



Mike Espy
SECRETARY OF
AGRICULTURE

MIDWEST FLOOD RECOVERY

INTERAGENCY TASK FORCE

James L. Witt
DIRECTOR, FEDERAL
EMERGENCY MANAGEMENT
AGENCY



FLOODPLAIN MANAGEMENT • COMMUNITY REDEVELOPMENT • ENVIRONMENT • HEALTH • PRODUCTION AGRICULTURE • TRANSPORTATION • EDUCATION • HOUSING

BACKGROUND

Contacts: Scott Saunders (Corps of Engineers) : (202) 272-0012
Jody Jaeger (USDA): (202) 720-9933
Morrie Goodman (FEMA): (202) 646-4600

April 15, 1994

**SUMMARY: MOST LEVEES HOLDING IN MIDWEST;
CRITICAL MIDWEST LEVEE REPAIRS
COMPLETED PRIOR TO CURRENT FLOODING
DESPITE ADVERSE CONDITIONS DURING RECONSTRUCTION**

WASHINGTON --- Current flooding conditions that exist in the Midwest due to this past week's weather system, which dumped significant amounts of rainfall on the region, have affected a few of the levees that have been rebuilt or were in the process of being rebuilt.

Despite the heavy rains and flash flood conditions, the majority of the cities and towns that were flooded last year are safe and secure, with only scattered problems occurring. For example, the Len Small levee in Illinois, which was repaired by SCS and FEMA, failed and flooded Millers City, forcing the evacuation of about 40 people.

A few other levees show potential for giving way, but forecasts of favorable weather conditions over the next couple of days have lessened the threat to them.

Federal officials are working with local and state personnel in assessing the needs which this current round of flooding has created.

With regard to levee repairs made since last summer, there has been substantial progress made to date. Federal officials from agencies responsible for maintaining federal levees in the Midwest say they successfully overcame severe weather and soil conditions during the past year to complete repairs to the most critical federal levees in the region.

- MORE -

ADD 1-1-1-1-

BACKGROUNDER / LEVEES AND NEW FLOODING

In many locations, both the Corps of Engineers (COE) and the Soil Conservation Service (SCS) were prevented from reaching levee repair sites by high water. As floodwaters receded, inspection teams were able to assess the damage and plan repair strategies, implementation of which was frequently delayed by the severe cold winter weather which affected much of the country this past season. Wet soil conditions further complicated the levee reconstruction process in places.

Despite these obstacles, the majority of the federal levee system has been successfully repaired and is protecting life and property in the Midwest, including the most critical priority locations, among which are infrastructure facilities (such as water, power and sewer systems, and other critical public facilities); and cities and towns.

Special consideration for repairs was also given to levees protecting major agricultural areas.

- 30 -

NOTE TO EDITORS:

See attachments from the Soil Conservation Service and the Army Corps of Engineers.



United States
Department of
Agriculture

Soil
Conservation
Service

P.O. Box 2890
Washington, D.C.
20013

**SOIL CONSERVATION SERVICE
EMERGENCY WATERSHED PROTECTION PROGRAM
MIDWEST FLOOD RECOVERY WORK
APRIL 5, 1994**

The Emergency Watershed Protection (EWP) Program of the Soil Conservation Service received \$60,000,000 under the 1993 Emergency Supplemental Appropriation and is being implemented in all nine States affected by the 1993 Midwest Flood. The majority of the work involves erosion control and debris and sediment removal. The Emergency Wetland Reserve Program (EWRP) offers farmers an alternative to levee restoration.

To date, SCS has directed all activities toward immediate threats to life, property, or critical community infrastructure. Of the 3867 Damage Survey Reports received, 2358 have been determined eligible for assistance. Of these, 1179 (50%) are for erosion control, 816 (35%) are for debris removal, and 363 (15%) are for upstream levee repair. 255 of the 363 levees have been completed or under contract as of April 1, 1994. Approximately \$12 million will be used for the levee repairs in the upstream watershed areas of the total \$67,000,000 identified to be obligated for the flood recovery this spring. Additional funding will be made available under the 1994 Supplemental Appropriation. The remaining critical work is expected to be completed by spring planting. In addition, approximately 15,400 acres of damaged cropland will be converted to wetlands under the Emergency Wetland Protection Program authorized in the 1993 Bill.

LEVEE RESTORATION ON THE MAIN STEM

As a result of the 1994 Appropriations Bill SCS has been given the responsibility of repairing a limited number of agricultural levees protecting land with over 400 square miles of drainage area. The key criteria for eligibility are:

- o The levee district/owner is not currently participating in the Corps of Engineers levee rehabilitation program.
- o The levee owner agrees to enter into the COE levee rehabilitation program upon completion of repairs and meet COE requirements for public sponsorship, design, operation and maintenance within two years of the repairs.
- o The levee owner must provide 25 percent of the construction cost of which 5 percent will be paid in cash.
- o All levee repairs will be economically and environmentally defensible. The Emergency Wetland Reserve Program will be offered as an option where eligible.



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- o EWP funds will not be used for the repair of levees on the river side of the primary levee.
- o A project agreement to repair the levee will be executed between SCS and the sponsor prior to December 31, 1994.

PREPARATION ACTIVITIES FOR SPRING RUNOFF

Engineering planning and design continued throughout the winter on levee repairs so work can begin as soon as weather permitted. Most eligible debris removal projects will be completed by May, except for those channels behind levee systems which will not be repaired until later. Stream bank erosion control work continued throughout the winter where fill replacement was not required and dormant seeding was used to ensure early spring cover. Implementation of the Emergency Wetland Reserve Program, under the initial appropriation, will remove about 15,400 acres of flood prone cropland from production.

**U.S. Army Corps of Engineer
Levee Rehabilitation Statement
15 April 1994**

The Corps of Engineers has strived to keep all parties well informed of the status of levee repair work under its program. Comprehensive status reports are provided weekly to all interested parties. Field offices report local levee status to sponsors as well as local government officials and congressional staffs.

During the fall of 1993, the Corps predicted that repairs would take about one year due to the extensive and wide-spread damages, as well as unfavorable weather and ground conditions. The Corps is approximately halfway through the one-year period with 107 of 200 levees repaired or under construction. Another 75 should be under construction within the next 30-60 days. As part of this effort, the Corps expedited completion of emergency repairs on 36 levees protecting urban areas and critical infrastructure or property.

Repairs to eligible levees involve partnerships between the Corps and local sponsors. Local sponsors require time to obtain their 20% cost share, to approve borrow sites, and to acquire right-of-ways, easements and lands for construction.

Weather and persistent floodwaters contributed to slowing the repair process. The Mississippi River was still above flood stage at St. Louis as late as the third week of October 1993. In the Middle Mississippi and Lower Mississippi River Basins, floodwaters did not recede until late October/early November 1993. Because of floodwaters trapped behind many levees, Corps teams could not get to the damaged areas to assess damages until after floodwaters receded. Many Corps survey crews used boats, all-terrain vehicles, and foot patrols to inspect levees. By late November/early December, winter weather began to set in. Once temperatures dropped to freezing, it became impossible to attain the necessary compaction of soil for repair of levees. This spring, super-saturated ground conditions slowed repair work. As soon as the weather permits, contractors continue repairs.

Overall, the Corps has proceeded with the levee repairs despite the weather and some individual site problems. The Corps will continue with its levee repair program as well as assisting the Economic Development Administration and Soil Conservation Service.



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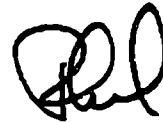
FAX Transmission

From: Phillip S. Cogan
Federal Emergency Management
Agency
Questions? Call (202) 646-3985
Fax (202) ~~646-4086~~ 646-4086 500 C. Street S.W. - Room 820
Washington, D.C. 20472
To: White House/Kathy Way, Steve
Silverman/USDA Oleta
Fitzgerald/COE COL Bill Mulvey
Company: White House / USDA / USA
COE
Address:
Date: April 15, 1994
Time: 12:55 PM
Pages: SIX INCLUDING COVER
(including this one)

**URGENT
EXPEDITE**

Message: Attached is the FINAL package. Unless we hear from you by 1:30 PM we will assume that we have incorporated all necessary comments. Please call me at (202) 646-3985 with any last minute changes or corrections.

Thanks for your assistance.



Phil Cogan

**URGENT
EXPEDITE**

DRAFT/PSC/FEMA

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Federal Emergency Management Agency

Washington, D.C. 20472

RESPONSE AND RECOVERY DIRECTORATE
RICHARD W. KRIMM
ASSOCIATE DIRECTOR

Telecopier Transmittal Header

Telecopy Number: (202) 646-4060 Verification Number: (202) 646-3692

DATE: 3-24-94 # OF PAGES: 2

FROM
Name: Richard Krimm
Agency: _____
Office: _____
Tel. #: _____

TO
Name: Kathi Way
Agency: White House
Office: Domestic Policy
Fax #: _____

PRECEDENCE:

Routine _____

Priority ✓

Transmitted by: Linde

Comments: _____



Federal Emergency Management Agency

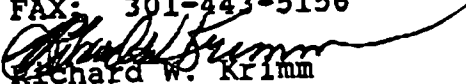
Washington, D.C. 20472

March 22, 1994

MEMORANDUM FOR:

Dr. Frank Young
Director
Emergency Preparedness/NDMS
PHS/HHS
FAX: 301-443-5156

FROM:


Richard W. Krimm
Associate Director
Response and Recovery Directorate

SUBJECT:

Request for FEMA Funding of Survey for
Contaminated Wells

At our meeting on the Midwest Recovery Task Force, you inquired about your request for FEMA to fund a study to determine the number of wells contaminated in those States affected by the Great Flood of '93 in the Midwest.

We carefully reviewed your request and I regret that we do not feel that your request falls within the disaster relief and recovery mandates of the Stafford Act. Your request is more of a study than a direct response and recovery effort. We believe it is within your authorities to conduct such a study.

I apologize for the delay in responding to you but we did give this issue very careful consideration.



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Media Contact:

Morrie Goodman

Release No.: 94-19

Release Date:

May 3, 1994

FEMA PROVIDES FLOOD RELOCATION FUNDS FOR IOWA

WASHINGTON -- The Federal Emergency Management Agency (FEMA) today announced that nearly \$3.8 million in federal funding has been made available to help reduce the risk of future flood losses in Iowa.

According to John A. Miller, director of FEMA's regional office in Kansas City, Mo., the funds are being provided through the agency's Hazard Mitigation Grant Program (HMGP) to buy flood-damaged structures in three Iowa jurisdictions. All acquired properties will be demolished and the land turned into open spaces or recreational areas for use by the eligible communities.

The projects include:

City of Audubon	29 properties	\$208,037.00
City of Cherokee	186 properties	\$2,787,392.00
City of Nevada	13 properties	\$758,921.00

Miller said the project in the City of Cherokee includes the acquisition and relocation of homes out of the floodplain, as well as the elevation of six homes to meet floodplain requirements.

The HMGP projects are part of FEMA's ongoing effort to assist local governments to acquire and relocate flood-prone properties. To date, similar projects have been approved in eight Midwest states involving more than 4,000 individual properties.

"FEMA's goal is to help reduce both the potential for future flood damage and the corresponding human suffering it causes," FEMA Director James Lee Witt said. "Iowa and the participating communities have joined in this partnership by maximizing efforts to develop a solution to their flooding problems."



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ADVISORY

May 26, 1994

FLOODPLAIN REVIEW COMMITTEE STUDY NEARS COMPLETION

Contacts:

Morrie Goodman, FEMA (202) 646-4600;
Scott Saunders, Corps of Engineers (202) 272-0012

Immediately after the Great Flood of 1993, the Administration created a Task Force to coordinate the Federal Flood Recovery Effort. A sub-group of the task force, charged with oversight of floodplain management activities, in turn established an independent Interagency Floodplain Management Review Committee. Its mission was:

- * To spell out the major causes and effects of the 1993 flooding;
- * Evaluate the performance of existing floodplain management and related watershed management programs; and
- * Make recommendations to the Task Force about changes in current policies, programs and activities of the federal government that would most effectively achieve risk reduction, economic efficiency and environmental enhancement of the floodplain.

The Committee's report, "Sharing the Challenge: Floodplain Management into the 21st Century," will be submitted in mid June to the Task Force. Draft copies have been circulated for comment to key government agencies, non-governmental organizations, and to floodplain management and environmental groups.

Led by Brig. Gen. Gerry Galloway, the committee consisted of experienced federal engineers, and physical, biological and social scientists. All brought to the review technical and institutional knowledge in flood control and river basin ecosystem management.

Those consulted in the study included representatives from federal agencies, Congress, Midwest governors, state floodplain managers, and mitigation task forces. The committee visited more than 60 Midwest communities, where city, county and local officials met to share information and insights. The report does not represent the views of the agencies on the Review Committee, nor does it represent the views of the Administration.

Editor's note: Gen. Galloway is available to discuss certain aspects of the draft report. Since the draft is under review and subject to change, however, discussions about its conclusions and recommendations cannot be addressed in specific terms until the final report is completed and submitted to the Administration.



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The Committee's report, "Sharing the Challenge: Floodplain Management into the 21st Century," will be submitted in mid-June to the Task Force. Draft copies have been circulated for comment to key government agencies, non-governmental organizations, and to floodplain management and environmental groups.

Led by Brig. Gen. Gerry Galloway, the committee consisted of experienced federal engineers, and physical, biological and social scientists. All brought to the review technical and institutional knowledge in flood control and river basin ecosystem management.

Those consulted in the study included representatives from federal agencies, Congress, Midwest governors, state floodplain managers, and mitigation task forces. The committee visited more than 60 Midwest communities, where city, county and local officials met to share information and insights. The report does not represent the views of the agencies on the Review Committee, nor does it represent the views of the Administration.

Editor's note: Gen. Galloway is available to discuss certain aspects of the draft report. Since the draft is under review and subject to change, however, discussions about its conclusions and recommendations cannot be addressed in specific terms until the final report is completed and submitted to the Administration.

As always, any member may demand a separate re-vote any a dm approved in the Committ of the Whole.

10 minutes Debate motion to recommit w/ or w/o instructions
15 minutes 2Vote on motion to recommit

15 or 5 min . . . Vote on final passage

NOTE: The Rule allows the Chairman to postpone roll call votes on amendments and cluster several votes together.



FACSIMILE TRANSMISSION

FEDERAL EMERGENCY MANAGEMENT AGENCY
OFFICE OF EMERGENCY INFORMATION AND PUBLIC AFFAIRS
WASHINGTON, DC 20472

Date: 5/17/94

To: Name Kathy Wey

Organization _____

Voice Phone _____

FAX Phone 456-7028

Confirmation Requested: Yes _____ No _____ at (202) 646-4600

From: ☒ MORRIE GOODMAN
☒ MARVIN DAVIS
☒ DAVE MARTIN
☐ BILL ZELLARS
☐ KAREN KENNEDY
☐ PAT BENNETT
☐ PAIGE DARDEN
☐ PHIL COGAN
☐ WILLIAM MCLEAN
☐ MARK STEVENS
☐ WAYNE BLANCHARD

☐ MORRIS BOONE
☐ MARTHA WHEELER
☐ CARL SUCHOCKI
☐ VERNICE HAMMOCK-EL
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COMMENTS: _____



Mike Espy
SECRETARY OF
AGRICULTURE

MIDWEST FLOOD RECOVERY

INTERAGENCY TASK FORCE

James L. Witt
DIRECTOR, FEDERAL
EMERGENCY MANAGEMENT
AGENCY



FLOODPLAIN MANAGEMENT • COMMUNITY REDEVELOPMENT • ENVIRONMENT • HEALTH • PRODUCTION AGRICULTURE • TRANSPORTATION • EDUCATION • HOUSING

ADVISORY

May 18, 1994

FLOODPLAIN REVIEW COMMITTEE STUDY NEARS COMPLETION

Contacts:

Morrie Goodman, FEMA (202)646-4600

Scott Saunders, Corps of Engineers (202) 272-0012

Immediately after the Great Flood of 1993, the Administration's Office of Domestic Policy created a Task Force to Coordinate the Federal Flood Recovery Effort.

That task force, in turn, established the Interagency Floodplain Management Review Committee. Its mission was:

- * To spell out the major causes and effects of the 1993 flooding
- * Evaluate the performance of existing floodplain management and related watershed management programs
- * Make recommendations to the Task Force about changes in current policies, programs and activities of the federal government that would most effectively achieve risk reduction, economic efficiency and environmental enhancement of the floodplain.

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Those consulted in the study included representatives from federal agencies, Congress, Midwest Governors, state floodplain managers, and mitigation task forces. The committee visited more than 60 Midwest communities, where city, county and local officials met to share information and insights.

Editor's note: Gen. Galloway and other key members of the Committee will be available to the media after the final report is submitted to the Administration in mid-June.



FACSIMILE TRANSMISSION

FEDERAL EMERGENCY MANAGEMENT AGENCY
OFFICE OF EMERGENCY INFORMATION AND PUBLIC AFFAIRS
WASHINGTON, DC 20472

Date: May 24, 1994

To: Name Kathi Weg

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Confirmation Requested: Yes ___ No ___ at (202) 646-4600

From: _____	MORRIE GOODMAN	_____	MORRIS BOONE
_____	MARVIN DAVIS	_____	MARTHA WHEELER
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_____	KAREN KENNEDY	_____	KATHY LANDAU
_____	_____	_____	_____
_____	PHIL COGAN	_____	RALPH SWISHER
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COMMENTS: As per Phil Cogan's request



American Rivers

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MEDIA ADVISORY

EVENT: Media Briefing on Flood Control Reform
by American Rivers

half hour

DATE/TIME: Wednesday, May 25, 1994 - 9:30 a.m.

LOCATION: National Press Club - Edward R. Murrow Room
14th & F Streets, NW, 13th Floor, Washington, D.C.

SPEAKER: Scott Faber, Director of Floodplain Programs for
American Rivers

BACKGROUND: On Thursday, May 26, the White House interagency task force created by the Clinton Administration after the Great Flood of 1993 is expected to release its draft report. At 2 p.m., May 26, the Senate Environment and Public Works Committee will hold a hearing on the future of flood control policy.

In advance of these events, Scott Faber, Director of Floodplain Programs for American Rivers, the nation's leading river conservation group, will brief members of the media on recommendations expected from the White House task force (the "Galloway" task force). Issues to be reviewed include: reform of the Army Corps of Engineers, the environmental effects of flood control, repair of levees, flood insurance reform, and relocation in the Midwest.

Mr. Faber will also brief the press on the testimony he will present Thursday at the hearing on the future of flood control policy. Mr. Faber will testify in favor of reforms that require the Corps to adopt a watershed management approach to flood control, and that expand the agency's environmental restoration activities. Mr. Faber will call on the Corps to incorporate this new approach and revisit current and pending civil works projects on the Columbia, Mississippi, Missouri and Illinois rivers, and on other specific rivers in California, Kentucky, Ohio, Massachusetts, Nebraska, New Jersey, and Texas.

Thurs.

**Federal Hazard Mitigation Activities in the Midwest
Focus: Property Acquisition and Structure Elevation
A Status Report**

A Federal priority in the recovery from the midwestern flooding continues to be the facilitation of either the elevation of flood damaged structures or the public acquisition (for open space use) of flooded property and the relocation of affected homes or businesses to areas outside of identified flood hazard areas. This is being accomplished through coordination and application of available Federal programs, consistent with State priorities and in conjunction with State and local authorities.

FEMA estimates that a total of \$22.3 million will be available to the nine affected States through its Hazard Mitigation Grant Program. These funds (which require a 50 percent non-Federal match) can be used independently or as part of a package comprised of additional programs. FEMA will expedite the processing of grant applications for these particular disasters. In addition to these Grant funds, \$5 million is already available for acquisition of insured properties under section 1362 of the National Flood Insurance Act.

Community Development Block Grant (CDBG) funds from HUD can also be used to support this priority. States and some entitlement cities are receiving \$200 million from HUD to support a broad range of community development activities related to repair, replacement, and restoration of flood-damaged facilities. This includes acquisition of real property. CDBG funds were allocated on a formula basis using housing and public facility damage estimates. States set priorities and distribute funds to smaller local governments, while entitlement cities receive funds directly and make decisions on what activities to pursue. HOME funds in the amount of \$50 million have also been distributed to States and some larger cities. While States and cities make decisions on which projects to undertake, HOME program requirements restrict its use to rehabilitation, property elevation, and new housing construction.

These projects can be complex and expensive, and FEMA has been working closely with other Federal agencies to establish consistent and constructive policies and guidelines for their implementation. The State plays an important role in this effort. As grantee, the State is responsible for setting project priorities and distributing both FEMA HMGP and HUD CDBG and HOME funding. FEMA is working closely with all nine States and has asked each to appoint a State Hazard Mitigation Officer as a point of contact.

Because the funding that has been appropriated by Congress to agencies for recovery from this disaster is insufficient to make all the victims whole, we must ensure that these funds are spent in the most cost-effective manner to reduce the region's long-term vulnerability to similar floods. A number of principles have guided our approach to this effort:

1. All property owners will be treated fairly and, to the extent possible, will be offered comparable packages of benefits. Because the programs offering acquisition assistance differ this is not always possible. However, FEMA is coordinating closely with the other agencies involved to standardize policies and procedures where possible and ensure smooth implementation.
2. Each property owner and each community interested in acquisition may have a unique combination of circumstances related to financial capability. To the extent possible, holders of flood insurance policies should receive a more advantageous package of benefits than individuals who chose not to purchase the insurance.
3. Priority for grant assistance should be given to meeting the needs of low and moderate income persons lacking resources to reestablish themselves.
4. Packages of assistance should be "layered," meaning that the first assistance offered should be SBA loans, supplemented by grants from FEMA, HUD, and other appropriate agencies as necessary. As always, duplication of benefits is to be avoided.
5. Priority should be given to projects where property owners voluntarily elect to participate.
6. Depending on the needs of the community or property owner, amounts paid for structures acquired with Federal funds should be based on a variety of considerations, including pre-flood and/or post-flood values, relocation assistance available, and the tax consequences of acquisition.
7. Priority should be given to those properties subject to the most frequent flooding, i.e. a property in the 25-year floodplain would be acquired before one in the 100-year floodplain.
8. Wherever possible, "checkerboard" patterns of acquisition will be avoided, in favor of projects wherein contiguous parcels can be acquired. This will facilitate more effective open space use of the acquired property. This is not to preclude the acquisition of properties that are not contiguous, however, if a particular situation warrants it. The mitigation of hazards is often an incremental process, taking advantage of particular opportunities as they develop.
9. Financing of levee repairs is being coordinated closely with relocation efforts to ensure that these two processes are not in conflict.
10. Rental assistance for displaced tenants of acquired property is available through FEMA's Disaster Housing program.

FEMA's goal is to ensure that 100 percent of the affected communities, and the individuals and businesses in them, are notified of the availability of programs that can assist in funding such projects, and how these programs may be used singly or in combination to effect a recovery that significantly reduces the likelihood of future flood losses. At this time, about 100 communities have expressed some level of interest. The number of potential properties in each ranges from two or three to close to 100. These numbers are continually being refined as FEMA continues the detailed, hands-on technical assistance to States and communities that such projects require.

The State-by-State information below will discuss specific actions that have been taken by FEMA to initiate discussions with communities on potential acquisition projects. If a community is interested, it should contact FEMA's Hazard Mitigation Officer at the Disaster Field Office to discuss needs and mitigation approaches. The Hazard Mitigation Officer will:

1. Arrange for the development of site-specific technical guidance for mitigation opportunities and identify sources of further technical assistance, such as universities, regional planning commissions, councils of government, etc.;
2. Advise on the range of Federal and State financial assistance to meet individual community needs, including acting as a broker among Federal and State agencies as needed to package available programs most effectively;
3. Arrange for advice from State and local officials who have managed successful relocation projects of their own, as needed; and
4. Help communities and individuals to implement the mitigation measures, monitor progress, and ensure completion of projects.

A synopsis of mitigation assistance activities on a State-by-State basis is provided below, and a list of Federal programs available to fund property acquisition projects follows the synopsis.

ILLINOIS

Community Outreach:

- FEMA has contracted with the University of Illinois to provide on-site evaluations and technical assistance to communities with severe, recurrent flooding. The University's involvement is comprised of the following steps: 1) collect data on individual structures; 2) analyze and organize that data; 3) identify mitigation opportunities; and, 4) develop individual community plans that outline the necessary steps for recovery.
- The Village of Valmeyer has developed long term recovery plans. FEMA is providing technical assistance to the community on how to submit applications for funding.
- A meeting was held with the Town of Grafton on September 28, 1993, to discuss the completed University of Illinois recovery report. The Town must decide on the mitigation measures it wishes to pursue. The Regional Planning Commission and FEMA staff are working together with the Town to determine the best strategy for recovery.
- Personnel from the Tennessee Valley Authority (TVA) are working out of the Illinois Disaster Field Office lending technical assistance to local communities.
- The Interagency Hazard Mitigation Team met in late August to identify State priorities and potential mitigation projects, including acquisition and relocation.

Potential for Acquisition and Relocation:

- FEMA is working with six communities on relocation, acquisition, and elevation projects: Grafton, Hull, Keithsburg, Kampsville, Hardin, and Quincy.
- Recovery plans will address the alternatives available for each community. Regional planning commissions have also adapted this approach to coordinate available mitigation resources.
- An additional 14 communities are also interested in relocation programs and will be assisted by the University of Illinois teams.
- Field staff estimate that up to 106 more communities, with populations under 1,000, may ultimately be interested in relocation or acquisition programs. Town meetings to explain acquisition and relocation were held for 100% of the communities affected.

IOWA

Community Outreach:

- FEMA has identified a list of homeowners whose property damage indicates a potential interest/need in either elevation or property acquisition. FEMA and the State are using this information as a basis for community and individual outreach efforts.
- FEMA contracted with Iowa State University to develop long-term mitigation strategies for seven seriously flood-prone communities. The University will deliver strategies to FEMA on all seven areas by mid-December. The strategies are expected to lead to applications for grants from FEMA and other agencies.
- FEMA and SBA are operating a Mitigation Packaging Center which is offering individual counseling on mitigation alternatives and available funding.
- The Interagency Hazard Mitigation Team met in late September and conducted site visits to identify alternatives to levee repairs in hard-hit areas.

Potential for Acquisition and Relocation:

- Fifteen counties have indicated interest in acquisition or elevation programs. This would involve 19 separate projects in various communities, including Des Moines, Hamburg, Chelsea, Ames, Ottumwa, Eddyville, and Tama.
- FEMA is holding a seminar to educate State and local agency staffs on acquisition and relocation procedures.
- The Department of Economic Development has developed a proposal to fund acquisition and elevation through regional councils of government. The Department is already providing technical assistance to the councils on a continuing basis.

Substantial Damage and Elevating Structures:

- FEMA has approved a \$300,000 Hazard Mitigation Grant to the Neighborhood Housing Services of Des Moines, Inc. for the purpose of elevating substantially damaged houses in Des Moines.
- FEMA has given preliminary approval to a similar grant for the State of Iowa Emergency Management Division to offer elevation assistance in other areas of the State. A conservative estimate is 400 structures across the State.

KANSAS

Community Outreach:

- The Interagency Hazard Mitigation Team has completed its initial findings and recommendations. These will provide a basis for the State's mitigation strategy.
- FEMA and State staff are attending town meetings throughout the State to inform communities about mitigation alternatives and available funding.

Potential for Acquisition and Relocation:

- FEMA and the State have identified ten counties interested in property acquisition assistance. Approximately 130 properties are involved. Interested communities include Manhattan, Easton, Marysville, and parts of Kansas City.
- The Wolcott area (western Wyandotte County) of Kansas City is preparing an application for Hazard Mitigation funds to acquire 41 houses. These are low-income families whose homes were under water for eight weeks. The application is expected to be submitted to the State by the first week in October.
- Also under consideration for acquisition is the A-1 Mobile Home Park in Kansas City, containing 262 mobile homes in the 100-year floodplain. Some specific issues are being worked out prior to the submission of an application for Hazard Mitigation funding.
- Funding for acquisition projects will primarily come from FEMA's Hazard Mitigation Grant Program, with matching funds coming from HUD Community Development Block Grants.

Substantial Damage and Elevating Structures:

- The Kansas Donation Group has been successful in obtaining donations of building materials and services which may be applied to structures required to elevate.

MINNESOTA

Community Outreach:

- The State and FEMA have developed a strategy to work together with the regional planning commissions on all long-range recovery issues, including community outreach, project development, and identification of funding sources.

Potential for Acquisition and Relocation:

- Six communities are interested in acquiring a total of about 60 structures for a total cost of \$4 million. FEMA estimates approximately \$1 million in Hazard Mitigation Grant funds will be available.
- One community, Springfield, has submitted a proposal to acquire 13 properties for an estimated total of \$750,000. About \$50,000 in Hazard Mitigation funds will be requested, with CDBG and HOME funds to help make up the remainder needed. FEMA Individual Assistance will provide up to \$1500 to each family for relocation (not acquisition) expenses, and Temporary Housing will be provided.

MISSOURI

Community Outreach:

- FEMA and the State have been holding nightly meetings with most of the affected communities regarding the mitigation alternatives available and potential funding sources.
- Representatives from the Missouri State Emergency Management Agency, Department of Economic Development, and Housing Development Commission; and FEMA, HUD, and SBA conducted workshops throughout the State to discuss programs available to acquire flood-damaged properties and elevate homes.
- FEMA is contracting with the regional planning commissions to provide technical assistance to communities in evaluating alternatives and preparing program applications. Training for the commissions was held September 16.
- The State Emergency Management Agency sent application packages for the FEMA Hazard Mitigation Grant Program to all counties and cities in the declared disaster area. State and Federal agencies will meet October 19 to determine the criteria for funding Hazard Mitigation Grants. The State has set November 1, 1993 as the deadline for applications to be submitted.
- The Interagency Hazard Mitigation Team met September 14 to discuss issues and priorities and make recommendations for the implementation of mitigation measures. The Team will be a primary reviewer of Hazard Mitigation Grant Program project applications.

Potential for Acquisition and Relocation:

- Twenty-five communities have indicated interest in acquisition or relocation projects. Each would involve between 25 and 100 homes. Interested communities include the Counties of Jefferson, St. Charles, St. Louis, Cape Girardeau, Lincoln, Perry, Platte, and Warren; and the cities of Arnold, Cape Girardeau, Hannibal, Jefferson City, Ste. Genevieve, Bellefontaine Neighbors, Chesterfield, Commerce, Fenton, Festus, Crystal City, Hermann, Marthasville, Portage De Sioux, Riverside, Annada, and Washington.

Substantial Damage and Elevating Structures:

- Representatives from the National Flood Insurance Program have been participating in workshops throughout the State on elevating flood-damaged homes.

NEBRASKA

Community Outreach:

- FEMA and the State are contacting all affected communities and explaining available programs and alternatives, and are providing direct assistance to communities who are further interested in developing proposals and preparing grant applications.
- The Governor of Nebraska issued a letter transmitting the list of "Federal Programs for Relocation and Elevation of Flood Damaged Property" to all Mayors and County Commission Chairs in the affected areas.

Potential for Acquisition and Relocation:

- FEMA Hazard Mitigation staff and a representative from HUD have been meeting with Sarpy County (south of Omaha) and the Papio-Missouri River Natural Resources District to discuss potential acquisition projects in Iskey Park, Hollubs Place, and Elbow Bend areas of the County. The County is currently preparing a Hazard Mitigation Grant application for the project. While the exact total number of properties is still being identified (between 50 and 100), the estimated cost of the project is \$1.2 million.
- The Crowell area of Dodge County is also considering the option of acquisition for five properties that flood several times a year.

NORTH DAKOTA

Community Outreach:

- A joint team of Federal and State mitigation staff presented Hazard Mitigation Grant Program applicant briefings in Valley City, Devils Lake and Bismarck. Over 100 potential applicants attended the briefings, indicating a high interest level and the importance of packaging programs to fund as many projects as possible.
- Several State agencies are developing and implementing a recovery strategy to identify needs prior to the winter freeze.
- The State and FEMA are providing acquisition and reconstruction information and on-site technical assistance to interested individuals.
- The State is initiating a public awareness, information, and outreach program regarding flood preparedness, response, recovery, and mitigation responsibilities of governments and individuals.
- The Interagency Hazard Mitigation Team met in August and is making recommendations for Statewide mitigation activities.

Potential for Acquisition and Relocation:

- One community, Valley City, has expressed interest in a Hazard Mitigation Grant for property acquisition. CDBG funds may also be available to fund any other potential relocation projects identified.

Substantial Damage and Elevating Structures:

- Substantial damage does not appear to be an issue in North Dakota since the flooding was mostly limited to basements.

SOUTH DAKOTA

Community Outreach:

- FEMA is working closely with State and other agencies to identify communities interested in acquisition or relocation projects.
- All Disaster Application Center had mitigation experts in place to counsel disaster victims and to identify opportunities to reduce future losses.

Potential for Acquisition and Relocation:

- Two communities are interested in acquisition or relocation projects; five homes in Madison and ten homes in Montrose. Hazard Mitigation and CDBG funds will probably be sufficient to handle relocation needs.
- A contractor has provided on-site support to two communities (i.e., Montrose and McCook Counties) and assisted in developing plans and grant applications. High water marks have been recorded, base flood elevations determined, the floodplain mapped, flood-damaged properties inspected to identify mitigation options, information provided to property owners, and coordination facilitated between State, Regional, County, and local officials.
- Reconstruction and acquisition information is being provided to interested individuals.
- The community of Montrose is annexing additional land so that citizens can relocate out of the floodplain. The town has applied for \$400,000 in CDBG funds for the project. The groundbreaking for the first new home to be built out of the floodplain will take place the first week of October.

Substantial Damage and Elevating Structures:

- It is anticipated that some property owners will choose to elevate their homes rather than relocate. FEMA Hazard Mitigation Grants are a potential source of funding for interested communities.

WISCONSIN

Community Outreach:

- Involved agencies are meeting periodically to discuss the most beneficial use of potential funding sources. Federal agencies include EDA, FmHA, SBA, USACE, SCS, HUD, and FEMA. State agencies include the Departments of Development, Natural Resources, Industry, Labor and Human Relations, Health and Social Services, and the Wisconsin Trust Fund. At the local level, regional planning commissions, municipal and county government officials are involved.

Potential for Acquisition and Relocation:

- Four communities have expressed interest in acquiring a total of approximately 142 structures. The total cost is estimated at about \$10 million.
- One of these communities, the City of Darlington, has developed a property acquisition plan with funding from a previous FEMA planning grant, and is preparing an application for a Hazard Mitigation Grant for the project.

Substantial Damage and Elevating Structures:

- Only a few communities have identified substantially damaged structures. One of the hardest hit, Darlington, is planning to acquire the substantially damaged structures.

y Federal Programs For Property Acquisition, Relocation, and Elevation

Federal Emergency Management Agency (FEMA) Programs:

- The Hazard Mitigation Grant Program (HMGP) is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act 93-288, as amended. HMGP can provide 50% of the cost of elevating structures to comply with NFIP standards, and/or for acquiring properties in a floodplain, providing relocation assistance as necessary. Communities can apply through the State for the HMGP following a Presidential disaster declaration. The State, as HMGP grantee, is responsible for identifying and prioritizing projects. Although State and local units of governments are the eligible applicants, funds can be provided to individuals and businesses for these projects. The amount of funding available is based on 10% of the estimated Federal share for permanent repair of public facilities and infrastructure. FEMA estimates that a total of \$22.3 million will be available to the nine affected States for this program. New legislation has been introduced in Congress which would increase the Federal contribution for this program to 75% of project costs, and increase the available funding to 15% of all disaster assistance grants (approximately \$105 million for the nine Midwest disasters).
- Through Section 1362 of the National Flood Insurance Program, FEMA can purchase flood-damaged property and provide property owners the opportunity to relocate in areas not prone to flooding. To be eligible the property owner must have a flood insurance policy in force when the damage occurs and meet one of three other program criteria. In addition, the community must agree to accept title to the purchased property and manage it for open space purposes. Currently, the 1362 program is expecting to have a budget of \$5 million for FY 1994 for all 50 States. Because funding is limited, this program expects a shortfall in relation to eligible properties in the Midwest.
- Several Individual Assistance programs (Funds available through the Disaster Relief Fund) can also be used to facilitate elevation or relocation out of a floodplain. The Individual and Family Grant (IFG) program can be used in conjunction with other programs to elevate or relocate individual structures, although funding is limited. The maximum grant is \$12,200. In addition, Disaster Housing assistance can be provided to individuals for up to 18 months while relocation and elevation programs are being developed and implemented. Program regulations for use of the special Cora Brown Fund specifically refer to relocation out of hazardous areas, and to hazard mitigation and floodplain management purposes.
- FEMA's Public Assistance (PA) program generally provides assistance (90% Federal contribution from the Disaster Relief Fund) to States and local governments for

permanent repair of public facilities and infrastructure. PA can provide some limited assistance in the areas of elevation and relocation. For example, if entire portions of a community were to be relocated outside of the floodplain, PA can assist in rebuilding the necessary infrastructure in the new location. If a community determines that a badly damaged facility is not to be repaired, the estimated damage amount may be used to fund hazard mitigation measures.

Department of Housing and Urban Development (HUD) Programs:

- The Community Development Block Grant (CDBG) program can provide funds for a variety of projects, including floodplain property acquisition and relocation, or elevation. States and some entitlement communities are receiving an additional \$200 million from the Supplemental Appropriation Bill, however funds are restricted to "repairing, replacing, or restoring the function of facilities damaged by or continuing services interrupted by the flood". These funds can be used for elevation of structures, or in combination acquisition/relocation projects.

- The HOME Program for disaster assistance provides grants to States, larger cities, urban counties, and consortia for permanent housing for low-income persons. Allocations are based on a formula considering housing damage in the flood areas. Individuals receiving assistance must be low-income (80% of median income). The assistance may be provided in the form of loans or grants for housing for homeowners, homebuyers, or renters. It may be used for new construction, rehabilitation (including elevating housing), acquisition of housing, or for tenant-based rental assistance. \$50 million was provided in the Supplemental Appropriations Bill. The Bill authorized waiving HOME Program statutory and regulatory requirements. This authority was used to waive application requirements and numerous other program requirements to streamline the program.

Small Business Administration (SBA) Programs:

- SBA provides disaster loans to homeowners and businesses to repair or replace property damaged in a declared disaster. Loans may be increased to cover extra costs to meet required building codes, such as the NFIP requirements. SBA may also provide loans for involuntary relocations out of special flood hazard areas, when required by local officials. Involuntary relocations also cover any move out of a special flood hazard area when the damage to the real property is substantial as defined by NFIP. In cases of involuntary relocations the entire replacement value is eligible. While SBA's legislation limits the agency's authority to make disaster loans for voluntary relocations, there are exceptions that can be made including relocations of homeowners, renters and business-owners out of special flood hazard areas. These loans would be limited to the amount necessary to repair or replace the damage at the disaster site. Loans are available to homeowners for up to \$100,000 for real estate and up to \$20,000 for personal property; to renters for up to \$20,000 for personal property; and to businesses

\$1,500,000. SBA loans may also be used to refinance existing mortgages in some instances.

Farmers Home Administration (FmHA) Programs:

- FmHA is authorized to make rural housing loans and grants to eligible applicants to buy, build, or repair housing located in a rural areas. Homes constructed or repaired through FmHA are required to meet the NFIP elevation requirements. The **Section 502 Home Ownership Loan Program**, available to low and very low income applicants (50% and 80% respectively of the area's median income) can be used to elevate or relocate individual structures; the estimated annual budget for this program is \$1.29 billion. The maximum loan amount is \$105,000, and interest rates, based on income, may be as low as 1%.
- FmHA's **Section 504 Home Improvement Loans and Repair Loans and Grants Program** can provide funds to elevate homes or farm structures; \$15 million was added to the loan program and \$15 million was added to the grant program in the supplemental appropriation. The grant portion of this program (up to \$5,000) is made only to very low income senior citizens. The loan program may provide loans up to \$15,000, with the lowest interest rate, based on income, at 1%.
- FmHA **Emergency Loans** are available to assist family sized farmers and ranchers in refinancing existing debt, as well as to cleanup and restore farms and repair farm structures. Loans can be used to elevate living areas to meet NFIP requirements or to relocate homes out of the floodplain. Loans are provided at 4.5% interest over a 30-40 year period for physical losses. The supplemental appropriation added \$87 million to the loan program.
- FmHA can assist existing borrowers to sell their substantially damaged homes as chattel to be removed from the site in exchange for FmHA agreement to forgive any loan balance when the vacant lot is deeded to the local government with restricted covenants. If this is not possible, FmHA can acquire the property by conveyance, conduct sealed bid (or other disposal method) for sale of the house as chattel to be removed from the site, and deed the property to the local government with restrictive covenants. Debt settlement for any remaining debt could be completed after considering borrower's assets and ability to pay any outstanding balance.

United States Army Corps of Engineers (USACE) Programs:

- The USACE does not have authority to relocate or elevate flood-damaged structures in lieu of levee repair. However, the USACE normal water resources program does allow the Corps to study the feasibility of a flood control project. The feasibility study must include an investigation of the alternative of relocating homes out of the floodplain or elevating the homes in lieu of structural measures. The projects resulting from

feasibility studies must be authorized by Congress. This is a lengthy process, up to 15 years from start to finish. The Section 205 Program circumvents the Congressional authorization process, but the Federal limit is \$5 million, and these projects take several years to complete.

Economic Development Administration (EDA) Programs:

- The EDA will make grant awards to assist communities, industries, and firms, adversely impacted by the Midwest floods to assist in the long term economic recovery of the affected area. The Administration has received approximately \$100 million through the supplemental appropriation for its programs in the affected communities in the Midwest. In general, EDA will use its existing procedures for processing proposals and applications for disaster recovery assistance as outlined in EDA's annual Availability of Funds Notice published in the Federal Register of January 11, 1993, Volume 58 Number 6. Types of available assistance include: economic recovery strategy grants to help local communities develop a comprehensive recovery plan and follow-on implementation projects; and implementation project grants.

FEDERAL EMERGENCY MANAGEMENT AGENCY

WASHINGTON, D.C.

OFFICE OF CONGRESSIONAL AFFAIRS

FACSIMILE TRANSMISSION

(Unclassified)

TO: Kathi WayFROM: Martha
Bradlock

PHONE: _____

PHONE: 202-646-4500

FAX: 456-7028

FAX: 202-646-3600

COMMENTS: _____

Kathi, I talked to Bruce
Long. He was away of
bill. We (FEMA) are not to
have a position or comment on
Administration position - we are to
refer calls to W.H
or OMB.



PAGE TOTAL INCLUDING COVER: _____

500 C Street, SW / Room 819 / Washington, D.C. 20472

8 a public sponsor of a primary levee located —
9 that was affected by major, widespread flooding in the

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1 Midwest during 1993 shall not be affected by the status
2 of participation (or the lack of participation) of the public
3 sponsor in the program.

4 (b) APPLICATION.—A public sponsor of a levee who
5 is eligible to receive assistance under the levee rehabilita-
6 tion program as a result of subsection (a) shall submit
7 an application to participate in the program not later than
8 September 30, 1994.

9 (c) CONDITIONS.—Subject to the availability of
10 funds, assistance may be provided under the levee rehabili-
11 tation program to a public sponsor of a levee which is eligi-
12 ble to receive assistance under the levee rehabilitation pro-
13 gram as a result of subsection (a) only if—

14 (1) the public sponsor demonstrates sufficient
15 financial capability to comply with the requirements
16 of this section;

17 (2) the levee otherwise meets the requirements
18 of the levee rehabilitation program for operation,
19 maintenance, and design;

20 (3) the benefits derived from repair or recon-
21 struction of the levee exceed the costs thereof; and

22 (4) the public sponsor enters into a written
23 agreement acknowledging that any future assistance
24 under the levee rehabilitation program will be condi-

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1 tioned upon the public sponsor's continued participa-
2 tion in the program.

3 (d) NON-FEDERAL SHARE.—The non-Federal share
4 of a levee rehabilitation project for which assistance is
5 made available as a result of this section shall be—

6 (1) to provide all lands, easements, rights-of-
7 way, and dredged material disposal areas necessary
8 for the project; and

9 (2) to provide 25 percent of the costs of con-
10 struction of the project of which 5 percent of such
11 costs shall be paid in cash (or a cash equivalent)
12 from non-Federal sources.

13 (e) LIMITATION ON FUNDING.—Of the amounts
14 made available to the Secretary of the Army to provide
15 assistance under the levee rehabilitation program for fiscal
16 year 1994, not more than \$50,000,000 may be used to
17 provide assistance to public sponsors who become eligible
18 to receive assistance under the program as a result of this
19 section.

20 **SEC. 2. LEVEE REHABILITATION PROGRAM DEFINED.**

21 In this Act, the term "levee rehabilitation program"
22 means the levee rehabilitation assistance program of the
23 Army Corps of Engineers carried out under section
24 5(a)(1) of the Act entitled "An Act authorizing construc-
25 tion of certain public works on rivers and harbors for flood

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- 1 control, and for other purposes", approved August 18,
- 2 1941 (33 U.S.C. 701n(a)(1)).



Federal Emergency Management Agency

Washington, D.C. 20472

STATE AND LOCAL PROGRAMS AND SUPPORT DIRECTORATE

Telecopier Transmittal Header

Telecopy Number: (202) 646-4060 Verification Number: (202) 646-3692

November 23, 1993

TO: ADDRESSEES ATTACHED
FROM: *Richard W. Krimm*
Richard W. Krimm
Deputy Associate Director
State and Local Programs and Support

Remarks:

Attached is the final paper on Property Acquisition for the Midwest flood recovery. Please make sure that this is distributed to the staff in your Regional Offices in the states affected by the Midwest floods.

Laurence Zensinger is the lead person at FEMA for this effort. He can be reached at 646-4240.

The meeting on property relocation scheduled for Davenport, Iowa has been postponed until January 24-27, 1994. We shall provide additional information at a later date.

Attachment

Transmitted by: Richard Krimm/Linda

9 Pages

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All FEMA Regional Directors
FEMA Midwest Disaster Field Offices

FINAL

**Midwest Flood Recovery
Task Force on Community Redevelopment
Focus: Property Acquisition and Structure Elevation Project**

A Federal priority in the recovery from the midwestern flooding continues to be the facilitation of either the elevation of flood damaged structures or the public acquisition (for open space use) of flooded property and the relocation of affected homes or businesses to areas outside of identified flood hazard areas. This is being accomplished through coordination and application of available Federal programs, consistent with State priorities and in conjunction with State and local authorities.

FEMA estimates that a total of \$95.8 million will be available to the nine affected States through its Hazard Mitigation Grant Program. These funds (which require a 25 percent non-Federal match) can be used independently or as part of a package comprised of additional programs. FEMA will expedite the processing of grant applications for these particular disasters. In addition to these Grant funds, \$5 million is already available for acquisition of insured properties under section 1362 of the National Flood Insurance Act.

Community Development Block Grant (CDBG) funds from HUD can also be used to support this priority. States and some entitlement cities are receiving \$200 million from HUD to support a broad range of community development activities related to repair, replacement, and restoration of flood-damaged facilities. This includes acquisition of real property. CDBG funds were allocated on a formula basis using housing and public facility damage estimates. States set priorities and distribute funds to smaller local governments, while entitlement cities receive funds directly and make decisions on what activities to pursue. HOME funds in the amount of \$50 million have also been distributed to States and some larger cities. While States and cities make decisions on which projects to undertake, HOME program requirements restrict its use to rehabilitation, acquisition of replacement housing, site improvements for replacement housing, rental assistance, property elevation, and new housing construction.

These projects can be complex and expensive, and FEMA has been working closely with other Federal agencies to establish consistent and constructive policies and guidelines for their implementation. The State plays an important role in this effort. As grantee, the State is responsible for setting project priorities and distributing both FEMA HMGP and HUD CDBG and HOME funding. FEMA is working closely with all nine States and has asked each to appoint a State Hazard Mitigation Officer as a point of contact.

Because the funding that has been appropriated by Congress to agencies for recovery from this disaster is insufficient to make all the victims whole, we must ensure that these funds are spent in the most cost-effective manner to reduce the region's long-term vulnerability to similar floods. A number of principles have guided our approach to this effort:

1. All property owners will be treated fairly and, to the extent possible, will be offered comparable packages of benefits. Because the programs offering acquisition assistance differ this is not always possible. However, FEMA is coordinating closely with the other agencies involved to standardize policies and procedures where possible and ensure smooth implementation.
2. Each property owner and each community interested in acquisition may have a unique combination of circumstances related to financial capability. To the extent possible, holders of flood insurance policies should receive a more advantageous package of benefits than individuals who chose not to purchase the insurance.
3. Priority for grant assistance should be given to meeting the needs of low and moderate income persons lacking resources to reestablish themselves.
4. Packages of assistance should be "layered," meaning that the first assistance offered should be SBA loans, supplemented by grants from FEMA, HUD, and other appropriate agencies as necessary. As always, duplication of benefits is to be avoided.
5. Priority should be given to communities where property owners voluntarily elect to participate.
6. Depending on the needs of the community or property owner, amounts paid for structures acquired with Federal funds may be based on a variety of considerations, including pre-flood and/or post-flood values, relocation assistance available, borrowing capacity of property owners and the amount of equity held in their property, and the tax consequences of acquisition.
7. Priority should be given to those properties subject to the most frequent flooding, i.e. a property in the 25-year floodplain would be acquired before one in the 100-year floodplain.
8. Wherever possible, "checkerboard" patterns of acquisition will be avoided, in favor of projects wherein contiguous parcels can be acquired. This will facilitate more effective open space use of the acquired property. This is not to preclude the acquisition of properties that are not contiguous, however, if a particular situation warrants it. The mitigation of hazards is often an incremental process, taking advantage of particular opportunities as they develop.
9. Financing of levee repairs is being coordinated closely with relocation efforts to ensure that these two processes are not in conflict.
10. Rental assistance for displaced tenants of acquired property is available through FEMA's Disaster Housing program or HUD's CDBG program.

FEMA's goal is to ensure that 100 percent of the affected communities, and the individuals and businesses in them, are notified of the availability of programs that can assist in funding such projects, and how these programs may be used singly or in combination to effect a recovery that significantly reduces the likelihood of future flood losses. At this time, about 131 communities have expressed some level of interest. The number of potential properties in each ranges from two or three to close to 100. These numbers are continually being refined as FEMA continues the detailed, hands-on technical assistance to States and communities that such projects require.

If a community is interested in alternatives to rebuilding, it should contact FEMA's Hazard Mitigation Officer at the Disaster Field Office to discuss needs and mitigation approaches. The Hazard Mitigation Officer will:

1. Arrange for the development of site-specific technical guidance for mitigation opportunities and identify sources of further technical assistance, such as universities, regional planning commissions, councils of government, etc.;
2. Advise on the range of Federal and State financial assistance to meet individual community needs, including acting as a broker among Federal and State agencies as needed to package available programs most effectively;
3. Arrange for advice from State and local officials who have managed successful relocation projects of their own, as needed; and
4. Help communities and individuals to implement the mitigation measures, monitor progress, and ensure completion of projects.

A list of Federal programs available to fund property acquisition, relocation, and structure elevation projects is provided below.

Federal Programs For Property Acquisition, Relocation, and Elevation

Federal Emergency Management Agency (FEMA) Programs:

- **The Hazard Mitigation Grant Program (HMGP)** is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act 93-288, as amended. HMGP can provide 75% of the cost of elevating structures to comply with NFIP standards, and/or for acquiring properties in a floodplain, providing relocation assistance as necessary. Communities can apply through the State for the HMGP following a Presidential disaster declaration. The State, as HMGP grantee, is responsible for identifying and prioritizing projects. Although State and local units of governments are the eligible applicants, funds can be provided to individuals and businesses for these projects. The amount of funding available is based on 15% of all disaster assistance (minus administration costs) awarded under the Stafford Act. FEMA estimates that a total of \$95.8 million will be available to the nine affected States for this program.
- **Through Section 1362 of the National Flood Insurance Program**, FEMA can purchase flood-damaged property and provide property owners the opportunity to relocate in areas not prone to flooding. To be eligible the property owner must have a flood insurance policy in force when the damage occurs and meet one of three other program criteria. In addition, the community must agree to accept title to the purchased property and manage it for open space purposes. Currently, the 1362 program is expecting to have a budget of \$5 million for FY 1994 for all 50 States. Because funding is limited, this program expects a shortfall in relation to eligible properties in the Midwest.
- **Several Individual Assistance programs** (Funds available through the Disaster Relief Fund) can also be used to facilitate elevation or relocation out of a floodplain. The **Individual and Family Grant (IFG)** program can be used in conjunction with other programs to elevate or relocate individual structures, although funding is limited. The maximum grant is \$12,200. In addition, **Disaster Housing** assistance can be provided to individuals for up to 18 months while relocation and elevation programs are being developed and implemented. Program regulations for use of the special **Cora Brown Fund** specifically refer to relocation out of hazardous areas, and to hazard mitigation and floodplain management purposes.
- **FEMA's Public Assistance (PA)** program generally provides assistance (90% Federal contribution from the Disaster Relief Fund) to States and local governments for permanent repair of public facilities and infrastructure. PA can provide some limited assistance in the areas of elevation and relocation. For example, if entire portions of a community were to be relocated outside of the floodplain, PA can assist in rebuilding the necessary infrastructure in the new location. If a community determines that a badly

damaged facility is not to be repaired, the estimated damage amount may be used to fund hazard mitigation measures.

Department of Housing and Urban Development (HUD) Programs:

- The Community Development Block Grant (CDBG) program can provide funds for a variety of projects, including floodplain property acquisition and relocation, or elevation. States and some entitlement communities are receiving an additional \$200 million from the Supplemental Appropriation Bill, however funds are restricted to "repairing, replacing, or restoring the function of facilities damaged by or continuing services interrupted by the flood". The funds are being distributed by formula and decisions on which projects to fund are made by States and local governments.

- The HOME Program for disaster assistance provides grants to States, larger cities, urban counties, and consortia for permanent housing for low-income persons. Allocations are based on a formula considering housing damage in the flood areas. Individuals receiving assistance must be low-income (80% of median income). The assistance may be provided in the form of loans or grants for housing for homeowners, homebuyers, or renters. It may be used for new construction, rehabilitation (including elevating housing), acquisition of housing, or for tenant-based rental assistance. \$50 million was provided in the Supplemental Appropriations Bill. The Bill authorized waiving HOME Program statutory and regulatory requirements. This authority was used to waive application requirements and numerous other program requirements to streamline the program.

Small Business Administration (SBA) Programs:

- SBA provides long term low interest disaster loans to homeowners and businesses to repair or replace property damaged in a declared disaster. Loans may be increased to cover extra costs to meet required building codes, such as the NFIP requirements. SBA may also provide loans for involuntary relocations out of special flood hazard areas, when required by local officials. Involuntary relocations also cover any move out of a special flood hazard area when the damage to the real property is substantial as defined by NFIP. In cases of involuntary relocations the entire replacement value is eligible. While SBA's legislation limits the agency's authority to make disaster loans for voluntary relocations, there are exceptions that can be made including relocations of homeowners, renters and business-owners out of special flood hazard areas. These loans would be limited to the amount necessary to repair or replace the damage at the disaster site. Loans are available to homeowners for up to \$100,000 for real estate and up to \$20,000 for personal property; to renters for up to \$20,000 for personal property; and to businesses \$1,500,000. SBA loans may also be used to refinance existing mortgages in some instances.

Farmers Home Administration (FmHA) Programs:

- FmHA is authorized to make rural housing loans and grants to eligible applicants to buy, build, or repair housing located in a rural areas. Homes constructed or repaired through FmHA are required to meet the NFIP elevation requirements. The Section 502 Home Ownership Loan Program, available to low and very low income applicants (50% and 80% respectively of the area's median income) can be used to elevate or relocate individual structures; the estimated annual budget for this program is \$1.8 billion. The maximum loan amount is \$105,000, and interest rates, based on income, may be as low as 1%.
- FmHA's Section 504 Home Improvement Loans and Repair Loans and Grants Program can provide funds to elevate homes or farm structures; \$15 million was added to the loan program and \$15 million was added to the grant program in the supplemental appropriation. The grant portion of this program (up to \$5,000) is made only to very low income senior citizens. The loan program may provide loans up to \$15,000, with the lowest interest rate, based on income, at 1%.
- FmHA Emergency Loans are available to assist family sized farmers and ranchers in refinancing existing debt, as well as to cleanup and restore farms and repair farm structures. Loans can be used to elevate living areas to meet NFIP requirements or to relocate homes out of the floodplain. Loans are provided at 4.5% interest over a 30-40 year period for physical losses. The supplemental appropriation added \$87 million to the loan program.
- FmHA can assist existing borrowers to sell their substantially damaged homes as chattel to be removed from the site in exchange for FmHA agreement to forgive any loan balance when the vacant lot is deeded to the local government with restricted covenants. If this is not possible, FmHA can acquire the property by conveyance, conduct sealed bid (or other disposal method) for sale of the house as chattel to be removed from the site, and deed the property to the local government with restrictive covenants. Debt settlement for any remaining debt could be completed after considering borrower's assets and ability to pay any outstanding balance.

United States Army Corps of Engineers (USACE) Programs:

- The USACE does not have authority to relocate or elevate flood-damaged structures in lieu of levee repair. However, the USACE normal water resources program does allow the Corps to study the feasibility of a flood control project. The feasibility study must include an investigation of the alternative of relocating homes out of the floodplain or elevating the homes in lieu of structural measures. The projects resulting from feasibility studies must be authorized by Congress. This is a lengthy process, up to 15

years from start to finish. The Section 205 Program circumvents the Congressional authorization process, but the Federal limit is \$5 million, and these projects take several years to complete.

Economic Development Administration (EDA) Programs:

- The EDA will make grant awards to assist communities, industries, and firms, adversely impacted by the Midwest floods to assist in the long term economic recovery of the affected area. The Administration has received approximately \$100 million through the supplemental appropriation for its programs in the affected communities in the Midwest. In general, EDA will use its existing procedures for processing proposals and applications for disaster recovery assistance as outlined in EDA's annual Availability of Funds Notice published in the Federal Register of January 11, 1993, Volume 58 Number 6. Types of available assistance include: economic recovery strategy grants to help local communities develop a comprehensive recovery plan and follow-on implementation projects; and implementation project grants.



Federal Emergency Management Agency

Washington, D.C. 20472

March 22, 1994

MEMORANDUM TO: Kathy Way
Special Assistant to the President for Domestic Policy

FROM: *James L. Witt*
James L. Witt
Director

SUBJECT: FEMA Preparations for Spring Flooding

As per your request, this memorandum outlines FEMA's accomplishments in the wake of last summer's flooding, Agency preparations for the possibility of Spring flooding in the Midwest and Northeast United States, as well as potential areas of exposure for FEMA as we head into the Spring thaw.

Accomplishments:

- Over 167,000 registrations for Federal disaster assistance have been accepted by FEMA from survivors in the nine impacted Midwest States. Nearly 75 percent of these registrations were accepted over the telephone via FEMA's teleregistration center in Denton, Texas. The remaining 25 percent were taken at joint FEMA/State Disaster Application Centers (DACs), which were strategically located throughout the disaster area.
- Since the occurrence of the Great Midwest Floods of 1993, FEMA has distributed over \$685 million to victims and communities throughout the affected region.
 - Disaster Housing: \$167,777,650
 - Individual and Family Grants: \$ 58,543,881
 - Disaster Unemployment: \$ 78,698,248
 - Public Assistance: \$340,354,000
 - Hazard Mitigation (Buyouts): \$ 40,030,000
- Over \$40 million has been obligated to support the acquisition and relocation ("buyout") of flood-impacted properties in the Midwest under FEMA's Hazard Mitigation Grants Program (HMGP). To date, 36 communities have already received initial funding to begin this process. This program has been highly successful in reducing the risk to communities and individual structures within the floodplain.
- To date, 134,268 homes have been inspected in order to verify damages described on victim applications and to determine eligibility for Federal assistance.

Preparations for Spring Flooding:

- FEMA is aggressively promoting community buyout and relocation initiatives throughout the Midwest in order to reduce the potential for structural damage during possible Spring flooding. At this point in time, over 200 communities have expressed interest in whole or partial buyout and relocation projects, and over three dozen have started receiving funds to begin planning and relocation work.
- Through FEMA Headquarters and Regional Offices, FEMA is maintaining close contact with the affected States in order to identify possible problems and establish joint plans to address potential difficulties with the Spring run-off and precipitation.
- FEMA has initiated discussions with EPA and State geologists regarding the effects of high water tables and the winter freeze upon underground utilities, water and sewer lines, basements, etc. In doing so, attempts are being made to understand potential damage that may occur, and to establish a policy to handle needed repairs when and if the time comes.
- FEMA is refurbishing its mobile home stock as homes are returned to inventory in order to prepare to meet possible disaster housing needs in the Midwest this Spring.
- FEMA is working with the National Weather Service and the U.S. Geological Survey to closely track climatic conditions and snowpack levels in order to identify possible trends which may affect flooding this Spring.
- Director James L. Witt convened an interagency meeting at FEMA headquarters on March 4 to discuss the potential flooding in the Midwest. At this event, the National Weather Service provided a briefing to the attendees on the possibilities of flooding for the Midwest and Northeast United States.
- An aggressive public information campaign is being initiated throughout the areas of the Midwest and Northeast that may experience flooding this Spring. Radio spots, brochures and pamphlets, and public meetings are being planned and prepared to spread the word about how individuals and communities can best prepare for the possibility of a flood disaster.
- Disaster Field Offices in the States of Illinois, Missouri, and Iowa remain open. This is expected to facilitate the initiation of flood operations this Spring, if necessary.
- In December, 1993, FEMA held a disaster critique in St. Louis, Missouri, to analyze its response and recovery activities and identify ways in which to improve them. The Agency's Midwest Flood Critique Report was issued on January 25, 1994, and is being used to refine Federal, State and local planning and procedures.
- The participating agencies in the Federal Response Plan have undertaken a comprehensive review of the Plan in an attempt to further refine operational procedures and build upon the working relationships developed during the recent flood disasters.

Areas of Potential Exposure:

- Federal costs associated with Spring flooding may overextend available resources in the President's Disaster Relief Fund. As a consequence, supplemental appropriations may be necessary to support response and recovery operations.
- The prevalence of disaster activity in recent years has significantly stretched FEMA's personnel resources. Spring flooding may create staffing difficulties if multiple-State disasters occur, and program and policy development may be slowed in order to respond with sufficient personnel and resources.



Mike Espy
 SECRETARY OF
 AGRICULTURE

MIDWEST FLOOD RECOVERY

INTERAGENCY TASK FORCE

James L. Witt
 DIRECTOR, FEDERAL
 EMERGENCY MANAGEMENT
 AGENCY



FLOODPLAIN MANAGEMENT • COMMUNITY REDEVELOPMENT • ENVIRONMENT • HEALTH • AGRICULTURE PRODUCTION • TRANSPORTATION

Steering Committee

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 Special Assistant to the President for
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Oleta Fitzgerald
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Richard Krimm
 Associate Director, Response and
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Media Contact:
Morrie Goodman
 (202) 646-4600

Release Date:
November 23, 1993

FEMA HEAD NAMES COORDINATOR FOR MIDWEST FLOOD RELOCATION PROGRAM

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Andrew M. Cuomo
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 Acting Administrator, Agriculture
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 Department of Agriculture

KANSAS CITY, Mo. -- The head of the Federal Emergency Management Agency (FEMA) today named Laurence Zensinger, a veteran FEMA disaster response and recovery manager, to coordinate the federal relocation and home acquisition program for communities in the nine flood-ravaged Midwest states.

FEMA Director James Lee Witt said that Zensinger will work closely with federal, state and local government recovery officials in the flood zone to explain available federal relocation assistance, identify individual and community interests, and allocate needed funds.

"The more people we can move out of flood plains today, the more lives and tax dollars we will save tomorrow when the next disaster strikes," Witt told a satellite news conference from Kansas City. With him were state emergency management directors, Ellen Gordon from Iowa, Chuck Bredahl of Kansas and Jerry Uhlman of Missouri.

"I am very pleased that we are working as partners to find equitable solutions for communities which may want to move from these hazardous areas," Witt said.

As the coordinator of the Administration's long-range flood recovery effort, Secretary of Agriculture Mike Espy has set up five federal interagency task forces. They will address the following critical matters involved in the effort: levees, wetlands, and flood plain management; agriculture; community redevelopment, including housing, business, energy, education, and transportation concerns; and environmental and health safety issues.



Federal Emergency Management Agency

Washington, D.C. 20472

September 20, 1993

MEMORANDUM FOR: Kathi Way
Office of Domestic Policy
The White House

FROM: *Dick*
Richard W. Krimm
Deputy Associate Director
State and Local Programs and Support

SUBJECT: Midwest Flood Response

Thank you for sending me the memorandum for the President.

My only concern is that under the RECOMMENDATION is the sentence "OMB, AG, and FEMA have suggested an alternative criteria be added to current waiver policy that would enable states to participate in the reduced match rate." The waiver policy comes under the Stafford Act which is administered by FEMA and I believe that it is misleading to say that Agriculture was involved in the alternative criteria to waive the cost adjustment formula.