or will mitigate risk
- Serve Philadelphia residents.

The City will carefully review potential projects and assess such factors as the following:

- Proposed plan is in alignment with meeting the CDBG-DR goal of helping mitigate future disaster risks.
- Degree to which the proposed plan will consider and mitigate risks to LMI populations.
- Proposed project will include a path for adopting and implementing the plan.

Maximum Assistance

The expected minimum program assistance available is \$50,000 and the expected maximum assistance is \$5 million. However, actual assistance will be determined based on the particular needs of and what is cost effective for each project.

Method of Distribution

Multiple City departments and offices will receive funds through this program. City staff will be paid with CDBG-DR funds through City payroll while contractors will be reimbursed as work on these programs is performed.

Timeframe

This program will begin within three months of HUD granting Authority to Use Grant Funds (AUGF). The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.6.7 Ida Recovery Public Services – Housing Counseling

The City will provide grants to subrecipients to deliver critical supportive services that have increased because of the storm. This housing counseling program was developed by the City



to provide a wide range of counseling services to residents impacted by Hurricane Storm Ida. Residents include homeowners, renters, and householders experiencing homelessness.

The program is a collaboration of HUD-approved, nonprofit, community-based organizations that provide a wide range of counseling services. Subrecipients will provide supportive services, such as foreclosure prevention, relocation services, and debt management, and assist with application intake for CDBG-DR-funded programs. It will also help unemployed and underemployed residents find employment by providing job training in skill areas related to recovery efforts.

The City will develop oversight policies and procedures to ensure compliance with HUD housing counseling requirements and the Final Rule for Housing Counseling Certification requirements.

Total Budget

\$1,000,000

Responsible Entity:

Eligible subrecipients include HUD-approved, housing counseling agencies, nonprofit organizations, and community-based organizations.

These entities may apply directly to the City for funding. However, subrecipients cannot assume the role of responsible entity; as such, the City will remain the responsible entity for direct awards to subrecipients.

Connect to Disaster and Unmet Needs

The program provides services to individuals and households living in the impacted communities or who were impacted Hurricane Ida.

Eligible Activities

HCDA Section 105(a)(8) including but not limited to housing counseling and employment services (e.g. job training).

Eligibility and Selection Criteria

Subrecipient eligibility is limited to HUD-approved, housing counseling agencies, nonprofit organizations, and community-based organizations.

Applicants or beneficiaries must be individuals and households living in the impacted communities or who were impacted Hurricane Ida.

The program policies and public funding announcements will provide information on how qualified organizations are selected as subrecipients, to include all scoring criteria, relative weighting, and minimum requirements. Subrecipients will be selected competitively through



a NOFA, competitive procurement, or other process described in the program guidelines. The program is not competitive for residents seeking housing or legal services. Subrecipients are required to adhere to HUD Final Rule for Housing Counseling Certification requirements.

Maximum Assistance

The maximum amount allocated to subrecipients will be \$1,000,000 and detailed in the program guidelines and applicable Notice of Funding Availability (NOFA) and will be determined based on such factors as the subrecipient's capacity, the scope of work, the types of services provided, and/or the communities served by the organization.

Method of Distribution

The City will implement this program through subrecipients.

Timeframe

This program will begin within 12 months of HUD granting Authority to Use Grant Funds (AUGF). The program will end when all funds have been expended and all eligible participants have completed closeout, or 6 years after execution of the grant agreement with HUD.

4.6.8 Ida Recovery Public Services – Workforce Training

The City will provide a grant to PowerCorpsPHL to deliver expanded workforce training services in skill areas related to recovery and mitigation efforts.

The training provided will result in a pool of skilled laborers, ready to work in infrastructure, and community-based careers in Philadelphia, supporting projects needed for recovery from Hurricane Ida and/or mitigation against future disasters.

Total Budget

\$2,000,000

Responsible Entity:

PowerCorpsPHL will partner with the City as a subrecipient.

Subrecipients cannot assume the role of responsible entity; as such, the City will remain the responsible entity for the direct award to PowerCorpsPHL.

Connect to Disaster and Unmet Needs

The program provides expanded workforce capacity for undertaking Hurricane Ida recovery efforts and mitigation projects that reduce the impacts on the City's built environment during future disasters.

Eligible Activities

HCDA Section 105(a)(8) including but not limited to employment services (e.g. job training).



Eligibility and Selection Criteria

Subrecipient eligibility is limited to PowerCorpsPHL, an organization whose mission is to empower Philadelphia's youth through paid 4- to 24-month training programs, which lead to community-focused careers in fields such as energy and mitigation infrastructure.

Beneficiaries will be individuals living in the City of Philadelphia (the HUD-defined MID). Workforce training will focus on projects that aid in the recovery of damage caused by Hurricane Ida and mitigation efforts aimed at reducing the impact of future disasters on the City of Philadelphia.

Maximum Assistance

The maximum amount allocated to subrecipients will be \$2,000,000.

Method of Distribution

The City will implement this program through a subrecipient, PowerCorpsPHL.

Timeframe

This program will begin in the third quarter of Calendar Year 2025. The program will end when all funds have been expended and closeout is complete, or six (6) years after execution of the grant agreement with HUD.

4.6.9 Administration

The City will use administration funds for necessary general administration costs related to CDBG-DR grants, including but not limited to staff time administering programs, compliance, and monitoring of the City's subrecipients, vendors, and other recipients of funding; and other costs specified as eligible administrative expenses in 2 CFR 570.206. Up to 5% of the overall grant and any program income may be used for administration of the grant.

Total Budget

\$8,160,200

Eligible and Ineligible Activities

Eligible expenses are Administration Costs, as defined at 24 CFR 570.205 and 24 CFR § 570.206 and any applicable waivers or alternative requirements.

Timeframe

The City will begin the program after the grant is awarded and is prepared to complete the program within the period of performance. The program will end when all funds have been expended and program activities have completed closeout or six years after execution of the grant agreement with HUD.



SECTION 5. APPENDIX

5.1 Certifications

- a. The grantee certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan (RARAP) in connection with any activity assisted with CDBG-DR grant funds that fulfills the requirements of Section 104(d), 24 CFR part 42, and 24 CFR part 570, as amended by waivers and alternative requirements.
- b. The grantee certifies its compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by part 87.
- c. The grantee certifies that the action plan for disaster recovery is authorized under state and local law (as applicable) and that the grantee, and any entity or entities designated by the grantee, and any contractor, subrecipient, or designated public agency carrying out an activity with CDBG-DR funds, possess(es) the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations as modified by waivers and alternative requirements.
- d. The grantee certifies that activities to be undertaken with CDBG-DR funds are consistent with its action plan.
- e. The grantee certifies that it will comply with the acquisition and relocation requirements of the URA, as amended, and implementing regulations at 49 CFR part 24, as such requirements may be modified by waivers or alternative requirements.
- f. The grantee certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 75.
- g. The grantee certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 or 91.105 (except as provided for in waivers and alternative requirements). Also, each local government receiving assistance from a state grantee must follow a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in waivers and alternative requirements).
- h. State grantee certifies that it has consulted with all disaster-affected local governments (including any CDBG entitlement grantees), Indian tribes, and any local public housing authorities in determining the use of funds, including the method of distribution of funding, or activities carried out directly by the state.
- i. The grantee certifies that it is complying with each of the following criteria:
 1. Funds will be used solely for necessary expenses related to disaster relief, long-term recovery, restoration of infrastructure and housing, economic revitalization, and mitigation in the most impacted and distressed areas for which the President declared a major disaster pursuant to the Robert T. Stafford Disaster Relief and Emergency Assistance Act of 1974 (42 U.S.C. 5121 et seq.).

2. With respect to activities expected to be assisted with CDBG-DR funds, the action plan has been developed so as to give the maximum feasible priority to activities that will benefit low- and moderate-income families.
3. The aggregate use of CDBG-DR funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 70% (or another percentage permitted by HUD in a waiver) of the grant amount is expended for activities that benefit such persons.
4. The grantee will not attempt to recover any capital costs of public improvements assisted with CDBG-DR grant funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements, unless:
 - a. Disaster recovery grant funds are used to pay the proportion of such fee or assessment that relates to the capital costs of such public improvements that are financed from revenue sources other than under this title; or
 - b. for purposes of assessing any amount against properties owned and occupied by persons of moderate income, the grantee certifies to the Secretary that it lacks sufficient CDBG funds (in any form) to comply with the requirements of clause (a).
- j. State and local government grantees certify that the grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601–3619), and implementing regulations. An Indian tribe grantee certifies that the grant will be conducted and administered in conformity with the Indian Civil Rights Act.
- k. The grantee certifies that it has adopted and is enforcing the following policies, and, in addition, state grantees must certify that they will require local governments that receive their grant funds to certify that they have adopted and are enforcing: (1) A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and (2) A policy of enforcing applicable state and local laws against physically barring entrance to or exit from a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.
- l. The grantee certifies that it (and any subrecipient or administering entity) currently has or will develop and maintain the capacity to carry out disaster recovery activities in a timely manner and that the grantee has reviewed the requirements applicable to the use of grant funds.
- m. The grantee certifies to the accuracy of its Financial Management and Grant Compliance Certification Requirements, or other recent certification submission, if approved by HUD, and related supporting documentation as provided in section III.A.1. of the Consolidated Notice and the grantee's implementation plan and related submissions to HUD as provided in section III.A.2. of the Consolidated Notice.

- n. The grantee certifies that it will not use CDBG-DR funds for any activity in an area identified as flood prone for land use or hazard mitigation planning purposes by the state, local, or tribal government or delineated as a Special Flood Hazard Area (or 100-year floodplain) in FEMA's most current flood advisory maps, unless it also ensures that the action is designed or modified to minimize harm to or within the floodplain, in accordance with Executive Order 11988 and 24 CFR part 55. The relevant data source for this provision is the state, local, and tribal government land use regulations and hazard mitigation plans and the latest-issued FEMA data or guidance, which includes advisory data (such as Advisory Base Flood Elevations) or preliminary and final Flood Insurance Rate Maps.
- o. The grantee certifies that its activities concerning lead-based paint will comply with the requirements of 24 CFR part 35, subparts A, B, J, K, and R.
- p. The grantee certifies that it will comply with environmental requirements at 24 CFR part 58.
- q. The grantee certifies that it will comply with the provisions of title I of the HCDA and with other applicable laws.

Warning: Any person who knowingly makes a false claim or statement to HUD may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001, and 31 U.S.C. 3729.

5.2 Waivers (If Applicable)

CDBG-DR grantees that are subject to the Consolidated Notice, as indicated in each Federal Register notice that announces allocations of the appropriated CDBG-DR funds ("Allocation Announcement Notice"), must comply with all waivers and alternative requirements in the Consolidated Notice, unless expressly made inapplicable.

At this time, the City has not identified specified waiver requests and will update this Plan, as necessary, to include any waivers requested.

5.3 Summary and Response of Public Comments

The following provides a summary of public comments received for the CDBG- Disaster Recovery Action Plan Amendment #2 during the 30 day public comment period published on August 14, 2025. The City received one comment during the 30 calendar days. Legal notices were published in an English and Spanish-language newspaper and on City websites. Translated summaries of Action Plan Amendment were available online and physically at the Central, Northeast Regional, Northwest Regional, and West Regional Libraries.

1. Public Comment: On behalf of Home Innovation Research Labs, I am submitting comments from our President/CEO, Michael Luzier. Our letter requests that the City of Philadelphia amend its CDBG-DR Action Plan so that only comprehensive green building programs are represented under 3.5.4 Construction Standards.

State of New Mexico Community Development Block Grant-Disaster Recovery (CDBG-DR) Action Plan updated on April 8, 2025, to cite the specific programs under the section 6.2.7.2 Recognition of Green and Resilient Building Programs.

We request that the City of Philadelphia remove ENERGY STAR and U.S. EPA Indoor AirPlus from the list of recognized green building programs, as these are not comprehensive green building programs. ENERGY STAR and EPA Indoor AirPlus focus exclusively on energy efficiency or indoor environmental quality, respectively.

We also recommend striking the reference to LEED Existing Building Operations and Maintenance and Neighborhood Development, as these rating systems are not specific to building construction or renovation.

Response: We appreciate the comments submitted by Home Innovation Research Labs regarding Construction Standards of the CDBG-DR Action Plan. The City will review the recommendations related to recognized green building programs, including ENERGY STAR, EPA Indoor AirPlus, and LEED rating systems, as part of its ongoing evaluation of program standards to ensure alignment with federal guidance and local resilience objectives.

5.4 Data Sources/Methodologies

Owner Occupied Households:

- Minor-Low:
 - Less than \$3,000 of FEMA inspected real property damage
- Minor-High:
 - \$3,000 to \$7,999 of FEMA inspected real property damage
- Major-Low:
 - \$8,000 to \$14,999 of FEMA inspected real property damage
- Major-High:
 - \$15,000 to \$28,800 of FEMA inspected real property damage
- Severe:
 - Greater than \$28,800 of FEMA inspected real property damage

Renter Occupied Households:

- Minor-Low:
 - Less than \$1,000 of FEMA inspected personal property damage
- Minor-High:
 - \$1,000 to \$1,999 of FEMA inspected personal property damage
- Major-Low:
 - \$3,500 to \$4,999 of FEMA inspected personal property damage
- Major-High:
 - \$5,000 to \$8,999 of FEMA inspected personal property damage
- Severe:

- Greater than \$9,000 of FEMA inspected personal property damage

2014-2018 CHAS
2022 HUD LMISD Calculations
Amtrak
Center of Disease Control (CDC) Social Vulnerability Index
City of Philadelphia Department of Commerce
City of Philadelphia Department of Public Property
City of Philadelphia Parks & Recreation
City of Philadelphia Department of Streets
City of Philadelphia Office of Emergency Management (OEM)
City of Philadelphia Office of Homeless Services (OHS)
City of Philadelphia Office of Immigrant Affairs
Delaware Valley Regional Planning Commission (DVRPC) Purpose of the Indicators of Potential Disadvantage (IPD)
FEMA IA Data
FEMA PA
Federal Highways Administration, PA Division
HUD Comprehensive Housing Market Analysis
HUD FY 2023 ACS 5-Year 2011-2015 Low- and Moderate-Income Summary Data
National Flood Insurance Program (NFIP)
National Park Service
Pennsylvania Department of Transportation, Region 6
Philadelphia Housing Authority (PHA)
Philadelphia Water Department (PWD)
Small Business Administration (SBA) Disaster Loan Data
The Merchants Fund (TMF)
U.S. Bureau of Labor Statistics
U.S. Census Bureau, 2021 ACS 5-Year Estimates
U.S. Religion Census

5.5 Important Definitions and Terms

AMI: Area Median Income
CBDO: Community Based Development Organization
CDBG: Community Development Block Grant
CDBG-DR: Community Development Block Grant- Disaster Recovery
CFR: Code of Federal Regulations
CO: Certifying Officer
CP: Participation
DOB: Duplication of Benefits
DRGR: Disaster Recovery and Grant Reporting System
FEMA: Federal Emergency Management Agency
HCD Act: Housing and Community Development Act of 1974, as amended
HMGP: Hazard Mitigation Grant Program



IA: (FEMA) Individual Assistance

LIHTC: Low-Income Housing Tax Credit

LMI: Low and moderate-income

NFIP: National Flood Insurance Program

PA: (FEMA) Public Assistance

RE: Responsible Entity

RFP: Request for Proposals

SBA: U.S. Small Business Administration

SFHA: Special Flood Hazard Area

UGLG: Unit of general local government

URA: Uniform Relocation Assistance and Real Property Acquisition Act of 1970, as amended

USACE: U.S. Army Corps of Engineers

5.6 Standard Form 424

The **Standard Form 424 (SF-424)** is a required application form for federal assistance. It serves as a cover sheet for pre-applications and applications submitted for federal funding, capturing essential information about the applicant and the funding request. SF-424 can be found at the link below.

[Application for Federal Assistance \(SF-424\)](#)

