STATE OF MISSOURI

ACTION PLAN

Supplemental CDBG Disaster Recovery Funding from the Supplemental Appropriations Act
Public Law 110-329, 2008
(Second 2008 Act)

Federal Register: February 13, 2009

MISSOURI DEPARTMENT OF ECONOMIC DEVELOPMENT

Amended – November, 2010
Amended – June 21, 2011
Amended – March 12, 2018
Amendment #3 to Second Disaster Supplemental Action Plan

This amendment is specific to the Administrative Maximum section of the Action Plan.

Specific Amendment to Existing Action Plan – because no eligible activities have changed since the original plan was approved, and since the application deadlines described in the original method of distribution have all passed, this amendment does not represent a substantial change to the plan, and therefore no public hearings are required and the amendment shall be sent directly to HUD.

Replace existing plan language that references the maximums for grant administration with the following:

Total administration for this Supplemental funding (both state and local administration) is capped at 5% of the total allocation.

Amendment #2 to Second Disaster Supplemental Action Plan

This amendment is specific to the counties suffering tornado damage in 2010-2011. Currently that list includes St. Louis City and County, Jasper County, Newton County and Pettis County.

Except where otherwise noted below, all parts of the existing Plan remain in effect.

Need for Amendment

On December 31st, 2010 a tornado struck Lambert Airport in St. Louis and the surrounding neighborhoods and businesses in St. Louis City and County causing significant damage to homes and businesses in the area.

On May 22, 2011 an EF-5, multi-vortex tornado struck the heart of Joplin, Duquesne and parts of Jasper and Newton Counties, leaving a six mile long and one mile wide path of destruction to homes, businesses, and infrastructure forever changing the fabric of this community and region. The tornado caused a tragic loss of life with current related deaths at 155, which is higher than any death toll from a tornado in 50 years. There are a large number of individuals still hospitalized from the tornado, many fighting to survive.

On May 25th, 2011 a tornado struck Pettis County causing damage to a mobile home park, businesses and school property.

Each of these tornados has caused damage to the housing and the economic infrastructure of the communities. Although the current impacts are not directly related to the damage suffered in 2008, each has unmet needs from 2008. Through this amendment, these communities may access CDBG, under the eligible categories and eligible activities listed in this Plan, to address these current and unmet needs.
Opportunity for Amendment - P.L. 110-329
Grantees may use funds for housing and economic revitalization activities that may not be directly related to recovery from the '08 disaster(s). Housing includes any activity which leads to permanent housing, including new construction and rehabilitation of single family or multifamily units, either owned or rented. Mobile homes can also be rehabilitated if they are permanently attached. Economic revitalization is not limited to activities that are special economic development activities under CDBG, or to activities that create or retain jobs. It can include any activity (for which the grantee can make a reasonable case) that improves some aspect of the local economy. Examples of eligible activities include building new schools, making loans and grants to businesses, etc.

Even though housing and economic revitalization activities need not be directly related to recovery from the '08 disasters, like all CDBG disaster recovery activities, they must: (1) meet CDBG eligibility, (2) meet a national objective, and (3) be located in a county that was Presidentially-declared a disaster in 2008.

Unmet Need from 2008
Already reeling from multiple weather related events in 2008, the region had suffered previous loss of homes and businesses through tornados and flooding from which they had not recovered. Multiple Presidential disaster declarations were made as a result of the repeated damaging weather in 2008:

2008 Disaster Declarations in Missouri:

DR-1742 (Barry, Dallas, Laclede, Maries, McDonald, Newton, Phelps, Stone, and Webster)
DR-1748 (Bollinger, Butler, Cape Girardeau, Carter, Christian, Douglas, Greene, Madison, Mississippi, Ozark, Reynolds, Scott, Shannon, Stoddard, Texas, Wayne, Webster, and Wright)
DR-1760 (Barry, Jasper, and Newton)
DR-1809 (Adair, Audrain, Barry, Bollinger, Butler, Callaway, Cape Girardeau, Carter, Chariton, Christian, Clark, Crawford, Dent, Douglas, Dunklin, Howard, Howell, Knox, Lewis, Lincoln, Linn, Madison, Maries, Marion, Miller, Mississippi, New Madrid,
Oregon, Ozark, Perry, Ralls, Randolph, Ray, Reynolds, Ripley, Sainte Genevieve, Schuyler, Scotland, Scott, Shannon, Shelby, Stoddard, Stone, Sullivan, Taney, Texas, Wayne, Webster, and Wright)

The following projects were undertaken following the 2008 CDBG Disaster Supplemental Appropriations in the areas covered by this Amendment.

1st supplemental

Newton County - $1,290,500 for rehabilitation and substantial reconstruction of tornado damaged homes from the 2008 tornado.

2nd supplemental

St. Louis County - $1,000,000 for planning related to economic development opportunity for Lambert Airport (China Hub).
St. Louis County - $2,000,000 for child care facility in Wellston. Project is an economic enhancement as it assists working families with child care.
St. Louis (city) - $2,060,338 for job training through St. Louis Community College. Program enhances STLCC’s ability to provide job training as economic enhancement to the St. Louis area.
St. Louis (city) - $880,000 on behalf of the St. Patrick Center to provide affordable rental housing.
St. Louis (city) - $1,600,000 for affordable rental housing development in North Sarah neighborhood.
St. Louis (city) - $2,750,000 for rehabilitation of affordable rental housing in South Dutchtown neighborhood.
St. Louis County - $262,500 for planning related to economic development opportunities for vacant Chrysler Plant property.
Bellefontaine Neighbors - $3,500,000 for demolition of blighted non-residential structures.
Ferguson - $1,100,000 for acquisition/demolition of flood damaged properties.
University City - $461,082 for acquisition/demolition of flood damaged properties.

This information provides the documentation of unmet need in these areas from 2008.

Specific Amendments to Existing Action Plan – because no eligible activities have changed since the original plan was approved, and since the application deadlines described in the original method of distribution have all passed, this amendment does not represent a substantial change to the plan, and therefore no public hearings are required and the amendment shall be sent directly to HUD.

Replace existing plan language that references a prohibition to non-federal share with the following:

SEC. 236. The matter under the heading “Community Development Fund”, under the heading “Community Planning and Development”, under the heading “Department of Housing and Urban Development” in chapter 10 of title I of division B of the Consolidated Security, Disaster Assistance, and Continuing
Appropriations Act, 2009 (Public Law 110-329; 122 Stat. 3601) is amended by striking”. Provided further, that none of the funds provided under this heading may be used by a State or locality as a matching requirement, share, or contribution for any other Federal program”. This title may be cited as the “Department of Housing and Urban Development Appropriations Act, 2010”.

Change Method of Distribution:
To allow for applications to be received from eligible cities and counties on an open cycle basis that reflect eligible categories and uses of funding that are evaluated by two or more DED staff using the specific criteria listed in the plan. Specifically:

All applications will be evaluated for:

☐ need (the breadth and depth of the disaster in terms of population affected and sectors (housing, infrastructure, business, environment) affected within the community);
☐ capacity (the degree of expertise and experience that the local government or contracted agency has to manage the project, administer the funds, and succeed with the outcomes and objectives defined in the application);
☐ the project’s impact on short and long term community recovery (the amount of spin off, community awareness and support and degree to which the activities will lead to further recovery);
☐ local effort (cash, human resources, in-kind efforts);
☐ consistency with a local short and long term recovery plans;
☐ consistency with local and state floodplain management practices;
☐ project sustainability and future disaster mitigation (the degree to which activities are defined with sound construction practices, quality and durability, energy efficiency and flood control or flood resistance)
☐ Available funds.

Use of Urgent Need National Objective
The state will employ the use of the national objective of meeting an urgent threat to health and safety for activities funded in 2011 only after the applicant has provided documentation that the certification of an urgent need occurred within 18 months of the 2008 event.

24 CFR 570.483(d) provides:

(d) Activities designed to meet community development needs having a particular urgency. In the absence of substantial evidence to the contrary, an activity will be considered to address this objective if the unit of general local government certifies, and the state determines, that the activity is designed to alleviate existing conditions which pose a serious and immediate threat to the health or welfare of the community which are of recent origin or which recently became urgent, that the unit of general local government is unable to finance the activity on its own, and that other sources of funding are not available. A condition will generally be considered to be of recent origin if it
developed or became urgent within 18 months preceding the certification by the unit of general local government.

**Create a Business Assistance Revolving Loan fund – urgent need – Joplin area only - temporary**

Joplin is the regional hub of economic activity and housing in Southwest Missouri. Employment draws individuals from Oklahoma, Arkansas, and Kansas. It is a modern city with a population that exceeds 50,100.

The current damage assessments indicate 7571 affected households of which 4024 individual residences are labeled as destroyed. There is no sector of housing that has not suffered loss: single family owner occupied; single family renter occupied; multi-family market rate; multi-family affordable (7 HUD complexes, 4 LIHTC complexes), three public housing complexes; independent living units and voucher supported properties.

Surveys indicate approximately 500 businesses (or 29% of Joplin’s business base) suffered direct damage as a result of the tornado and over 800 are suffering economic loss as a result. According to the Bureau of Labor Statistics data, the 500 impacted businesses represent 25% of Joplin’s total employment (9700 employees). Since the tornado occurred on May 22nd, the latest unemployment numbers have not been released that would substantiate further the job loss. The hardest hit industries include Health Care and Social Assistance, Retail Trade, Accommodation and Food Services, and Manufacturing.

The Joplin MSA median family income is $47,500 (from HUD 2011 Income Limits). An attached map indicates LMI numbers by block group in the path of the tornado, as well as renter percentages, seniors and other demographic data. Also included is information on work patterns, specifically the “work location of people who lived in the tornado path” and the “home location of people who lived in the tornado path”. There are significant numbers of persons who lost both their home and place of employment.

The state CDBG Program would create a means for an eligible applicant and sub-applicant from the Joplin area (e.g. city/Joplin Business and Industrial Development Corporation) to gain access to CDBG funds to establish a revolving loan fund under the national objective of meeting an urgent threat to health and safety for a limited period of time. Once the time elapsed, all loans would be required to meet the low and moderate job creation and job retention standards.

1. The applicant may apply to the state CDBG program for a pool of funds (no cap on category) to establish a revolving loan fund;
2. The fund is established for the purposes of meeting both the needs of businesses recovering from the recent tornado and to address the unmet needs and ensure the economic revitalization of the area from the impacts of the tornados and flooding in 2008;
3. The applicant must submit, as part of the application, the parameters of the loan program, including but not limited to:
   a. Maximum loan amounts
b. Eligible applicants
c. Ineligible applicants
d. Terms of loans
e. Interest rates on loans
f. Types of loans (eligible uses of loan proceeds)
g. Due diligence processes and underwriting criteria
h. Loan review and decision making
i. A statement of experience and capacity to service a loan portfolio
j. Business reporting requirements (content and frequency)

4. The applicant must participate, by formal MOU, in the existing DED established process of directing all applicants to the SBA Disaster Business loan programs first and to only entertain applicants for this CBDG loan pool that have either been denied, deemed ineligible, or are entertaining expansions for which SBA will not provide financing;

5. The applicant must participate, by formal MOU, with the Small Business and Technology Development Center staff, who will act as a referral agent to direct applicants to this new loan program. (The existing MOU with SBA, provides the information related to those businesses who are not successful with the SBA loan products to DED and to the SBTDC, so that outreach may be made.)

6. The applicant must avoid any “duplication of benefits”.

7. The applicant must agree that only loans originated within the first 12 month period after the inception of the program may be made under the national objective of meeting an urgent threat to health and safety and therefore not be required to assess the low and moderate income status of the employees. After the 12 month period loans originated from the fund will be required to be made only if they meet the national objective of benefiting at least 51% low and moderate income persons.

8. In order to employ the national objective of urgent threat to health and safety, the applicant must provide evidence of a certification of urgent need for economic recovery from the 2008 event and certify that there exist unmet needs as a result of that event.

9. All relevant program income criteria apply to the loan program.

10. All environmental review, Davis Bacon, and other CDBG requirements apply to loans made under the revolving loan program.
Amendment #1 to Second Disaster Supplemental Action Plan

As part of the Second Disaster Supplemental CDBG Appropriation, the Department of Housing and Urban Development set aside funds for a Disaster Recovery Enhancement Fund (DREF). This funding was to assist states in meeting very specific unmet needs for which the initial disaster supplemental appropriation or other funding were not sufficient. The Missouri Department of Economic Development (DED) set aside $5,000,000 from the Second Supplemental appropriation to meet two specific unmet needs:

1. Buyout of flood affected properties,
2. Forward thinking land use planning that guides long-term recovery and subsequent land use decision.

As a result of this $5,000,000 set aside for these specific activities, Missouri received an additional $5,000,000 from the DREF. This additional award may be used for any CDBG-eligible activity as identified in Missouri’s original action plan for the Second Supplemental Appropriation.

Unmet Needs

CDBG Disaster Supplemental funds may be used to match FEMA funding for buyouts in areas eligible to receive CDBG Disaster funds (areas federally disaster-declared during 2008). Potential buyouts total an estimated $6,000,000, with the required match for the local government being an estimated $1,500,000. CDBG Disaster funds cannot replace FEMA funding when FEMA funding is available for a project. Although planning is an eligible CDBG activity, funds have not been available to date to assist disaster affected areas with long term planning as related to disaster recovery and future use.

Proposed actions

DED proposes the following actions:

1. DED will accept proposals from eligible applicants for buyout projects. The priorities are established as follows:
   a. Those buyouts proposing CDBG Disaster funding to assist in meeting the required match for FEMA funding (up to 25% of eligible buyout costs).
   b. Those buyouts for which FEMA funding is not eligible or not available. CDBG Disaster funds are prohibited from being used for activities reimbursable by or for which funds are made available by the Federal Emergency Management Agency (FEMA).
2. DED will accept proposals from eligible applicants for land use planning that focuses on long term disaster recovery and subsequent land use.
   a. Priority applications will be on behalf of the regional planning commissions and councils of government and will address land use
3. DED will use the additional $5,000,000 for activities related to disaster relief, long-term recovery and restoration of infrastructure, housing and economic revitalization in the disaster declared areas, in accordance with the original state Disaster Supplemental action plan.

Distribution of the $5 million between the two categories will be made based on the eligible application demand.

This amendment was made available on November 19, 2010 for a seven day comment period, which ended on November 26, 2010. Comments and questions were addressed to:
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Seven written comments were submitted within the allowable comment period; these are included with this amended action plan.
Purpose of this Supplemental Disaster Appropriation

The Consolidated Security, Disaster Assistance, and Continuing Appropriations Act (PL-110-329 and hereafter identified as the Second 2008 Act) appropriates over $6 billion in CDBG funds for necessary expenses related to disaster relief, long-term recovery, and restoration of infrastructure, housing and economic revitalization in areas affected by hurricanes, flooding and other natural disasters that occurred during 2008, for which the President declared a major disaster under title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act. The allocation awarded to Missouri from this Supplemental Appropriation is $92,605,490. Of this allocation, an amount not less than $10,372,631 must be used for affordable rental housing.

The Second 2008 Act states that the funds may not be used for activities reimbursable by or for which funds are made available by the Federal Emergency Management Agency (FEMA) or the Army Corps of Engineers. Further, none of the funds may be used as the required match, share, or contribution for another federal program.

Effect of the disaster and Missouri’s recovery needs

2008 brought several weather related disasters to Missouri, including severe flooding in several areas and tornadoes and other severe storms in other areas.

There were six separate Presidentially-declared Disasters in Missouri during 2008.

At least 3,892 homes were affected by weather related events in 2008, with 1,839 being affected, 1,488 sustaining minor damage, 320 sustaining major damage, and 245 being destroyed. Early estimates of immediate public assistance needs totaled over $42 million. See appendix for preliminary FEMA damage estimates.

At least 22 levees were affected by the flood; total estimated repair cost is $36,139,000. U.S. Army Corps of Engineers funding will address the bulk of this; CDBG funding from the regular state program and from the First Supplemental Disaster Appropriation have assisted several communities in providing match for Corps funding. A portion of these levees are being addressed with existing CDBG funds, but total assistance needed by local governments and levee districts greatly exceeds existing funding.

At least two communities in northeast Missouri have reported businesses affected to the extent that buyout and relocation of these businesses is desired. The attached map shows the locations of businesses within the floodplain in northeast Missouri.

Widespread damage to public infrastructure has been reported by communities and regional planning commissions.
We have consulted with local governments, Regional Planning Commissions, the State Emergency Management Agency (SEMA) and the Federal Emergency Management Agency (FEMA) to determine the impacts of the disaster, and the proposed response.

**Federally Designated Areas Eligible for Assistance (through this supplemental appropriation)**

Missouri will be allocated $92,605,490 in supplemental CDBG funding (in this appropriation) for 2008 disaster recovery. The federal disaster declarations that are relevant to this supplemental appropriation are 1742, 1748, 1749, 1760, 1773, and 1809. For areas eligible for assistance, please see attached FEMA maps of the six declared disasters, plus the DED map showing all declared areas in Missouri for 2008. All counties marked as designated during any 2008 disaster, as well as the cities within those designated counties, are eligible to apply for these supplemental funds. Areas not eligible for this funding include Benton, Caldwell, Clay, Clinton, DeKalb, Henry, Jackson and Lafayette counties.

**Promotion of Short and Long Term Recovery Planning**

Nearly 20,000 communities across the United States and its territories participate in the NFIP by adopting and enforcing floodplain management ordinances to reduce future flood damage. In exchange, the NFIP makes federally backed flood insurance available to homeowners, renters, and business owners in these communities. Community participation in the NFIP is voluntary.

At the request of FEMA, each Governor has designated an agency of State or territorial government to coordinate that State’s or territory’s NFIP activities. These agencies often assist communities in developing and adopting necessary floodplain management measures. In Missouri, this responsibility is the statutory responsibility of the Missouri State Emergency Management Agency (SEMA). As of November 2008, there is about $4.26 billion in property coverage in force for some 605 Missouri communities that participate in the NFIP.

Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. Flood damage is reduced by nearly $1 billion a year through communities implementing sound floodplain management requirements and property owners purchasing of flood insurance. Additionally, buildings constructed in compliance with NFIP building standards suffer approximately 80 percent less damage annually than those not built in compliance. And, every $3 paid in flood insurance claims saves $1 in disaster assistance payments.

In addition to providing flood insurance and reducing flood damages through floodplain management regulations, the NFIP identifies and maps the Nation’s floodplains. Mapping flood hazards creates broad-based awareness of the flood hazards and provides the data needed for floodplain management programs and to actuarially rate new construction for flood insurance.
When the community chooses to join the NFIP, it must adopt and enforce minimum floodplain management standards for participation. FEMA works closely with State and local officials to identify flood hazard areas and flood risks. The floodplain management requirements within the SFHA are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events.

The community must require permits for all development in the SFHA and ensure that construction materials and methods used will minimize future flood damage. Permit files must contain documentation to substantiate how buildings were actually constructed. In return, the Federal Government makes flood insurance available for almost every building and its contents within the community.

Communities also must ensure that their adopted floodplain management ordinance and enforcement procedures meet program requirements. Local regulations must be updated when additional data are provided by FEMA or when Federal or State standards are revised.

The regulatory requirements set forth by FEMA are the minimum measures acceptable for NFIP participation. More stringent requirements adopted by the local community or State take precedence over the minimum regulatory requirements established for flood insurance availability.

"Floodplain management measures" refers to an overall community program of corrective and preventive measures for reducing future flood damage. These measures take a variety of forms and generally include zoning, subdivision, or building requirements, and special-purpose floodplain ordinances.

The minimum federal requirements affect existing buildings only when an existing building is substantially damaged or improved. There may also be situations where a building has been constructed in accordance with a local floodplain management ordinance, and the owner subsequently alters it in violation of the local building code, without a permit. Such unapproved modifications to an existing building may not meet the minimum Federal requirements.

"Substantial damage" means damage of any origin sustained by a building when the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed. "Substantial improvement" means any rehabilitation, addition, or other improvement of a building when the cost of the improvement equals or exceeds 50 percent of the market value of the building before start of construction of the improvement. The term includes buildings that have incurred "substantial damage."

Substantial improvement or damage does not, however, include any project for improvement of a building to correct existing violations of State or local health, sanitary, or safety code specifications identified by local code enforcement officials as the minimum specifications necessary to assure safe living conditions. Also excluded from
the substantial improvement requirement are alterations to historic buildings as defined by the NFIP.

Missouri has suffered through 14 Presidential Declarations during the last three years. After each disaster event, Missouri SEMA sent notices to each participating community in the declaration to remind them to perform a “substantial damage” survey of affected properties and notify the owner of each structure declared substantially damaged of the requirement to comply with the NFIP rules to meet the federal standards.

**Promotion of high quality, durable, energy efficient, and mold resistant construction methods**

All newly constructed, or rehabilitated, housing units must meet all locally adopted and enforced building codes, standards and ordinances.

**Providing adequate, flood resistant housing for all income groups that live in the flood impacted areas**

Missouri’s immediate response to the flood included state agencies and their partners such as the Red Cross, the Salvation Army, DSS, United Way-211 and other agencies that provided sheltering and housing assistance in the emergency phase.

Following was emergency assistance from the same partner agencies to assist displaced persons with rent, hotel stays or emergency minor home repair if they did not have insurance or their insurance was insufficient. The State Emergency Management Agency (SEMA) Flood Plain management staff assisted individuals and communities with flood insurance issues.

Debris removal teams, clean-up teams and emergency minor home repair teams went to work to return people to their homes when practical.

In areas where the disaster was federally declared, we then supported FEMA (with resources and in some cases with 25% cost share) to provide housing and home repair assistance.

Now the state is supporting thirty- plus community long-term recovery committees to assist residents with long term housing assistance to meet unmet disaster related housing needs whenever feasible. SEMA is coordinating, collaborating, communicating and cooperating with many may government and private agency partners to bring in funds, volunteers, materials and other resources to assist people relocate, rebuild, repair or appropriately address their housing needs.

SEMA and the Department of Economic Development are assisting communities with buy-out projects.
Homeless shelters and transitional housing units impacted by the flood are eligible for assistance through this plan, if these facilities are located outside the 100 year flood plain. If they are/were located within the 100 year flood plain, the facility could be eligible for assistance in rebuilding outside the flood plain.

The disasters affecting Missouri in 2008 did not distinguish concerning the income levels or special needs of those who were affected. Special needs individuals were accommodated when needed.
Method of Distribution

The application for supplemental CDBG funding is available on the DED-BCS website: [www.missouridevelopment.org](http://www.missouridevelopment.org). Proposal forms and guidelines were made available on August 12, 2009, with a due date (postmarked) of September 4, 2009.

Proposals related to affordable rental housing will be accepted in a separate competition with a due date of November 6, 2009. Priority activities are:

- rehabilitation of affordable rental housing units and,
- development of affordable rental housing that is in partnership with Low Income Housing Tax Credits (LIHTC) through the Missouri Housing Development Commission (MHDC).

A total of 241 proposals for infrastructure, disaster recovery and economic revitalization were received; they total $224,894,976 in requested CDBG supplemental funding. See section below on application evaluation criteria.

Eligible Activities

All activities eligible in the regular CDBG program are eligible for CDBG disaster funding. A list of CDBG eligible activities is attached to this plan. **These supplemental disaster CDBG funds may not be used for activities reimbursable by or for which funds are made available by the Federal Emergency Management Agency (FEMA) or the Army Corps of Engineers. Further, none of these supplemental disaster CDBG funds may be used as the required match, share, or contribution for another federal program.**

The supplemental appropriation will have no specific set-asides for individual application categories. All applications will be evaluated on the criteria listed in the Application Evaluation section (see below).

The total supplemental appropriation is $92,605,490. No less than $10,372,631 must be used for affordable rental housing. The maximum amount that will be used for administration (both state and local) is $4,630,275.

Projects related to disaster relief, long-term recovery and restoration of infrastructure, housing and economic revitalization in areas affected by presidentially declared disasters in 2008 are eligible for this funding. Proposed water or wastewater projects must still participate in the Missouri Water and Wastewater Review Committee process unless the proposed project is limited to direct disaster recovery.

List of eligible CDBG activities:

1. Property Acquisition
2. Property Disposition
3. Property Clearance
4. Architectural Barrier Removal
5. Senior Center
6. Community Facilities
7. Centers for the Handicapped
8. Historic Properties
9. Water Treatment
10. Sanitary Sewer Collection
11. Storm Sewers
12. Flood and Drainage Facilities
13. Streets (or Roads)
14. Street Accessories
15. Parking Facilities
16. Bridges
17. Sidewalks
18. Pedestrian Malls
19. Recycling or Conversion Facilities
20. Parks and Recreation Facilities
21. Fire Protection/Facility Equipment
22. Solid Waste Disposal Facilities
23. Other Utilities
24. Public Service/Supportive Services
25. Rehabilitation of Private Residential Properties
26. Rehabilitation of Public Residential Properties
27. Payments for Loss of Rental Income
28. Relocation
29. Code Enforcement
30. Energy Use Strategy
31. Non-Federal Share Payment
32. Interim Assistance
33. Planning
34. Commercial or Industrial Facilities
35. Administration
36. Engineering/Design
37. Housing Rehab Inspection
38. Engineering/Construction Inspection
39. Audit
40. Port Facility
41. Airports
42. Natural Gas Lines
43. Electrical Distribution Lines
44. Rail Spurs
45. Security Lighting
46. Other Professional Services
47. Security Fencing
48. Site Preparation
49. Purchase Land/Building
50. Facility Construction Renovation
52. Machinery/Equipment
53. Working Capital
54. Sewage Treatment
55. Homeownership Assistance
56. Legal
57. 911 Emergency Systems
58. New Housing Construction (allowable only on this supplemental)
59. Lead-Based Paint Evaluation
60. Asbestos Removal
61. Job Training*
62. Home-Ownership Counseling
63. Substantial Reconstruction of private residential properties on same lot
64. Water Distribution
65. Lead Reduction NOT incidental to rehab
66. Asbestos Inspection

**Anti-Pirating**
A limited waiver of the job relocation requirements allows assistance to a business located in another state or another market area within Missouri if the business was displaced from a declared area within Missouri by the disaster and wishes to return. This will assist areas affected by disaster to rebuild their employment base.

**Guidelines for Application:**

Unless otherwise noted in these guidelines, all CDBG rules apply to the use of the funds. The disaster recovery funds are intended for activities related to disaster relief, long-term recovery, and restoration of infrastructure, housing and economic revitalization, and they may not otherwise replace other federal, state, or local financial assistance available for any project.

**Eligible applicants:**

Only those cities and counties listed in Disaster Declarations DR-1742, DR-1748, DR-1749, DR-1760, DR-1773, and DR-1809 are eligible for these supplemental funds. Please see the map in the Appendix for eligible counties (which includes the cities within those declared counties).

**Entitlement communities:**

The DED may accept applications for these funds directly from entitlement communities within the declared counties of DR-1742, DR-1748, DR-1749, DR-1760, DR-1773, and DR-1809.

**Duplication of Benefits:**

Any use of the funds to assist homeowners, renters or businesses directly, must consider and deduct any duplication of benefits. Local governments applying for CDBG
Supplemental funding must obtain this duplication of benefits information. The DED will work with the FEMA Region VII offices and the State Emergency Management offices to assist local governments in determining any such duplication.

**National Objective and LMI benefit requirement:**

The national objective of LMI benefit is not entirely waived. Fifty percent of the funds allocated to Missouri must be used for activities that meet the LMI national objective of benefitting at least 51% of persons at 80% of median household income or below. The LMI benefit may use area benefit, direct benefit (such as housing), jobs, or limited clientele. The other 50% of the funds may be used to meet either the national objective of slum/blight removal or urgent threat to health and safety (without regard to income). Each applicant will have to identify the proposed national objective and selections and awards will be made where the State can achieve compliance with the regulation.

**CDBG application maximum**

No maximum application amount for this funding was set. Applicants should leverage all available local funds and other state and/or federal funding, using proposed CDBG as a gap financing tool. Applicants should be aware of the restriction, described in the prior section, on using CDBG disaster supplemental funds as required match, share or contribution for another federal program.

**Administration maximum:**

Total administration for this Supplemental funding (both state and local administration) is capped at 5% of the total allocation.

**Citizen Participation (state):**

The DED drafted this action plan for the use of the funds and posted the plan on the website on August 28, 2009 with notification to Regional Planning Commissions and local media for a comment period of 7 days (ending on September 4, 2009). All comments will be reviewed and incorporated into the draft plan for submission to HUD.

**Citizen Participation (local):**

There are no local public hearings required for the applicants to this fund. Access by citizens to open records at the local level is required.

However, local governments applying for CDBG Disaster Supplemental funding need to be aware that all citizens must have equal access to information about these programs. Each local government applying for and receiving CDBG Supplemental funding must ensure that limited English proficient (LEP) speaking populations within their jurisdictions are aware of the program, and that program information is available in the appropriate language for the area served.
Reporting:

Each successful grantee will be required to provide reporting on a quarterly basis on a form provided by the DED. The DED will aggregate the reports and provide them to HUD through their DRGR online reporting system as required by the regulation.

Housing Activities:

- New housing construction is an eligible activity with these funds.
- Homeownership assistance may be used for families whose income is up to **120 percent** (not 80%) of the counties median household income.
- Down payment assistance may be as high as 100 percent (not 50%).
- The arms length voluntary purchase requirement by a person that does not have the power of eminent domain is waived for purchase of a principle residence.
- The URA requirements of financial assistance sufficient to reduce a displaced persons rent and utility costs to 30 percent of household income is waived.
- The URA requirement to use the moving expense and relocation allowance schedule published by the Federal Highway Administration is waived provided a reasonable allowance is made.
- Section 104(d), the one for one replacement requirement for demolished of converted low and moderate income housing is waived.
- The relocation assistance requirements under 104 (d) are waived and relocation assistance calculations may use the URA standard for all persons.

Application evaluation:

All applications will be evaluated for:

- need (the breadth and depth of the disaster in terms of population affected and sectors (housing, infrastructure, business, environment) affected within the community);
- capacity (the degree of expertise and experience that the local government or contracted agency has to manage the project, administer the funds, and succeed with the outcomes and objectives defined in the application);
- the project’s impact on short and long term community recovery (the amount of spin off, community awareness and support and degree to which the activities will lead to further recovery);
- local effort (cash, human resources, in-kind efforts);
- consistency with a local short and long term recovery plans;
- consistency with local and state floodplain management practices;
- project sustainability and future disaster mitigation (the degree to which activities are defined with sound construction practices, quality and durability, energy efficiency and flood control or flood resistance)
- Available funds.
Buyouts:

- Communities must indicate whether they are paying pre-flood acquisition prices or post flood acquisition prices for properties. A uniform use of either method must be made within any applicant community.
- Relocation amounts proposed along with post flood purchases may not exceed $25,000. The calculation of a relocation payment used with a post flood acquisition payment is typically:
  - Amount of comparable decent safe and sanitary home outside the floodplain
  - Less insurance
  - Less any FEMA real property payments
  - Less post flood acquisition amount paid
  - Equals the actual calculated amount or $25,000, whichever is less.
- Duplication of benefits includes any FEMA real property payments and private insurance. Any calculation of buyout assistance must deduct these amounts.
- All properties acquired must deed restrict future use to only those activities allowed under Section 404(b)(2) of the Robert T. Stafford Act.
- CDBG Supplemental funds cannot be used to match FEMA funding and cannot be used to replace FEMA funding.

Flood Insurance/Floodplain Restrictions:

Funds may not be used for persons who may have received previous federal assistance (including loans) where purchase and maintenance of flood insurance was a requirement, and have since allowed that flood insurance to lapse.

All grantees must inform participating property owners of the future requirements to purchase and maintain flood insurance.

No funds may be used for any activities in areas delineated as a special flood hazard area 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.

Program Income

Program income is defined as gross income received by a state, local government, or subrecipient that is generated from the use of CDBG funds. If program income is generated by an activity that was only partially funded by CDBG, the income is prorated to reflect the percentage of CDBG used.

Program income includes, but is not limited to, proceeds from the sale of real property acquired or improved with CDBG funds, income from the use or rental of property acquired with CDBG funds, and payments of principal and interest on loans made using CDBG funds.
If program income is earned by a local government or subrecipient, the program income (upon DED approval) may be retained by the local government or subrecipient for activities eligible under this Supplemental CDBG plan. The local government or subrecipient may elect to return the program income to the state, and will be required to return the program income to the state if no eligible activities exist on which to expend the program income, or if DED does not approve the local request to use the program income. Upon receipt by the state, program income will be awarded to local governments under the requirements of this Supplemental CDBG plan.

### Monitoring

Monitoring checklists of all compliance areas have evolved over the years of administering the Community Development Block Grant by state staff. These checklists are provided to all grantees during the initial training for grant administration to clarify compliance requirements and to inform the grantees of the areas to be monitored. From the beginning, the grantee has been required to submit to the state field representative for that area all required ordinances/resolutions involving excessive force, anti-lobbying, and fair housing; all financial paperwork setting up the grant; and enough environmental paperwork to be able to allow the release of funds. All federal wage determinations are requested through the CDBG office to assure compliance with labor standards. Start of construction notices must be sent, along with the grantee checking the federal debarred contractors’ list, the contractor’s certification to do business in Missouri, and documentation of the contractor’s approved surety through the state. The field representative will evaluate the new project in terms of risk or need for oversight or assistance. This evaluation will include the grantee’s past performance, the administrator’s track record, the complexity of the project, and the amount of CDBG assistance awarded. The field representative will decide, with the consensus of program management, whether the project requires one or two field monitorings. The field monitorings will take place at strategic times in the life of the project. An interim monitoring is set up after the first construction payroll is received by staff on public facilities projects or after first houses are completed on neighborhood development projects. A closeout monitoring is conducted any time after 80% draw-down of funds has occurred.

Technical assistance visits may be scheduled any time necessary, in addition to the required monitoring visit. For economic development grantees, transition meetings are conducted in the field after initial award commitment to introduce the compliance field representative and confirm to all parties involved the intricacies of the grant conditions. Training is conducted on **internal monitoring**, as well as stressed in the administrative manual of the CDBG program. The four primary components of CDBG monitoring are progress on planned activities, program compliance, fiscal management, and fiscal compliance. It is the responsibility of each CDBG grant recipient to develop a system to assure that the financial and program compliance provisions established by federal and state law and supporting regulations and provisions are met. In addition to complying with all appropriate provisions, recipients must be assured that outside contractors and delegate agencies are likewise in compliance with the various laws and regulations. This will require development of a monitoring system that will allow recipients to:
Manage their community development program as a whole, and individual projects and activities substantially, as described in the approved CDBG application;

- Maintain program or project progress;
- Determine that costs charged to the project are eligible;
- Document non-duplication of benefits (in addition, DED will work closely with FEMA and the State Emergency Management Agency to get recipient data in order to avoid duplication of benefits);
- Ensure that all program activities comply with all applicable laws and regulations and terms of the grant agreement; and
- Minimize the opportunity for fraud, waste, and mismanagement.

In addition, as required, the Supplemental CDBG funding will be included in the Department’s Single Audit, which is performed by the Missouri State Auditor, whose report is then provided to the Governor and the Director of the Department of Economic Development.

**Amendments to this Plan**

A Substantial Amendment to this Plan will be required should a planned activity be eliminated, a new eligible activity added, and/or the planned beneficiaries of an activity be changed. Such a Substantial Amendment will be prepared in accordance with the Federal Register notice dated February 13, 2009 which specified the required steps to prepare this Action Plan for Supplemental Disaster CDBG funding.
CERTIFICATIONS FOR STATE GOVERNMENTS, WAIVER AND ALTERNATIVE REQUIREMENT

In accordance with the applicable statutes and the regulations governing the consolidated plan and the Supplemental Appropriations Act, 2008, the State certifies that:

a) The state certifies that it will affirmatively further fair housing, which means that it has, or will conduct, an analysis to identify impediments to fair housing choice within the state, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard. (24 CFR 570.487(b)(2))
b) The state certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG program.
c) The state certifies its compliance with restrictions on lobbying required by 24 CFR Part 87, together with disclosure forms, if required by that Part.
d) The state certifies that the Action Plan for Disaster Recovery is authorized under state law and that the state, and any entity or entities designated by the state, possesses the legal authority to carry out the program for which it is seeking funding, in accordance with applicable HUD regulations and the federal register Notice.
e) The state certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR Part 24, except where waivers or alternative requirements are provided for this grant.
g) The state certifies that it is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.115 (except as provided for in notices providing waivers and alternative requirements for this grant), and that each unit of general local government that is receiving assistance from the state is following a detailed citizen participation plan that satisfies the requirements of 24 CFR 570.486 (except as provided for in notices providing waivers and alternative requirements for this grant).
h) The state certifies that it has consulted with affected units of local government in counties designated in covered major disaster declarations in the nonentitlement, entitlement and tribal areas of the state in determining the method of distribution of funding;
i) The state 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, and restoration of infrastructure in areas covered by a declaration of major disaster under title IV of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (42 U.S.C. 5121 et seq.) as a result of natural disasters that occurred and were declared in 2008.
2) With respect to activities expected to be assisted with CDBG disaster recovery 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 disaster recovery funds shall principally benefit low- and moderate-income families in a manner that ensures that at least 50 percent of the amount is expended for activities that benefit such persons during the designated period.

4) The state will not attempt to recover any capital costs of public improvements assisted with CDBG disaster recovery 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) The state certifies 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) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

k) The state certifies that it has and that it will require units of general local government that receive 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 non-violent 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 non-violent civil rights demonstrations within its jurisdiction.

l) The state certifies that each state grant recipient or administering entity has the capacity to carry out disaster recovery activities in a timely manner, or the state has a plan to increase the capacity of any state grant recipient or administering entity that lacks such capacity.

m) The state certifies that it will not use CDBG disaster recovery funds for any activity in an area delineated as a special flood hazard area 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.

n) The state certifies that it will comply with applicable laws.

Signature/Authorized Official: [Signature]
Date: 9/8/05

Director, Missouri Department of Economic Development
APPENDIX

FEMA summaries of damage for each of Missouri’s 6 presidentially declared disasters during 2008.

Map showing eligible areas (all areas presidentially declared during 2008)
Missouri Severe Storms, Tornadoes, and Flooding – FEMA-1742-DR

Declared February 5, 2008

On January 22, 2008, Governor Matt Blunt requested a major disaster declaration due to severe storms that generated tornadoes, high winds, hail, and flooding during the period of January 7-10, 2008. The Governor requested a declaration for Individual Assistance for 13 counties, Public Assistance, including direct Federal assistance, for nine counties, and Hazard Mitigation for all counties. During the period of January 10-19, 2008, joint Federal, State, and local Preliminary Damage Assessments (PDAs) were conducted in the requested counties and are summarized below. PDAs estimate damages immediately after an event and are considered, along with several other factors, in determining whether a disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and the affected local governments, and that Federal assistance is necessary.¹

On February 5, 2008, President Bush declared that a major disaster exists in the State of Missouri. This declaration made Public Assistance requested by the Governor available to State and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for emergency work and the repair or replacement of facilities damaged by the severe storms, tornadoes, and flooding in Barry, Dallas, Laclede, Maries, McDonald, Newton, Phelps, Stone, and Webster Counties. Direct Federal assistance also was authorized. Finally, this declaration made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures statewide.²

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance

- Total Number of Residences Impacted:³ 435
  - Destroyed - 79
  - Major Damage - 62
  - Minor Damage - 210
  - Affected - 84

- Percentage of insured residences:⁴ (61%)
- Percentage of low income households:⁵ (39%)
- Percentage of elderly households:⁶ (13%)
- Total Individual Assistance cost estimate: $1,600,661

Public Assistance

- Primary Impact:
- Total Public Assistance cost estimate: $8,234,771
- Statewide per capita impact: ⁷ $1.47
- Statewide per capita impact indicator: ⁸ $1.24
- Countywide per capita impact:
  - Barry County ($84.48)
  - Dallas County ($18.89)
  - Laclede County ($8.58)
Marion County ($3.94)
McDonald County ($68.83)
Newton County ($3.72)
Phelps County ($6.07)
Stone County ($43.34)
Webster County ($50.90)
$3.11

1 The preliminary damage assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).
2 When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).
3 Degree of damage to impacted residences:
   - Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
   - Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
   - Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
   - Affected – some damage to the structure and contents, but still habitable.
4 By law, Federal disaster assistance cannot duplicate insurance coverage (44 CFR § 206.48(b)(5)).
5 Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance (44 CFR § 206.48(b)(3)).
6 Ibid (44 CFR § 206.48(b)(3)).
7 Based on State population in the 2000 Census.
8 Statewide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.
9 Countywide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.
Missouri Severe Winter Storms and Flooding – FEMA-1748-DR

Declared March 12, 2008

On February 29, 2008, Governor Matt Blunt requested a major disaster declaration due to severe winter storm systems that generated ice, sleet, snow, heavy rain, flooding, and frigid temperatures during the period of February 10-14, 2008. The Governor requested a declaration for Public Assistance, including direct Federal assistance, for 18 counties and Hazard Mitigation for all jurisdictions. During the period of February 19-25, 2008, joint Federal, State, and local Preliminary Damage Assessments (PDAs) were conducted in the requested counties and are summarized below. PDAs estimate damages immediately after an event and are considered, along with several other factors, in determining whether a disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and the affected local governments, and that Federal assistance is necessary.1

On March 12, 2008, President Bush declared that a major disaster exists in the State of Missouri. This declaration made Public Assistance requested by the Governor available to State and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for emergency work and the repair or replacement of facilities damaged by the severe winter storms and flooding in Bollinger, Butler, Cape Girardeau, Carter, Christian, Douglas, Greene, Madison, Mississippi, Ozark, Reynolds, Scott, Shannon, Stoddard, Texas, Wayne, Webster, and Wright Counties. Direct Federal assistance also was authorized. Finally, this declaration made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures statewide.2

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance - (Not requested)

- Total Number of Residences Impacted:3
  - Destroyed -
  - Major Damage -
  - Minor Damage -
  - Affected -

- Percentage of insured residences:4
- Percentage of low income households:5
- Percentage of elderly households:6

- Total Individual Assistance cost estimate: N/A

Public Assistance

- Primary Impact: Damage to Utilities
- Total Public Assistance cost estimate: $13,811,190
- Statewide per capita impact:7 $2.47
- Statewide per capita impact indicator:8 $1.24
- Countywide per capita impact: Bollinger County ($100.72)
Butler County ($6.61)
Cape Girardeau County ($39.59)
Carter County ($16.37)
Christian County ($14.70)
Douglas County ($35.84)
Greene County ($19.47)
Madison County ($4.25)
Mississippi County ($3.49)
Ozark County ($7.35)
Reynolds County ($5.29)
Scott County ($5.20)
Shannon County ($5.97)
Stoddard County ($39.74)
Texas County ($15.24)
Wayne County ($13.44)
Webster County ($23.27)
Wright County ($37.09)

- Countywide per capita impact indicator: $3.11

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1 The preliminary damage assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).

2 When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).

3 Degree of damage to impacted residences:
   - Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
   - Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
   - Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
   - Affected – some damage to the structure and contents, but still habitable.

4 By law, Federal disaster assistance cannot duplicate insurance coverage (44 CFR § 206.48(b)(5)).

5 Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance (44 CFR § 206.48(b)(3)).

6 Ibid (44 CFR § 206.48(b)(3)).

7 Based on State population in the 2000 Census.

8 Statewide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.

9 Countywide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.
Missouri Severe Storms and Flooding – FEMA-1749-DR

Declared March 19, 2008

On March 19, 2008, Governor Matt Blunt requested an expedited major disaster declaration due to a severe storm system that generated record rainfall, flooding, and flash flooding beginning on March 17, 2008, and continuing. The Governor requested a declaration for Individual Assistance and Public Assistance, including direct Federal assistance, for 70 counties and one independent city and Hazard Mitigation for all jurisdictions. This event was of the severity and magnitude that the need for supplemental Federal assistance was determined to be necessary prior to the completion of joint Federal, State, and local Preliminary Damage Assessments (PDAs). Per 44 C.F.R. § 206.33(d) and § 206.36(d), the requirement for a joint PDA may be waived for those incidents of such unusual severity and magnitude that formal field damage assessments are not required to establish the need for supplemental Federal assistance under the Stafford Act.¹

On March 19, 2008, President Bush declared that a major disaster exists in the State of Missouri. This declaration made emergency protective measures, limited to direct Federal assistance under the Public Assistance program requested by the Governor available to State and eligible local governments and certain private nonprofit organizations on a cost-sharing basis in response to the severe storms and flooding in Audrain, Barry, Barton, Boone, Bollinger, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Madison, Maries, McDonald, Miller, Mississippi, Montgomery, Moniteau, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Reynolds, Ripley, St. Charles, St. Clair, St. Francois, St. Louis, Ste. Genevieve, Shannon, Scott, Stoddard, Stone, Taney, Texas, Vernon, Warren, Washington, Wayne, Webster, and Wright Counties and the Independent City of St. Louis.²

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance

- Total Number of Residences Impacted:³ -
  - Destroyed -
  - Major Damage -
  - Minor Damage -
  - Affected -
- Percentage of insured residences:⁴ -
- Percentage of low income households:⁵ -
- Percentage of elderly households:⁶ -
- Total Individual Assistance cost estimate: N/A

Public Assistance

- Primary Impact: Emergency Protective Measures
- Total Public Assistance cost estimate: N/A
- Statewide per capita impact: 7
- Statewide per capita impact indicator: 8 $1.24
- Countywide per capita impact:
- Countywide per capita impact indicator: 9 $3.11

1 The preliminary damage assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).
2 When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).
3 Degree of damage to impacted residences:
   o Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
   o Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
   o Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
   o Affected – some damage to the structure and contents, but still habitable.
4 By law, Federal disaster assistance cannot duplicate insurance coverage (44 CFR § 206.48(b)(5)).
5 Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance (44 CFR § 206.48(b)(3)).
6 Ibid (44 CFR § 206.48(b)(3)).
7 Based on State population in the 2000 Census.
8 Statewide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.
9 Countywide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.
Missouri Severe Storms and Tornadoes – FEMA-1760-DR

Declared May 23, 2008

On May 16, 2008, Governor Matt Blunt requested a major disaster declaration due to a severe storm system that generated tornadoes, high winds, hail, and some flooding during the period of May 10-11, 2008. The Governor requested a declaration for Individual Assistance and Public Assistance for three counties and Hazard Mitigation for all counties. The Governor further requested direct Federal assistance for the entire State. During the period of May 13-14, 2008, joint Federal, State, and local Preliminary Damage Assessments (PDAs) were conducted in the requested counties and are summarized below. PDAs estimate damages immediately after an event and are considered, along with several other factors, in determining whether a disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and the affected local governments, and that Federal assistance is necessary.

On May 23, 2008, President Bush declared that a major disaster exists in the State of Missouri. This declaration made Individual Assistance requested by the Governor available to affected individuals and households in Barry, Jasper, and Newton Counties. This declaration also made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures statewide.

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance

- Total Number of Residences Impacted: 550
  - Destroyed - 154
  - Major Damage - 58
  - Minor Damage - 258
  - Affected - 80

- Percentage of insured residences: 43%
- Percentage of low income households: 61%
- Percentage of elderly households: -
- Total Individual Assistance cost estimate: $3,953,806

Public Assistance

- Primary Impact: Damage to utilities
- Total Public Assistance cost estimate: $6,167,200
- Statewide per capita impact: $1.10
- Statewide per capita impact indicator: $1.24
- Countywide per capita impact:
  - Barry County ($7.06)
  - Newton County ($108.63)
  - Jasper County ($2.00)
- Countywide per capita impact indicator: $3.11
The preliminary damage assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).

When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).

Degree of damage to impacted residences:

- Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
- Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
- Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
- Affected – some damage to the structure and contents, but still habitable.

By law, Federal disaster assistance cannot duplicate insurance coverage (44 CFR § 206.48(b)(5)).

Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance (44 CFR § 206.48(b)(3)).

Ibid (44 CFR § 206.48(b)(3)).

Based on State population in the 2000 Census.

Statewide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.

Countywide Per Capita Impact Indicator for FY08, Federal Register, October 1, 2007.
Missouri Severe Storms and Flooding – FEMA-1773-DR

Declared June 25, 2008

On June 15, 2008, Governor Matt Blunt requested an expedited major disaster declaration due to severe storm systems, which generated high winds, hail, tornadoes, and continual record rainfall, flooding, and flash flooding beginning on June 1, 2008, and continuing. The Governor requested a declaration for Individual Assistance, Public Assistance, including direct Federal assistance, and Hazard Mitigation for all counties. This event was of the severity and magnitude that the need for supplemental Federal assistance was determined to be necessary prior to the completion of joint Federal, State, and local Preliminary Damage Assessments (PDAs). Per 44 C.F.R. § 206.33(d) and § 206.36(d), the requirement for a joint PDA may be waived for those incidents of such unusual severity and magnitude that formal field damage assessments are not required to establish the need for supplemental Federal assistance under the Stafford Act.¹

On June 25, 2008, President Bush declared that a major disaster exists in the State of Missouri. This declaration made emergency protective measures, limited to direct Federal assistance under the Public Assistance program requested by the Governor available to State and eligible local governments and certain private nonprofit organizations on a cost-sharing basis in response to the severe storms and flooding in Andrew, Atchison, Buchanan, Cape Girardeau, Clark, Holt, Jefferson, Lewis, Lincoln, Marion, Mississippi, New Madrid, Nodaway, Pendleton, Perry, Pike, Platte, Ralls, St. Charles, St. Louis, Ste. Genevieve, and Scott Counties and the Independent City of St. Louis.²

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance

- Total Number of Residences Impacted:³ N/A
  - Destroyed -
  - Major Damage -
  - Minor Damage -
  - Affected -

- Percentage of insured residences:⁴ -
- Percentage of low income households:⁵ -
- Percentage of elderly households:⁶ -

- Total Individual Assistance cost estimate: N/A

Public Assistance

- Primary Impact: Emergency Protective Measures
- Total Public Assistance cost estimate: N/A
- Statewide per capita impact: ⁷ -
- Statewide per capita impact indicator: ⁸ $1.24
- Countywide per capita impact: -
- Countywide per capita impact indicator: ⁹ $3.11
1 The preliminary damage assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor's request for a major disaster or emergency declaration, and by the President in determining a response to the Governor's request (44 CFR § 206.33).

2 When a Governor's request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA's regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).

3 Degree of damage to impacted residences:
   - Destroyed — total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
   - Major Damage — substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
   - Minor Damage — home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
   - Affected — some damage to the structure and contents, but still habitable.

4 By law, Federal disaster assistance cannot duplicate insurance coverage (44 CFR § 206.48(b)(5)).

5 Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance (44 CFR § 206.48(b)(3)).

6 Ibid (44 CFR § 206.48(b)(3)).

7 Based on State population in the 2000 Census.

8 Statewide Per Capita Impact Indicator for FY08, Federal Register. October 1, 2007.

Missouri Severe Storms, Flooding, and a Tornado – FEMA-1809-DR

Declared November 13, 2008

On October 6, 2008, Governor Matt Blunt requested a major disaster declaration due to severe storms, flooding, and flash flooding during the period of September 11-24, 2008. The Governor requested a declaration for Individual Assistance for 24 counties and the Independent City of St. Louis, Public Assistance for 47 counties, and Hazard Mitigation for all counties and the Independent City of St. Louis. During the period of September 11 to October 2, 2008, joint Federal, State, and local Preliminary Damage Assessments (PDAs) were conducted in the requested counties and are summarized below. PDAs estimate damages immediately after an event and are considered, along with several other factors, in determining whether a disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and the affected local governments, and that Federal assistance is necessary.¹

On November 13, 2008, President Bush declared that a major disaster exists in the State of Missouri. This declaration made Individual Assistance requested by the Governor available to affected individuals and households in Boone, Callaway, Chariton, Lewis, Lincoln, Linn, Marion, Osage, Schuyler, St. Charles, St. Louis, Stone, Taney, Texas, and Webster Counties and the Independent City of St. Louis. This declaration also made Public Assistance requested by the Governor available to State and eligible local governments and certain private nonprofit organizations on a cost-sharing basis for emergency work and the repair or replacement of facilities damaged by the severe storms, flooding, and a tornado in Adair, Audrain, Barry, Bollinger, Butler, Callaway, Cape Girardeau, Carter, Chariton, Christian, Clark, Crawford, Dent, Douglas, Dunklin, Howard, Howell, Knox, Lewis, Lincoln, Linn, Madison, Maries, Marion, Miller, New Madrid, Oregon, Ozark, Perry, Ralls, Ray, Reynolds, Ripley, Schuyler, Scotland, Scott, Shannon, Shelby, St. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Wayne, Webster, and Wright Counties. Finally, this declaration made Hazard Mitigation Grant Program assistance requested by the Governor available for hazard mitigation measures statewide.²

Summary of Damage Assessment Information Used in Determining Whether to Declare a Major Disaster

Individual Assistance

- Total Number of Residences Impacted:¹ 2,907
  - Destroyed - 12
  - Major Damage - 200
  - Minor Damage - 1,020
  - Affected - 1,675
- Percentage of insured residences:⁴ (24%)
- Percentage of low-income households:⁵ (63%)
- Percentage of elderly households:⁶ (13%)
- Total Individual Assistance cost estimate: $7,144,434

Public Assistance

- Primary Impact: Damage to Roadways
- Total Public Assistance cost estimate: $14,428,169
- Statewide per capita impact: 7 $2.58
- Statewide per capita impact indicator: 8 $1.31
- Countywide per capita impact: Adair County ($8.02), Audrain County ($6.50), Barry County ($3.98), Bollinger County ($11.31), Butler County ($3.30), Callaway County ($4.97), Cape Girardeau County ($6.54), Carter County ($17.00), Chariton County ($3.44), Christian County ($10.11), Clark County ($5.66), Crawford County ($13.02), Dent County ($5.21), Douglas County ($13.62), Dunklin County ($3.66), Howard County ($12.32), Howell County ($3.72), Knox County ($31.76), Lewis County ($20.68), Lincoln County ($4.84), Linn County ($51.55), Madison County ($20.18), Maries County ($15.45), Marion County ($7.35), Miller County ($13.91), New Madrid County ($21.57), Oregon County ($9.67), Ozark County ($16.24), Perry County ($7.89), Rails County ($8.97), Ray County ($32.34), Reynolds County ($19.86), Ripley County ($7.48), Schuyler County ($32.02), Scotland County ($55.27), Scott County ($16.43), Shannon County ($7.29), Shelby County ($5.07), St. Genevieve County ($4.20), Stoddard County ($9.94), Stone County ($11.05), Sullivan County ($69.79), Taney County ($12.52), Texas County ($51.67), Wayne County ($12.23), Webster County ($8.72), Wright County ($14.48)
- Countywide per capita impact indicator: 9 $3.28

1 The preliminary damage assessment (PDA) process is a mechanism used to determine the impact and magnitude of damage and resulting needs of individuals, businesses, public sector, and community as a whole. Information collected is used by the State as a basis for the Governor’s request for a major disaster or emergency declaration, and by the President in determining a response to the Governor’s request (44 CFR § 206.33).
2 When a Governor’s request for major disaster assistance under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (Stafford Act) is under review, a number of primary factors are considered to determine whether assistance is warranted. These factors are outlined in FEMA’s regulations (44 CFR § 206.48). The President has ultimate discretion and decision making authority to declare major disasters and emergencies under the Stafford Act (42 U.S.C. § 5170 and § 5191).
3 Degree of damage to impacted residences:
   ◦ Destroyed – total loss of structure, structure is not economically feasible to repair, or complete failure to major structural components (e.g., collapse of basement walls/foundation, walls or roof);
   ◦ Major Damage – substantial failure to structural elements of residence (e.g., walls, floors, foundation), or damage that will take more than 30 days to repair;
   ◦ Minor Damage – home is damaged and uninhabitable, but may be made habitable in short period of time with repairs; and
   ◦ Affected – some damage to the structure and contents, but still habitable.
4 By law, Federal disaster assistance cannot duplicate insurance coverage (44 CFR § 206.48(b)(5)).
5 Special populations, such as low-income, the elderly, or the unemployed may indicate a greater need for assistance (44 CFR § 206.48(b)(3)).
6 Ibid (44 CFR § 206.48(b)(3)).
7 Based on State population in the 2000 Census.
8 Statewide Per Capita Impact Indicator for FY09, Federal Register, October 1, 2008.
9 Countywide Per Capita Impact Indicator for FY09, Federal Register, October 1, 2008.
FEMA summaries of damage for each of Missouri’s 6 Presidentially declared disasters during 2008.

Map showing eligible areas (all areas presidentially declared during 2008)