Mitigation and Insurance: Impact on Communities

FEMA’s Mitigation and Insurance efforts are organized into three primary activities that help States, tribes, Territories, and localities achieve the highest level of mitigation: Risk Analysis, Risk Reduction, and Risk Insurance. Through these activities and FEMA’s day-to-day work across the country, communities are able to make better mitigation decisions before, between, and after disasters.

To embrace the importance of mitigation activities and make them a priority, there must be a shared community appreciation for the return on investment that mitigation provides, as well as confidence that steady, reliable assistance is available. This Strategic Plan will position FEMA to better partner with the Whole Community, make its expertise available in assessing and reducing risk, call on the expertise of others, support increased government and local investment in mitigation activities, and foster the culture of action necessary for communities to become truly resilient through mitigation and insurance efforts.
Message from the Administrator

FEMA’s mission is to support our citizens and first responders to ensure that as a Nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. FEMA’s 2011–2014 Strategic Plan sets a strategic direction for the Agency to help us stay focused on this mission.

Mitigation is a critical component of FEMA’s overall mission, seeking to reduce the Nation’s vulnerability to the impacts of disasters. Effective mitigation can break the cycle of disaster damage, reconstruction, and repeated damage. It supports preparedness, eases response, speeds recovery, and lessens the financial burden on communities and our Nation.

The FEMA Mitigation and Insurance Strategic Plan for 2012–2014 applies our strategic initiatives, the values and ethos of Publication 1, and our specialized knowledge of what resiliency requires. It identifies specific goals, objectives, and strategies to help us better engage Federal, State, tribal, Territorial, and community partners in advancing mitigation activities. This Plan recognizes that how we deliver our mission must remain flexible and that, as an organization, we must continuously adapt to our changing environment. It advances our Whole Community approach and embraces the reality that it takes all aspects of a community, not just the government, to truly mitigate against disasters.

Through developing this Plan, we built a unity in vision and values, but the outcomes can only be achieved through successful implementation. I encourage all FEMA personnel to commit to bringing this plan to life by embracing these values and goals in our daily work. National priorities have already been defined for Fiscal Year 2012, and headquarters and regional initiatives are being identified for implementation. I empower all of you to execute this plan in your daily activities, through your interactions with each other and the public, in smaller team settings, and through our principles and culture.

It is my strong belief that the values, goals, and objectives defined in this Plan will further the mitigation and insurance mission, enhance the practice of emergency management in the United States, strengthen the Nation’s resilience to disasters, and make FEMA a more effective organization now and for the future.

W. Craig Fugate
Administrator
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Executive Summary

The mission of the Federal Emergency Management Agency (FEMA) is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Activities related to mitigation—reducing or eliminating long-term risks to people and property from hazards and their effects—are a critical component of emergency management.

In support of FEMA’s Strategic Plan 2011–2014, and consistent with the Agency’s capstone doctrine, FEMA Publication 1 (Pub 1), we have developed this document, FEMA Strategic Plan for Mitigation and Insurance, 2012–2014. This Plan recognizes that hazard risk and conditions continuously evolve and can affect every aspect of society. Changes to the manmade and natural environment impact the steps communities must take to reduce damage and loss, and shape the way FEMA must coordinate with communities to help them increase their hazard resilience.

Disasters threaten life and property, but a shared commitment, from Federal to local to individual mitigation decisions, can significantly reduce damage and loss by strengthening resilience—the ability of communities to withstand disasters. Through mitigation and insurance actions, FEMA is helping to create communities that are able to not only survive hazards, but come through them safely, quickly, and securely. FEMA’s Federal Insurance and Mitigation Administration (FIMA) is a national leader in this effort, helping communities address and reduce their disaster risks. While FIMA drives this mission on behalf of FEMA, all the mission areas—including mitigation, preparedness, protection, response, and recovery—have the responsibility to encourage and integrate mitigation efforts nationwide.

This Plan provides a strategic framework to enhance the way FEMA carries out its mitigation and insurance mission.

The Plan acts as a guiding document to more fully integrate mitigation and insurance programs and philosophy across the Agency; and to build and sustain collaboration with other Federal Agencies; State, tribal, Territorial and local governments; communities; civic and faith-based organizations; and the public. The Plan is meant to create a road map for success and also demonstrate what success looks like in order to engage and encourage staff, stakeholders, and the public in this mission.
MISSION
Working in partnership to support sustainable, disaster-resilient communities, to avoid or reduce the loss of life, loss of property, and financial impact of hazards.

VISION
A Nation committed to a disaster-resilient and sustainable future.

FEMA MITIGATION AND INSURANCE STRATEGIC GOALS

GOAL 1
Value People and Relationships

Objective 1.1: Empowered & Mission-Ready Workforce
FEMA Mitigation and Insurance is a place where skilled employees want to work.

Objective 1.2: Environment of Collaboration & Innovation
Teamwork, unity of action, adaptive decision-making, and creativity are hallmarks of FEMA's Mitigation and Insurance programs.

Objective 1.3: Strengthened Community & Stakeholder Relationships
Expanded and intensified engagement that meets the needs of the communities we serve.

GOAL 2
Enhance Credibility

Objective 2.1: Effective Program Delivery
Programs meet the specific needs of communities

Objective 2.2: Connected, Adaptive Programs
A flexible organization that appreciates the larger picture in which it operates and quickly adapts to changing environments.

GOAL 3
Advance Disaster-Resilient, Sustainable Communities

Objective 3.1: State-of-the-Art Tools and Methods
FEMA capitalizes on science and technology innovations to support communities in their efforts to become disaster-resilient and sustainable.

Objective 3.2: Program Breadth and Foresight
Program enhancements support communities in their efforts to align community sustainability goals and plan for the future.

Objective 3.3: Strengthened Grassroots Support for Disaster-Resilient Community Planning and Recovery
Collaborative partnerships and technical assistance initiatives promote the integration of disaster-resiliency concepts into community decisions to grow smart and redevelop smart following a disaster.
Understanding Future Strategic Needs

To better understand how emergency management might be affected by future changes in the world, FEMA launched a Strategic Foresight Initiative. Working with emergency management partners at all levels of government, as well as the private sector and academia, FEMA considered nine drivers of change that will likely affect emergency management. These drivers were:

- The changing role of the individual
- Climate change
- The age of critical infrastructure
- Evolving terrorist threats
- Global interdependencies
- Government budgets
- Technical innovation and dependency
- Universal access to and use of information
- U.S. demographic shifts

A Changing Strategic Environment

An assessment of conditions that will shape the next 10 to 20 years reveals challenges and opportunities for FEMA and the emergency management community. Where the FEMA strategic plan considers how emerging broad themes will impact the full emergency management community, for this Plan, these changing conditions were viewed through the lens of mitigation and insurance programs.

- **Rapid innovations in technology**, the transformation of the information environment, and its impact on how individuals relate to society must be addressed. New technologies can be leveraged to increase FEMA’s ability to analyze, communicate, and mitigate risks and their consequences.

- **Demographic shifts** are shaping the location and composition of the American public with more people living in more vulnerable areas than ever before. FEMA will work more closely with communities on effective hazard mitigation planning to account for the changing risk equation.

- **Changes to the manmade and natural environments**, as well as a growing emphasis on green and sustainable efforts can substantially impact FEMA’s mitigation and insurance mission over the coming decades.

- **Economic and budget limitations** are impacting the capability of states and communities to prioritize and implement mitigation actions.

- **The political and regulatory landscape** is requiring a more comprehensive examination of programs and implementation at all levels of government.

- **Increases in the number of disasters every year** require more attention to all the emergency management mission areas, and highlights the importance of prioritizing mitigation actions.

- **The need to build and retain a talented Mitigation and Insurance workforce** requires FEMA to invest in recruitment, professional development, and retention strategies that maximize our ability to serve communities nationwide.

- **Limited public understanding of risk and mitigation concepts** recommends employing more comprehensive communication and education efforts to demonstrate the value of mitigation to communities, partners, and individuals.
Grounded in FEMA’s Strategic Plan, PPD-8, and Publication 1

FEMA’s 2011–2014 Strategic Plan outlines four primary initiatives that will make FEMA a more flexible and adaptive organization capable of responding to new situations, capitalizing on opportunities, and quickly adjusting to changing environments. These initiatives will foster greater community engagement, and unity of effort and purpose among all members of the emergency management team, with the goal of achieving more effective emergency management outcomes for the Nation.¹

Presidential Policy Directive 8 (PPD-8) on National Preparedness was issued in March 2011. PPD-8 is aimed at strengthening the security and resilience of the Nation against all hazards through capabilities-based planning. Under PPD-8, FEMA is to identify core national capabilities and create national frameworks for all mission areas, including mitigation.

Supporting these initiatives, FEMA developed three goals and companion objectives and strategies for carrying out the mitigation and insurance mission across the Agency and within FIMA. The resulting application of this Mitigation and Insurance Strategic Plan within the context of FEMA’s Strategic Plan and PPD-8 will further the Agency’s ability to partner and collaborate with the Whole Community, contribute to the Nation’s capacity to stabilize and recover from a catastrophic event, build unity of effort and common understanding among the emergency management team, and enhance FEMA’s ability to learn and innovate.

The three goals of FEMA’s Mitigation and Insurance Plan work together toward the vision of a Nation committed to a resilient and sustainable future. These goals represent the primary ways the FEMA Strategic Plan 2011-2014 Initiatives will be infused into the mitigation and insurance mission.

Goal 1, Value People and Relationships, recognizes that people are the essential element to carrying out FEMA’s Initiatives and, through, them truly achieving mitigation. This goal builds and capitalizes on the strength of people and relationships both within FEMA and with external partners and stakeholders to innovate, collaborate, and serve the Whole Community.

FEMA’s 2011–2014 Initiatives

1. Foster a Whole Community Approach to Emergency Management Nationally
2. Build the Nation’s Capacity to Stabilize and Recover from a Catastrophic Event
3. Build Unity of Effort and Common Strategic Understanding Among the Emergency Management Team
4. Enhance FEMA’s Ability to Learn and Innovate as an Organization

FEMA’s Mitigation and Insurance Strategic Goals, 2012–2014

1. Value People and Relationships
2. Enhance Credibility
3. Advance Disaster-Resilient, Sustainable Communities

Source: FEMA Photo Library
Goal 2, Enhance Credibility, recognizes that trust in FEMA's Mitigation and Insurance programs is a prerequisite for achieving the vision of a resilient and sustainable future. Advancing all of FEMA's Initiatives requires that Mitigation and Insurance be viewed as a trusted leader and reliable partner, and that its programs be valued as effective, responsive, and worthy of investment.

Goal 3, Advance Disaster-Resilient, Sustainable Communities, connects the mitigation and insurance mission to the communities of today and the communities that will be built tomorrow. FEMA Mitigation and Insurance, through its focus on the built as well as the natural environment, is in a unique position to support Whole Community efforts to embrace hazard mitigation and achieve disaster resiliency. This goal advances all four of FEMA's Initiatives, with particular contributions to fostering a Whole Community approach, and building the Nation's capacity to stabilize and recover from a catastrophic event.

Pub 1, FEMA's capstone doctrine, also describes FEMA's core values and guiding principles. This Strategic Plan leverages these values and applies them to objectives and strategies for achieving mission goals. Core values include: compassion, fairness, integrity, and respect. Guiding principles include: teamwork, engagement, getting results, preparation, empowerment, flexibility, accountability, and stewardship.

Developing and Implementing the Mitigation and Insurance Strategic Plan

This Strategic Plan was developed with the engagement and involvement of personnel at all levels of the FEMA organization along with critical input from partners and stakeholders. The strategic-planning process began with the establishment of a Steering Committee, Leadership Team, and an Executive Oversight Committee.

Steering Committee members included staff from all levels of FEMA with individuals from both Headquarters and the Regional Offices. The Steering Committee spearheaded the planning process, led the development and writing of the Plan, communicated with partners and stakeholders on progress, developed criteria for decision-making, and made recommendations to the Leadership Team for final decision-making.

The Leadership Team included the FIMA Headquarters and Regional Division Directors. The Leadership Team assured the Plan aligned with current goals and priorities, and reviewed and made determinations on recommendations from the Steering Committee.

The Executive Oversight Committee included two Regional Administrators, Associate Administrators, and Office Directors from the FEMA Senior Leadership Team. The Oversight Committee played a critical role in the strategic-planning process including ensuring the Plan is aligned with the Administrator's goals and priorities, as well as the priorities of other Directorates; providing input and feedback at critical stages throughout the process; and serving as champions of the Plan in their respective organizations.
A validation process was used to engage and seek input from FEMA staff throughout each development step using Webinars, video teleconferences, and staff surveys, as well as a three-day Strategic-Planning Summit that included numerous partners and stakeholders.

In April 2011, the Leadership Team met to review the Strategic Plan and determine priority areas for initial implementation planning. Using this Plan and Leadership Team priorities as guidance, FIMA will develop national mitigation and insurance priorities each year, as well as headquarters and regional initiatives for implementation.

**Cross-Cutting Themes**
The Mitigation and Insurance Strategic Plan describes three goals for FEMA’s mitigation and insurance mission (noted on page 7). Each goal discussion includes objectives and supporting strategies that define what must be accomplished in order to achieve each goal. Accomplishing these goals will advance the mitigation and insurance mission to create safer and more resilient communities throughout the Nation.

Six cross-cutting themes emerged that underpin the success and achievement of all of the Plan’s goals and objectives including Adaptive Management; Communication; Science and Technology; Stewardship of the Natural and Cultural Environment; Transparency; and Whole Community. Similar to the Pub 1 guiding principles, these themes are guides to all FEMA mitigation and insurance mission activities, as well as the development of this Plan.
Adaptive Management: Adaptive management is a decision-making approach that encourages individuals to face uncertainty by learning from and adapting to the environment around them. Practicing adaptive management will lay the groundwork for Mitigation and Insurance programs to advance Initiative 4 of the FEMA Strategic Plan Fiscal Years 2011–2014: “Enhance FEMA’s Ability to Learn and Innovate as an Organization” (FEMA P-806). The world is changing at an increasingly rapid pace. Utilizing principles of adaptive management, the Mitigation and Insurance programs will be more flexible and agile, allowing the programs to take advantage of new opportunities and adjust to new challenges as they arise. The concept of adaptive management is also grounded in the guidance of Pub 1, promoting thoughtful innovation, flexibility, and proactive performance by all personnel in achieving FEMA’s complex mission.

Communication: Clear, open, two-way communication is vital to accomplishing the objectives and meeting the goals set forth in this Plan. Communication is an activity that embodies the guiding principles of engagement, empowerment, and accountability. An overarching communications goal in support of the mitigation and insurance mission is to increase the understanding of risk so that our citizens, States, tribes, local governments, and other partners can recognize the value of taking actions to avoid, minimize the effects of, and prepare for hazards. This is information on which people may stake their lives, homes, livelihoods, and communities.

Source: FEMA Photo Library
Science and Technology: By incorporating the latest innovations in science and technology, we can create safer, stronger, more resilient communities and advance the FEMA Administrator’s Intent Priority 4 to “Work with our Partners to address our most significant risks.” It is important for Mitigation and Insurance programs to be able to learn from new research and technologies in order for FEMA’s Mitigation and Insurance to innovate as an organization and adapt its program delivery. FEMA must also use its own expertise to influence how science and technology is applied to analyze and understand communities’ hazard vulnerability and disaster resilience.

Stewardship of the Natural and Cultural Environment: The Pub 1 guiding principle of stewardship states, “FEMA employees are also entrusted with the responsibility to be good stewards of the Nation’s natural and cultural resources and take this responsibility very seriously in executing their mission.” This principle of stewardship is embedded in the mitigation and insurance mission in part through the mandate of federal agencies to further national environmental and historic preservation policy. Our collective stewardship of the environment is directly related to reducing hazard vulnerability and the negative effects of disasters. Mitigation and Insurance program delivery may be improved by promoting actions that preserve the natural and beneficial functions of floodplains and wetlands, avoiding or minimizing the impacts of FEMA actions to the environment and cultural resources, and fully engaging the broader environmental-and cultural-resource-interested stakeholders in decision-making.

Transparency: Transparency is a critical concept rooted in the core value of integrity. FIMA is one part of a larger organization that is ultimately accountable to, and responsible for serving, the American public. Mitigation and Insurance programs must be transparent in their development and execution. By acting transparently, FEMA and FIMA will demonstrate their shared commitment to serve the public and promote accountability. This will help build stronger, more effective partnerships and relationships with communities and governments, within FEMA, and with other Federal agencies and stakeholders.

Whole Community: Initiative 1 of the FEMA Strategic Plan Fiscal Years 2011–2014 is “Foster a Whole Community Approach to Emergency Management Nationally” (FEMA P-806). Advancement of the mitigation and insurance mission must be executed in partnership with State, tribal, and local governments, the private sector, and individuals, as well as within FEMA and across Federal Agencies. Mitigation and Insurance programs must connect with the Whole Community. This calls for proactive engagement at all levels with emergency management, floodplain managers, businesses, neighborhood associations, community groups, faith-based and community-based organizations, ethnic centers, and other civic-minded organizations.
Value People and Relationships

As Mitigation and Insurance programs continue to grow and evolve, the organization must remain flexible and continue to adapt to a changing environment. An organization that puts people and relationships first is best positioned to meet the changing needs of communities nationwide as we work to better understand natural hazard risks and strategies to reduce those risks.

This goal emphasizes diversity, integrity, respect, innovation, professional opportunity, and growth through: 1 an Empowered and Mission-Ready Workforce; 2 an Environment of Collaboration and Innovation; and 3 Strengthened Community and Stakeholder Relationships.

OBJECTIVE 1.1: Empowered & Mission-Ready Workforce
FEMA Mitigation and Insurance is a place where skilled employees want to work.

A professional workforce with the necessary knowledge, leadership support, and qualifications to carry out all aspects of the mitigation and insurance mission with confidence is critical. However, as a new generation enters the workforce, the way people are working today and the type of workplace they find attractive is dramatically changing. FEMA Mitigation and Insurance will work to adapt our corporate culture and human-capital strategies to nurture mutually beneficial relationships between our organization and our employees, and ensure we have the organizational capacity to support a talented, empowered, and committed workforce. With this foundation, the FEMA Mitigation and Insurance workforce will be better able to contribute to the advancement of our organizational mission.

Strategy 1.1.1: Invest in Our Workforce.
FEMA Mitigation and Insurance will ensure a professionally qualified, diverse, mission-ready, full-time and disaster support workforce through innovative and proactive recruitment, training, and employee engagement practices. Systematic workforce and human-capital planning helps an organization assess and plan for its current and future staffing needs and can also provide clear budget rationale for activities such as training, leadership and employee development, and recruiting and retention efforts. FEMA Mitigation and Insurance will support FEMA and Federal Government efforts to promote work-life balance, which will help attract and retain employees and enhance workforce productivity. Most importantly, through this strategy, FEMA Mitigation and Insurance will create, make available, and promote opportunities for employee professional growth and development.

Strategy 1.1.2: Promote Employee Empowerment.
Management practices that empower staff, create an engaged and accountable working environment, and are results-driven
advance FEMA’s capacity to effectively bring its resources and expertise to support the communities we serve. Providing strong development opportunities for managers and leaders will help form a unified management team that promotes employee empowerment as an organizational priority.

FEMA Mitigation and Insurance will support the guiding principles of empowerment, accountability, and results by creating a management ethos that enables and empowers those employees who are closest to a problem or issue to be prepared, able to act, and make informed, prompt decisions. While supporting staff initiative and ownership of solutions, leaders are accountable for the overall health and direction of the organization. This management approach will foster creativity, innovation, accountability, and results at all levels of the organization.

**Objective 1.2: Environment of Collaboration & Innovation**

Teamwork, unity of action, adaptive decision-making, and creativity are hallmarks of FEMA’s Mitigation and Insurance programs.

Among the guiding principles in FEMA’s Pub 1 are teamwork, accountability, engagement, and getting results. The document notes that “emergency management is an inherently collaborative activity.” The delivery of Mitigation and Insurance programs is a team activity that no individual or single group can fulfill on its own. The organization must foster a team environment to share knowledge and resources, plan effectively, better communicate, and reach shared goals.

FEMA Mitigation and Insurance will also employ management practices that support innovative problem-solving and decision-making approaches, such as adaptive management, which will enable the organization to learn and innovate. Ultimately, this will lead to a more deliberative, inclusive, and collaborative decision-making process that can readily adapt to the changing priorities of communities, stakeholders, and the organization.

**Strategy 1.1.3: Celebrate Employee Contributions.**

FEMA Mitigation and Insurance will foster a culture of recognition and appreciation of employee contributions. Employee recognition programs, when linked to FEMA’s values, principles, and goals, can improve employee engagement, performance, and retention. The strategic and consistent use of recognition is instrumental to a positive work environment and critical to an empowered and committed workforce. To promote collaboration within and between different Mitigation and Insurance programs and business lines, special emphasis will be placed on recognizing teams that achieve comprehensive mission goals or develop innovative solutions to problems. This strategy will enhance existing FEMA and Department of Homeland Security recognition programs and performance management guidance.

**Strategy 1.2.1: Establish Mitigation and Insurance Knowledge Base.**

Due to the interrelationship of all FEMA missions within the emergency management framework, all FEMA personnel must have knowledge of the
missions and programs carried out across the Agency. When risk is reduced through mitigation and insurance, communities are more resilient and the collective effort and expense necessary for preparedness, response, and recovery are also reduced. By establishing a strong foundation of commonly understood knowledge regarding Mitigation and Insurance programs, and our associated governing laws, regulations, policies, and doctrine, FEMA will strengthen its ability to reduce risk and carry out all of its mission areas.

FEMA Mitigation and Insurance will also create opportunities and mechanisms to increase the awareness and understanding of mitigation solutions and programs across the Agency. This strategy supports a more integrated FEMA that will leverage all of its expertise through teamwork, engagement, empowerment, flexibility, and stewardship on behalf of the American people.

Strategy 1.2.2: Cultivate a Team Environment.

FEMA Mitigation and Insurance will foster an integrated, open, and inclusive environment that values relationships and promotes collaboration among the broadest range of partners across the Agency. Building this team culture also requires the willingness for early engagement and open communication and coordination across Mitigation and Insurance business lines and throughout all stages of planning and program implementation.

By engaging teams that include multiple program areas, Mitigation and Insurance will facilitate the development of shared goals, identify and address problems early, promote holistic solutions, and maximize successes across Risk Analysis, Risk Reduction, and Risk Insurance.

Disaster survivors search through the debris for their belongings after devastating tornados and straight-line winds struck Alabama, Georgia, Mississippi, Kentucky, and Tennessee in April 2011.

Source: FEMA Photo Library
Objective 1.3: Strengthened Community & Stakeholder Relationships

Expanded and intensified engagement that meets the needs of the communities we serve.

In order to effectively deliver on the FEMA mitigation and insurance mission, we must have healthy and strong relationships with those who are critical to success, so that we may better understand our role in addressing the needs and goals of the communities we serve and the interests of the public. Just as we must value the people and relationships within FEMA, we must also bring that same commitment to the public. FEMA Mitigation and Insurance will expand its engagement with communities and stakeholders nationwide to gain understanding, increase collaboration, strengthen trust, and build relationships.

Strategy 1.3.1: Enhance Community & Stakeholder Collaboration and Dialogue.

Ongoing dialogue and communication with the Whole Community provides Mitigation and Insurance staff a better understanding of the opportunities and challenges that impact their ability to truly embrace risk reduction and improve disaster resiliency. Identifying shared goals and common approaches for achieving those goals is vital to our work with communities and FEMA’s ability to help them get the maximum benefit from Mitigation and Insurance programs and services.

Strategy 1.3.2: Emphasize and Practice Transparency.

Transparency is essential to earning and maintaining trust, and it enables us to receive the feedback necessary for program improvement. Openness in process and communication promotes accountability, participation, and collaboration through a clear and fair exchange of information. This provides information for all partners and stakeholders about what FEMA Mitigation and Insurance programs are doing or are proposing to do.

FEMA relies on the trust and support of its wide range of partners to carry out its mitigation and insurance mission. We will constantly emphasize transparency in the delivery of all programs and services through timely, clear, and concise communications, ready access to and usability of information, and collaboration with the communities we serve.

Strategy 1.3.3: Celebrate Community and Partner Success.

FEMA will recognize and celebrate the mitigation and insurance successes of partners and communities. Through this recognition, communities will be better motivated to continue to make mitigation investments, as well as inform other communities about the benefits of mitigation so that they may take similar actions to reduce their risk. Celebration of success will be an important means of helping FEMA tell the story of mitigation, promoting innovations and best practices, establishing supportive networks, and assisting others in implementing mitigation programs. FEMA will recognize accomplishments and activities that demonstrate the value and results of mitigation and insurance. We celebrate the commitment to advancing disaster-resilient and sustainable communities.
Seattle/King County, Washington, faces multiple local natural hazards including earthquakes, volcanoes, floods, landslides, and wildfires. King County’s proactive approach to mitigation fosters community responsibility for all hazards risk reduction. Among their priorities are an extensive program of seismic retrofitting of buildings, homes, and transportation corridors; an emphasis on small business all hazards resiliency; and a commitment to the National Flood Insurance Program’s Community Rating System. King County was the Nation’s first county to achieve Class 2 status. Source: Getty Images®
Enhance Credibility

To deliver on the FEMA mitigation and insurance mission and improve the safety of States, tribes, Territories, and communities, the public must trust our programs, services and communications. Credibility is built by delivering effective, adaptive, results-oriented programs in a coordinated and holistic manner. This goal advances credibility by focusing on: 1. Effective Program Delivery; 2. Connected and Adaptive Programs; and 3. Valued Programs. These strategies will reflect FEMA’s core values of integrity, respect, compassion, and fairness.

We will enhance the credibility of our mission and programs by using science to inform our program delivery and ensuring consistent, timely, reliable, and relevant communication with the communities we serve. We will do this by improving the structure, delivery of Mitigation and Insurance programs, as well as helping communities better understand these programs and their value.

**Objective 2.1: Effective Program Delivery**

*Programs meet the specific needs and priorities of communities.*

FEMA must be able to deliver results to communities in order to reduce their disaster risk and build confidence with the public regarding the value of mitigation and insurance. Mitigation and Insurance programs must be delivered in a manner that meets priority needs, is informed by the best available science, assures quality and reliability, and continuously learns from its past and current program implementation to make improvements for the future.

**Strategy 2.1.1: Assure Quality Programs.**

Quality and credibility require an outcomes focus across all FEMA programs. Quality Mitigation and Insurance programs deliver outcomes reliably, efficiently, and in collaboration with community partners. This allows stakeholders and the public to trust Mitigation and Insurance programs and FEMA to advance mitigation activity and National Flood Insurance Program (NFIP) participation. Each program within the Mitigation and Insurance domain will emphasize outcomes, articulate standards, assess programs against those standards, and provide visibility to responsible leadership and affected stakeholders. Program leadership within Headquarters and Regions will share responsibility for ensuring that, through our policy and program delivery, community needs are addressed.

**Strategy 2.1.2: Facilitate Ongoing Program Improvements.**

Periodic program evaluation for effectiveness and efficiency is important to maintaining strategic direction and enabling course corrections that ensure adaptation to the changing needs and environments of communities. FEMA will explore new avenues to evaluate our
Objective 2.2: Connected, Adaptive Programs

*A flexible organization that appreciates the larger picture in which it operates and quickly adapts to changing environments.*

Our programs have profound consequences—for individuals, communities, and the Nation. With this complex web of interrelated actions, we must: hold social, economic, environmental, and political considerations in the appropriate balance; recognize the connection of Mitigation and Insurance programs to other FEMA efforts in a community, watershed, or region; and adapt quickly within our statutory authorities to meet changing circumstances and needs. With its emphasis on the Whole Community, FEMA recognizes the interconnectedness of systems; the decisions we make today have real outcomes in communities with implications, both positive and negative, for the future, and our ability to deliver programs in a connected and holistic manner is essential to our credibility.

**Strategy 2.2.1: Integrate Whole Community Concepts.**

Mitigation and insurance activities are not independent of other FEMA efforts or of the priorities and environment in any particular community. The Whole Community approach to emergency management applies equally to all of FEMA’s missions; no mission operates in isolation. Mitigation and Insurance programs must always seek opportunities to collaborate with each other and other FEMA efforts, as well as with all of the important stakeholders, partners, and local interested parties to ensure that we take into account and serve the needs of the Whole Community. Mitigation and Insurance will engage in this approach and, in concert with other goals of this Plan, look for new opportunities to use the Whole Community to improve our decision-making and better support innovative, grassroots, resilience-building activities in communities across the country.

**Strategy 2.2.2: Promote Holistic Program Delivery.**

Mitigation and Insurance programs will ensure a unity of effort in presentation to the public, including within the broader FEMA and interagency context. This is important to FEMA’s ability to reduce the vulnerabilities of individual families and communities nationwide. We must take a holistic approach that always presents the value of our full complement of program offerings. Enhancing our program integration will minimize single-program thinking, which compromises the delivery and credibility of the mitigation and insurance mission.
Strategy 2.2.3: Shape a Responsive NFIP.
Flooding is the number-one source of damages from natural hazards in the United States. For more than 40 years, the NFIP has helped individual citizens and businesses recover more quickly from the economic impacts of flood events. It provides participating communities a mechanism to reduce the risks of flood damage through compliance with minimum floodplain management standards and encouragement of sound land-use decisions.

FEMA is engaged with stakeholders, and people who live and work in affected communities, to help policymakers reshape our national flood policy and the way it helps protect property owners and renters from the financial losses associated with flood. Through this dialogue, FEMA is developing and proposing near and long-term reforms to the NFIP. In addition to shaping NFIP changes as they are being discussed and defined, FEMA will also incorporate changes into the mitigation and insurance mission and the way the program serves communities. We have a critical role in implementing legislated changes to the NFIP and helping communities and individual citizens understand the impacts of those changes.

Objective 2.3: Valued Programs
*Mitigation and Insurance demonstrates its value and communicates effectively to those at risk.*

Delivering effective and reliable program outcomes is at the core of credibility and valued programs. FEMA demonstrates the value of mitigation through Mitigation and Insurance programs and the positive impacts they have on communities nationwide. The value of mitigation programs is reinforced through every interaction between FEMA personnel and members of the public they serve. Interaction may be direct through person-to-person communication, or direct through effective service delivery, or indirect through the communication of partners, stakeholders, or media.

FEMA Mitigation and Insurance is immersed in complex subject matter, technical data, and other information that is often difficult to convey in an accessible manner. We must be able to accurately and appropriately reach those most at risk, with the right information in a timely, persuasive, relevant, and transparent manner that reaches the diverse groups of partners and people that have an interest in, or are affected by, what we do. The combination of valued programs and strong communication can inspire public action to reduce losses. It is our challenge to know our partners and audiences, provide reliable, effective service, and have a well-informed means to engage with them.

Working closely with FEMA External Affairs and other partners, we must ensure that Mitigation and Insurance messages and information are accessible, not only to technical specialists, but to citizens who will use this knowledge to make important decisions about how to protect themselves, their families, their property, and their communities. To this end, it is our responsibility to employ communications approaches that are based in risk communications that are easily understood by all audiences, and that generate action.

Widespread flooding in North Dakota in 2011 illustrated the need for flood insurance. In communities along the Souris River. Many did not have flood insurance and were financially unprotected, forcing them to cover most of the damages themselves. Nationwide, more than 20,000 communities are part of the NFIP and more than 5.5 million property owners carry flood insurance policies.

Source: FEMA Photo Library
Strategy 2.3.1: Demonstrate the Value and Results of Mitigation and Insurance.

FEMA will capture and share quantitative and qualitative information that demonstrates the value and results of Mitigation and Insurance programs. Analysis that computes “losses-avoided” as a result of mitigation activity provides powerful information. We know that, on average, every dollar invested in mitigation saves four dollars that would have been spent after a disaster. Stories of people and communities who have successfully tackled the challenges of mitigation help bring this concept to life and show the value of risk reduction investments. We will proactively identify and communicate instances where Mitigation and Insurance, working in conjunction with our State, Tribal, and local counterparts, as well as interagency partners, enhanced community resilience and responsible stewardship of public funds through lives saved and reduced disaster costs.

Strategy 2.3.2: Shape Our Message to Reach People.

Even the best information is ineffective if it is not understood by or accessible to those who need it; and people who do not understand their disaster risk will not be motivated to take action. FEMA Mitigation and Insurance will take proactive steps to stay informed of relevant and respected social science research. This will enable us to develop targeted public messages that enhance understanding of risk and inspire action to reduce exposure to known hazards. Our mitigation and insurance messages must be developed for diverse groups of people, accessible by those who need information in a variety of formats, informed by social and cultural sensitivities, and recognize the changing dynamics of the people and communities we serve.

Strategy 2.3.3: Deliver a Unified Message.

Everyone at FEMA is a critical link in our communications efforts. We convey our understanding of the mitigation and insurance mission to our colleagues, stakeholders, partners, and the public through every action we take. Headquarters and Regional offices will work together to develop a consistent communication framework, which ensures that mitigation messages and public dialogue is consistent, timely, relevant, and accessible. We will clearly communicate what we do, how we do it, and why we do it. We will simplify complex technical language and concepts to ensure they are received and understood by nontechnical partners and audiences. This will require us to bridge the gap internally between science and outreach, to ensure we have the capacity to communicate effectively. The Mitigation and Insurance communications framework will remain flexible to apply to numerous situations, including disasters, and enable all program areas to convey what is distinct and important about how their efforts further the overall mitigation and insurance mission.

Information shared by Mitigation and Insurance with others is only half of building strong communication and understanding. Dialogue with partners, stakeholders, government officials, and the public strengthens relationships, increases understanding, and creates opportunities to share ideas, collaborate, and build consensus.
When Hurricane Ike slammed into Galveston, Texas, in September 2008, it damaged or destroyed as many as 80 percent of homes. Early estimates placed total damages in the billions of dollars. Ike also showed that modern building and floodplain codes can work. Many homes built since the 1990s that were properly elevated survived with minimal damage. Enforcing strong building and floodplain management codes can reduce the risk of damage losses, but the commitment to mitigation efforts by a whole community is required to ensure resiliency. Source: FEMA Photo Library
In the aftermath of the Memorial Day Flood of 1984—14 inches of rain flooded 6,800 homes and businesses and killed 14 people—Tulsa, Oklahoma, established a stormwater protection program and a watershed-wide floodplain management program. Since then, Tulsa has acquired more than 1,000 repetitive loss properties, preserved more than one-quarter of its floodplain as open space, and strongly enforced disaster-resistant building codes. Local leadership views hazard mitigation as a community priority and drives ambitious efforts to increase disaster resiliency.

Source: iStockphoto™

Advance Disaster-Resilient, Sustainable Communities

Sustainable communities thrive on development that incorporates planning for natural and manmade hazards. A community’s ability to become disaster-resilient, in turn, relies on a community’s overall health and sustainability. FEMA Mitigation and Insurance has the unique role of influencing and leading the Nation in supporting community efforts to embrace hazard mitigation and achieve disaster resilience. In addition to our focus on the built environment, FEMA Mitigation and Insurance is uniquely positioned to recognize the role of the natural environment in reducing disaster losses and building resiliency. This goal focuses on a three-pronged approach to empowering communities to build disaster-resilient, sustainable communities, including: 1) State-of-the-Art Tools and Methods; 2) Program Breadth and Foresight; and 3) Strengthened Grassroots Support for Disaster-Resilient Community Planning and Recovery.

Incorporating disaster resiliency concepts into comprehensive conversations about how communities grow and develop will result in long-term mitigation strategies to reduce disaster losses and assist communities in protecting future generations from unnecessary disaster impacts. This dialogue is important pre-disaster, but also critical in post-disaster recovery when communities make key decisions related to their future resiliency. The objectives and strategies within this goal will serve as critical building blocks within the Agency’s overall efforts to develop a Whole Community approach to emergency management.

Objective 3.1: State-of-the-Art Tools and Methods

FEMA capitalizes on science and technology innovations to support communities in their efforts to become disaster-resilient and sustainable.

Research and technology, if applied effectively, can strengthen a community’s resilience to hazards by supporting a clearer understanding of local risks, as well as effective, available mechanisms to help manage and reduce them. Proven and promising new technologies will be used to improve the understanding of risks and our ability to collect and analyze data, and lead to new tools, products, and strategies to improve community resilience. FEMA Mitigation and Insurance will work with our science and technology partners to deliver practical solutions that allow communities to identify risk and take actions to reduce losses.
Strategy 3.1.1: Translate Emerging Technologies & Science into Hazard Mitigation Solutions.

Continuing developments in science and technology, and the new tools and practices produced by these innovations, can play a critical role in our efforts to build disaster resilient communities. Advancements in Geo-spatial Information Systems (GIS) technology, risk assessment/loss estimation methodologies, geomorphology, disaster-resistant and green building design and construction techniques, our understanding of climate change impacts, and technological education and outreach tools are all examples of how emerging science and new technologies can help better illuminate risk and assist communities in planning that will reduce the potential for loss.

FEMA will guide, influence, and leverage these emerging innovations to further promote community mitigation and sustainability actions. We will work with our partners to explore and adapt the most promising and useful emerging technologies to enhance community understanding of risk and hazard reduction concepts.

Strategy 3.1.2: Create a Shared Picture of Risk through All-Hazards Risk Assessments.

To advance disaster-resilient, sustainable communities, it is essential to develop a common understanding of the comprehensive set of risks facing a community. Based on this understanding, a community can work to set priorities and design solutions that promote resiliency actions across a spectrum of hazards, and better integrate those solutions into the community planning and development processes.

FEMA Mitigation and Insurance already assists communities in analyzing and communicating their flood risk through its flood hazard mapping programs. Programs for other hazards, such as earthquakes and hurricanes, also support hazard risk assessment and mitigation. FEMA Mitigation and Insurance will work, in concert with partners, toward providing models and methodologies to analyze and communicate risk across multiple natural and manmade hazards. FEMA Mitigation and Insurance will help communities engage a broad range of key partners with the expertise to quantify risks, as well as create opportunities to mitigate the full range of hazards they face.


The adoption and enforcement of disaster-resistant building codes is a core community action to promote effective mitigation. When communities ensure that new buildings and infrastructure are designed and constructed in accordance with national building codes and construction standards, they significantly increase local resilience now and in the future. With the advancements in building codes and guidance, there are also new opportunities to link disaster resiliency with green-building concepts. Working with building code association partners, FEMA Mitigation and Insurance will promote adoption and enforcement of disaster-resilient building codes, as well as the coordination and integration of disaster resilience and green building techniques to support local capacity to build truly mitigated and sustainable communities.
**Objective 3.2: Program Breadth and Foresight**

Program enhancements support communities in their efforts to align community sustainability goals and plan for the future.

FEMA’s Mitigation and Insurance has far-reaching positive impacts on a community’s ability to become disaster-resilient. There is more that can be done to enable communities to get out in front of disaster losses through strategic foresight and holistic, long-term sustainability strategies. We will orient our programs to include more considerations of the future, the built environment that has yet to occur, future conditions, and the totality of objectives that communities seek to meet through new development.

We will help communities determine their hazard mitigation objectives with a greater awareness of the relationship of those objectives to other community development goals, the surrounding natural environment, and plans for future development. Our programs will be enhanced to better address the linkages and interactions of disaster resiliency with overall community social, economic, and environmental values and community efforts to grow safely and smartly in the future.

**Strategy 3.2.1: Address Future Growth and Changing Conditions.**

Community growth and changing conditions impact the mitigation environment. FEMA must help communities manage both the impact of changing conditions on the existing built environment and important decisions about new development. The fastest growing areas of the country are large metropolitan areas that will likely increase development in more vulnerable locations such as floodplains and along coasts. Additionally, climate change will have an effect on the natural hazards that affect our urban environments and it will exacerbate our vulnerability.

FEMA will increase efforts to better support communities in their efforts to guide new development away from known hazard areas and toward safe growth locations. Such program enhancements may include: integrating climate change into our risk assessments; promoting the natural and beneficial functions of floodplains; increasing focus on identifying risks in high-growth areas; enabling our grant programs to secure future property development rights through conservation easements; considering the environmental benefits of mitigation actions in our cost-benefit analyses; and implementing NFIP reform measures that recognize vulnerable areas where development should not occur.

**Strategy 3.2.2: Promote Broader Sustainability Objectives.**

Community disaster resiliency is linked to the strength of underlying community conditions, including a healthy and diverse economy, wise energy use, strong social networks, and an understanding of the role of the natural environment. Recognizing that hazards are not likely to be a top community priority unless a disaster is unfolding, efforts to create disaster-resilient, sustainable communities will benefit from being linked with other community social, economic, and environmental needs. Linking and integrating hazard mitigation with other community goals can prove mutually beneficial in generating financial and political support, and yielding critical outcomes.
We will empower communities in their pre-disaster efforts to promote disaster resiliency and sustainability by refining and enhancing our efforts to build local capacity for mitigation. Following a disaster, we will help communities incorporate resiliency and sustainability goals into their post-disaster recovery plan.

FEMA Mitigation and Insurance will review programs, and work with other FEMA programs, to determine mechanisms by which hazard mitigation can be driven, at least in part, by a larger community vision. We will explore program incentives that provide a competitive advantage for those communities that take a holistic, long-term view in designing strategies that integrate disaster resiliency with the accomplishment of other sustainability objectives. We will also explore expanding recognition of the benefits of such projects by developing new approaches to analyzing cost-effectiveness that include a more comprehensive set of considerations that reflect and value a commitment to overall community health, strength, and prosperity. Through these adaptations, Mitigation and Insurance will foster innovative community solutions that address the connections between mitigation, the natural environment, long-term economic viability, and future community well-being.

Objective 3.3: Strengthened Grassroots Support for Disaster-Resilient Community Planning and Recovery

Collaborative partnerships and technical assistance initiatives promote the integration of disaster resiliency concepts into community decisions to grow smart and redevelop smart following a disaster.

To support community disaster resiliency and sustainability, we will promote collaborative partnerships, outreach, and technical assistance initiatives designed to reach the grassroots level before and after a disaster. Through broad and inclusive stakeholder engagement, we will ensure a more thorough understanding of the value and importance of mitigation and resiliency. We will help support our partners among community leaders, local governments, and other stakeholder groups in their efforts to increase support for mitigation activities among individual community members and businesses. We will empower communities in their pre-disaster efforts to promote disaster resiliency and sustainability by refining and enhancing our efforts to build local capacity for mitigation. Following a disaster, we will help communities incorporate resiliency and sustainability goals into their post-disaster recovery planning.

Strategy 3.3.1: Advance Sustainability Education and Partnerships.

Disaster resiliency and mitigation are key components of community planning and sustainability efforts. Partners concerned with sustainability objectives, such as economic development, housing, transportation, and the environment, benefit from incorporating the importance of disaster resiliency as a backdrop to their discussions and related decision-making. FEMA must strengthen our public/private stakeholder engagement across all levels of government and areas of community development to help communities prioritize mitigation and grow smart.

Federal Agencies, States, tribes, Territories, local governments, communities, nonprofits, and other organizations are leading significant efforts to build community sustainability. The work of these partners gives FEMA’s Mitigation and Insurance programs opportunities to engage in the sustainability dialogue, increase our own knowledge of
community development concerns, and elevate the importance of mitigation and resiliency in the development dialogue. As we foster better coordination and sharing of ideas and resources, we will also help outside partners better understand disaster resilience as a key requirement of sustainable communities.

**Strategy 3.3.2: Promote Strong Grassroots Community Engagement.**

FEMA Mitigation and Insurance will support efforts to increase local capacity building, increase public participation, empower local leaders, minimize dependency, and ensure that long-term ownership of disaster resiliency strategies resides in communities. External support from FEMA, provided in conjunction with our partners, will assist and reinforce communities and, ultimately, our role will be to provide backup support, facilitation, advice, and financial assistance.

Land-use planning and management are widely recognized as effective ways to prevent loss of life and lessen property damage from natural hazards, but many local governments face challenges in balancing these needs with local capacity and economic vitality. Through FEMA’s local capacity-building efforts, mitigation and other sustainability considerations can be key components of all local decision-making related to growth and development and can advance community health, safety, and resiliency.

**Strategy 3.3.3: Integrate Resiliency and Sustainability into Post-Disaster Community Recovery.**

FEMA Mitigation and Insurance will promote risk awareness, disaster resilience, and sustainability concepts in support of FEMA recovery programs, interagency long-term recovery strategies, and direct local community recovery efforts. During a community’s post-disaster recovery, there are many opportunities to promote practices that minimize risks to multiple hazards, and strengthen the ability to withstand and recover from future disasters. A successful community recovery process engages in a rigorous assessment of risks and vulnerabilities and takes advantage of opportunities to plan for, and mitigate against, future risks. Additionally, a successful community recovery process capitalizes on opportunities to leverage Federal and other resources to support community recovery goals and rebuild in anticipation of future social, economic, and environmental needs.
Greensburg, Kansas, in summer of 2011, four years after the EF 5 tornado that destroyed a majority of the town. Today, Greensburg is held up as a model of sustainable building and recovery planning. Municipal buildings, schools, hospitals, and homes are designed for energy conservation; wind turbines, and solar panels power the community; and Greensburg has the most LEED certified buildings per capita in the Nation. Source: FEMA Region VII
Conclusion

Disasters happen—the risks cannot be completely eliminated. But, emergency management helps us all manage those disasters. A Nation that prioritizes mitigation actions and understands the importance of risk reduction is critical to the security, resiliency, and sustainability of our communities. Floodplain and land-use management, hazard assessment, mitigation planning, hazard-resilient building codes, seismic retrofitting, safe rooms, flood insurance, and a host of other mitigation measures reduce the impact of disasters. Through mitigation, we support preparedness, make response easier and faster, speed recovery, and reduce the financial impact of disasters on individuals, businesses, communities, and governments.

FEMA is a national leader in helping to create communities that are able to not only survive hazards, but come through them more quickly, safely, and securely. This work is done in collaboration and partnership with other Federal Agencies; State, Tribal, and local governments; stakeholders; partners, and communities nationwide. Our Mitigation and Insurance programs must continue to evolve and adapt to meet the new challenges of emergency management.

This Plan is focused on three goals that will help FEMA’s mitigation and insurance mission meet these challenges. First, FEMA will implement strategies to honor and strengthen our relationships internally and externally to ensure a mission ready workforce, a culture of empowerment, and expanded community engagement. Second, FEMA will emphasize effective delivery of Mitigation and Insurance programs through outcomes, integration, and communication to enhance our credibility. And, third, FEMA will advance disaster-resilient and sustainable communities by employing new and proven science-based methodology, supporting efforts to align sustainability goals with future planning, and helping communities build broad support for mitigation actions.

Greensburg, Kansas, on May 16, 2007, 12 days after it was hit by an EF-5 tornado with 200 mph winds. The community was nearly destroyed, with extraordinary losses to housing, businesses, hospitals, schools, public facilities, and infrastructure. The town’s entire population was displaced to surrounding communities.

Source: FEMA Photo Library

SOURCES
2 FEMA’s Publication 1, November 2010, Chapter Four: Guiding Principles, p. 51.
4 Natural Hazard Mitigation Saves: An Independent Study to Assess the Future Savings from Mitigation Activities, Multihazard Mitigation Council of the National Institute of Building Sciences, December 2005.
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<tr>
<th>TERM</th>
<th>DEFINITION</th>
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| Adaptive Management         | Adaptive management is a decision-making approach that encourages individuals to make optimal choices when faced with uncertainty by learning from, and adapting to, the environment around them. This management method differs from traditional forms of management by emphasizing the importance of feedback in shaping policy and process, followed by further systematic experimentation and evaluation. Adaptive management views decision-making as an opportunity for organizational learning and requires staff and managers to alter their approaches to respond to new information and changes around them. In such a learning organization:  
  - Staff is trusted and empowered to be creative and make decisions if aligned with a common set of operating principles.  
  - Diverse and new information stimulates new energy and innovation.  
  - Reflection, sharing, and continuous learning are institutionalized.  
  - Staff will and should self-organize. Mechanisms and forums for collaboration should be created and allowed to emerge naturally.  
  - Leadership is accountable for the overall health and future of the organization.  
  - Leaders act as conveners and mobilizers, not as owners. |
<p>| Built Environment           | The built environment encompasses all buildings, spaces, and products that are created, or modified, by people. The built environment is our homes, schools, work places, parks/recreation areas, business areas, transportation, and utility systems, as well as places of spiritual, cultural, and historic significance vital to a community’s identity. It includes land-use planning and policies that impact our communities in urban, rural, and suburban areas. |
| Cross-Organizational Teams  | Teams made up of people from different functional areas—risk analysis, preparedness, Regional Offices, and human resources, for example. The members often are being used on a temporary, part-time basis as opposed to being part of a permanent organizational structure. These teams are usually created to perform a task or produce a product and are also expected to reduce cycle time, create knowledge about the process, and disseminate that knowledge throughout the organization. |
| Doctrine                    | An authoritative statement of one or more guiding principles. Doctrine encompasses the fundamental principles that guide an organization. (Source: Department of Homeland Security Lexicon) |
| Empowerment                 | Fostering a work environment that encourages employees to be self-enabled to take autonomous action in thoughtful and responsible ways to make decisions in the best interest of the Agency, and in a manner that supports ongoing professional development of employees. |</p>
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<th>TERM</th>
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<tr>
<td>FIMA</td>
<td>The Federal Insurance and Mitigation Administration (FIMA) is the organization within the Federal Emergency Management Agency that is focused on reducing losses from disasters through: (1) Risk Analysis; (2) Risk Reduction; and (3) Risk Insurance.</td>
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<tr>
<td>Human Capital</td>
<td>A framework of personnel policies, strategies, and practices to achieve a shared vision integrated with the Agency’s Strategic Plan, which includes the following five elements: Strategic Alignment (Planning and Goal Setting), Leadership and Knowledge Management (Implementation), Results-Oriented Performance Culture (Implementation), Talent Management (Implementation), Accountability (Evaluating Results). (Source: Office of Personnel Management Human Capital Plan)</td>
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<tr>
<td>Insurance</td>
<td>Refers to flood insurance.</td>
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<td>Mitigation</td>
<td>Mitigation is the effort to reduce loss of life and property by lessening the impact of disasters. Effective mitigation involves partnerships within the Whole Community to make investments, apply expertise, and take action to understand and reduce risk.</td>
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<tr>
<td>Mitigation and</td>
<td>The statutory programs administered by FEMA's Federal Insurance and Mitigation Administration that has a lead role in helping communities address and reduce their disaster risks.</td>
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<td>Insurance</td>
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<tr>
<td>Resilience</td>
<td>A disaster-resilient community is one that can withstand, respond effectively to, and recover quickly from disasters. (Source: Quadrennial Homeland Security Review)</td>
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<td>Stakeholders</td>
<td>Person, group, or organization that has a direct interest in something. Stakeholders have an interest because they can affect or be affected by FEMA's actions, objectives, and policies. Key mitigation and flood insurance stakeholders include: policyholders; insurance and lending industry; grantees and sub-grantees; communities; the public; Congress; other Federal Agencies; State, tribal, Territorial, and local governments, and organizations, etc.</td>
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<td>Sustainability</td>
<td>A sustainable community is one that can persist over generations, one that is farsighted, flexible, and wise enough not to undermine either its physical or its social systems of support.</td>
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<td>Transparency</td>
<td>Openness in process and communication that promotes accountability, participation, and collaboration through a clear and fair exchange of information; transparency provides information for citizens about what their government is doing or what it proposes to do.</td>
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<td>Whole Community</td>
<td>From a disaster management perspective, a FEMA initiative to engage proactively with businesses, neighborhood associations, community groups, faith-based and community-based organizations, ethnic centers, and other civic-minded organizations that have routine, direct ties and established trust with the individuals who live in their communities, and can mobilize their networks to build community resilience and support local emergency management needs.</td>
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## APPENDIX B

### Mitigation and Insurance Strategic Plan

#### STRATEGIC ALIGNMENT

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<td>Celebrate Community and Partner Success</td>
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<td>Shape Our Message to Reach People</td>
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<td>Promote Disaster-Resilient, Green Building Design and Construction Techniques</td>
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<td>Address Future Growth and Changing Conditions</td>
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<td>Advance Sustainability Education and Partnerships</td>
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<td>Promote Strong Grassroots Community Engagement</td>
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<td>Integrate Resiliency and Sustainability into Post-Disaster Community Recovery</td>
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APPENDIX C

History of Mitigation and Insurance

The history of the mitigation and insurance mission is a chronicle of innovation. Early mitigation and insurance activities were authorized in reaction to natural disasters. Major flood disasters in the United States in the 1920s and 1930s led to Federal involvement in the effort to protect lives and property from flooding. As flooding continued to devastate American communities, the National Flood Insurance Program was authorized in 1968 to protect communities from potential flood damage through floodplain management and to make affordable flood insurance available to the general public, removing some of the need for Federal disaster relief and the financial burden of flood losses on general taxpayers. As natural disasters continued to affect Americans, Mitigation and Insurance programs evolved to include additional hazards—such as earthquakes with the Earthquake Hazard Reduction Act of 1977. The Hazard Mitigation Grant Program, authorized under the Stafford Act of 1988, made funding available for mitigation efforts after a disaster declaration. However, while activities to make structures, and communities, more resilient to natural hazards were pursued by various agencies and organizations, they were available to communities only after disasters and were not bound together by a common philosophy or meaningful set of standards and practices.

To better facilitate and support measures to reduce risks to life and property based on a range of hazards, the Mitigation Directorate was established within FEMA on November 29, 1993. Since its formation, mitigation has become a cornerstone of emergency management and a unifying mission for FEMA, bringing the leading mitigation programs and discipline together. The Directorate began working in communities across the country in partnership with a broad spectrum of organizations including professional associations and nongovernmental groups involved in public policy and administration, insurance, higher education, the building sciences, and urban planning. With the formation of FEMA’s Mitigation Directorate, renamed the Federal Insurance and Mitigation Administration (FIMA) in 2010, the Agency provided a new and organized focus on mitigation as an integrated and essential part of community planning.

In the 1990s, Project Impact was launched in an effort to build increased community-level commitment to, and pride in, efforts to effectively mitigate against a range of hazards. Nationwide, nearly 200 communities and more than 1,000 business partners participated in Project Impact, which promoted total community engagement in mitigation efforts and strove to engender a unique energy around those efforts through partnerships between committed individuals, businesses, and local leaders. Although it is no longer an active initiative within FEMA, the spirit and community focus of Project Impact is alive in FIMA’s partnership efforts and localized support of mitigation efforts in communities across the country.

Mitigation and insurance activities have continuously evolved to address both natural and man-made disasters. And, with the Disaster Mitigation Act of 2000 and the Pre-Disaster Mitigation Grant Program, mitigation activities began to take a more proactive holistic, all-hazards approach to protecting communities, properties, and lives. With Hazard Mitigation Planning, mitigation is truly incorporated into the day-to-day business of communities before, between, and after disasters. Today, grant funding is also available pre-disaster to help communities implement their hazard mitigation plans—before disasters happen, which lessens the impact when they do occur. Additionally, as Mitigation and Insurance has developed, the Whole Community has become increasingly engaged in, and vital to, achieving that mission. Through policy, outreach, and partnership, mitigation and insurance activities have helped engender a better understanding of mitigation as a critical part of both pre- and post-disaster activities, and as a necessary measure to increase resilience against all hazards.
Organization of FEMA’s Federal Insurance and Mitigation Administration (FIMA)

FIMA has the lead responsibility for implementing FEMA’s mitigation and insurance mission. It is organized into three primary business lines to help communities address and reduce their disaster risks.

Risk Analysis: Mitigation begins with a thorough assessment of the potential and actual impact a natural disaster could (or did) have on a particular community. Through its mapping programs, FIMA combines flood hazard mapping, risk assessment tools, and mitigation planning. After a flood, earthquake, or other natural hazard event occurs, FIMA gathers and analyzes critical data to aid in future mitigation efforts. It all enables communities to be better informed and better protected.

Risk Reduction: FIMA helps communities reduce risk through sound land use planning principles, floodplain management practices, and vital financial assistance. Risk is also reduced through promoting stronger and safer construction and rebuilding methods, which can then be legislated or regulated on State and local levels.

Through a variety of grant programs, FIMA funds activities to reduce disaster losses, including relocating or acquiring properties in floodplains, adopting and enforcing disaster resistant building codes, and reinforcing buildings in earthquake prone areas.

Risk Insurance: Flood insurance is a critical tool for communities and homeowners to help manage the financial risks of flood damage. Through the National Flood Insurance Program, FIMA provides federally backed flood insurance sold by most major insurance providers. This insurance is offered in communities that agree to adopt proven, comprehensive floodplain management practices and flood resistant building standards.

Additionally, FIMA has another function that is an important element in fulfilling the mitigation mission, as well as one cross Agency function:

Regional and Disaster Support: After disasters, FIMA provides critical services and expert personnel during response and recovery activities. Mitigation professionals assess the factors that contributed to damages, provide technical guidance to residents on rebuilding, assist with filing and closing flood insurance claims, and work with the Whole Community to incorporate mitigation considerations into short- and long term recovery efforts.

Office of Environmental Planning & Historic Preservation (EHP Office): Through the EHP Office, FEMA helps ensure that the impacts of FEMA funded actions on environmental and cultural resources are considered in disaster preparedness, mitigation, response, and rebuilding activities. This office supports all of FEMA in fulfilling responsibilities under a variety of Federal laws, Executive Orders, and regulations.